



PHILIPPINE POSTAL SAVINGS BANK, INC.

SECRETARY'S CERTIFICATE

TO ALL WHOM THESE PRESENTS MAY COME:

THIS IS TO CERTIFY that during the 2nd Regular Meeting of the Board of Directors of Philippine Postal Savings Bank, Inc., held at Postbank Board Room, Liwasang Bonifacio, 1000 Manila on January 24, 2017 the following resolution was approved:

"RESOLVED, that the revised Citizen Charter of the Bank hereto attached as Annex "A", be as it is hereby approved."

IN WITNESS WHEREOF, I have hereto set my hand this 1st day of February 2017 in the City of Manila, Philippines.

not valid without corporate seal


MARIO C. LORENZO
Corporate Secretary

A Government Savings Bank

Postbank 

PHILIPPINE POSTAL SAVINGS BANK, INC.

CITIZEN'S CHARTER



To our valued clients:

The Philippine Postal Savings Bank, Inc. Board of Directors, Management and staff, are pleased to present to you this Citizen's Charter, a step-by-step, easy to understand guide on how you can avail yourself of the frontline services of Postbank.

Adhering to the principle that good governance is participatory in nature, transparent and impartial, we crafted this Charter to further let you know of our vision and mission, how we maintain control of our activities and that these are all accessible to you.

We have streamlined our procedures for these frontline services to determine the most efficient and effective processing time to serve as the basis of our commitments to you. With this Charter, you now have a yardstick by which to measure Postbank frontline offices' performance and I hope that you will let us know how we are doing so that we can continually improve and put premium in our frontline service delivery

This Charter was developed not only in compliance with the provisions of Republic Act No. 9485- "Anti-Red Tape Act of 2007", but also, as part of Postbank's desire to achieve its vision of providing quality services to you, our clients, and to achieve higher performance level and greater accountability.

Thank you for your continued trust and confidence in Postbank.

Postbank Management.

VISION AND MISSION

Mission

To provide financial services in the countryside in synergy with Philippine Postal Corporation (PPC), specifically in the underserved and unbanked Areas where poverty and unemployment are the highest resulting in the upliftment of the lives of the poor communities through bigger income and better services.

Vision

By year 2020, Philippine Postal Savings Bank, Inc. shall be a strong government thrift bank with focus on countryside development.

A Government Savings Bank



PHILIPPINE POSTAL SAVINGS BANK, INC.

FRONT LINE SERVICES AND PROCEDURES

www.postbank.gov.ph

OPENING OF DEPOSIT ACCOUNT

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
	Client/Applicant	Go to Cash Service Unit	New Accounts Clerk
	Cash Service Unit	Interview client, ask for the required documents and brief the client regarding the Bank's policies and procedures in maintaining deposit accounts	
Duration of Activity		10 minutes	
		STEP 2	
	Client/Applicant	Submit requirements; (1) Two 1"x1" ID picture (2) Original and clear copy of at least one (1) valid photo-bearing IDs such as; Passport including those issued by foreign governments, Driver's license, PRC ID, NBI Clearance, Police Clearance, Postal ID, Voter's ID, Tax Identification Number, Barangay Certification, GSIS e-Card, SSS ID, Senior Citizen Card, PhilHealth Health Insurance Card ng Bayan, OWWA ID, OFW ID, Seaman's book, Alien Certification of Registration/Immigrant certificate of Registration, Government Office and GOCC	New Accounts Clerk

	Cash Service Unit	<p>ID (e.g., AFP,HDMF IDs), Certification from the National Council on Disability Affairs, (NCDA), DSWD Certification, IBP ID ,Company IDs issued by private entities or institutions registered with or supervised or regulated either by the BSP SEC or IC. School ID duly signed by the principal or head of the school (for students who are beneficiaries of remittances/fund transfers who are not of voting age (3) Client must present other requirements for the following accounts; Joint account Single proprietorship/Corporation/ Association/ Cooperative/ Judicial entities.</p> <p>Require the client to fill out the account opening forms.</p> <p>Receive review the validity/ accuracy and completeness of the documents submitted by the client.</p>	New Accounts Clerk
Duration of Activity		20 minutes	

