



#ONERCBC

With the combined strength of  
RCBC and RCBC Savings Bank,  
believe we are stronger together.

# President's Letter

This year, we turn a new page in the story of RCBC Savings Bank (RSB). Very soon, your financial partner of choice will merge with its parent bank, Rizal Commercial Banking Corporation (RCBC). Henceforth, you will be part of the RCBC family and its valued clients. You will have access to a wider range of financial products and solutions, and experience greater convenience with a bigger network of branches and ATMs throughout the country.

This exciting development will bring together the inherent strengths of both institutions, resulting in a larger asset base and stronger financial standing. I assure you that this integration reinforces our commitment to deliver greater value to you and create opportunities that will help you realize your dreams and achieve your financial goals.

I would like to express our sincerest gratitude for your continued trust and support. Our years of success in RSB would not have been possible without your confidence in our ability to serve you.

In the coming days, I encourage you to sit down with your branch manager and find out what is in store for you.

We will continue, as we have been doing for the past 23 years, to provide you with the efficient and professional banking services you deserve.

Welcome to the RCBC family!



**Rommel S. Latinazo**  
President and CEO  
RCBC Savings Bank

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## We're here to help.

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# WHAT DO YOU NEED TO KNOW ABOUT THE MERGER?

## 1. When will the merger happen?

The merger will happen on July 22, 2019.

## 2. Why is RCBC Savings Bank merging with RCBC Universal Bank?

The merger will equip us with more capabilities and enable us to offer a wider array of financial services to serve you better.

This will also result in a larger asset base, stronger financial standing, and a wider bank network with over 500 branches and lending centers, and close to 1,600 ATMs nationwide. You may refer to the [list of all RCBC branches](#) with their corresponding operating hours.

## 3. What will happen to my existing RCBC Savings Bank account/s?

For deposit clients, your accounts will still be maintained in your branch of account, which will be converted to an RCBC branch. Click [here](#) to know more.

For loan clients, your accounts will be assumed by RCBC under the same terms and conditions. Click [here](#) for more details.

For trust clients, your accounts will be transferred to and managed by RCBC Trust under the same terms and conditions, except for some enhancements in the Peso Money Market UITF. Click [here](#) for more information.

## 4. Can I start transacting with an RCBC branch?

You may start transacting with an RCBC branch by July 22, 2019.

## 5. Will there be any product changes?

For deposit accounts, expect a few product enhancements. Click [here](#) for the complete list of all new and enhanced deposit products.

# WHAT DO YOU NEED TO KNOW ABOUT THE MERGER?

For loans, we will continue to offer Auto, Home, SME, and Personal Loans. Click [here](#) for the complete list of loan products.

For trust investments, there will be no other changes aside from the enhancements on the Peso Money Market UITF, that were implemented on June 1, 2019. Click [here](#) to know more.

## **6. What will happen to my branch of account?**

All RCBC Savings Bank branches will be converted to an RCBC branch. You can continue transacting with your branch of account even after the merger.

## **7. Contact Points**

For other concerns, you may call the following:

### **1. RSB Customer Care**

RSB Trunkline (+632) 555 – 8700  
RSB Customer Contact Center (+632) 555 – 8700  
For ATM Lost Cards (+632) 555 – 8772  
For Domestic Toll Free 1-800-10- 000-8-772  
Email: rsbcustomer care@rcbcsavings.com

### **2. [Branch of Account](#)**

# DEPOSIT ACCOUNTS

## **1. Will there be any changes in the maintaining balances, interest rates, and bank fees?**

Aside from the product enhancements that have been implemented in April 1, 2019, there will be a few more changes in the features of WISE Savings Account, Dragon Savings Account, Dragon Checking Account, and Hexagon Club. Click [here](#) for more details.

## **2. What will happen to my deposit account?**

Your account will still be maintained in your branch of account, which will be converted to an RCBC branch. It will bear the same account number under the same terms and conditions.

It will still continue to be covered by PDIC, subject to maximum deposit insurance coverage of P500,000 per depositor.

All accounts with Auto-Debit Arrangements will still continue. No need to re-enroll.

## SAVINGS

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### **1. Do I need to replace my RSB passbook?**

Your passbook will be automatically replaced with an RCBC passbook once you visit your branch of account. Simply present your old passbook for replacement.

### **2. Will there be changes on my WISE Savings Account after the merger?**

Upon merger, your WISE Savings Account will be renamed to GoSavers Savings Account and will enjoy the free comprehensive insurance package. Click [here](#) for further details.

# DEPOSIT ACCOUNTS

## CHECKING

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### **1. What will happen to issued checks (including Post-dated Checks) that are not yet negotiated after the merger?**

As long as these checks are not yet stale (i.e., issue date is not beyond 6 months), it will still be accepted even after merger.

### **2. Can I still reorder checkbook/s?**

RSB will process requests made until May 31, 2019. Thereafter, requests will be processed by RCBC and checkbooks will be made available after the merger. Kindly coordinate with your branch of account.

### **3. Can I still use my old RSB checks?**

You may still use your existing supply of RSB checks even after the merger until further notice.

### **4. Do I need to replace the transaction journal for my Dragon or eVIP Checking Account?**

Your transaction journal will automatically be replaced once you visit your branch of account. Simply present your old transaction journal for replacement.

### **5. Will there be changes in my Statement of Account (SOA)?**

Upon merger, your SOA will automatically be available through RCBC Online Banking. Should you opt to receive it via mail, simply visit your branch of account. Click [here](#) for more information.

## TIME DEPOSIT

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### **1. I have an existing Time Deposit account with RSB that will mature after merger. Will this be affected or pre-terminated?**

Your time deposit account will continue its term until maturity date. Upon maturity, it will go through the usual process of either principal and interest payout or rollover.

# DEPOSIT ACCOUNTS

## CARDS

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### **1. Can I still use my RSB ATM card even after merger?**

You can still use your RSB ATM Card until its validity date, as stated on your card. Upon renewal, you will be issued an RCBC ATM card free of charge.

If you wish to replace your RSB ATM Card before expiry, there will be replacement fee of Php 150.

Click [here](#) for a summary of new RCBC Cards' features, limits and fees

### **2. Will I still be able to use my RSB ATM card at any RCBC and/or RSB ATMs without fees?**

You can continue to use your RSB MyAccess Card and MyDebit Mastercard at any RCBC/RSB ATM without fees.

Upon merger, for RSB MyWallet Prepaid Cardholders, balance inquiry, withdrawal, and interbank fund transfer via any RCBC ATM will be free of charge. You will have access to more MyWallet loading channels as listed below:

1. RCBC Branches
2. RCBC Online Banking
3. Palawan Pawnshop
4. Villarica Pawnshop
5. LBC Branches
6. ECPay Merchants

# DEPOSIT ACCOUNTS

## ONLINE BANKING

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### **1. Can I still use my RCBC Online Banking account?**

You can still use your RCBC Online Banking account. No need for you to re-enroll.

