



# NEW FEES AND PRODUCT FEATURES

Please be advised of the changes in features of existing RCBC Savings Bank's deposit products, bank fees, and charges effective 01 April 2019.

Please see succeeding pages for more details.

Thank you!

# PESO SAVINGS

PRODUCT TYPE	PRODUCT FEATURES	FROM	TO
	<b>PRODUCT NAME</b>	<b>BASIC SAVINGS ACCOUNT - ATM</b>	<b>REGULAR SAVINGS ACCOUNT - ATM</b>
	Initial Deposit	500.00	3,000.00
	Maintaining Balance	500.00	3,000.00
	Balance to Earn Interest	None	25,000.00
	Interest Rate	None	0.15%
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>BASIC SAVINGS ACCOUNT - PASSBOOK (Personal)</b>	<b>REGULAR SAVINGS ACCOUNT - PASSBOOK (Personal)</b>
	Initial Deposit	5,000.00	5,000.00
	Maintaining Balance	5,000.00	5,000.00
	Balance to Earn Interest	25,000.00	25,000.00
	Interest Rate	0.25%	0.15%
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>BASIC SAVINGS ACCOUNT - PASSBOOK (Corporate)</b>	<b>REGULAR SAVINGS ACCOUNT - PASSBOOK (Corporate)</b>
	Initial Deposit	10,000.00	10,000.00
	Maintaining Balance	10,000.00	10,000.00
	Balance to Earn Interest	50,000.00	50,000.00
	Interest Rate	0.25%	0.15%
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>WISE Savings Account</b>	<b>WISE Savings Account</b>
	Initial Deposit	100.00	100.00
	Maintaining Balance	500.00	None
	Balance to Earn Interest	5,000.00	5,000.00
	Interest Rate	0.50%	0.15%
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>DRAGON SAVINGS ACCOUNT (Personal)</b>	<b>DRAGON SAVINGS ACCOUNT (Personal)</b>
	Initial Deposit	25,000.00	25,000.00
	Maintaining Balance	25,000.00	25,000.00
	Balance to Earn Interest	25,000.00	25,000.00
Interest Rate	Tiered	Tiered	
Interest Payout	Monthly	Quarterly	

\*Interest rates are applied on a per annum basis, subject to withholding tax



PRODUCT TYPE	PRODUCT FEATURES	FROM	TO
<b>PESO SAVINGS</b>	<b>PRODUCT NAME</b>	<b>DRAGON SAVINGS ACCOUNT (Corporate)</b>	<b>DRAGON SAVINGS ACCOUNT (Corporate)</b>
	Initial Deposit	25,000.00	50,000.00
	Maintaining Balance	25,000.00	50,000.00
	Balance to Earn Interest	50,000.00	50,000.00
	Interest Rate	Tiered	Tiered
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>SSS PENSIONER SAVINGS ACCOUNT (ATM &amp; Passbook)</b>	<b>SSS PENSIONER SAVINGS ACCOUNT (ATM &amp; Passbook)</b>
	Initial Deposit	100.00	100.00
	Maintaining Balance	100.00	100.00
	Balance to Earn Interest	None	10,000.00
	Interest Rate	None	0.15%
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>TELEMONEY</b>	<b>TELEMONEY</b>
	Initial Deposit	None	None
	Maintaining Balance	None	None
Balance to Earn Interest	None	10,000.00	
Interest Rate	None	0.15%	
Interest Payout	Monthly	Quarterly	
<b>FCDU SAVINGS</b>	<b>PRODUCT NAME</b>	<b>BASIC SAVINGS FCDU - US Dollar</b>	<b>BASIC SAVINGS FCDU - US Dollar</b>
	Initial Deposit	\$ 100.00	\$ 500.00
	Maintaining Balance	\$ 200.00	\$ 500.00
	Balance to Earn Interest	\$ 200.00	\$ 500.00
	Interest Rate	0.25%	0.125%
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>BASIC SAVINGS FCDU - Euro</b>	<b>BASIC SAVINGS FCDU - Euro</b>
	Initial Deposit	EUR 500.00	EUR 1,000.00
	Maintaining Balance	EUR 500.00	EUR 1,000.00
	Balance to Earn Interest	None	None
Interest Rate	None	None	
Interest Payout	Monthly	Quarterly	