OPENING OF DEPOSIT ACCOUNTS

Action/s to be taken	CLIENT/INITIATOR	STEP 3	Responsible Person/Processor
Duration of Activity	Client/Applicant	Fill out the account opening forms (CIS, Signature Card, Terms & Conditions application for ATM)	New Accounts Clerk
	Cash Service Unit	Verify the completeness of information provided in the filled out forms 5 minutes	
Duration of Activity		Validate the information provided in the forms versus the documents presented Verify the accuracy and completeness of submitted documents and authenticate signatures of client versus IP (ID) presented Assign account number Open the account in the Deposit System Forward the related documents (e.g. passbook, CTD and deposit slip to the Teller) Advise client to proceed to the Teller	Cashier New Accounts Clerk
		15 minutes	

OPENING OF DEPOSIT ACCOUNT

Action/s to be taken	CLIENT/INITIATOR	STEP 4	Responsible Person/Processor
Duration of Activity	Client/Applicant	Give directly the cash deposits to the Teller	Teller
	Cash Service Unit	Receive and count the cash deposits in front of the client	Teller
		Post and validate the transaction in the deposit system	Teller
		5 minutes	
		STEP 5	
	Cash Service Unit	Forward the passbook and deposit opening documents to Customer Service Associates/ New Accounts Clerk and forward the same to Branch Head for approval	Teller
Duration of Activity		1 minute	

OPENING OF DEPOSIT ACCOUNT

Action/s to be taken	CLIENT/INITIATOR	STEP 6	Responsible Person/Processor
Duration of Activity	Client/Applicant	Approve the opening accounts documents and forward the same to New Accounts Clerk 2 minutes	Branch Head
		STEP 7	
Duration of Activity	Cash Service Unit	Request client to receive the passbook/CTD, or ATM card in the logbook and release the same to client. 2 minutes	New Accounts Clerk
	TOTAL	60 MINUTES	

REGULAR DEPOSITS

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
Duration of Activity	Client/Applicant	<p>Teller receives the passbook, deposit slip and the cash/checks. The cash must be counted in front of the client. Verify the completeness of information provided in the deposit slip versus the cash/check received. Validate the genuiness of the cash/check received.</p> <p>2 minutes (depending on the volume of deposits)</p>	Teller
		STEP 2	
Duration of Activity	Client/Applicant	<p>Post the transaction in the deposit system.</p> <p>1 minute</p>	Teller
		STEP 3	
Duration of Activity	Client/Applicant	<p>Check the entry printed in the passbook. Teller shall initial beside the posted entry.</p> <p>1 minute</p>	Teller

REGULAR DEPOSITS

Action/s to be taken	CLIENT/INITIATOR	STEP 4	Responsible Person/Processor
Duration of Activity	Client/Applicant	<p>Call the client and issue the passbook and duplicate copy of the deposit slip to client of current account. Thank the client politely.</p> <p>1 minute</p>	Teller
		STEP 5	
Duration of Activity	Client/Applicant	1 minute	Teller
	TOTAL	6 minutes	

CASH WITHDRAWAL AND ENHANCEMENT OF CHECKS

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
Duration of Activity	Client/Applicant	Fill out withdrawal slip/endorse check to be encashed	Client
	Cash Service Unit	Receive duly accomplished withdrawal slip and passbook if savings account/checks in case of checking accounts	Teller, Cashier
		Consider limits on withdrawals	
		If within teller's limits, proceed with the next step If withdrawal amount exceeds teller's limit, hand over the passbook and withdrawal slip to the Cashier	
		3 minutes	
		STEP 2	
Duration of Activity	Cash Service Unit	Verify documents as to completeness of information provided by the client. Authenticate the signature of client in the withdrawal slip or check versus specimen signature card	Cashier
		2 minutes	
		STEP 3	
Duration of Activity		Forward back the verified withdrawal slip and passbook or check to the client	Cashier
		1 minute	

