

Equicom Savings Bank
 Table of Fees & Charges
 Effective July 1, 2009
 Note: subject to change without prior notice

DEPOSIT PRODUCTS

Product	Initial Deposit	Required Balance to Earn Interest	Interest per annum (p.a.)	Service Charges							
				For Falling below the Maintaining Balance	For Closing w/in 30 days from opening	Service Charge Dormant (per month)	Lost Passbook	Lost ATM	Spoiled Card	Cost of Checkbook	SPO (per check)
Reg. S/A	P 5,000.00	P 5,000.00	1.00%	P 200.00	P 200.00	P 100.00	P 100.00	P 200.00	P 150.00	N/A	N/A
ATM Acct.	P 2,000.00	P 5,000.00	1.00%	P 200.00	P 200.00	P 100.00	N/A	P 200.00	P 150.00	N/A	N/A
Key Card (ATM Card)*	x	x	x	x	x	N/A	N/A	P 200.00	P 150.00	N/A	N/A
Reg. C/A:											
- Personal	P 5,000.00	P 5,000.00	1.00%	P 200.00	P 200.00	P 100.00	N/A	P 200.00	N/A	P 165.00	P 100.00
- Commercial	P 10,000.00	P 10,000.00	1.00%	P 200.00	P 200.00	P 100.00	N/A	N/A	N/A	P 330.00	P 100.00
ATA Acct:											
- Personal	P 10,000.00	P 10,000.00	1.00%	P 300.00	P 200.00	P 100.00	P 100.00	P 200.00	P 150.00	P 165.00	P 100.00
- Commercial	P 15,000.00	P 15,000.00	1.00%	P 300.00	P 200.00	P 100.00	P 100.00	N/A	P 150.00	P 330.00	P 100.00
Dollar Savings	\$200.00	\$500.00	0.375%	\$6.00	P 200.00	\$6.00	P 100.00				
Dollar Time Deposit	\$1,000.00	\$1,000.00	prevailing market rate		as set in TD cert.						

CASH CARD*

One-time processing Fee	P100.00
Card Replacement Fees	
- Spoiled Card	P150.00
- Lost Card	P200.00
Dormancy Fee(starting on the 13th month)	P100.00
Reloading Fee	P20.00

CREDIT CARD

Annual Fees	
- Principal Card	
- Classic	P1,000.00
- Gold	P2,000.00
- Supplementary Card	
- Classic	P500.00
- Gold	P1,000.00
Finance Charges	
- Peso	3.00%
- Dollar	2.50%
Late Payment Charges	
- Peso	3.50% Interest + 1.50% Service Fee
- Dollar	2.50% Interest + 1.50% Service Fee
ATM Balance Inquiry Fee	
- local	P2.50
- VISA Plus ATMs here & abroad	\$1.00
Cash Advance Fee	
- Peso	4.00% of amount advanced + P100.00
- Dollar	2.00% of amount advanced + \$2.00
Card Replacement Fees	
- Spoiled Card	P200.00
- Lost Card	P250.00
Sale Slip Retrieval Fee	P250.00
Returned Check Fee	
- Peso	P200.00
- Dollar	\$25.00

LOAN PRODUCTS

Appraisal Fee	minimum of P3,000.00 depending on the type of collateral
Registration Fees	depends on the amount of loan and type of collateral

Notarial fee per document	P150.00
Processing fee for salary / personal loans	P1,000.00

Note

*Key Card and Cash Card ATM fees:

Balance Inquiry	
- local	P2.50
- VISA Plus ATMs here & abroad	\$1.00
Withdrawal Fee	
- local	P11.00
- VISA Plus ATMs here & abroad	\$3.50

** Cash Card is a non-deposit account and shall not earn interest, and is not insured by the Philippine Deposit Insurance Corporation (PDIC)