### **2. Will there be changes in the RCBC Online Banking's features and fees?**

Upon merger, the following changes will take effect:

- Instapay fee will be P15 per transaction
- The following additional features will be made available:
  - Online Account Opening
  - Cardless Withdrawal
  - iSOA
  - TD Online Placement
  - Load to Gcash and/or Paymaya
  - Purchase of Gaming Pins (ePins)
  - Online Forex

## REMITTANCE

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### **Will I still continue to receive my remittance after the merger?**

Yes, you will continue to receive remittances, and there will be no changes in the way you do remittance with us.

Aside from this, you can avail of other RCBC Telemoney services such as TeleRemit, TeleCredit, Tele-Door2Door, and TelePay. Click [here](#) for more information.

# DEPOSIT ACCOUNTS

## HEXAGON CLUB

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**I am an RSB Hexagon Club member. Will there be any changes on my membership?**

There will be changes on the benefits that you can avail as Hexagon Club member after the merger. Click [here](#) for details.

## YGC REWARDS PLUS

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**I am a current member of YGC Rewards Plus, will there be changes in my membership?**

No. There will be no changes in your membership.

## CASH MANAGEMENT SOLUTIONS (CMS)

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**1. I am currently enrolled in Access One Corporate (AOC). Will this be affected after the merger?**

All accounts enrolled in AOC will be automatically migrated to RCBC Online Corporate (ROC), with no additional cost, deposit, or requirements needed. There's no need to re-enroll.

With ROC, you will find the same functionalities used in AOC but with more options such as Account Sweeping and Corporate Check Disbursements. These additional services will be available upon request after your AOC account has been migrated to ROC.

**2. What is ROC?**

RCBC Online Corporate (ROC) is an online banking system offered to our corporate clients, where they can conveniently access a comprehensive suite of financial services such as account inquiry, fund transfers, outward remittance, payroll, supplier payments, and BIR payments.

# DEPOSIT ACCOUNTS

## **3. Will there be training on the use of the new system?**

We will provide you with user guides. For further assistance, you may email [rsbaocorp\\_support@rcbcsavings.com](mailto:rsbaocorp_support@rcbcsavings.com)

## **4. What will happen to Rizal Enterprise Checking Account (RECA) accounts and its corresponding check writer software?**

Upon merger, all RSB RECA accounts will be migrated to RCBC. You can continue to use your RECA passbook/ledger and the same check writer software.

## **5. Can we still manage our RECA account online?**

Yes. Your RECA account enrolled in AOC will be migrated to ROC. However, upon merger, you will not be able to view your previous transaction history. If you wish to have a copy of your transaction history, you may download until June 30, 2019.

## **6. Will there be changes on RECA's required maintaining balance, interest rates, fees?**

The maintaining balance of RECA account, as well as its other fees, will be retained. Interest rates upon merger will be 0.15%.

## **7. What will happen to our existing payroll arrangement?**

Upon merger, all payroll arrangements will still continue under the same terms and conditions.

## **8. Will there be any changes in our payroll processing?**

There will be no changes in the processing.

For AOC users, you will automatically be enrolled in ROC where your payroll account will be uploaded. Other functions and features in your current setting will also be available in ROC. Prior to the merger, you will receive your new user ID and default password via email.

# DEPOSIT ACCOUNTS

## **9. Will there be any changes in our company's payroll accounts?**

All payroll accounts (your company's and employees') will simply be migrated to RCBC and will bear the same account number. Your employees can still continue to use their existing ATM cards until the validity date, as stated in their cards.

## **10. What will happen to our existing bills payment arrangement?**

All bills payment arrangements will still continue. All provisions indicated in your MOA such as ADB requirement and transaction fees will remain the same.

The settlement account will remain the same, and the daily collection report will follow the same schedule.

For billers with the same arrangement with RCBC, their RCBC account will be the settlement account.

## **11. Will there be any changes in our bills payment channels?**

From 154 branches, upon merger, there will be a total of 486 branches that will accept over-the-counter bill payments.

# LOAN ACCOUNTS

## **1. Will there be any changes to my loan account?**

There will be no changes to your loan account. All details shall remain the same including your monthly payments and amortization schedule.

## **2. Do I need to sign new loan documents with RCBC?**

There will be no need to sign new documents. These will still be valid even after the merger.

## **3. Will my loan account number change?**

Your loan account number will not change.

## **4. Where can I pay my monthly amortization?**

You can pay your monthly amortization through any RCBC Branch or through RCBC Online Banking facility.

## **5. To whom should I make my check payments payable to?**

For your succeeding check issuances, please make your checks payable to Rizal Commercial Banking Corporation.

## **6. I submitted PDCs payable to RCBC Savings Bank. Do I need to replace them?**

You do not need to replace your post-dated checks. However, we encourage you to enroll in our Auto Debit Arrangement Service instead to avoid any inconvenience.

## **7. Can I still enroll in the Automatic Debit Arrangement facility even if my deposit account is with RCBC Savings Bank?**

Yes, you can. Just visit your branch of account and completely fill out an Automatic Debit Arrangement form.

# LOAN ACCOUNTS

**8. My loan payments are automatically deducted from my deposit account with RCBC Savings Bank. Will that continue?**

Your automatic payments will still continue even after the merger.

**9. Will I still be able to see my loan account online?**

Your loan details may still be viewed using your RCBC Online Banking account.

**10. Who can I contact regarding concerns with my loan account?**

For accounts with missed payments:

- Collections Department  
555-8703  
[rsbcollections@rcbcsavings.com](mailto:rsbcollections@rcbcsavings.com)

For inquiries on releases of loan collateral:

- Miguel Castillo  
555-8700 loc 7430  
[mbcastillo@rcbcsavings.com](mailto:mbcastillo@rcbcsavings.com)

For any other concerns:

- RSB Customer Care  
555-8RSB (555-8772)  
[rsbcustomer care@rcbcsavings.com](mailto:rsbcustomer care@rcbcsavings.com)

# TRUST INVESTMENT

## **1. How will the merger affect my RCBC Savings Bank Trust Investment Management or Personal Management Trust Account?**

Your RSB Investment Management or Personal Management Trust account will be converted into an RCBC Trust account. It will continue to be managed under the same terms and conditions as your original agreement with RSB Trust.

## **2. Do I need to sign any new forms with regard to my trust account/s?**

In the meantime, you will not be required to sign new documents. This will only happen as part of regular account review.

## **3. Who will service my trust account after the merger?**

You may continue to get in touch with the same Trust Marketing personnel handling your account.

## **4. Will my Trust Account Number change?**

RCBC Trust will maintain the same account number.

## **5. Will I continue to get statements on my account?**

Yes. You will continue to receive your statements of account.

## **6. Will my trust fees change?**

Your trust fee rate will not change.

## **7. Do I need to nominate a new settlement account? Will my interest, coupon or dividend payment still be credited regularly to my designated settlement account?**

You do not need to nominate a new settlement account. Your interest, coupon or dividend payment will continue to be credited to your designated settlement account.

# TRUST INVESTMENT

## 8. How will the merger affect my participation in the RCBC Savings Bank Peso Money Market UITF?

The RSB Peso Money Market UITF has been renamed to the RSB Peso Short Term Fund. Upon merger, it will be managed by the RCBC Trust Investment Management team under the fund name RCBC Peso Short Term Fund. It will continue to be managed with the same investment goals and target yields. The management fee and all other fees related to the fund will not change.

