



BANK OF CHINA (HONG KONG) LIMITED - MANILA BRANCH
BANKING BUSINESS DEPARTMENT

These provisions shall form part of the Terms and Conditions of Deposit, i.e., passbook, CTD, or other bank instruments.

1. REQUIRED INITIAL DEPOSITS / AVERAGE DAILY BALANCE(ADB):

	Initial Deposit	ADB Requirement	Below ADB Requirement Fee		Initial Deposit	ADB Requirement	Below ADB Requirement Fee
INDIVIDUAL ACCOUNT:							
PHP Savings	PHP 5,000	PHP 5,000	PHP 300				
PHP Current/Checking	PHP 5,000	PHP 5,000	PHP 300				
CNY Savings	CNY 500	CNY 500	CNY 35				
USD Savings	USD 100	USD 100	USD 5				
CORPORATE ACCOUNT:							
PHP Savings	PHP 50,000	PHP 50,000	PHP 300	HKD Savings	HKD 1,000	HKD 1,000	HKD 50
PHP Current/Checking	PHP 50,000	PHP 50,000	PHP 300	SGD Savings	SGD 1,000	SGD 1,000	SGD 10
CNY Savings	CNY 10,000	CNY 10,000	CNY 35	JPY Savings	JPY 1,000,000	JPY 1,000,000	JPY 500
USD Savings	USD 2,000	USD 2,000	USD 5	CAD Savings	CAD 1,000	CAD 1,000	CAD 5
GBP Savings	GBP 10,000	GBP 10,000	GBP 5	EUR Savings	EUR 10,000	EUR 10,000	EUR 5

2. BANK FEES AND CHARGES:

	Charges		
	PHP	USD	CNY
SAVINGS ACCOUNT:			
Closing of account within 30 banking days from date of opening	₱ 300	\$ 5	¥ 35
Replacement of lost passbook	₱ 100	\$ 5	¥ 35
CURRENT ACCOUNT:			
Closing of account within 30 banking days from date of opening	₱ 300		
Personal checkbook (50pcs)	₱ 300		
Regular commercial checkbook (100pcs)	₱ 600		
Express commercial checkbook	- 1 booklet ₱ 1,350 - 2 booklets ₱ 1,650 - 3 booklets ₱ 1,950 - 4 booklets ₱ 2,400		
Returned check	- service charge per check ₱ 2,000* - *plus ₱200 per ₱40,000 of the amount and a fraction thereof per day		
Stop payment of check (per check)	₱ 100		
TIME DEPOSIT ACCOUNT:			
Replacement of lost certificate of time deposit	₱ 100	\$ 5	¥ 35
OTHERS:			
Cashier's check	₱ 100		
Bank certification	₱ 200	\$ 5	
Statement (per month)	₱ 100	\$ 5	
Notarial fee	₱ 300		
Amendment fee for remittance		\$ 20	
E-token replacement fee	₱ 250		
USD bank notes withdrawal within the period of 7 banking days (USD 0.005 per USD 1 or a minimum of USD 2 / PHP 200, whichever is higher)	0.5% of amount Minimum: ₱ 200	0.5% of amount Minimum: \$ 2	
SAFETY DEPOSIT BOX (SDB):			
SDB rental for 1 year	- Small (3"x10"x24") ₱ 1,000 - Medium (5"x10"x24") ₱ 1,800 - Large (10"x10"x24") ₱ 2,000 - Extra-large (15"x10"x24") ₱ 3,000		
Deposit for 2 keys (refundable)	₱ 1,000		
DEBIT CARD:			
ATM withdrawal fee			
Other banks in the Philippines	₱ 12-18		
Other banks in China			2% + ¥ 10
Other banks outside the Philippines and China	2% + ₱ 100		
ATM balance inquiry fee (other banks in the Philippines)	₱ 2-5		
Replacement of lost debit card	₱ 200	\$ 5	¥ 30
REMITTANCE:			
Inward Remittance			
International telegraphic transfer	₱ 200	\$ 5	¥ 30
PDDTS		\$ 5	
InstaPay, PhilPaSS, PESONet	Free of Charge		
Outward Remittance			
International telegraphic transfer	- E-banking (Individual & Corporate) - Branch (Individual) - Branch (Corporate)	\$ 4.5 \$ 25 \$ 60	¥ 15 ¥ 75 ¥ 75
InstaPay	- E-banking (Individual)	₱ 20	
PhilPaSS	- E-banking (Individual & Corporate) - Branch (Individual) - Branch (Corporate)	₱ 150 ₱ 600 ₱ 1,100	
PESONet	- E-banking (Individual & Corporate) - Branch (Individual) - Branch (Corporate)	₱ 30 ₱ 150 ₱ 700	
PDDTS	- E-banking (Individual & Corporate) - Branch (Individual) - Branch (Corporate)	\$ 3 \$ 10 \$ 50	

3. Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to PHP1,000,000.00.

Conforme:



Client's Name & Signature

Date