

EQUICOM SAVINGS BANK																				
Banking Charges and Fees as of September 2025																				
Account Type	Falling Below Maintaining Balance	Closing of Account Within 30 Days	Dormancy/ Maintenance Fee	Service Fee in Excess of Max. Allowable Withdrawal Per Month	Lost Passbook	Lost ATM/ Debit Card	Card Replacement	Cost of Checkbook	Stop Payment Order (Per Check)	Manager's Check			InstaPay		PESONet		BancNet Inter-Bank Fund Transfer		Auto Credit Arrangement (ACA)*	
SAVINGS ACCOUNT										Issuance	Delivery	Encashment	Sender	Recipient	Sender	Recipient	Sender	Recipient	Sender	Recipient
Peso Passbook																				
Individual	PhP 300.00	PhP 300.00	PhP 30.00	N.A.	PhP 200.00	PhP 200.00	PhP 200.00	N.A.	N.A.	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
Commercial	PhP 300.00	PhP 300.00	PhP 30.00	N.A.	PhP 200.00	PhP 200.00	PhP 200.00	N.A.	N.A.	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
ATM Account	PhP 300.00	PhP 300.00	PhP 30.00	N.A.	N.A.	PhP 200.00	PhP 200.00	N.A.	N.A.	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
Kiddie Builders Savings Account	PhP 300.00	PhP 300.00	PhP 30.00	PhP 200.00	PhP 200.00	N.A.	N.A.	N.A.	N.A.	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
ATM Payroll Account	N.A.	N.A.	N.A.	N.A.	N.A.	PhP 200.00	PhP 200.00	N.A.	N.A.	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
Dollar Passbook	USD 6.00	USD 6.00	USD 6.00	N.A.	PhP 200.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
CURRENT ACCOUNT																				
Regular Current Account																				
Individual	PhP 300.00	PhP 300.00	PhP 30.00	N.A.	N.A.	PhP 200.00	PhP 200.00	PhP 250.00	PhP 200.00	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
Commercial	PhP 300.00	PhP 300.00	PhP 30.00	N.A.	N.A.	N.A.	N.A.	PhP 500.00	PhP 200.00	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
One Account																				
Individual	PhP 300.00	PhP 300.00	PhP 30.00	N.A.	PhP 200.00	PhP 200.00	PhP 200.00	PhP 250.00	PhP 200.00	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
Commercial	PhP 300.00	PhP 300.00	PhP 30.00	N.A.	PhP 200.00	N.A.	N.A.	PhP 500.00	PhP 200.00	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
Rx Preferred Account	N.A.	N.A.	N.A.	N.A.	PhP 200.00	PhP 200.00	PhP 200.00	PhP 250.00	PhP 200.00	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	PhP15.00	N.A.	PhP15.00	N.A.	PhP 50.00	N.A.	PhP 10.00	N.A.
TIME DEPOSIT																				
Peso Time Deposit (Term: 30, 60, 90, 180, and 360 days)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Peso Five (5) Years (Term: Five years plus one day)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Dollar Time Deposit (Term: 30, 60, 90, 180, and 360 days)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch & PhP 100.00 over the counter fee for other EqB branches	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

*ACA observes a 4:30pm cut-off. If beyond cut-off, amount will be credited on the next banking day.

LOAN TYPE	Manager's Check Issuance	Manager's Check Delivery	Manager's Check Encashment
Personal Loan	PhP 75.00	PhP 300.00 (for exceptional cases only)	Free for same branch and PhP 100.00 over the counter fee for other EqB branches
Corporate Salary Loan			
SME Loan			

REMITTANCE TYPE	CHARGE
Real Time Gross Settlement (RTGS) - Domestic	PhP 300.00
Inward Peso Transactions	PhP 100.00
Inward Dollar Transactions	USD 12.00
Foreign Telegraphic Transfer (FXTT) - International	USD 42.00
Philippine Domestic Dollar Transfer System (PDDTS) - Domestic	USD 17.00

