

Personal Loans Reduced Rates for Depositors Promo

Promo Mechanics

1. Personal Loans Reduced Rates Promo for Depositors is open to all depositors of Rizal Commercial Banking Corporation ("RCBC") and RCBC Savings Bank ("RSB") who maintain any of the following RCBC/RSB deposit products:
 - Savings Account
 - Checking Account
 - Time Deposit Account
2. Promo applies only to all approved Personal Loan applications to RSB submitted from August 3, 2017 to December 31, 2017 ("Promo Period").
3. To qualify, applicant must be a depositor of either RCBC or RSB for at least 6 months prior to loan application.
4. Only complete applications will be eligible. For an application to be considered complete, the following must be submitted to and confirmed to be complete and in order by RSB:
 - Duly accomplished RSB Personal Loan application form.
 - Applicable document requirements listed in the loan application form.
5. Qualified applicant shall enjoy lower rate on their Personal Loan:

Regular Rate	Promo Rate
1.30%	0.99%
6. All Personal Loan applications submitted during the Promo Period shall be subject to the standard evaluation and approval process of RSB.
7. The promo cannot be availed in conjunction with any other personal loan promo, or rate discount unless otherwise specified in the promo mechanics.
8. RSB, its subsidiaries, affiliates, and advertising agencies, including its Board of Directors and Advisory Board Members, officers and employees, and their relatives up to the 2nd degree of consanguinity and affinity are disqualified from this promo.
9. In case of dispute, the decision of RSB, with the concurrence of the DTI will be deemed final.

Per DTI-FTEB Permit No. 9174 Series of 2017