CASH WITHDRAWAL AND ENHANCEMENT OF CHECKS

Action/s to be taken	CLIENT/INITIATOR	STEP 4	Responsible Person/Processor
Duration of Activity	Cash Service Unit	<p>Receive the passbook, withdrawal slip and passbook or check from the client Process and validate or post the withdrawal slip or check in the system</p> <p>Prepare the required cash, call the client and count the cash in front of the client</p> <p>5 minutes</p>	Teller
		STEP 5	
Duration of Activity	Client/Applicant	<p>Sign in the payment received portion of the withdrawal slip or check and receive the cash.</p> <p>Deposit/duly authorized representative shall sign in the payment receive portion.</p> <p>5 minute</p>	Cashier
	TOTAL	11 MINUTES	

PREMIUM SAVINGS PLAN & TIME DEPOSITS FOR ROLL OVER PRE- TERMINATION & TERMINATION

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
Duration of Activity	Client/Applicant Cash Service Unit	Present to the Customer Service Associates the PSP passbook or CTD for renewal, roll over, pre-termination or termination Forward the PSP passbook or CTD to Accounting Assistant 2 minutes	New Accounts Clerk
		STEP 2	
Duration of Activity	Cash Service Unit	Retrieve the PSP or CTD ledger, compute the interest and the corresponding withholding tax, update the ledger and the passbook or CTD Forward the cited documents to the Accountant 5 minutes	Accounting Assistant

PREMIUM SAVINGS PLAN & TIME DEPOSITS FOR ROLL OVER PRE- TERMINATION & TERMINATION

Action/s to be taken	CLIENT/INITIATOR	STEP 3	Responsible Person/Processor
Duration of Activity	Client/Applicant	<p>Check the computation and entries to PSP passbook or CTD and ledger</p> <p>Forward cited documents to the Customer Service Associate/ New Accounts Clerk</p> <p>3 minutes</p>	Accountant
Duration of Activity	Client/Applicant Cash Service Unit	<p>Fill out the withdrawal slip or endorse the CTD. Choose manner of disbursement either cash, check or transfer of funds via debit/credit advice. If payable in cash, prepare withdrawal slip, if payable thru check fill out application for Manager's Check, for transfer of funds via debit/credit submit formal request</p> <p>3 minutes</p>	Client

PREMIUM SAVINGS PLAN & TIME DEPOSITS FOR ROLL OVER PRE- TERMINATION & TERMINATION

Action/s to be taken	CLIENT/INITIATOR	STEP 4	Responsible Person/Processor
Duration of Activity	Cash Service Unit	<p>Verifies the withdrawal slip for cash disbursement, application for MC if payable thru check or formal client's advice if transfer of funds via debit/credit to account</p> <p>1 minute</p>	Cashier
		STEP 5	
Duration of Activity	Cash Service Unit	<p>Approves the following in accordance with following mode of disbursement:</p> <ol style="list-style-type: none"> 1. Withdrawal slip entries in the PSP passbook or CTD-if payable thru cash 2. Manager's Check, MC Application Form, entries in the PSP passbook or CTD- if payable thru check 3. Debit/Credit Advice Tickets, entries in the PSP passbook or CTD- if transfer of funds to account <p>2 minutes</p>	Branch Head or Cashier within their approving authority limit

PREMIUM SAVINGS PLAN & TIME DEPOSITS FOR ROLL OVER PRE- TERMINATION & TERMINATION

Action/s to be taken	CLIENT/INITIATOR	STEP 6	Responsible Person/Processor
Duration of Activity	Cash Service Unit	Prepare Manager's Check for the proceeds of the termination or pre-termination of PSP or CTD. 10 minutes	New Accounts Clerk
		STEP 7	
Duration of Activity	Cash Service Unit	To check and sign in the Manager's Check as authorized signatories. 5 minutes	Cashier and Branch Head
		STEP 8	
Duration of Activity	Cash Service Unit	Post transaction in the system in accordance with the mode of disbursement requested by the client either withdrawal, via manager's check or thru debit/credit to account 1 minute	Teller