Below is a summary of the changes that will be implemented starting June 1, 2019:

	FROM	TO
<b>Minimum Amount of Participation</b>	PhP10,000.00	PhP5,000.00
<b>Minimum Maintaining Investment Amount</b>	No change at PhP5,000.00	
<b>Minimum Additional Participation</b>	PhP5,000.00	PhP1,000.00
<b>Minimum Holding Period</b>	30 calendar days	No holding period
<b>Daily Cut-off for participation and redemption in the Fund</b>	12:00 noon for redemptions 2:00pm for placements	1:00pm for placements and redemptions

## 9. Where will I go to redeem existing participations or to make additional participations in the RCBC Savings Bank Peso Money Market UITF?

You may go to your branch of account.

Upon the merger, you may go to any RCBC branch for your UITF requirements.

# ANNEX A – LIST OF DEPOSIT PRODUCTS

PERSONAL ACCOUNT						
Product Name	Product Description	Initial Deposit	Maintaining ADB	Balance to Earn Interest	Interest Rate	Interest Pay-out
PESO SAVINGS ACCOUNTS						
<b>GoSavers</b> (previously WISE Savings Account)	A start-up savings account that helps kids and teens save money and transact easily with a debit card and/or passbook	P100	None	P5,000	0.15%	Quarterly
<b>Regular Savings ATM</b>	A deposit product that safekeeps funds while it earns interest that comes with a debit card	P3,000	P3,000	P25,000	0.15%	Quarterly
<b>Regular Savings Passbook</b>	A deposit product that safekeeps funds while it earns interest that comes with a passbook and debit card	P5,000	P5,000	P25,000	0.15%	Quarterly
<b>FlexiSavers</b>	A customizable savings account that will allow clients to choose features best fit for their needs and demands	Depends on plan type	Depends on plan type	P25,000	0.15%	Quarterly
<b>Basic Savings</b>	A non-interest earning savings account that caters to all walks of life. With (1) valid ID or Barangay Certificate and initial deposit of P100, the client can already start his/her financial journey with RCBC	P100	None	None	None	None
<b>iSave</b>	A virtual savings account that provides free personal accident insurance, hospitalization benefit, and tiered interest rates	None	None	P5,000	Tiered	Quarterly
<b>SSS Pensioner</b>	A savings account for Filipino retirees intended to secure SSS pension funds that earns interest and comes with a debit card or passbook	P100	P100	P10,000	0.15%	Quarterly
<b>Telemoney</b>	A zero-maintaining savings account that caters to the banking needs of OFWs and their families	None	None	P10,000	0.15%	Quarterly
<b>eWoman Savings</b>	A premier savings account that is especially designed for women that comes with a debit card, passbook, and free life insurance	P15,000	P15,000	P25,000	0.15%	Quarterly
<b>Dragon Savings</b>	A premier savings account that lets depositors earn higher interest as their deposits grow with no lock-in period, thereby giving them access to their funds anytime	P25,000	P25,000	P25,000	Tiered	Quarterly

# ANNEX A – LIST OF DEPOSIT PRODUCTS

PERSONAL ACCOUNT						
Product Name	Product Description	Initial Deposit	Maintaining ADB	Balance to Earn Interest	Interest Rate	Interest Pay-out
FCDU SAVINGS ACCOUNTS						
<b>Dragon Dollar Savings</b>	A premier dollar savings account that lets depositors earn higher interest as their deposits grow with no lock-in period, thereby giving them access to their funds anytime	\$1,000	\$1,000	\$1,000	Tiered	Quarterly
<b>Foreign Currency Savings</b>						
US Dollar	A foreign currency deposit product that safekeeps funds while it earns interest that comes with a passbook	USD500	USD500	USD500	0.125%	Quarterly
Euro		EUR1,000	EUR1,000	None	None	None
Canadian Dollar		CAD7,000	CAD7,000	CAD7,000	0.125%	Quarterly
Australian Dollar		AUD 10,000	AUD 10,000	AUD 10,000	0.125%	Quarterly
Japanese Yen		JPY50,000	JPY50,000	None	None	None
British Pounds		GBP3,000	GBP3,000	GBP3,000	0.125%	Quarterly
Swiss Francs		CHF5,000	CHF5,000	None	None	None
Chinese Yuan		CNY3,500	CNY3,500	CNY7,000	0.125%-0.625%	Quarterly
CHECKING ACCOUNTS						
<b>Regular Checking</b>	A non-interest earning (for Personal) and interest-earning (for Corporate) checking account that comes with a debit card and allows deposit, encashment, and settlement of obligation via check	P10,000	P10,000	N/A	None	None
<b>Dragon Checking</b>	An all-in-one account that combines the tiered interest income feature of a savings account and the functionalities of a checking account that comes with a debit card, transaction journal, and checkbook	P25,000	P25,000	P25,000	Tiered	Monthly
<b>eWoman Checking</b>	A premier checking account that is especially designed for women that comes with a transaction journal, debit card, and free life insurance	P35,000	P35,000	None	None	None
<b>CheckLife</b>	A non-interest earning checking account exclusive for housing and personal loan clients only	P2,500	P2,500	None	None	None

# ANNEX A – LIST OF DEPOSIT PRODUCTS

## PERSONAL ACCOUNT

Product Name	Product Description	Initial Deposit	Maintaining ADB	Balance to Earn Interest	Interest Rate	Interest Pay-out
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## LOYALTY PROGRAM

Hexagon Club Privilege	RCBC's Premiere Club for accountholders where members can enjoy premium banking service and special perks for the total RCBC Banking experience	P100,000	P100,000	P100,000		Depends on deposit product
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## TIME DEPOSIT

		Minimum Investment	Available Terms	Interest Rate	Interest Pay-out
Short-Term Peso Time Deposit	Rewards clients' patience by giving them a risk-free investment option that gives them more in return the longer they save.	P5,000	30 to 365 days	tiered	Upon Maturity
Long-Term peso Time Deposit	Long-Term Time Deposit account available in 1,2,3,4, and 5 year durations	P100,000	1, 2, 3 4, and 5 years + 1 day	tiered	Monthly, Quarterly, Semi-annual, End of Maturity
Short-Term US Dollar Time Deposit	Rewards clients' patience by giving them a risk-free investment option that gives them more in return the longer they save.	\$1,000	30 to 365 days	tiered	Upon Maturity
Long-Term US Dollar Time Deposit	A dollar time deposit account available in 2,3,4, and 5 year durations	\$1,000	1, 2, 3 4, and 5 years + 1 day	tiered	Monthly, Quarterly, Semi-annual, End of Maturity
Other FCDU Time Deposits	Available in Canadian Dollar, Australian Dollar, Japanese Yen, British Punds, Swiss Francs and Euro	Depends on Currency	30 days	Depends on Currency	Upon Maturity

