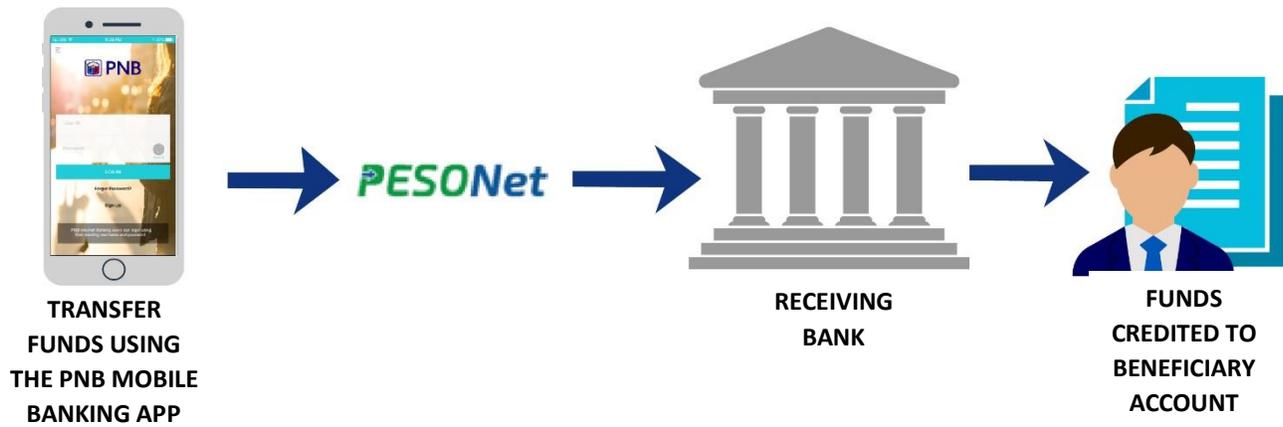


PNB Mobile Banking App FAQs for Interbank Funds Transfer via PESONet

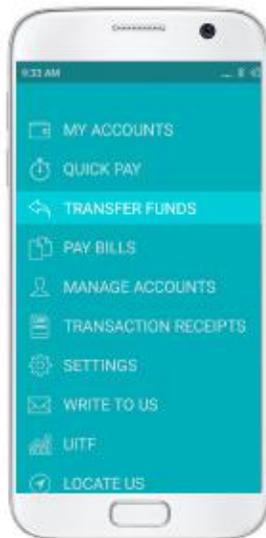
1. What is PESONet?

PESONet is an electronic fund transfer service (via batch processing) that allows depositors to perform non-time sensitive fund transfers to any participating bank (“interbank”) within the Philippines. It is available to retail customers with Peso-denominated savings and current accounts who are enrolled in the PNB Mobile Banking App.

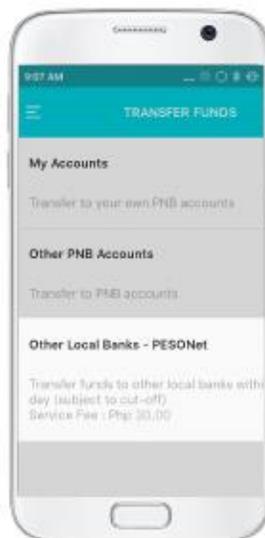
PESONet provides a secure, faster and more convenient way to send funds or to settle payments in lieu of cash or checks.



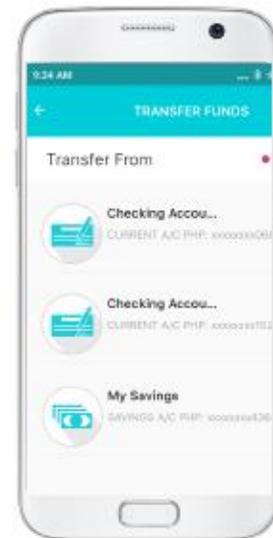
2. How do I perform a PESONet transaction using the PNB Mobile Banking App?



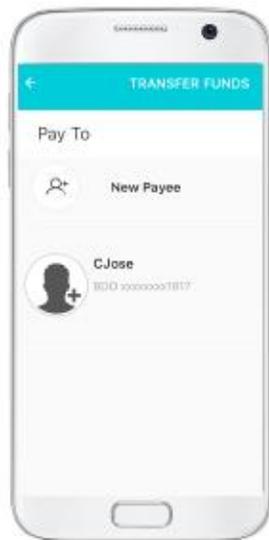
1. Select **Transfer Funds** on the main menu



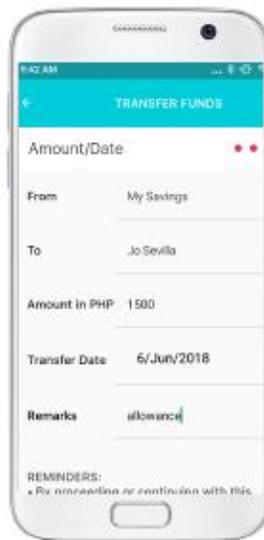
2. Choose **Other Local Banks - PESONet**



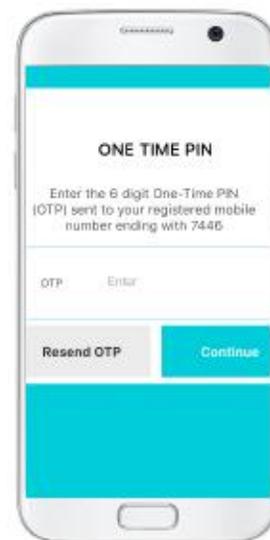
3. Select **Source Account** to debit



4. Choose either from **Saved Payees** or add a **New Payee**



5. Enter the amount and confirm transaction details



6. Input the **One-Time-PIN (OTP)** sent via SMS to complete transaction

You will receive notifications in your registered email and mobile numbers when PNB has successfully received your transaction for transmittal to the receiving bank.