PREMIUM SAVINGS PLAN & TIME DEPOSITS FOR ROLL OVER PRE- TERMINATION & TERMINATION

Action/s to be taken	CLIENT/INITIATOR	STEP 9	Responsible Person/Processor
	Cash Service Unit	<p>Ask client to sign in the payment receive portion of withdrawal slip for cash disbursement or request the client to sign in debit/credit advice in conformity of the transfer of fund.</p> <p>Issue duly stamped closed account passbook (if PSP) to the client. In case of Time Deposit, the pre-terminated or terminated Certificate of Time Deposit must be under the bank's custody.</p> <p>Issue Manager's Check and require client to sign in the MC Register</p>	<p>Teller</p> <p>New Accounts Clerk</p>
Duration of Activity		<p>3 minutes</p>	
	TOTAL	35 MINUTES	

LOAN INQUIRY

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
	Client/Applicant Corporate Banking Department/Branch	Client to proceed to Corporate Banking Department/Branch	Account Specialist/Loans Assistant
		STEP 2	
Duration of Activity	Client/Applicant Corporate Banking Department/branch	Client to accomplish a Loan Application Form. Loan application form number shall be indicated upon submission of required documents. Assist the applicant in accomplishing the form 15 minutes Loan Application	

LOAN INQUIRY

Action/s to be taken	CLIENT/INITIATOR	STEP 3	Responsible Person/Processor
Duration of Activity	Corporate Banking Department/branch	<p>Submits accomplished form to the Loans Assistant.</p> <p>Checks the completeness of the form.</p> <p>Inform the applicants as to which bank unit to go on the basis of the information submitted/contained in the loan application.</p> <p>20 minutes</p>	Account Specialist/Loans Assistant
	TOTAL	35 MINUTES	

LOAN COUNSELLING

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
Duration of Activity	Client/Applicant	<p>Client to proceed to the assigned Account Officer for initial interview</p> <p>10 minutes</p>	Account Specialist/Account Officer
		STEP 2	
<p>Duration of Activity</p> <p>Forms to be used</p>	Corporate Banking Department /Branch	<p>Client to be provided with a Customer Information Sheet and Checklist of minimum requirements depending on the loan facility.</p> <p>Assist the applicant in accomplishing the form, answer queries</p> <p>15 minutes</p> <p>Customer Information Sheet</p>	Account Specialist/Account Officer

LOAN COUNSELLING

Action/s to be taken	CLIENT/INITIATOR	STEP 3	Responsible Person/Processor
Duration of Activity	Corporate Banking Department/branch	<p>Submits the accomplished form together with the required documents</p> <p>Checked the completeness of the form</p> <p>Informs the applicant of the preliminary evaluation and that due diligence shall be conducted</p> <p>Request client to sign the undertaking</p> <p>10 minutes</p>	Account Specialist/Account Officer
	TOTAL	35 MINUTES	

SENDING OF REMITTANCE

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
Duration of Activity	Client/Remitter	<p>Go to Customer Service Area Cash Service Unit to fill up a Remittance Transaction Form (RTF)</p> <p>Once done hand over/submit the RTF together with a valid ID to the New Accounts Clerk to provide client Remittance Form- Sending</p> <p>1 minute</p>	New Accounts Clerk
		STEP 2	
Duration of Activity	Cash Service Unit	<p>Receive the RTF from the customer and inputs the information provided to the Remittance system and checks the status.</p> <p>1 minute</p> <p>If the customer is "new" proceed to customer Enrollment (Know Your Customer Process), otherwise prints the transaction receipt and forward it to the Teller.</p> <p>5 minutes/ enrollment process 10 minutes</p>	New Accounts Clerk
Duration of Activity			

