



UPDATED TABLE OF FEES AND CHARGES

Dear Valued Clients,

Please be advised of the updated Table of Fees and Charges effective **November 1, 2021**.

For inquiries and clarification, please contact your maintaining branch.

Thank you for banking with Philippine National Bank, the bank you can lean on.

Table of Fees and Charges

as of November 1, 2021

FEE TYPE	CURRENCY	REMARKS	CHARGE
INTERBRANCH TRANSACTIONS			
Interbranch Deposit > Cash > Check **For Marawi City-MSU Campus-collection of charges is for OUTGOING IBTs only (Marawi City-MSU Campus is the servicing branch)	PHP	32 Island Branches: 1. Batanes-Basco 2. Occidental Mindoro - Mamburao 3. Occidental Mindoro - San Jose 4. Oriental Mindoro - Calapan 5. Oriental Mindoro - Pinamalayan 6. Romblon-Odiongan 7. Romblon-Republika 8. Marinduque - Boac 9. Marinduque - Sta. Cruz 10. Catanduanes - Virac 11. Masbate City 12. Cebu - Bantayan 13. Siquijor - Larena 14. Boracay - Station 1 15. Boracay - Station 2 16. Davao - Samal Island 17. Camiguin - Mambajao 18. Siargao Island - Dapa 19. Marawi City MSU Campus** 20. Tawi-Tawi - Bongao 21. Jolo - Arolas 22. Basilan - Isabela - Roxas 23. Basilan - Isabela - Strong Boulevard 24. Marinduque-Boac-D.Mercader 25. Occidental Mindoro-San Jose-Liboro 26. Oriental Mindoro-Bongabong 27. Oriental Mindoro-Calapan-San Vicente West 28. Oriental Mindoro-Pinamalayan Malvar 29. Oriental Mindoro-Puerto Galera 30. Oriental Mindoro-Roxas 31. Oriental Mindoro-Victoria 32. Romblon-Odiongan-Liwayway	No charge for deposit transactions involving all regular branches; PHP100.00 for deposit transactions involving the 32 Island Branches **No charge for inter-branch deposit transactions made to a Priority Checking Account
	USD	Deposits across all branches	PHP100.00 *If payment is made in USD, conversion will be based on prevailing exchange rate.
Interbranch Withdrawal, On-us & Off-us Check Encashment, Fund Transfer **For Marawi City-MSU Campus-collection of charges is for OUTGOING IBTs only (Marawi City-MSU Campus is the servicing branch)	PHP	32 Island Branches: 1. Batanes-Basco 2. Occidental Mindoro - Mamburao 3. Occidental Mindoro - San Jose 4. Oriental Mindoro - Calapan 5. Oriental Mindoro - Pinamalayan 6. Romblon-Odiongan 7. Romblon-Republika 8. Marinduque - Boac 9. Marinduque - Sta. Cruz 10. Catanduanes - Virac 11. Masbate City 12. Cebu - Bantayan 13. Siquijor - Larena 14. Boracay - Station 1 15. Boracay - Station 2 16. Davao - Samal Island 17. Camiguin - Mambajao 18. Siargao Island - Dapa 19. Marawi City MSU Campus** 20. Tawi-Tawi - Bongao 21. Jolo - Arolas 22. Basilan - Isabela - Roxas 23. Basilan - Isabela - Strong Boulevard 24. Marinduque-Boac-D.Mercader 25. Occidental Mindoro-San Jose-Liboro 26. Oriental Mindoro-Bongabong 27. Oriental Mindoro-Calapan-San Vicente West 28. Oriental Mindoro-Pinamalayan Malvar 29. Oriental Mindoro-Puerto Galera 30. Oriental Mindoro-Roxas 31. Oriental Mindoro-Victoria 32. Romblon-Odiongan-Liwayway	No charge for withdrawal transactions involving all regular branches; PHP200.00 for withdrawal transactions involving the 32 Island Branches **No charge for inter-branch withdrawal transactions made to a Priority Checking Account
	USD	Withdrawal/On-us Encashments across all branches	PHP200.00 *If payment is made in USD, conversion will be based on prevailing exchange rate.