3. Is there a cut-off for PESONet Transactions?

PESONet is available during banking days, subject to a prescribed cut-off of 2PM for same day transmittal to the receiving bank.

Transactions received after cut-off, on holidays or weekends will be processed for transmission to the receiving bank on the next banking day.

4. How much can I transact for PESONet via the PNB Mobile Banking App?

You may transfer up to P100,000 per transaction. You can make multiple transactions up to the daily transfer limit of Php600,000 per account.

5. Are there any applicable fees for using PESONet via the PNB Mobile Banking App?

A nominal fee of P30 will be charged per transaction. The fee shall be automatically debited from your nominated source account after successful OTP confirmation.

6. Can I request cancellation of a PESONet transaction?

Once your account has been debited, the transaction made via the PNB Mobile Banking App is final and can no longer be cancelled.

7. How soon are funds credited to the receiving bank?

Within cut-off time, PNB shall send the funds transfer instruction to the receiving bank on or before 4PM. Credit to the payee account is dependent on the processing of the receiving bank. Please inform your payee to coordinate with their bank of account if funds have already been credited to their account.

If PNB is the receiving bank, funds shall be credited from 4PM to 11PM of the same day.

8. Will there be instances for unsuccessful credit to the receiving bank?

The final credit to the payee/beneficiary account may not be successfully processed by the receiving bank for several reasons, such as:

- Invalid payee account number (may be incorrect, closed, dormant, blocked, frozen)
- Name of the beneficiary account does not match the name of the beneficiary submitted thru the PNB Mobile Banking App
- The currency of the beneficiary account is not a qualified PHP account

Please ensure to obtain the correct account information from your payee to avoid delays in the credit to the beneficiary account.

9. How will the funds be returned to me if the PESONet transaction was not credited by the receiving bank?

The fund transfer amount, net of the service charge, will be credited back to your source account as soon as the funds are returned to us by the receiving bank.

Please note, however, that effective 19 October 2018, a P100 Return Item Service Fee will be deducted from the returned funds and paid to the receiving bank. This applies if the credit to the payee account was unsuccessful due to invalid payee account number, closed payee account, or invalid currency of the payee account provided. This is pursuant to PESONet Guidelines per PCHC Memo Circular No. 3477.

10. I have transferred money to the wrong account. How do I attempt to recover the funds?

As long as a valid account number is provided, the transaction will be final and can no longer be cancelled. We encourage you to obtain the correct account information from your payee to make your transaction hassle-free.

If account details provided are not valid (eg. invalid account number, closed account, etc.), the Receiving Bank will not be able to process your transaction, and

will inform us of the status on the next banking day after your PESONet transaction.

We will credit back the funds to your account, net of service fee, as soon as the funds are returned to us by the receiving bank.

11. Who are the participating receiving banks?

To date, the following banks are participating recipient banks for PESONet.

- Asia United Bank (AUB)
- Australia & New Zealand Bank (ANZ)
- Banco De Oro Unibank, Inc. (BDO)
- Bangkok Bank Public Co., Ltd. (BBPC)
- Bank of America, Nat'l. Ass'n. (BA)
- Bank of China (BC)
- Bank of Commerce (BCOM)
- Bank of the Philippine Islands (BPI)
- Bank of Tokyo-Mits., Limited (TOKYO)
- China Bank Savings (CBS)
- China Banking Corporation (CBC)
- Citibank, N. A. (CITI)
- CTBC Bank (Philippines) Corp. (CCBC)
- Deutsche Bank (DB)
- Devt. Bank of the Philippines (DBP)
- East-West Banking Corporation (EWBC)
- Equicom Savings Bank (ESB)
- First Consolidated Bank (FCB)
- HK and Shanghai Banking Corp. (HSBC)
- JPMorgan Chase Bank (CHASE)
- KEB Hana Bank (KHB)
- Land Bank of the Philippines (LBP)
- Maybank Phils.,Inc. (MAYB)
- Mega Intl Comml Bank Co. Ltd (MICB)
- Metropolitan Bank and Trust Co (MBTC)
- Mizuho Bank, Ltd. (Mizuho)
- Phil. Bank of Communications (PBCom)
- Philippine Savings Bank (PSB)
- Philippine Trust Company (PTC)
- Philippine Veterans Bank (PVB)
- Rizal Commercial Banking Corp. (RCBC)
- Robinsons Bank Corporation (RBC)
- Security Bank Corporation (SBC)
- Shinhan Bank (SHB)
- Sterling Bank of Asia (SBA)
- Sumitomo Mitsui Banking Corp (SMBC)
- The Standard Chartered Bank (SCB)
- Union Bank of the Philippines (UBP)
- United Coconut Planters Bank (UCPB)
- United Overseas Bank Phils. (UOB)
- Yuanta Savings Bank (YSB)