# ANNEX A – LIST OF DEPOSIT PRODUCTS

CORPORATE ACCOUNT						
Product Name	Product Description	Initial Deposit	Average Daily Balance	Balance to Earn Interest	Interest Rate	Interest Pay-out
PESO SAVINGS ACCOUNTS						
Regular Savings Passbook	A deposit product that safekeeps funds while it earns interest that comes with a passbook	P10,000	P10,000	P50,000	0.15%	Quarterly
Dragon Savings	A premier savings account that lets depositors earn higher interest as their deposits grow with no lock-in period, thereby giving them access to their funds anytime	P50,000	P50,000	P50,000	Tiered	Quarterly
FCDU SAVINGS ACCOUNTS						
Dragon Dollar Savings	A premier dollar savings account that lets depositors earn higher interest as their deposits grow with no lock-in period, thereby giving them access to their funds anytime	\$2,500	\$2,500	\$2,500	Tiered	Quarterly
Foreign Currency Savings	A foreign currency deposit product that safekeeps funds while it earns interest that comes with a passbook					
US Dollar		USD500	USD500	USD500	0.125%	Quarterly
Euro		EUR1,000	EUR1,000	None	None	None
Canadian Dollar		CAD7,000	CAD7,000	CAD7,000	0.125%	Quarterly
Australian Dollar		AUD 10,000	AUD 10,000	AUD 10,000	0.125%	Quarterly
Japanese Yen		JPY50,000	JPY50,000	None	None	None
British Pounds		GBP3,000	GBP3,000	GBP3,000	0.125%	Quarterly
Swiss Francs		CHF5,000	CHF5,000	None	None	None
Chinese Yuan		CNY3,500	CNY3,500	CNY7,000	0.125%-0.625%	Quarterly
CHECKING ACCOUNTS						
Regular Checking	A non-interest earning (for Personal) and interest-earning (for Corporate) checking account and allows deposit, encashment, and settlement of obligation via check	P20,000	P20,000	P50,000	0.15%	Monthly
Dragon Checking	An all-in-one account that combines the tiered interest income feature of a savings account and the functionalities of a checking account that comes with a transaction journal and checkbook	P50,000	P50,000	P50,000	Tiered	Monthly

# ANNEX A – LIST OF DEPOSIT PRODUCTS

CORPORATE ACCOUNT						
Product Name	Product Description	Initial Deposit	Average Daily Balance	Balance to Earn Interest	Interest Rate	Interest Pay-out
LOYALTY PROGRAM						
Hexagon Club Prestige	RCBC's Premiere Club for accountholders where members can enjoy premium banking service and special perks for the total RCBC Banking experience	P500,000	P500,000	P500,000	Depends on deposit product	
TIME DEPOSIT						
		Minimum Investment	Available Terms	Interest Rate	Interest Pay-out	
Short-Term Peso Time Deposit	Rewards clients' patience by giving them a risk-free investment option that gives them more in return the longer they save.	P5,000	30 to 365 days	tiered	Upon Maturity	
Long-Term peso Time Deposit	Long-Term Time Deposit account available in 1,2,3,4, and 5 year durations	P100,000	1, 2, 3 4, and 5 years + 1 day	tiered	Monthly, Quarterly, Semi-annual, End of Maturity	
Short-Term US Dollar Time Deposit	Rewards clients' patience by giving them a risk-free investment option that gives them more in return the longer they save.	\$1,000	30 to 365 days	tiered	Upon Maturity	
Long-Term US Dollar Time Deposit	A dollar time deposit account available in 2,3,4, and 5 year durations	\$1,000	1, 2, 3 4, and 5 years + 1 day	tiered	Monthly, Quarterly, Semi-annual, End of Maturity	
Other FCDU Time Deposits	Available in Canadian Dollar, Australian Dollar, Japanese Yen, British Punds, Swiss Francs and Euro	Depends on Currency	30 days	Depends on Currency	Upon Maturity	

# ANNEX B – BANK FEES AND CHARGES

		Personal	Corporate
1	<b>Maintenance Fee</b>		
	Peso Deposit Products	PhP 500.00	PhP 750.00
	Basic Savings Euro	€ 13.00	€ 13.00
	Basic Savings Yen	¥ 1,200.00	¥ 1,200.00
	Basic Savings Dollar	\$ 10.00	\$ 10.00
	Dragon Savings Dollar	\$ 10.00	\$ 10.00
	W.I.S.E. Savings	PhP -	PhP -
2	<b>Early Closure Fee</b>		
	Peso Deposit Products	PhP 500.00	PhP 750.00
	Basic Savings Euro	€ 10.00	€ 10.00
	Basic Savings Yen	¥ 650.00	¥ 650.00
	Basic Savings Dollar	\$ 15.00	\$ 15.00
	Dragon Savings Dollar	\$15.00	\$ 15.00
	W.I.S.E. Savings	PhP -	PhP -
3	<b>ATM Card Replacement</b>	Php 150	Php 150
4	<b>Downgrade of ATM card</b>	Php -	Php -
5	<b>Bank Certification</b>	Php 250.00	Php 250.00
6	<b>Bank Guarantee</b>	Php 200.00	Php 200.00
7	<b>Bank Statement Print-out</b>		
	Hexagon Club	First (5) requests are free of charge, succeeding is Php11/page	First (5) requests are free of charge, succeeding is Php11/page
	Other Deposit Products	Php 11 / page	Php 11 / page

# ANNEX B – BANK FEES AND CHARGES

		Personal	Corporate
8	<b>Checkbook Issuance/Reorder</b>		
	Hexagon Club	Initial is free, succeeding is Php240	Initial is free, succeeding is Php480
	Other Deposit Products	Php 240.00	Php 480.00
9	<b>Passbook Replacement</b>	Php 200.00	Php 200.00
10	<b>Transaction Journal Replacement</b>	Php 200.00	Php 200.00
11	<b>Application for Stop Payment Order (SPO)</b>	Php 200.00	Php 200.00
12	<b>Bouncing Check Penalty Charges</b>	Php2,000+Php200 for every Php40,000 check	Php2,000+Php200 for every Php40,000 check
13	<b>Fee for Retrieval of Check Image</b>	Php 600.00 (3 days); Php 100.00 (7 days)	Php 600.00 (3 days); Php 100.00 (7 days)
14	<b>ATM Balance Inquiry (International)</b>	Php 50.00	
15	<b>ATM Withdrawal (International)</b>	Php 150.00	
16	<b>OTC Inter-Branch Peso Cash Withdrawal</b>	Php 50.00	Php 50.00
17	<b>OTC Interregional Peso Cash Deposit</b>	Php 50.00	Php 50.00
18	<b>OTC Interregional Peso Cash Withdrawal</b>	Php 100.00	Php 100.00
19	<b>OTC Interregional Peso Check Encashment</b>	Php 100.00	Php 100.00
20	<b>Time Deposit Charges</b>		
	Pre-term Charges	<i>With computation</i>	<i>With computation</i>
	Documentary Stamp Tax (DST)	Php1.50 for every Php200 replacement; waived unless pre-terminated	Php1.50 for every Php200 replacement; waived unless pre-terminated
	Withholding Tax	20% for Peso, 15% for FCDU	20% for Peso, 15% for FCDU

# ANNEX B – BANK FEES AND CHARGES

		Personal	Corporate
<b>22</b>	<b>Safety Deposit Box</b>		
	ADB Requirement**	Php 100,000.00	Php 100,000.00
	Key Deposit	Php 1,000.00	Php 1,000.00
	Rental Small (5x5)	Php 1,200.00	Php 1,200.00
	Rental Large (5x10)	Php 2,500.00	Php 2,500.00
	Rental Extra Large (10x10)	Php 3,750.00	Php 3,750.00
<b>23</b>	<b>Demand Draft</b>	Php 55.00	Php 55.00
<b>24</b>	<b>Manager's Check</b>	Php 55.00	Php 55.00
<b>25</b>	<b>After the 3rd Check (CheckLite)</b>	Php 30.00	

