



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	Non-comply ADB requirement Penalty		Initial Deposit	ADB Requirement	Non-comply ADB requirement Penalty
INDIVIDUAL ACCOUNT:							
PHP Savings	PHP 5,000.00	PHP 5,000.00	PHP 300.00				
PHP Current/Checking	PHP 5,000.00	PHP 5,000.00	PHP 300.00				
CNY Savings	CNY 500.00	CNY 500.00	CNY 35				
USD Savings	USD 100.00	USD 100.00	USD 5				
CORPORATE ACCOUNT:							
PHP Savings	PHP 50,000.00	PHP 50,000.00	PHP 300.00	HKD Savings	HKD 1,000.00	HKD 1,000.00	HKD 50
PHP Current/Checking	PHP 50,000.00	PHP 50,000.00	PHP 300.00	SGD Savings	SGD 1,000.00	SGD 1,000.00	SGD 10
CNY Savings	CNY 10,000.00	CNY 10,000.00	CNY 35	JPY Savings	JPY1,000,000	JPY1,000,000	JPY 500
USD Savings	USD 2,000.00	USD 2,000.00	USD 5	CAD Savings	CAD 1,000.00	CAD 1,000.00	CAD 5
GBP Savings	GBP 10,000.00	GBP 10,000.00	GBP 5	EUR Savings	EUR10,000.00	EUR10,000.00	EUR 5

*The bank will charge management service fees for EUR Deposit: Fee rate: 0.80% per annum; Collection frequency: Monthly or upon withdrawal, whichever comes first

2. BANK FEES AND CHARGES:

	Charges		
	PHP	USD	CNY
SAVINGS ACCOUNT:			
Closing of account within 30 banking days from date of opening	P 300.00	\$ 5.00	¥ 35.00
Replacement of lost passbook	P 100.00	\$ 5.00	¥ 35.00
CURRENT ACCOUNT:			
Closing of account within 30 banking days from date of opening	P 300.00		
Dormant account	P 300.00		
Cost of personal checkbook (50pcs)	P 300.00		
Regular Cost of commercial checkbook (100pcs)	P 600.00		
Express Commercial Checkbook Re-Order (1 Booklet)	P 1,350.00		
Express Commercial Checkbook Re-Order (2 Booklets)	P 1,650.00		
Express Commercial Checkbook Re-Order (3 Booklets)	P 1,950.00		
Express Commercial Checkbook Re-Order (4 Booklets)	P 2,400.00		
Overdraft check - service charge (per check)	P 1,000.00		
Returned check - service charge (per check)	P 2,000.00		
Stop payment of check (per check)	P 100.00		
Return check - penalty charge (per day for every P40,000.00 and a fraction thereof)	P 200.00		
TIME DEPOSIT ACCOUNT:			
Replacement of lost passbook	P 100.00	\$ 5.00	¥ 35.00
Replacement of lost certificate of time deposit	P 100.00	\$ 5.00	¥ 35.00
Documentary stamps (DST) of Peso time deposit Computation as follows: Principal / 200 = XXX (round off to the nearest whole number) XXX to be multiplied by term / 365 = documentary stamp			
OTHERS:			
Cashier's check	P 100.00		
Demand draft		\$ 10.00	
Certification of bank deposit	P 200.00	\$ 5.00	
Certification of telegraphic transfers	P 200.00	\$ 5.00	
Statement (per month)	P 100.00	\$ 5.00	
Notarial fee	P 300.00		
Replacement of lost debit card	P 200.00	\$ 5.00	¥ 30.00
Returned outward bills for collection (per item)		\$ 30.00	
Outward bills for collection (per item)		\$ 10.00	
Amendment fee for remittance		\$ 20.00	
E-token replacement fee	P 250.00		
USD bank notes withdrawal within the period of 7 banking days (USD 0.0050 per every \$ 1.00 or minimum of USD 2.00 / PHP 200.00 whichever is higher)	P 200.00	\$ 2.00	
SAFETY DEPOSIT BOX (SDB):			
SDB rental for 1 year			
Small (3"x10"x24")	P 1,000.00		
Medium (5"x10"x24")	P 1,800.00		
Large (10"x10"x24")	P 2,000.00		
Extra-large (15"x10"x24")	P 3,000.00		
Deposit for 2 keys (refundable)	P 1,000.00		
REMITTANCE:			
Inward Remittance (International and Domestic)			
For credit to FCDU account		\$ 5.00	¥ 30.00
For credit to PHP account (If paid in PHP or CNY, equivalent of USD charges)	P 200.00	\$ 5.00	¥ 30.00
Outward Remittance (International)*			
Paid against FCDU accounts USD (commission and cable)		\$ 15.00	¥ 50.00
Outward Remittance (Domestic)*			
PhilPaSS	P 500.00	\$ 10.00	
PESONet	P 100.00		

*Fee per transaction regardless of remittance amount

3. Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to PHP500,000.00 (RA 9302).

Conforme:



Client's Name & Signature

Date