SENDING OF REMITTANCE

Action/s to be taken	CLIENT/INITIATOR	STEP 3	Responsible Person/Processor
Duration of Activity	<p>Cash Service Unit</p> <p>Client/Remitter</p> <p>Cash Service Unit</p>	<p>Call the client and inform the total amount due (remittance amount plus charges).</p> <p>Gives the total amount due for the remittance transaction</p> <p>Counts and checks the cash received from the clients, once completed validates the RTF and give the client's copy of the Transaction Receipt and change (if any)</p> <p>3 minutes</p>	Teller
		STEP 4	
Duration of Activity	Client/Remitter	<p>Client receives the Remittance Transaction Receipt and informs its beneficiary of the transaction</p> <p>2 minutes</p>	Teller
	TOTAL	22 MINUTES	

RECEIVING OF REMITTANCE

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
Duration of Activity	Client/Beneficiary	<p>Go to the Customer Service Area to fill up a Remittance Transaction Form (RTF)</p> <p>Once done hand over/submit the RTF together with a valid ID to the New Accounts Clerk</p> <p>1 minute</p>	New Accounts Clerk
		STEP 2	
Duration of Activity	Cash Service Unit	<p>Receive the RTF from the client and inputs the information provided to the Remittance System and checks the status. If the client is "new" proceed to Customer Enrollment (Know Your Customer Process), otherwise prints the transaction receipt and forwards it to the teller.</p> <p>3 minutes/enrollment process 10 minutes</p>	New Accounts Clerk

RECEIVING OF REMITTANCE

Action/s to be taken	CLIENT/INITIATOR	STEP 3	Responsible Person/Processor
	Cash Service Unit	<p>Checks and validates the Transaction Receipt.</p> <p>Calls the client and pay amount due (remittance amount) and ask to sign on the "received by" portion of the transaction receipt</p>	Teller
Duration of Activity		3 minutes	
	Client/Beneficiary	<p>Receives and counts the remittance received.</p> <p>Signs in the transaction receipt.</p>	
	TOTAL	17 MINUTES	

CUSTOMER ENROLLMENT (Remitter and Beneficiaries)

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
Duration of Activity	Cash Service Unit	<p>Client enters the branch to enroll for remittance service</p> <p>New Accounts Clerk to provide the customer a Remittance Client Information Sheet (RCIS)</p> <p>Fills up the RCIS, once completed submits the RCIS to the New Accounts Clerk</p> <p>5 Minutes</p>	New Accounts Clerk
		STEP 2	
Duration of Activity	Cash Service Unit	<p>Receives the RCIS, verifies the Information provided by the customer. After completing the "Know Your Customer" process (KYC), inputs the information provided to the Remittance System.</p> <p>Photocopy the ID of the customer and attached it to the RCIS, safe keep the documents.</p> <p>5 Minutes</p>	New Accounts Clerk
	TOTAL	10 MINUTES	

CUSTOMER ENROLLMENT (Remitter and Beneficiaries)

Action/s to be taken	CLIENT/INITIATOR	STEP 1	Responsible Person/Processor
Duration of Activity	Cash Service Unit	Once done, proceeds with the transaction: 1. Sending of Remittance 2. Receiving of Remittance 10 Minutes	New Accounts Clerk
	TOTAL	10 Minutes	