# ANNEX C - CARDS FEES AND LIMITS

	MyAccess Debit	MyDebit Mastercard
FEES AND CHARGES		
Over the Counter		
<b>Fund Transfer</b>		
CASA to CASA	N/A	N/A
CASA to MyWallet	P20.00	P20.00
<b>Card Replacement</b>	P150.00	P150.00
ATM		
<b>Balance Inquiry</b>		
RCBC / RSB	Waived	Waived
Bancnet	P2.00	P2.00
<b>Cash Withdrawal</b>		
RCBC / RSB	Waived	Waived
Bancnet	P14.00	P14.00
<b>IBFT</b>	P27.50	P27.50
<b>Fund Transfer</b>		
CASA to CASA	N/A	N/A
CASA to MyWallet	P10.00	P10.00
International (VISA/MASTERCARD)		
<b>ATM Balance Inquiry</b>	P50.00	P50.00
<b>ATM Withdrawal</b>	P150.00	P150.00
<b>POS</b>	2%	2%
LIMITS		
Single Transaction Limit		
ATM Cash Withdrawal Limit	P20,000.00	P20,000.00
POS Limit	P100,000.00	P100,000.00
e-Commerce Limit	N/A	P100,000.00
Fund Transfer	P50,000.00	P100,000.00
Daily Transaction Limit		
ATM Cash Withdrawal Limit	P50,000.00	P50,000.00
POS Limit	P100,000.00	P100,000.00
e-Commerce Limit	N/A	P100,000.00
Fund Transfer	P50,000.00	P50,000.00
International (VISA/Mastercard)		
Single Transaction Limit ATM Withdrawal	N/A	P20,000.00
Daily Transaction Limit ATM Withdrawal	N/A	P50,000.00
Single & Daily Transaction Limit POS	N/A	P100,000.00

# ANNEX C - CARDS FEES AND LIMITS

## MyWallet Prepaid Card Fees

	Visa	Virtual Card
FEES AND CHARGES		
<b>Purchase Fee</b>	P150.00	Free
<b>Balance Requirement</b>	0	0
<b>OVER-THE-COUNTER</b>		
Loading Fee	P20.00	P20.00
Balance Inquiry	P10.00	Waived
Cash Drawing	P50.00	Not applicable
Fund Transfer	P20.00	Not applicable
<b>USING RCBC/RSB ATMs</b>		
MyWallet Balance Inquiry thru RSB ATMs	FREE	Not applicable
MyWallet Cash Drawing thru RSB ATMs	FREE	Not applicable
Fund Transfer - MyWallet to MyWallet	FREE	Not applicable
Fund Transfer - RCBC Account to MyWallet	FREE	Not applicable
<b>USING OTHER BANCNET MEMBER BANK'S ATMs</b>		
Balance Inquiry	P2.00	Not applicable
Cash Drawing	P14.00	Not applicable
Fund Transfer - MyWallet to MyWallet	P27.50	Not applicable
Fund Transfer - RCBC Account to MyWallet	P27.50	Not applicable
<b>USING VISA/MASTERCARD ATMs (Overseas)</b>		
Balance Inquiry	P50.00	Not applicable
Cash Drawing	P150.00	Not applicable
<b>RCBC ONLINE/MOBILE BANKING</b>		
Balance Inquiry	Waived	Waived
Fund Transfer	Waived	Not applicable
<b>Other Processing Fees</b>		
Inactivity Fee (per month)*	P200.00/month	P200.00/month
Card Replacement Fee	P150.00	Not applicable
*To be applied on the last day of the 13th month and every month thereafter.		
LIMITS		
Load Limit	P100,000.00 per month	P50,000.00 per month; P100,000.00 per year
	Aggregation of Load Limit will apply if the customer has several MyWallet Cards.	
OTC Cash Drawing Limit	P100,000.00	Not applicable
OTC Cash Loading Limit	P100,000.00	P50,000.00
Loading Partners Cash Loading Limit	P100,000.00	P50,000.00
POS Limit	P100,000.00	Not applicable
eCommerce Purchase Limit	P100,000.00	P100,000.00
IBFT	P50,000.00	Not applicable
Fund Transfer	P50,000.00	Not applicable
Bills Payment	P50,000.00	P50,000.00

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>168 Mall</b>	168 Mall Shopping Center, Stall No. 4H-01, Soler St., Binondo, Manila
<b>362 Taytay Ext.</b>	Rizal Avenue, Cuatro Cantos, Brgy. San Juan, Taytay, Rizal
<b>Acropolis (Libis)</b>	191 Triquetra Bldg., E. Rodriguez Jr. ave., Libis. Q.C.
<b>Acropolis E.O. (Shangri-La E.O.)</b>	Unit G8A-B, G/F MDC 100 Building, No. 188 E. Rodriguez Jr. Avenue cor. Eastwood Ave., Barrio Bagumbayan, Quezon City
<b>ADB Avenue</b>	110 AIC Burgundy Empire Tower, ADB Avenue corner Garnet Road, Ortigas Center, Pasig City.
<b>Agora</b>	D2 A-One Business Center Gaabucayan St. Agora Lapasan Cagayan De Oro Misamis Oriental
<b>Aguirre BF Homes</b>	290 Aguirre Avenue, BF Homes, Paranaque City
<b>Agustin</b>	Ground Floor Agustin 1 Bldg. Ruby Road Ortigas Pasig
<b>Alabang</b>	RCBC Building, Tierra Nueva Subd., Alabang-Zapote Road, Alabang, Muntinlupa City
<b>Alabang Filinvest Corp. City (Alabang West)</b>	Units G04 & G05 Vivere Hotel 5102 Bridgeway Ave., Filinvest Corporate City, Alabang, Muntinlupa City
<b>Alabang Madrigal Business Park ( South Mall )</b>	Unit 5 & 6, G/F CTP Alpha Bldg., Investment Drive, Madrigal Business Park, Ayala Alabang, Muntinlupa City
<b>Alaminos</b>	Marcos Ave., Cor Montemayor St. Poblacion, Alaminos City, Pangasinan
<b>Amang Rodriguez</b>	1249 Amang Rodriguez Ave., Dela Paz, Pasig 1600
<b>Ampid</b>	122 GEN. A. LUNA ST., AMPID I, SAN MATEO, RIZAL
<b>Andalusia</b>	G/F Vistamall, Paseo de Andalusia, San Agustin, San Fernando, Pampanga
<b>Angeles-Henson St.</b>	810 Henson St. Lourdes Northwest, Angeles City
<b>Angono</b>	M.L. Quezon Ave. Brgy. San Pedro Angono Rizal
<b>Annapolis-Greenhills</b>	G/F Platinum 2000, No. 7 Annapolis St., San Juan, Metro Manila
<b>Annapolis-Missouri</b>	41 Annapolis St. The Victoria Plaza Condominium Greenhills, San Juan City
<b>Anonas</b>	69 Anonas St. cor. Chico St. Project 2, Q.C.
<b>Antipolo Lores</b>	G/F LORES Country Plaza, ML Quezon Ext, Brgy. San Roque Antipolo City
<b>Antipolo-Mille Luce</b>	G/F Mille Luce Village Center, Brgy. Dalig Antipolo City
<b>Apalit</b>	National Road, San Vicente, Apalit, Pampanga
<b>Araneta</b>	G/F, Unit 111 Sampaguita Theatre Bldg., cor. Gen. Araneta and Gen. Rozas Sts., Cubao, Quezon City
<b>Arnaiz</b>	843 G/F Prudential Life Bldg., Arnaiz Ave., Legaspi Village, Makati City
<b>Arranque</b>	1001 Orient Star Bldg., Soler cor Masangkay Sts., Binondo, Manila
<b>Aurora Blvd.-Madison</b>	Madison 101, Aurora Blvd. cor. Madison St., Quezon City

