

## BANK OF COMMERCE FEES AND CHARGES – DEPOSIT ACCOUNTS

As of April 27, 2017

PESO DEPOSIT ACCOUNTS		FEE	
Falling below minimum ADB for 2 consecutive months		P200 monthly	
<ul style="list-style-type: none"> <li>• under Check Protection Facility</li> <li>• account is dormant</li> </ul>		additional P200 P30 (see Note1)	
Closing of new account w/in first 30 days		P200	
Replacement Fee for Lost ATM card		P100	
Replace Lost Passbook ( <i>same for FCY-SA</i> )		P200	
Over-the-Counter (OTC) Funds Transfer			
<ul style="list-style-type: none"> <li>• 1<sup>st</sup> transaction</li> <li>• Succeeding account</li> </ul>		FREE P30/beneficiary	
FOREIGN CURRENCY (FCDU)		FEE	
US Dollar			
Falling below minimum ADB		US\$ 5	
Closing of new account w/in first 30 days		US\$ 5	
Dormant Fee for Accounts falling below min. ADB		US\$ 5 monthly	
Deposit of DD or check drawn outside USA		<i>(please inquire)</i>	
Returned checks via Cash Letter Service		US\$ 21	
Euro			
Cable and commission charge for telegraphic transfer			
For deposit (incoming)		EUR 5	
For withdrawal (payment)		EUR 10	
TIME DEPOSIT (PESO AND FCDU)			
Pre-termination – Applicable interest rate			
<ul style="list-style-type: none"> <li>• Within 1st half of term</li> <li>• Within 2nd half of term</li> </ul>		25% of agreed interest rate or savings account rate, whichever is higher 50% of agreed interest rate or savings account rate, whichever is higher.	
Note : If pre-terminated - the Documentary Stamps Tax (DST) is for the account of the depositor			
Notarial Fee on Affidavit of Loss of Certificate of Time Deposit		P200	
Lost 1PIA passbook replacement		P200	
		Cable and commission charge for telegraphic transfer	
		For deposit (incoming) EUR 5 For withdrawal (payment) EUR 10	

PESO CHECKING ACCOUNT		FEE	
Returned Check			
<ul style="list-style-type: none"> <li>• Presenting Bank</li> <li>• Drawee Bank</li> </ul>		P1,000 P1,000	
<ul style="list-style-type: none"> <li>• DAUD/DAIF handling fee</li> </ul>		P200 for every P40,000 or fraction thereof/day/check	
Stop Payment Order (SPO)		P200 per check	
Counter Check Issuance		P50	
		Personal	Corporate
Checkbook re-order per booklet		P175	P350
Specially designed check		Personal	Corporate
<ul style="list-style-type: none"> <li>• PCHC Processing Fee</li> <li>• Printing Cost</li> <li>• DST</li> </ul>		P53 actual P75	P111 actual P150
Physical check retrieval		P100	
Bank Statement of Account (SOA)			
<ul style="list-style-type: none"> <li>• Interim</li> <li>• Reprinting w/o check image</li> <li>• Reprinting with check image</li> <li>• check images only (OTC &amp; inward)</li> </ul>		P30 P30 P100 for 1st 5 pages plus P10/succeeding page P50/check (front or dorsal side, or both)	

Note 1: Effective April 27, 2017, the new BSP rules on dormant accounts (BSP Circ. 928) shall apply. Dormant accounts shall be charged a dormancy fee of THIRTY PESOS (PHP30.00) per month five (5) years after the last activity if the account falls below the required minimum maintaining Average Daily Balance (ADB).

**BANK OF COMMERCE FEES AND CHARGES – LOANS, REMITTANCE AND ATM**

*As of April 27, 2017*

<b>LOANS (Time, Term and FCDU)</b>		<b>FEE</b>	<b>Small Business Loan (Term Loan)</b>		<b>FEE</b>	
Penalty fee on payment default		12% p.a.	Appraisal fee			
Processing fee (Term and SBL)		P5,000	• Metro Manila		P3,500	
			• Provincial		P4,000	
			Late payment charge		18% p.a.	
<b>REMITTANCE SERVICES</b>			<b>FEES</b>			
<b>Outgoing Remittances</b>			<b>Cable charge</b>	<b>Commission</b>	<b>DST</b>	<b>Correspondent bank (OUR)</b>
<b>Local</b>						
• RTGS			US\$ 11.50 (Peso equivalent)	US\$ 5 (Peso equivalent)	P1.50	
• EPCS			P6.60 or US\$ 11.50		P1.50	
• PDDTS			US\$ 11.50	US\$ 5		
<b>Foreign / Outward Money Transfer</b>						
• Telegraphic Transfer - US Dollar			US\$ 11.50	US\$ 5		US\$ 15
• Telegraphic Transfer - Other currencies						
<b>Incoming Remittances</b>			<b>Credit to Peso Account</b>		<b>Credit to US\$ Account</b>	
<b>Local</b>			<b>Commission</b>	<b>DST</b>	<b>Commission</b>	
• RTGS			P150	P1.50		
• EPCS			P100	P1.50		
• PDDTS – Online GSRT via						
- Online Gross Settlement Real Time (GSRT) via Philippine Depository and Trust Corporation (PDTC)			P350	P0.30 for every P200 or a fraction thereof	US\$ 7.50	
- Batch Transfer/End of Day Netting under PCHC			P350		US\$ 5	
<b>Foreign – via SWIFT</b>			P350		US\$ 7.50	
<b>ATM TRANSACTIONS</b>					<b>FEE</b>	
Balance inquiry using other bank's ATM					P2	
Withdrawal using other bank's ATM					P13	
Lost ATM card replacement					P100	
Card replacement for Crediting Service Facility & Payroll Plus					P50	

**Taxes, as may be applicable:**

Withholding Tax on interest:

Peso – 20%

Foreign Currency – 7.5%

DST on Time Deposit and Loans

<1 Year Term =  $\text{Principal} \div \text{P200} \times \text{P1} \times \text{no. of days} \div 365 \text{ days}$

1 Year Term and above =  $\text{Principal} \div \text{P200} \times \text{P1}$