

Updating of Savings and Checking Accounts

Date Published: June 13, 2025

Please be advised that we will conduct an update of our deposit account products on August 15, 2025.

Prior to the account update, affected clients will be notified through their registered email addresses and mobile numbers.

Rest assured, there will be NO changes in your Account Numbers.

Kindly refer to the table below for the expected changes.

Please be guided accordingly.

Thank you.

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

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CHECKING ACCOUNT

PRODUCT FEATURES

PRODUCT CODE & PRODUCT NAME	FROM			TO
	PAYROLL CHECKING ACCOUNT	REGULAR CHECKING INDIVIDUAL	BUDGET CHECKING	REGULAR CHECKING CORPORATE
CURRENCY	PHP	PHP	PHP	PHP
PROOF OF DEPOSIT	Checkbook & Debit Card	Checkbook	Checkbook	Checkbook
INITIAL DEPOSIT	N/A	PHP10,000	PHP5,000	PHP10,000
MINIMUM MAINTAINING BALANCE	N/A	PHP10,000	PHP5,000	PHP10,000
BALANCE TO EARN INTEREST	N/A			
INTEREST RATE	N/A			
WITHHOLDING TAX	N/A			
MINIMUM MAINTAINING BALANCE PENALTY	N/A	PHP350		PHP500
DORMANCY PERIOD	1 YEAR			
DORMANCY FEE	PHP30/MO. *Applicable only to dormant accounts after 5 years of non-activity and if the balance falls below required Minimum Maintaining Balance			
EARLY CLOSURE PENALTY	PHP500			

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PRODUCT CODE & PRODUCT NAME	FROM	TO
	PRIORITY CHECKING INDIVIDUAL	PRIORITY CHECKING CORPORATE
CURRENCY	PHP	PHP
PROOF OF DEPOSIT	Checkbook, Passbook & Debit Card	Checkbook & Passbook
INITIAL DEPOSIT	PHP25,000	PHP50,000
MINIMUM MAINTAINING BALANCE	PHP25,000	PHP50,000
BALANCE TO EARN INTEREST	PHP25,000	PHP50,000
INTEREST RATE	0.10%	
WITHHOLDING TAX	20%	
MINIMUM MAINTAINING BALANCE PENALTY	PHP350	PHP500
DORMANCY PERIOD	1 YEAR	
DORMANCY FEE	PHP30/MO. *Applicable only to dormant accounts after 5 years of non-activity and if the balance falls below required Minimum Maintaining Balance	
EARLY CLOSURE PENALTY	PHP500	

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PRODUCT CODE & PRODUCT NAME	FROM	TO	FROM	TO	FROM	TO
	PRIORITY CHECKING CORPORATE	PRIORITY CHECKING INDIVIDUAL	REGULAR CHECKING CORPORATE	REGULAR CHECKING INDIVIDUAL	EGOV CHECKING	REGULAR CHECKING CORPORATE
CURRENCY	PHP	PHP	PHP	PHP	PHP	PHP
PROOF OF DEPOSIT	Checkbook & Passbook	Checkbook, Passbook & Debit Card	Checkbook	Checkbook	Debit Card	Checkbook
INITIAL DEPOSIT	PHP50,000	PHP25,000	PHP10,000	PHP10,000	N/A	PHP10,000
MINIMUM MAINTAINING BALANCE	PHP50,000	PHP25,000	PHP10,000	PHP10,000	N/A	PHP10,000
BALANCE TO EARN INTEREST	PHP50,000	PHP25,000	N/A			
INTEREST RATE	0.10%		N/A			
WITHHOLDING TAX	20%		N/A			
MINIMUM MAINTAINING BALANCE PENALTY	PHP500	PHP350	PHP500	PHP350	N/A	PHP500
DORMANCY PERIOD	1 YEAR					
DORMANCY FEE	PHP30/MO. *Applicable only to dormant accounts after 5 years of non-activity and if the balance falls below required Minimum Maintaining Balance					
EARLY CLOSURE PENALTY	PHP500					