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>AY Centre</b>	26th and 25th Sts., RCBC Savings Bank Corporate Center, Bonifacio Global City, Taguig City
<b>Ayala</b>	Unit 709, Tower One, Ayala Triangle, Ayala Ave. Makati City
<b>Ayala Alabang</b>	G/F Sycamore Bldg., Alabang Zapote Rd., Ayala Alabang Muntinlupa City
<b>Ayala Avenue</b>	8767 Ground Floor Philamlife Tower Paseo De Roxas Makati City
<b>Baclaran</b>	21 Taft Ave. Baclaran Parañaque City
<b>Baclaran-Quirino Ave.</b>	3916 QUIRINO AVE., COR. Aragon St., Baclaran Paranaque City
<b>Bacolod Provincial Lending Center</b>	2/F RCBC Savings Bank Building, Mandalagan, Bacolod City, Negros Occidental
<b>Bacolod-Mandalagan</b>	LACSON ST., MANDALAGAN, Bacolod City
<b>Bacoor Camella RSC</b>	Aguinaldo Hi-way Corner Camella Homes Bacoor Cavite
<b>Bacoor-Salinas</b>	#333 Gen E. Aguinaldo Hiway Camella Homes Ph11-A Bacoor Cavite
<b>Baguio Provincial Lending Center</b>	2/F GP Shopping Arcade, Upper Mabini St., Baguio City
<b>Baguio-Mabini St.</b>	G/F GP Shopping Arcade, Upper Mabini St., Baguio City
<b>Baler, Aurora</b>	Quezon st., cor. Bonifacio st., Poblacion, Baler, Aurora
<b>Barangka</b>	Bldg J, Riverbanks Center #84 A. Bonifacio Ave. Barangka Marikina City
<b>Basak, Mandaue</b>	Cebu North Road, Brgy Basak, Mandaue City 6014, Cebu
<b>Bataan Provincial Lending Center</b>	2F NEJ Building., San Ramon Highway, Dinalupihan, Bataan
<b>Batangas -Diego Silang St.</b>	131 Diego Silang St., Brgy.15, Batangas City, Batangas
<b>Batangas-Lima Technopark RSC</b>	Lima Technology Center, Malvar Batangas
<b>Bayani Road</b>	#37 Bayani Road, AFPOVAI Subd., Fort Bonifacio, Taguig City
<b>Bel - Air ( formerly Jupiter )</b>	Unit 101 Dona Consolacion Bldg., 122 Jupiter St., Bel-air, Makati City
<b>Better Living</b>	14 Dona Soledad Better Living Subd., Paranaque City
<b>Better Living-Bicutan</b>	133 Doña Soledad Ave., Better Living Subd.,Brgy. Don Bosco, Parañaque City
<b>BF Homes</b>	Unit 101 Centermall Bldg, President's Ave. BF Homes Parañaque City
<b>Binakayan</b>	Tirona Highway Binakayan Kawit Cavite
<b>Biñan</b>	126 A. Bonifacio St. Canlalay Biñan City, Laguna
<b>Biñan RSC</b>	126 A. Bonifacio street Brgy canlalay,Biñan, Laguna
<b>Binangonan</b>	ML QUEZON COR. P. ZAMORA STS. LIBID, BINANGONAN RIZAL
<b>Binangonan-Calumpang</b>	1003 Perez Compound National Rd. Calumpang Binangonan Rizal

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>Binondo</b>	ETY Building, 484 Quintin Paredes Street, Binondo, Manila 1006
<b>Binondo-San Nicolas</b>	Unit 2 G/F & 2nd floor One Binondo Place Tower, San Nicolas corner Ilang Ilang Street Binondo Manila
<b>Blumentritt</b>	1876 Blumentritt St Corner, Andrade St., Sta. Cruz, Manila
<b>Bocaue</b>	249 Binang 2 <sup>nd</sup> , McArthur Highway, Bocaue, Bulacan
<b>Bolton</b>	RCBC Savings Bank Bldg., Bolton Street, Davao City 8000
<b>Boni Ave. - San Rafael</b>	503 Boni Ave. cor. San Rafael, Mandaluyong City
<b>Boni Avenue</b>	617 Boni Ave., Mandaluyong City
<b>Bonifacio Global RSC</b>	B1 RCBC Savings Bank Corporate Center, 26th and 25th Streets, Bonifacio Global City, Taguig City
<b>Buendia</b>	Grepalife Bldg., 219 Sen. Gil J. Puyat Ave., Makati City
<b>Buendia-Techzone</b>	Techzone Phillippines Bldg., 213 Sen. Gil Puyat Ave., Brgy. San Antonio, Makati City
<b>Buhangin</b>	2010 Santos Bldg Diversion Road, National Highway Davao (City) Davao Del Sur 8000
<b>Butuan Provincial Lending Center</b>	RT Bldg., JC Aquino Ave., corner Bonbon Road, Butuan City
<b>Butuan-Libertad</b>	RT Bldg. J.C Aquino Ave., corner Bonbon road Brgy. Libertad, Butuan City Agusan Del Norte
<b>C. Raymundo Ave. Pasig</b>	261 Unit C, C. Raymundo, Maybunga, Pasig City
<b>C. Raymundo-Rosario</b>	G/F JG Building C. Raymundo Ave. Brgy. Rosario Pasig City
<b>Cabanatuan Provincial Lending Center</b>	2nd Floor RCBC Savings Bank Building, Maharlika Highway corner Paco Roman Street, Cabanatuan City
<b>Cabanatuan-Maharlika Highway</b>	Maharlika Highway Cor. Paco Roman Ext., Cabanatuan City
<b>Cabuyao-J.P. Rizal Avenue</b>	J.P. Rizal Avenue, cor. Del Pilar St., Cabuyao, Laguna
<b>Cagayan De Oro Provincial Lending Center</b>	2nd floor Macaibay Compound Waling-waling St. Brgy. Carmen, Cagayan de Oro City, Misamis Oriental 9000
<b>Cainta</b>	Multicon Bldg. FP Felix Ave., Cainta, Rizal
<b>Calamba-Real</b>	National Road, Brgy. Real, Calamba City
<b>Calapan</b>	HM Homemark Bldg., JP Rizal St., Camilmil, Calapan City, Oriental Mindoro
<b>Camarin</b>	Susano Rd. cor Palmera Spring, Camarin Novaliches Caloocan City
<b>Candon</b>	National Highway Brgy. San Jose, Candon City, Ilocos Sur
<b>Carlos Palanca</b>	G/F BSA Suites, Ground Floor Carlos Palanca St. Legaspi Village, Makati City
<b>Carmen, CDO</b>	Ground Floor Macaibay Bldg., Carmen, Cagayan De Oro City

