

Important Update on Trust Savings Accounts

Date Published: August 5, 2025

Please be advised that effective **October 7, 2025**, PNB will be converting **Trust Savings Peso/US Dollar Accounts without a linked trust investment** to **Passbook Savings Accounts**.

If your account is affected, you will receive a notification via email and mobile number **before the effectivity date**.

Please note that **your account number will be retained**.

The converted account will adopt the features, fees, and charges of the Passbook Savings Account.

If you need further assistance, please contact PNB Customer Care at customercare@pnb.com.ph or call (02) 8573 8888.

Philippine National Bank (PNB) is regulated by the Bangko Sentral ng Pilipinas
<https://www.bsp.gov.ph>



For your reference, please see the comparative table below:

	FROM		TO	
	Peso Trust Savings	USD Trust Savings	Peso Savings	USD Savings
Product Code and Product Name	Trust Savings Reg-PBK only (PC 387)	Savings Dollar Trust (PC 387)	Passbook Savings Account (PC 300-individual/ PC 340-Corporate)	US Dollar Savings Account (PC 300-individual/ PC 340-corporate)
Currency	PHP	USD	PHP	USD
Proof of Deposit	Passbook	Passbook	Passbook	Passbook
Initial Deposit	any amount	none	P10,000.00	\$500.00
Minimum Maintaining Balance	none	none	P10,000.00	\$500.00
Balance to Earn Interest	P5,000.00	\$500.00	P10,000.00	\$500.00
Interest Rate	0.10%	0.025%	0.10%	0.025%
Withholding Tax	20%	20%	20%	20%
Minimum Maintaining Balance Penalty	none	none	P350.00/P500.00	\$10.00
Dormancy Period	2 years	2 years	2 years	2 years
Dormancy Fee	none	charge on balance less than \$200.00	P30.00	\$0.50

For any questions or clarifications, please contact your PNB branch of account.

Thank you for banking with PNB.

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