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SAVINGS ACCOUNT

PRODUCT FEATURES

PRODUCT CODE & PRODUCT NAME	FROM					TO
	PASSBOOK SA REG INDIVIDUAL	DEBIT SAVINGS	PAYROLL DEBIT SAVINGS	OFW PESO SAVINGS	SSS PENSIONER SAVINGS	PASSBOOK SAVINGS CORPORATE
CURRENCY	PHP	PHP	PHP	PHP	PHP	PHP
PROOF OF DEPOSIT	Passbook	Debit Card	Passbook	Debit Card / Passbook	Debit Card / Passbook (*if ITF)	Passbook
INITIAL DEPOSIT	PHP10,000	PHP3,000	NONE	NONE	PHP100	PHP10,000
MINIMUM MAINTAINING BALANCE	PHP10,000	PHP3,000	NONE	NONE	PHP100	PHP10,000
BALANCE TO EARN INTEREST	PHP10,000	PHP10,000	PHP5,000	PHP10,000	PHP5,000	PHP10,000
INTEREST RATE	0.10%					
WITHHOLDING TAX	20%					
MINIMUM MAINTAINING BALANCE PENALTY	PHP350	PHP350	NONE	NONE	PHP150	PHP500
DORMANCY PERIOD	2 YEARS					
DORMANCY FEE	PHP30/mo *Applicable only to dormant accounts after 5 years of non-activity and if the balance falls below required Minimum Maintaining Balance					
EARLY CLOSURE PENALTY	PHP500					

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PRODUCT CODE & PRODUCT NAME	FROM	TO	FROM		TO
	TOP SAVER INDIVIDUAL	TOP SAVER CORPORATE	OFW USD SAVINGS	USD PAYROLL SAVINGS PASSBOOK	USD SAVINGS CORPORATE
CURRENCY	PHP		USD		USD
PROOF OF DEPOSIT	Passbook		Passbook		Passbook
INITIAL DEPOSIT	PHP30,000		NONE	NONE	USD500
MINIMUM MAINTAINING BALANCE	PHP30,000		NONE	NONE	USD500
BALANCE TO EARN INTEREST	PHP30,000		USD1000	USD500	
INTEREST RATE	TIERED		0.025%		
WITHHOLDING TAX	20%		15%		
MINIMUM MAINTAINING BALANCE PENALTY	PHP350	PHP500	N/A	N/A	USD10.00
DORMANCY PERIOD	2 years		2 years		
DORMANCY FEE	PHP30 / month *Applicable only to dormant accounts after 5 years of non-activity and if the balance falls below required Minimum Maintaining Balance		N/A	N/A	USD 0.50/mo
EARLY CLOSURE PENALTY	PHP500		USD10		

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PRODUCT CODE & PRODUCT NAME	FROM	TO	FROM	
	PASSBOOK SA REGULAR CORPORATE	PASSBOOK SA REGULAR INDIVIDUAL	TOP SAVER CORPORATE	TOP SAVER INDIVIDUAL
CURRENCY	PHP		PHP	
PROOF OF DEPOSIT	Passbook		Passbook	
INITIAL DEPOSIT	PHP10,000		PHP30,000	
MINIMUM MAINTAINING BALANCE	PHP10,000		PHP30,000	
BALANCE TO EARN INTEREST	PHP10,000		PHP30,000	
INTEREST RATE	0.10%		TIERED	
WITHHOLDING TAX	20%		20%	
MINIMUM MAINTAINING BALANCE PENALTY	PHP500	PHP350	PHP500	PHP350
DORMANCY PERIOD	2 years			
DORMANCY FEE	PHP30/mo *Applicable only to dormant accounts after 5 years of non-activity and if the balance falls below required Minimum Maintaining Balance			
EARLY CLOSURE PENALTY	PHP500			

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