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>Caruncho ( Pasig )</b>	Prima 3 Commercial Center #7, Caruncho Avenue, Pasig 1600
<b>CDO Velez-City Central</b>	Velez St., Cagayan de Oro City
<b>Cebu Provincial Lending Center</b>	2nd Flr. N. Escario St. Capitol Site Cebu City
<b>Cebu-P. del Rosario RSC</b>	2F P. Del Rosario St. Cebu City
<b>Cogeo</b>	Cogeo Trade Hall Bldg., Sitio Kasapi, Brgy. Bagong Nayon, Gate 2 Antipolo City
<b>Commonwealth</b>	G/F Verde Oro Bldg., 535 Commonwealth Ave., Diliman Q.C.
<b>Commonwealth-Balara</b>	L43 B3 Commonwealth Avenue, Old Balara Quezon City
<b>Concepcion Marikina</b>	21 Bayan-Bayanan Ave., Barangay Concepcion Uno, Marikina City
<b>Cubao</b>	Space 37/38 Shopwise Arcade, Times Square Ave., Araneta Center (relocated 9/19/11)
<b>Dagupan Provincial Lending Center</b>	2F RVR Bldg., Mac Arthur Highway Tapuac District, Dagupan City, Pangasinan
<b>Dagupan-Tapuac</b>	Unit 101 & 102 Rvr Bldg Tapuac District Dagupan City Pangasinan
<b>Dasmariñas Provincial Lending Center</b>	San Agustin I, Emilio Aguinaldo Highway, Dasmariñas, Cavite
<b>Dasmariñas-San Agustin</b>	San Agustin I, E. Aguinaldo Highway, Dasmariñas, Cavite
<b>Davao Provincial Lending Center</b>	Door 5 & 6 Veterans Bldg., Monteverde St., Davao City
<b>Davao-JP Laurel RSC</b>	JP Laurel Avenue, Bajada, Davao City
<b>Dela Rosa</b>	G/F Sterling Center, Ormaza cor. Dela Rosa St., Legaspi Village
<b>Dela Rosa - Pasong Tamo</b>	G/F Kings Court, 2129 Chino Roces Avenue, Makati City
<b>Delta</b>	Delta Bldg., Quezon Ave, cor. West Ave., Quezon City
<b>Diliman</b>	Cor. Matalino St. & Kalayaan Ave., Diliman, Q.C.
<b>Dinalupihan, Bataan</b>	NEJ Bldg., San Ramon Highway, Dinalupihan, Bataan
<b>Divisoria</b>	New Divisoria Condominium, 628 STA. ELENA ST BINONDO MANILA
<b>Dumaguete-San Juan St.</b>	Real St. Cor. San Juan St. Dumaguete (City/Capital) Negros Oriental
<b>E. Rodriguez</b>	444 E. Rodriguez Sr. Ave., cor E. Jacinto St., Brgy Doña Aurora Galas Quezon City
<b>East Capitol Drive</b>	#26 Trinity Bldg., East Capitol Drive, Brgy. Kapitolyo, Pasig City, 1603

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>Eastwood Mall</b>	G/F Unit A-102, Eastwood Mall, Orchard Road near Garden Road, Eastwood City, Quezon City
<b>Edsa Taft</b>	Giselle's Park Plaza cor EDSA and Taft Ave. Pasay City
<b>Elcano</b>	676 Elcano cor. Lavezares Sts. Binondo, Manila
<b>Ermita-A.Flores</b>	1127 A. MABINI ST., ERMITA, MANILA
<b>Escario, Cebu</b>	N Escario Street, Brgy Capitol Site, Cebu City 6000, Cebu
<b>Evangelista</b>	Evangelista St, Cor. Gen. Alejandro St. Bangkal, Makati City
<b>F. Blumentritt-R. Pascual</b>	No. 158 F. Blumentritt St. Corner R. Pascual, Brgy. Batis, San Juan City
<b>F. Cabahug</b>	Ground Floor, Pacific Square Building, F Cabahug Street, Brgy Mabolo, Cebu City 6000, Cebu
<b>Fairview</b>	Medical Arts Bldg., Dahlia St. NorthFairview, Q.C.
<b>Felix Ave.</b>	Phase 2 Karangalan Village, Brgy De La Paz Pasig City
<b>Fort Bonifacio</b>	Unit 1-D Crescent Park Residences 2nd Ave., Burgos Circle, Taguig City
<b>Frontera Verde</b>	G/F Transcom Center Frontera Verde, Ortigas Ave., cor C5, Pasig City
<b>G.M.A</b>	Blk 2 Lot 10 San Gabriel General Mariano Alvarez Cavite
<b>Garnet</b>	Unit #106 Parc Chateau Condominium, Garnet cor. Onyx St., Ortigas Center, Pasig City
<b>Gen. Santos - National Highway</b>	National Highway, Barangay City Heights, General Santos City
<b>Gen. Trias</b>	# 59 Gov. Ferrer Ave. Gen trias, Cavite
<b>General Santos Provincial Lending Center.</b>	National Highway, General Santos City
<b>Gilmore</b>	100 Granada St., Brgy Valencia, Quezon City
<b>Greenbelt</b>	BSA Tower, Legaspi St., Legaspi Village, Makati City
<b>Greenhills (Connecticut)</b>	No.51 Connecticut St. Northeast Greenhills, San Juan MM
<b>Greenhills-P. Guevarra</b>	G/F Ongpauco Bldg. Wilson St. corner P. Guevarra San Juan
<b>Iloilo Provincial Lending Center</b>	Calle Luna, Brgy. Bantud, La Paz, Iloilo City, Iloilo
<b>Imus-Nueno Ave.</b>	NUENO AVENUE, Imus Cavite
<b>Isabela Provincial Lending Center</b>	2F Unibest Building, 29 City Road, Centro West, Santiago City, Isabela

