

Client Advisory

Date Published: July 1, 2025

Please be informed that, starting **July 1, 2025**, there will be changes in rates on **final tax in interest income** per the recently implemented Capital Markets Efficiency Promotion Act (CMEPA) or Republic Act No. 12214.

From	To
15%	20%

You may scroll further below for the list of affected products.

Please be guided accordingly.

Thank you.

Deposits are insured by PDIC up to P1,000,000 per depositor.

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>



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Affected products in relation to the recently implemented Capital Markets Efficiency Promotion Act (CMEPA) or Republic Act No. 12214.

SAVINGS ACCOUNT PRODUCTS	TIME DEPOSIT PRODUCTS
Passbook Savings Account (USD & CNY)	Time Deposit Greenmarket
Direct Deposit Pensioner Savings (USD)	Time Deposit Regular with Affiliate (USD, CNY, EUR)
Payroll Savings – Passbook (USD)	Time Deposit Special Philippine Retirement Authority with Affiliate (USD)
OFW Savings (USD)	Top Dollar
PNB Employee Savings Account (USD)	Time Deposit Private (USD, CNY, EUR)
	Time Deposit Regular 1:1 with Affiliate (USD, CNY, EUR)
	Time Deposit Private and Government (USD, CNY, EUR)

Interest on other PNB deposit and investment products is not affected.

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