FEE TYPE	CURRENCY	REMARKS	CHARGE
TRANSACTIONAL CHARGES			
Budget Checking	PHP	On-us Check Encashment and Incoming Clearing Check in excess of 3 transactions per month	PHP20.00
		Over-the-counter Withdrawal (via withdrawal slip)	PHP50.00
Greencheck	USD	Presented at Federal Reserve Bank (FRB), New York	USD8.00
		Presented at any domestic branch	None
		Returned Check (regardless of reason and mode of presentation)	USD15.00
Cash Letter Facility	USD	FDR (other bank check)	a. Transaction Fee - PHP200.00 regardless of amount b. Out-of-pocket expense - PHP100/item
		Returned checks	USD30.00 per check
Outward Collection Item	USD and 3 rd Currency	Charges for outward collection items come in two phases: 1. Upon Presentation 2. Upon Settlement where funds are credited to client's account NOTE: Additional CorrBank and/or drawee bank charges will be deducted once COC received proceeds as final payment	1. Upon presentation a. Transaction Fee - USD15.00 if check amount is below USD50,000 or its 3 rd Currency equivalent or - USD40.00 if check amount is USD50,000 and above or its 3 rd Currency equivalent b. Doc Stamp – PHP0.60 for every PHP200.00 and a fraction thereof c. Out-of-pocket expense – PHP100/item
		Final Credit Service / FCS Return Check	2. Upon Settlement - Collection charges depend on CorrBank/drawee bank charge USD40.00 per check to be deducted after clearing settlement
		Individual Check Collection (ICC)	USD100.00 per check plus additional fee from CorrBank and/or drawee bank as service fee/ to be deducted after clearing settlement
		ICC Return Check	Charges depend on CorrBank/ drawee bank charge
Inward Collection Item	PHP	Charges for inward collection items can be classified into two: 1. Honored Collection Item 2. Dishonored Collection Item	1. Honored Collection Item a. Transaction Fee – Php 250.00 per item regardless of amount b. SWIFT Charge – USD15.00 c. Doc Stamp – PHP0.60 for every PHP200.00 and a fraction thereof
			2. Dishonored Collection Item a. Return Fee – Charges depend on drawee bank b. SWIFT Charge – USD15.00 c. Out-of-pocket expense - PHP100/item
Outgoing Remittance	PHP	Telegraphic Transfer	USD28.00 – Cable Charge PHP100.00 – Transaction Fee PHP0.60 in every PHP200.00 – DST
	USD & 3 rd Currency		OUR - USD28.00 plus USD20.00 correspondent bank fee plus incidental for 3 rd currency exp. shouldered by remitter; SHA - USD 28.00 shouldered by the remitter plus correspondent bank charges to be shouldered by beneficiary
	PHP	Real Time Gross Settlement (RTGS) / PhilPass	*PHP503.00 - transactions below PHP40Million *PHP803.00 - transactions PHP40Million and over
	USD	In case of transaction amendments	*P253 - regardless of transaction amount
	USD	Philippine Dollar Domestic Transfer (PDDTS)	USD20.00 regardless of amount Use selling rate for Peso to Dollar conversion
Foreign Currency Transaction (through Mastercard)	PHP	Transaction amount is converted to Peso	Conversion is based on exchange rate applied by Mastercard
Foreign Currency Transaction Fee (through Mastercard)	PHP	Additional fee charged on top of converted Peso amount for foreign currency transactions representing service and assessment fees	3% of converted transaction amount
Prime Savings	PHP	Withdrawals/Debit Memo in excess of 2 transactions in a month	PHP33.00
TAP Mastercard	PHP	Monthly Account Fee (charged every end of the month)	PHP15.00
		Over-the-counter Withdrawal Fee	PHP300.00