RULES ON FILING OF COMPLAINT/S

<p>WHO MAY FILE COMPLAINTS?</p> <p>A Complaint for the violation of RA 9485 may be filed by:</p> <ol style="list-style-type: none">1. Supervising agencies of PPSBI2. Stockholders of PPSBI3. Governing Board of Philippine Postal Corporation and its employees4. PPSBI officers and employees5. Third party Complaints- Individuals, corporations, and other institutions that have transactions with the frontline services of PPSBI; hereinafter referred to as Client(s). <p>WHERE MAY COMPLAINTS BE FILED?</p> <p>A complaint maybe sent through mail at PPSBI's head office at Postbank Center, Liwasang Bonifacio, 1000 Manila or via e-mail at customer.care@postbank.gov.ph</p> <p>ORMAT OF COMPLAINTS:</p> <p>The complaint must be written and signed by the complainant.</p>	<p>CONTENTS OF FORM SHOULD BE AVAILABLE AT THE COMPLAINT/S FRONT DESK :</p> <ol style="list-style-type: none">1. The Complaint shall contain the following:<ol style="list-style-type: none">1.1. Full name of the Complainant1.2. Complainant's relationship with PPSBI1.3. Complete mailing address and telephone number1.4. Detailed report of the incident or issue2. Name of the PPSBI unit/officer/employee concerned.3. A Client's complaint, in addition to the contents specified in the preceding paragraphs, shall also include the following, if applicable:<ol style="list-style-type: none">3.1 A copy of the initial letter of request (client's receiving copy) of client to PPSBI3.2 A copy of the official PPSBI Response letter to the Client's initial letter request.3.3 Specific action requested by Client and any official action taken by PPSBI4. Other documents that the Client deems are necessary to aid in his Complaint.
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PROCEDURE OF FILING A COMPLAINT AGAINST POSTBANK OFFICERS, EMPLOYEES AND SERVICES PROVIDED

1. PPSBI, through the Customer Service Unit (CRU) shall acknowledge receipt of the Complaint and turn-over to Customer Relations Unit.
2. The Customer Relations Unit (CRU) shall send an acknowledgement receipt to Complainant not later than one (1) working day upon receipt of the Complaint if the same is sent via e-mail.
3. CRU shall, within three (3) working days from receipt of the Complaint, transmit the Complaint to the concerned unit/officer/employee, copy furnished the President and CEO. Upon receipt of the complaint, the concerned unit/office/employee with approval from the immediate supervisor shall inform the CRU if the complaint falls either under simple or complex category.
4. If the complaint falls under simple complaint, the concerned unit/officer/employee shall submit within five (5) working days from receipt of the Complaint his/her Answer to the Legal Services Department (LSD) for review. If the complaint is complex, the Answer should be submitted within thirty (30) days from receipt of the Complaint.

5. The LSD shall review the Answer and return the same to the concerned unit/officer/employee for revision, if any, within three (3) working days from receipt thereof.
6. The concerned unit/officer/employee shall submit his final Answer to the President and CEO within two (2) working days after review of LSD.
7. The President and CEO shall then issue an Office Order (OO) indicating the official action taken. A copy of the OO shall be sent to the Complainant and the concerned unit/officer/employee or the LSD when applicable.
8. Both parties may file with the Office of the President and CEO a Motion for Reconsideration (MR) of the OO within 10 days from receipt of the said OO.
9. The OO shall become final after the lapse of 10 days from its issuance if no MR is filed, or 10 days after a final decision on the MR is rendered.

LOAN FEES/CHARGES

As of December 08, 2016

	REGULAR LOAN	SALARY LOAN
Application Fee	PhP 1, 000	None
Processing/ Service Charge	Minimum of PhP 1,000 or 1/10 of 1% of the approved loan amount, whichever is higher, but not more than PhP 5,000	2.5% of the approved loan amount
Handling Fee	½ of 1% of the approved loan amount	None
Appraisal Fee	<p>Within Metro Manila/Branch Area – Php 3,600</p> <p>Outside Metro Manila/ Branch Area – Php4,200 or actual whichever is higher</p> <p>Note: A fee of Php 500 shall be charged for every additional property within the same location</p>	None
Documentary Stamp Tax	Computed based on existing BIR regulation	None

	REGULAR LOAN	SALARY LOAN
Insurance	<p>MRI: Based on loan value</p> <p>Fire: Based on actual premium computed per insurance company policy</p>	MRI: Based on loan value
Notarial Fee	Dependent on the nature of the document and based on the prescribed IBP rates.	Dependent on the nature of the document and based on the prescribed IBP rates or actual notarial fee.
Commitment Fee	½ of 1% of the approved loan amount, to be collected if no drawdown was made within the required period. (Not applicable for Credit Lines)	None
Pre-Termination Fee	3% of outstanding balance terminated within the term of the loan. (Not applicable for Credit Lines)	None
Penalty	2% per month on amortization in arrears	2% per month on amortization in arrears