EQUICOM SAVINGS BANK
Account Opening Requirements as of September 2025

I. Individual A. Duly filled-out and signed Customer Information Record (CIR) B. Duly signed Terms and Conditions C. Two (2) Specimen Signature Cards D. Proof of Billing E. Picture F. Valid IDs - at least two (2) Primary IDs OR one (1) Primary and two (2) Secondary IDs	II. Juridical Entities A. Corporation i. SEC Registration ii. By-Laws iii. Articles of Incorporation iv. Notarized Board Resolution or Secretary’s Certificate v. General Information Sheet (GIS) vi. Certificate of Registration with DTI (if the Corporation uses a name other than the registered name with SEC) vii. Business Permit or Mayor’s Permit viii. List of Principal Stockholders owning at least 20% capital stock ix. Two (2) Primary IDs or one (1) Primary and two (2) Secondary IDs x. Picture of the Signatories B. Partnership Account i. SEC Registration ii. Articles of Partnership iii. Notarized Partnership Resolution iv. Business Permit or Mayor’s Permit v. Certificate of Registration of Business Name with DTI (if Partnership uses a name other than the registered name with SEC) vi. Two (2) Primary IDs or one (1) Primary and two (2) Secondary IDs vii. Picture of the Signatories C. Single Proprietorship i. Certificate of Registration of Business Name with DTI or Affirmative Business Name Certification ii. Business Permit or Mayor’s Permit iii. Special Power of Attorney a) Only if the person opening the account is other than the registered owner of the business b) If the owner will designate a second signatory on the account iv. Two (2) Primary IDs or one (1) Primary and two (2) Secondary IDs v. Picture of the Signatories D. Cooperative i. Articles of Cooperation and By-Laws with Certificate of Registration with the Cooperative Development Authority ii. Minutes of the Meeting of the Board of Directors or Board Resolution iii. List of Officers signed by the majority of directors iv. Business Permit or Mayor’s Permit v. Two (2) Primary IDs or one (1) Primary and two (2) Secondary IDs vi. Picture of the Signatories	E. Unions and Registered Associations i. Certificate of Registration with DOLE ii. Articles and By-Laws iii. Minutes of the Meeting (authorizing the opening of the account with Equicom Savings Bank) iv. Picture of the Signatories F. Treasurer-In-Trust Account (TITF) i. Proposed Articles of Incorporation (bearing the acknowledgment receipt of the SEC) ii. By-Laws (bearing the acknowledgment receipt stamp of the SEC) iii. Treasurer’s Affidavit specifying the name of the person who is authorized to open the Savings Account iv. Two (2) Primary IDs or one (1) Primary and two (2) Secondary IDs v. Picture of the Signatories G. Government Owned and Controlled Corporation (GOCC) i. Copy of the charter/law creating the government corporation ii. Copy of the Executive Order creating the government office iii. Two (2) Primary IDs or one (1) Primary and two (2) Secondary IDs iv. Picture of the Signatories <i>*Government deposit may be accepted only with prior approval from the Bangko Sentral ng Pilipinas.</i> H. Estate of Deceased Person i. Court Order appointing the person who will open the account as administrator or executor of the estate of a deceased person ii. Letters of Administration of Letters of Testamentary iii. Oath of Office of the Administrator or Executor iv. Bond posted by the Administrator or Executor when the same is required in the Court Order v. Two (2) Primary IDs or one (1) Primary and two (2) Secondary IDs I. Foreign Exchange Dealers, Money Changers, and Remittance Agents Copy of Certificate of Registration issued by the Bangko Sentral ng Pilipinas
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Note: Equicom Savings Bank may require additional documents during account opening.

EQUICOM SAVINGS BANK
List of Acceptable Identification (ID) Requirements as of April 2024

Primary	Secondary
1. Phil ID (PhilSys Digital ID or ePhil ID) 2. Driver’s License 3. Passport 4. GSIS or SSS ID 5. Tax Identification Number (TIN) ID 6. Professional Regulation Commission (PRC) ID 7. Alien Certificate of Registration (ACR) 8. NBI Card 9. Student’s ID 10. Seaman’s Book 11. Integrated Bar of the Philippines (IBP) ID 12. Government Office and Government-Owned and/or Controlled Corporations (GOCC) ID 13. Overseas Workers Welfare Administration (OWWA) ID 14. Overseas Filipino Worker (OFW) ID	1. Marriage Certificate (NSO Copy) 2. Birth Certificate (NSO Copy) 3. Barangay Clearance 4. Voter’s ID 5. Senior Citizen ID 6. Postal ID 7. NBI Clearance 8. Police Clearance (not more than 12 months from date of issuance) 9. DSWD Certification 10. Certification from the National Council for the Welfare of Disable Persons (NCWDP) 11. Philhealth Insurance Card ng Bayan