FEE TYPE	CURRENCY	REMARKS	CHARGE
ATM TRANSACTIONS			
ATM Balance Inquiry	PHP	Balance Inquiry of PNB ATM Card via PNB ATMs	Free
		Balance inquiry of Other Local Bank's ATM Card via PNB ATM	PHP2.00
		Balance inquiry of PNB ATM Card via Other Local Bank's ATM	Dictated by Acquiring Bank / ATM Owner
ATM Withdrawal	PHP	Withdrawal of PNB ATM Card via PNB ATMs	Free
		Withdrawal of Other Local Bank's ATM Card via PNB ATM	PHP15.00
		Withdrawal of PNB ATM Card via Other Local Bank ATMs	Dictated by Acquiring Bank / ATM Owner
ATM InterBank Fund Transfer (IBFT)	PHP	Fee on IBFT transactions	PHP25.00
ATM Safe	PHP	Monthly Service Fee (charged every 27th of the month)	PHP12.00
ATM Service Charge	PHP	Withdrawal, Fast Cash and Cash Advance transactions of International Cards via PNB ATMs	PHP250.00
		Withdrawal transactions of PNB Cards via International ATM***	PHP150.00
		Balance Inquiry transactions of PNB Cards via International ATM***	PHP75.00
*** All transactions made in foreign currencies will be automatically converted to Philippine Peso on the transaction dates at the prevailing exchange rate applied by Mastercard. The amount converted may include other fees imposed by Mastercard and/or the acquiring bank.			
DIGITAL BANKING TRANSACTION FEES			
PesoNet (Retail)	PHP	Batch bank to bank fund transfer	PHP20.00
InstaPay (Retail)	PHP	Real-time bank to bank fund transfer	PHP20.00
Bills Payment (Retail)	PHP	Via OTC/IBS/MBS	FREE
Third Party Fund Transfer (FT) – PNB to Other Person's PNB Account	PHP	First three (3) FTs per week	FREE
		Fourth (4 th) and succeeding FTs per week *Transaction Counter is refreshed every Monday at 12am (PH Time)	PHP10.00 per transaction
Send Cash (Retail)	PHP	Send Cash Creation	PHP50.00
		Passcode Reset	PHP5.00
PESONet (Corporate)	PHP	Via CashNet / CashNet Plus	PHP50.00 per transaction
InstaPay (Corporate)	PHP	Via CashNet / CashNet Plus	PHP15.00 per transaction
Bills Payment (Corporate)	PHP	Via CashNet / CashNet Plus	PHP10.00 per successful transaction
OTC SERVICES			
Bank Certification	PHP	General purpose and other embassies	PHP200.00
		For British Visa application	PHP200.00
Checkbook Reorder via OTC/IBS/MBS	PHP	Individual	PHP250.00
		Corporate	PHP500.00
	USD	EC Writer Checkpad / Cut Sheets (for Corporate only)	PHP670.00
		Individual	USD10.00
Demand Draft	USD	Corporate	USD17.50
		To be charged upon application	USD10.00
Manager's Check / Cashier's Check	PHP	To be charged upon application	PHP100.00
Replacement of Lost / Damaged Debit Card	PHP	Debit Card	PHP200.00
Replacement of Lost / Damaged Passbook	PHP	Peso Passbook	PHP200.00
	USD	US Dollar passbook	PHP200.00
Stop Payment Order (NSF charge) (Penalty charge)	PHP	To be charged upon SPO application per check	PHP200.00
		To be charged upon check negotiation if check is FUNDED	PHP2,000.00
		To be charged on top of NSF charge upon check negotiation if check is UNFUNDED	PHP200.00 per day per check per PHP40,000.00 and a fraction thereof
Stop Payment Order (Penalty Charge)	USD	To be charged upon SPO application per check	USD15.00
		To be charged upon check negotiation regardless if check is FUNDED or UNFUNDED	USD15.00
Certificate of Remittance (COR) Service Charge	PHP	Fee on requests for Certificate of Remittance	PHP200.00
PESONet (OTC)	PHP	Via Branch	PHP203.00 per transaction
PENALTY CHARGES			
Dormancy *Accounts become Dormant in case of non-activity for 1 year for CAs and 2 years for SAs. **Dormancy Fee is applicable only to dormant accounts after 5 years of non-activity and if they fall below the required minimum maintaining balance.	PHP	Peso Regular Accounts	PHP30.00
		Peso Pensioner Accounts (SSS/GSIS)	PHP30.00
	USD	USD Savings Personal & Corp.	USD0.50
		USD Checking Account (Greencheck)	USD0.50
		USD Savings OFW	USD0.50
	EUR	Euro Personal & Commercial	None
	GBP	English Pound Personal & Commercial	None
	CAD	Canadian Dollar Personal & Commercial	None
	AUD	Australian Dollar Personal & Commercial	None
	SGD	Singapore Dollar Personal & Commercial	None
	HKD	Hongkong Dollar Personal & Commercial	None
	JPY	Japanese Yen Personal & Commercial	None
CHF	Swiss Franc Personal & Commercial	None	
CNH	Chinese Yuan Personal & Commercial	None	