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PRODUCT TYPE	PRODUCT FEATURES	FROM	TO
FCDU SAVINGS	<b>PRODUCT NAME</b>	<b>BASIC SAVINGS FCDU - Yen</b>	<b>BASIC SAVINGS FCDU - Yen</b>
	Initial Deposit	JPY 50,000.00	JPY 50,000.00
	Maintaining Balance	JPY 50,000.00	JPY 50,000.00
	Balance to Earn Interest	None	None
	Interest Rate	None	None
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>DRAGON SAVINGS DOLLAR (Personal)</b>	<b>DRAGON SAVINGS DOLLAR (Personal)</b>
	Initial Deposit	\$1,000.00	\$1,000.00
	Maintaining Balance	\$1,000.00	\$1,000.00
	Balance to Earn Interest	\$1,000.00	\$1,000.00
	Interest Rate	0.125% \$1,000 to <\$20,000 0.250% \$20,000 to <\$50,000 0.375% \$50,000 and above	0.125% \$1,000 to <\$500,000 0.250% \$500,000 and above
	Interest Payout	Monthly	Quarterly
	<b>PRODUCT NAME</b>	<b>DRAGON SAVINGS DOLLAR (Corporate)</b>	<b>DRAGON SAVINGS DOLLAR (Corporate)</b>
	Initial Deposit	\$2,500.00	\$2,500.00
	Maintaining Balance	\$2,500.00	\$2,500.00
Balance to Earn Interest	\$2,500.00	\$2,500.00	
Interest Rate	0.125% \$2,500 to <\$20,000 0.250% \$20,000 to <\$50,000 0.375% \$50,000 and above	0.125% \$2,500 to <\$500,000 0.250% \$500,000 and above	
Interest Payout	Monthly	Quarterly	
CHECKING	<b>PRODUCT NAME</b>	<b>BASIC CHECKING ACCOUNT (Personal)</b>	<b>REGULAR CHECKING ACCOUNT (Personal)</b>
	Initial Deposit	10,000.00	10,000.00
	Maintaining Balance	10,000.00	10,000.00
	Balance to Earn Interest	25,000.00	None
	Interest Rate	0.25%	None
	Interest Payout	Monthly	None
	<b>PRODUCT NAME</b>	<b>BASIC CHECKING ACCOUNT (Corporate)</b>	<b>REGULAR CHECKING ACCOUNT (Corporate)</b>
	Initial Deposit	10,000.00	20,000.00
	Maintaining Balance	10,000.00	20,000.00
	Balance to Earn Interest	50,000.00	50,000.00
	Interest Rate	0.25%	0.15%
	Interest Payout	Monthly	Monthly

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PRODUCT TYPE	PRODUCT FEATURES	FROM	TO
<b>CHECKING</b>	<b>PRODUCT NAME</b>	<b>DRAGON ALL-IN-ONE CHECKING ACCOUNT (Corporate)</b>	<b>DRAGON CHECKING ACCOUNT (Corporate)</b>
	Initial Deposit	25,000.00	50,000.00
	Maintaining Balance	25,000.00	50,000.00
	Balance to Earn Interest	50,000.00	50,000.00
	Interest Rate	Tiered and with bonus rate of 0.25% if no withdrawal is made in a month	Tiered and with bonus rate of 0.25% if no withdrawal is made in a month
	Interest Payout	Monthly	Monthly
	<b>PRODUCT NAME</b>	<b>e.LITE 2,500 CHECKING ACCOUNT</b>	<b>CHECKLITE</b>
	Initial Deposit	2,500.00	2,500.00
	Maintaining Balance	2,500.00	2,500.00
	Balance to Earn Interest	None	None
	Interest Rate	None	None
	<b>PRODUCT NAME</b>	<b>JAPANESE YEN TIME DEPOSIT</b>	<b>JAPANESE YEN TIME DEPOSIT</b>
	Minimum Investment	JPY 50,000.00	JPY 100,000.00
	Interest Pay-out	Upon maturity	Upon maturity
	<b>PRODUCT NAME</b>	<b>EURO TIME TIME DEPOSIT</b>	<b>EURO TIME TIME DEPOSIT</b>
	Minimum Investment	EUR 500	EUR 1,000
Interest Pay-out	Upon maturity	Upon maturity	

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# SUMMARY OF RCBC SAVINGS BANK'S FEES AND CHARGES FOR ADJUSTMENT

	PERSONAL		CORPORATE	
	FROM	TO	FROM	TO
<b>MAINTENANCE FEE</b>				
Basic Savings Euro	€ 3.00	€ 13.00	€ 3.00	€ 13.00
Basic Savings Yen	¥ 400.00	¥ 1,200.00	¥ 400.00	¥ 1,200.00
Basic Savings Dollar	\$ 8.00	\$ 10.00	\$ 8.00	\$ 10.00
Dragon Savings Dollar	\$ 5.00	\$ 10.00	\$ 10.00	\$ 10.00
W.I.S.E. Savings	PhP 350.00	none	-	-
<b>EARLY CLOSURE FEE</b>				
Basic Savings Yen	¥ 400.00	¥ 650.00	¥ 400.00	¥ 650.00
W.I.S.E. Savings	PhP 350.00	none	-	-
<b>DOWNGRADE OF ATM CARD</b>	PhP 150.00	none	-	-
<b>BANK CERTIFICATION</b>	PhP 200.00	PhP 250.00	PhP 200.00	PhP 250.00
<b>PASSBOOK / TRANSACTION JOURNAL REPLACEMENT</b>	PhP 150.00	PhP 200.00	PhP 150.00	PhP 200.00
<b>FEE FOR RETRIEVAL OF CHECK IMAGE</b>	PhP 200.00	PhP 600.00 (3 days) PhP 100.00 (7 days)	PhP 150.00	PhP 600.00 (3 days) PhP 100.00 (7 days)
<b>OTC INTER-BRANCH PESO CASH WITHDRAWAL</b>	None	PhP 50.00	None	PhP 50.00
<b>OTC INTER-REGIONAL PESO CASH DEPOSIT</b>	None	PhP 50.00	None	PhP 50.00