

PNB EZ Promo
Terms and Conditions

1. The “PNB EZ Promo” is open to all New-to-Bank and Existing individual clients of PHILIPPINE NATIONAL BANK (“PNB or the “Bank”) who will successfully open a Regular Savings Account or OFW Savings Account (PC 400 and PC 503) with or without a PNB PAL Mabuhay Miles Debit Mastercard.
2. The Promo exempts the Regular Savings Account from the imposition of the Bank’s maintaining balance fee even if the balance in the Regular Savings Account falls below the required Average Daily Balance of PESOS: Three Thousand (PHP3,000.00); provided, that if the balance is zero (0) for sixty (60) consecutive days, paragraph 5 below shall apply.
3. Promo runs from June 21, 2021 to September 21, 2021, extended until March 21, 2022 as approved by DTI FTEB (“Promo Period”). All applications received during promo period are eligible.
4. To avail the Promo, the applicant shall agree: (i) to the collection and storage of the following personal data via web form: Name, Telephone/Mobile Number, Email Address and other personal information needed to open a Regular Savings Account or OFW Savings Account and accomplish the PNB Online Application form in the PNB website at www.pnb.com.ph/EZPromo; (ii) attach a scanned copy or photo of one (1) valid Government Issued ID (front and back); (iii) attach a scanned copy or photo of three (3) specimen signatures; and (iv) agree to do a recorded video call via MS Teams for the Bank to do a proper verification of identity and signatures pursuant to “Know Your Customer” (KYC) requirements and for the applicant to submit the minimum requirements for the opening of a Regular Savings Account as may be prescribed by the Bank.
5. The Regular Savings Account shall have no initial deposit requirement but must not be zero balance for 60 consecutive days to avoid auto-closure.
6. The Savings Account has a Php100,000 maximum balance restriction which will only be lifted once the Debit Card is claimed. If the Debit Card is not claimed, the PHP100,000 maximum balance for the Regular Savings Account opened online shall be retained.
7. The Php100,000 maximum balance restriction applies to all channel sources of funds – ATM, OTC, Remittance, Cash Acceptance Machine, Mobile and Internet Banking.
8. A maximum of two (2) Regular Savings Accounts may be opened by the applicant via Online Account Application website subject to branch evaluation; provided, that the reasons for the opening of the Regular Savings Accounts are different. Should the reasons be the same, the Bank shall decline the second (2nd) online account application.
9. Only transactions available, accessible or permitted within the PNB Mobile Banking/Internet Banking System can be performed/completed for Regular Savings Accounts opened without PNB-PAL Mabuhay Miles Debit Mastercard.
10. All other applicable fees shall apply based on the existing policies of the Bank except for the Minimum Maintaining Balance Fee.
11. The applicant shall review and agree to the Terms & Conditions found in PNB website www.pnb.com.ph governing the Opening and Maintenance of Accounts, Issuance and Use of All Kinds of Debit Cards and the PNB Debit Cards Rewards Program, including those on Data Privacy as well as other terms and conditions governing deposit products, services and/or facilities, and acknowledge that the terms and conditions referred to above may be amended from time to time.
12. For inquiries, please contact PNB Customer Service at (632) 8573 8888 or customercare@pnb.com.ph.
13. PNB is regulated by the Bangko Sentral ng Pilipinas. For complaints: <https://www.bsp.gov.ph>; BSP Webchat – <https://www.bsp.gov.ph>; SMS: 02158227 (for Globe subscribers only); BSP Facebook: <https://www.facebook.com/BangkoSentralngPilipinas>