

RATE DISCLAIMER

Foreign exchange rates to be applied to overseas remittances may be changed by Philippine National Bank without prior notice, depending on the market fluctuation.

Early Morning exchange rate is shown until 10:30 AM. After 10:30 AM, the rate is updated to reflect Today's Exchange Rate. Kindly check carefully if the rate indicated is already Today's Exchange Rate.

Mode of Remittance	Early Morning Exchange Rate [PNB Processing Time]	Today's Exchange Rate [PNB Processing Time]
Virtual Access-XT	8:00 AM - 10:00 AM	11:00 AM - 5:00 PM
Postal Link	8:00 AM - 10:00 AM	11:00 AM - 3:00 PM
Over the Counter	9:00 AM - 10:00 AM	10:30 AM - 3:00 PM
Funds Debited from Japan-based account	Not Applicable	10:30 AM - 3:00 PM
Regular Bank Transfer	Not Applicable	10:30 AM - 3:00 PM
Genkin Kakitome (Postal Money Envelope)	Not Applicable	10:30 AM - 3:00 PM