Banking Charges and Fees as of August 1, 2026

Account Type	Falling Below Maintaining Balance	Early Closure of Account (Within 30 days)	Dormancy/ Maintenance Fee	Excess Withdrawal Fee (Beyond Monthly Limit)	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	₱300.00	₱300.00	₱30.00	N.A.	₱200.00	₱200.00	₱200.00	N.A.	N.A.	₱75.00	₱300.00 (for exceptional cases only)	FREE at the same branch; ₱100.00 Over-The-Counter fee for transactions at other EqB branches.	FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱10.00	N.A.
Commercial	₱300.00	₱300.00	₱30.00	N.A.	₱200.00	₱200.00	₱200.00	N.A.	N.A.	₱75.00			FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱10.00	N.A.
ATM Account	₱300.00	₱300.00	₱30.00	N.A.	N.A.	₱200.00	₱200.00	N.A.	N.A.	₱75.00			FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱10.00	N.A.
Kiddie Builders Savings Account	₱300.00	₱300.00	₱30.00	₱200.00	₱200.00	N.A.	N.A.	N.A.	N.A.	₱75.00			FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱10.00	N.A.
ATM Payroll Account	N.A.	N.A.	N.A.	N.A.	N.A.	₱200.00	₱200.00	N.A.	N.A.	₱75.00			FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱10.00	N.A.
Dollar Passbook	USD6.00	USD6.00	USD6.00	N.A.	₱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	₱300.00	₱300.00	₱30.00	N.A.	N.A.	₱200.00	₱200.00	₱250.00	₱200.00	₱75.00	₱300.00 (for exceptional cases only)	FREE at the same branch; ₱100.00 Over-The-Counter fee for transactions at other EqB branches.	FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱10.00	N.A.
Commercial	₱300.00	₱300.00	₱30.00	N.A.	N.A.	N.A.	N.A.	₱500.00	₱200.00	₱75.00			FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱10.00	N.A.
RX Preferred Account	N.A.	N.A.	N.A.	N.A.	₱200.00	₱200.00	₱200.00	₱250.00	₱200.00	₱75.00			FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱10.00	N.A.
One Account	₱300.00	₱300.00	₱30.00	N.A.	N.A.	₱200.00	₱200.00	₱250.00	₱200.00	₱75.00			FREE	N.A.	FREE	N.A.	₱50.00	N.A.	₱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.	₱75.00	₱300.00 (for exceptional cases only)	FREE at the same branch; ₱100.00 Over-The-Counter fee for transactions at 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.	₱75.00			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.	₱75.00			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	₱75.00	₱300.00 (for exceptional cases only)	FREE at the same branch; ₱100.00 Over-The-Counter fee for transactions at other EqB branches.
Corporate Salary Loan			
SME Loan			

Remittance Type	Charge
Real Time Gross Settlement (RTGS) - Domestic	₱300.00
Inward Peso Transactions	₱100.00
Inward Dollar Transactions	USD12.00
Foreign Telegraphic Transfer (FXTT) - International	USD42.00
Philippine Domestic Dollar Transfer System (PDDTS) - Domestic	USD17.00

Other Services	Charge
Bank Certification	₱100.00

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

i. Primary IDs

a. PhilID (PhilSys Digital ID or ePhilID)
b. Philippine Passport
c. Driver's License (Professional or Non-Professional) ID
d. Government Service Insurance System (GSIS) or Social Security System (SSS) ID
e. Tax Identification Number (TIN) ID
f. Professional Regulation Commission (PRC) ID
g. Employment ID
h. Alien Certificate of Registration (ACR)
i. National Bureau of Investigation (NBI) Card
j. Student's ID
k. Seafarer's Book
l. Integrated Bar of the Philippines (IBP) ID
m. Government Office and Government-Owned and/or Controlled Operations (GOCC) ID
n. Overseas Workers Welfare Administration (OWWA) ID
o. Overseas Filipino Worker (OFW) ID

ii. Secondary IDs

a. Senior Citizen ID
b. Voter's ID
c. Postal ID
d. Philhealth Insurance Card ng Bayan
e. Department of Social Welfare and Development (DSWD) Certification
f. Barangay Clearance
g. National Bureau of Investigation (NBI) Clearance
h. Police Clearance (not more than one year from date of issuance)
i. Marriage Certificate (NSO copy)
j. Birth Certificate (NSO copy)
k. Certification from the National Council for the Welfare of Disabled Persons (NCWDP)

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

**Government deposit may be accepted only with prior approval from the Bangko Sentral ng Pilipinas.*

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

Note: Equicom Savings Bank may require additional documents during account opening.

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