	REGULAR LOAN	SALARY LOAN
Partial Release and Substitution of Collateral	1/10 of 1% of the appraised value of released/substituted collateral provided that the amount shall not be lower than PhP 1,000 nor more than PhP 5,000, to be collected prior to release of requested collateral.	None
Certification Fee	Php 200 to cover cost of administrative expenses	Php 100 to cover cost of administrative expenses
Bank Guarantee Fee	½ of 1% of the total amount in the guarantee letter	None
Bank Statement Fee	PhP 30 per page upon request of the client except the monthly statement issued by the bank.	PhP 20 per page upon request of the client except the monthly statement issued by the bank.
Partial Release and Substitution of Collateral	1/10 of 1% of the appraised value of released/substituted collateral provided that the amount shall not be lower than PhP 1,000 nor more than PhP 5,000, to be collected prior to release of requested collateral.	None

SERVICE FEES & OTHER CHARGES

As of December 08, 2016

PARTICULARS	CHARGED	AMOUNT
Account closing within 30 days from opening date	Depositor	PhP 100.00
Cost of checkbook	Depositor	PhP 165.00 Personal PhP 350.00 Commercial
Missing other bank's guarantee/stamp on inward check	Presenting Bank	PhP 100.00
Replacement of lost passbook	Depositor	Php 100.00
Replacement of lost or damaged ATM card	Depositor	Php 100.00
Change of PIN for ATM card	Depositor	PhP 50.00
Replacement of lost Certificate of Time Deposit	Depositor	PhP 100.00
Below maintaining balance	Depositor	PhP 100.00- individual 200.00- corporation
Dormancy	Depositor	No Dormancy charges per BSP Circular
Advance statement of account	Depositor	PhP 100.00

Inter-branch deposit	Depositor	PhP 100.00
Inter-branch withdrawal	Depositor	PhP 100.00 and additional PhP 100.00for non-online transaction
Inter-branch encashment	Depositor	PhP 100.00 regardless of amount
Domestic remittance service	Remitter	PhP 100.00 non-online branch
Fund transfer facility	Transferor	PhP 100.00 for every credit/transfer
Upon booking of DAIF/ DAUD RCOCI (PPSB)	Depositor	PhP 1,000.00; plus PhP 200.00 per day for every PhP 40,000.00 or a fraction thereof
Upon booking of DAIF/ DAUD RCOCI (presenting bank)	Depositor	PhP 1,000.00 due to the presenting bank
Inward returned check (DAIF/DAUD)	Presenting Bank	PhP 1,000.00
Special clearing of check (handling fee – drawee bank)	Depositor	PhP 1,000.00 or as may be required by the drawee bank
Special clearing of check (handling fee – PPSB)	Depositor	PhP 1,000.00

Special clearing of check (transportation expense)	Depositor	PhP 100.00 for first 5km., additional PhP 20.00 for every succeeding km. based on the distance of the drawee bank from the branch
Sale of Manager's Check	Depositor	PhP 100.00
Encashment of other PPSB branch's or bank's check	Payee	PhP 100.00 for every PhP 10,000.00 or a fraction thereof
SDB rental per annum	Lessee	PhP360.00 small PhP 600.00 medium PhP 1,200.00 large
Refundable deposit for SDB key	Lessee	PhP 1,000.00
Outward bills for collection	Depositor	PhP 100.00

DIRECTORY OF POSTBANK OFFICES

HEAD OFFICE UNITS Postbank Cen ter. Liwasang Bonif acio 1000 Manila Tel. N o . (02) 527 -0053;525-9392;525-9394 Bayantel 485-9618;485-9701 (Connecting all Hea d Office Unirts)	METRO LUZON AREA VP MA. THERESA C. URBANO, Area Head	NORTH LUZON AREA VP GODOFREDO G. PASCUAL, Area Head
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