FEE TYPE	CURRENCY	REMARKS	CHARGE																		
Early Closure *Applicable to accounts closed within 30 days from account opening.	PHP	Peso Regular Personal & Corp.	PHP500.00																		
		Peso Executive Checking Acct.	PHP1,500.00																		
	USD	USD Savings Personal & Corp.	USD10.00																		
	EUR	Euro Personal & Commercial	EUR5																		
	GBP	English Pound Personal & Commercial	GBP500																		
	CAD	Canadian Dollar Personal & Commercial	CAD13																		
	AUD	Australian Dollar Personal & Commercial	AUD500																		
	SGD	Singapore Dollar Personal & Commercial	SGD20																		
	HKD	Hongkong Dollar Personal & Commercial	HKD100																		
	JPY	Japanese Yen Personal & Commercial	JPY1,000																		
	CHF	Swiss Franc Personal & Commercial	CHF1,000																		
	CNH	Chinese Yuan Personal & Commercial	CNH50																		
Minimum Maintaining Balance Penalty (MMBP) *Collected from accounts whose Average Daily Balance (ADB) falls below required Minimum Maintaining Balance (MMB) for 2 consecutive months.	PHP	Peso Regular Individual	PHP350.00																		
		Peso Regular Corporate	PHP500.00																		
		Peso Executive Checking Acct.	PHP550.00																		
		Peso SSS Pensioner Accounts	PHP150.00																		
		PHP DIRECT DEPOSIT	PHP55																		
	USD	USD Savings Personal & Commercial	USD10																		
		USD Checking Account (Greencheck)	USD20																		
		Savings Dollar Special - PNB EMP/DIRECT	USD10																		
	EUR	Euro Personal & Commercial	EUR5																		
	GBP	English Pound Personal & Commercial	GBP4																		
	CAD	Canadian Dollar Personal & Commercial	CAD7																		
	AUD	Australian Dollar Personal & Commercial	AUD8																		
	SGD	Singapore Dollar Personal & Commercial	SGD8																		
	HKD	Hongkong Dollar Personal & Commercial	HKD40																		
JPY	Japanese Yen Personal & Commercial	JPY1,000																			
CHF	Swiss Franc Personal & Commercial	CHF6																			
CNH	Chinese Yuan Personal & Commercial	CNH50																			
No Sufficient Funds (NSF) Return	PHP	For Presenting Bank	PHP1,000.00																		
		For Drawee Bank	PHP1,000.00																		
		Penalty Charges computed on a per check per day per PHP40,000.00 and a fraction thereof basis	PHP200.00																		
Foreign Currency Notes Deposit	USD		0.25% of Whole Amount in Original Currency – Handling Fee **Holding period is 24 calendar days.																		
Foreign Currency Notes Deposit	3 rd Currency	Withdrawal Within Holding Period																			
OTHER SERVICES																					
SOA Request	PHP		PHP100.00 per SOA request PLUS PHP10.00 per page																		
SOA Request with Scanned Check	PHP		PHP100.00 per SOA request PLUS PHP10.00 per page PLUS PHP45.00 per scanned check																		
Document Retrieval	PHP		If document age is: less than 5 yrs. = PHP500.00/USD15.00 more than 5 yrs. = PHP5,000.00/USD115.00																		
Safety Deposit Box	PHP	Annual Rental Fee *Renter should be an account holder. Banking relationship with the renter shall also be considered.	<table border="1"> <thead> <tr> <th>SIZE</th> <th>PRICE</th> <th>VOLUME RANGE</th> </tr> </thead> <tbody> <tr> <td>XS (3 x 5 x 21)</td> <td>PHP 850</td> <td>524 cu. in. and below</td> </tr> <tr> <td>S (5 x 5 x 21)</td> <td>PHP 1,200</td> <td>525 cu. in. - 839 cu. in.</td> </tr> <tr> <td>M (5 x 10 x 21)</td> <td>PHP 1,550</td> <td>840 cu. in. - 2,099 cu. in.</td> </tr> <tr> <td>L (10 x 10 x 21)</td> <td>PHP 2,500</td> <td>2,100 cu. in. - 3,599 cu. in.</td> </tr> <tr> <td>XL (15 x 10 x 24)</td> <td>PHP 3,000</td> <td>3,600 cu. in. and above</td> </tr> </tbody> </table>	SIZE	PRICE	VOLUME RANGE	XS (3 x 5 x 21)	PHP 850	524 cu. in. and below	S (5 x 5 x 21)	PHP 1,200	525 cu. in. - 839 cu. in.	M (5 x 10 x 21)	PHP 1,550	840 cu. in. - 2,099 cu. in.	L (10 x 10 x 21)	PHP 2,500	2,100 cu. in. - 3,599 cu. in.	XL (15 x 10 x 24)	PHP 3,000	3,600 cu. in. and above
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Deposit for Key	PHP2,000.00																				
Replacement for Lost Key and Installation of New Lock	PHP2,000.00																				