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>J.P Laurel</b>	Ground Floor Ana Socorro Bldg., JPLaurel Avenue, Bajada Davao City
<b>J.P Rizal-Makati Ave.</b>	J.P. Rizal cor. Makati Ave, Brgy. Poblacion Makati City
<b>Jalandoni, Iloilo</b>	Jalandoni St., San Agustin, Iloilo City
<b>JP Rizal</b>	773 J.P. Rizal St., Brgy. Poblacion, Makati City
<b>Kalentong</b>	49 C & D Arañez Bldg New Panaderos St. Kalentong Sta. Ana Manila
<b>Kapitolyo-Shaw Boulevard</b>	615 Shaw Blvd. Pasig City
<b>Katipunan</b>	321 Ground Floor Torres Bldg. Katipunan Ave., Loyola Heights, Quezon City
<b>La Huerta</b>	G/F Delos Santos Bldg., 1003 Quirino Ave., Brgy. La Huerta, Paranaque City
<b>La Paz, Iloilo</b>	Luna St., Lapaz, Iloilo City
<b>La Union</b>	G/F Chimes Building,Parian National Highway,San Fernando City, La Union
<b>Lagro</b>	Km 22 Lagro, Quirino Hi-Way, Brgy Pasong Putik Quezon City
<b>Lapu-Lapu</b>	Ground Floor, Hotel Europa Building, Brgy Basak Mercado, Lapulapu City 6015, Cebu
<b>Las Pinas</b>	Veraville Bldg., Alabang-Zapote Rd. Las Piñas City
<b>Las Piñas-Pamplona</b>	GF Elena Bldg., Alabang -Zapote Rd, Pamplona 3, Las Pinas City
<b>Lee Shaw Blvd.</b>	Unit 1-C GF Lee Gardens Condominium, Lee St. Cor. Shaw Blvd. Brgy. Additional Hills, Mandaluyong City
<b>Legaspi Village</b>	First Global Bldg., cor. Salcedo & Gamboa St. Legaspi Village, Makati City
<b>Legazpi Provincial Lending Center</b>	G/F Delos Santos Commercial Bldg., Landco Business Park, Legazpi City, Albay
<b>Legazpi-Landco Business Park</b>	Ground Floor of Delos Santos Commercial Bldg., Landco Business Park, Legazpi City, Albay
<b>Lemery</b>	ILUSTRE AVENUE, LEMERY, BATANGAS
<b>Leviste-Salcedo</b>	LP Leviste St. corner San Agustin St., Salcedo, Makati City
<b>Linden Suites</b>	GF The Linden Suites Tower II, #37 San Miguel Ave., Ortigas Center, Pasig City
<b>Lingayen</b>	GROUND FLOOR COLUMBAN PLAZA AVENIDA RIZAL EAST, LINGAYEN, PANGASINAN
<b>Lipa Ext. Office</b>	Mezzanine Flr., Southern Twin's Bldg., V. Malabanan St. cor P. Torres, Lipa City, Batangas
<b>Lipa Provincial Lending Center</b>	2/F Trinity Business Center, JP Laurel - Ayala Highway, Lipa City, Batangas
<b>Lipa-Ayala Highway</b>	Trinity Business Centre, JP Laurel Highway, Lipa City, Batangas
<b>Lopue's East</b>	Burgos St. cor Carlos Hilado, National Hway, Brgy. Villamonte, Bacolod City

# ANNEX D - BRANCHES

BRANCH	ADDRESS
Loyola Heights	G/F MQI Centre 42 E. Abada St. corner Rosa Alvero St., Loyola Heights, Q.C.
Lucena Provincial Lending Center	2/F 82 QUEZON AVENUE, Lucena City
Lucena-Ilaya	82 QUEZON AVENUE, Lucena City
Luzuriaga	G/F GOLDEN HERITAGE BLDG., COR. LUZURIAGA & SAN JUAN STS., BACOLOD CITY, NEG. OCC. 6100
Maasin, Leyte	Tomas Oppus Street, Brgy Abgao, Maasin City 6600, Southern Leyte
Macapagal Ave - Pearl Drive	Space Building, Macapagal Ave., cor. Pearl Drive, Mall of Asia, Pasay City
Macapagal Ave. - Edsa	G/F Double Dragon Plaza, EDSA corner Macapagal Avenue, Pasay City 1300
Magallanes	G/F BMG Centre, Paseo de Magallanes, Makati City
Maginhawa	129 Maginhawa Street, Teacher's Village East, Quezon City 1101
Magsaysay Naga	G/F Sarap Realty Building Magsaysay Avenue, Naga City
Makati Ave.	G/F Executive Bldg., Center Inc., 369 Sen Gil Puyat cor. Makati Avenue
Makati Rada	One Legaspi Park, 121 Rada St. Legaspi Village Makati City
Malabon-Tugatog	143 M.H Del Pilar Street Tugatog Malabon City
Malayan Plaza (Ortigas Center)	Unit G3 & G/F Malayan Plaza, ADB Ave. cor Opal Road, Pasig City
Malolos Provincial Lending Center	2F RCBC Savings Bank ,Paseo Del Congreso, Brgy. Catmon, Malolos City, Bulacan
Malolos-Paseo del Congreso	Paseo Del Congreso, Catmon, City of Malolos, Bulacan
Mandaluyong	Unit 102 Ground Flr., Edsa Central Square, Greenfield District, Mandaluyong City *All Shangri-la extension accounts transferred to Mandaluyong BC
Mandaue-M.C. Briones	M C Briones St, Hi-way Seno, Brgy Guizo, Mandaue City 6014, Cebu
Marikina	Gil Fernando Ave., cor. Sta. Ana Ext., Marikina city
Marulas	Mc-arthur Hi-way Marulas Valenzuela City
Masinag	#259 Sumulong Hi-way, Mayamot, Antipolo City
McKinley	G/F Two World Square Bldg., Upper Mckinley Road, Mckinley Town Center, Fort Bonifacio, Taguig City
Mendiola	163 E. Mendiola corner Concepcion Aguila St. San Miguel , Manila
Meralco Ave.	G/F Regency Bldg., Meralco Avenue cor. Exchange Road Ortigas, Pasig City

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>Meycauayan-Requino St.</b>	831 Mcarthur Highway, Calvario, Meycauayan City Bulacan
<b>Missouri-Greenhills</b>	No. 8 Missouri St., Northeast Greenhills, San Juan City
<b>Molino</b>	G/F RFC MOLINO MALL, MOLINO, BACOR, CAVITE
<b>Montalban</b>	JP Rizal St. Cor Linco St. Brgy Balite Rodriguez Rizal
<b>Monteverde</b>	Door 5 & 6 Veterans Bldg. Tomas Monteverde Ave. Davao (City) Davao Del Sur
<b>Moonwalk-Parañaque</b>	No. 2 Armstrong St., Moonwalk Village, Parañaque City
<b>Morong</b>	TOMAS CLAUDIO ST. Brgy. San Juan Morong Rizal
<b>Muntinlupa</b>	National Highway Putatan Muntinlupa, Metro Manila
<b>Muzon</b>	Diaz Bldg., Muzon, San Jose Del Monte City, Bulacan
<b>N. Domingo-Pasadena</b>	LHK Building, 288 N. Domingo St., Brgy. Pasadena, San Juan City
<b>N.K.T.I</b>	National Kidney & Transplant Institute East Avenue, Diliman Quezon City
<b>Naga Provincial Lending Cener</b>	G/F Sarap Realty Building Magsaysay Avenue, Naga City
<b>Naga-Tabuco</b>	G/F ANNELLE BLDG. BIAK NA BATO STREET CORNER PNR ROAD TABUCO NAGA CITY
<b>Naic</b>	Capt. C. Nazareno st., Naic, Cavite
<b>Nasugbu</b>	RSAM Bldg. JP Laurel St Barangay 9 Poblacion Nasugbu Batangas
<b>Navotas-East</b>	Estrella cor. Yangco St., Navotas East, Navotas City
<b>Newport ( formerly NAIA 3)</b>	Plaza 66 Newport City, Villamor Airbase, Pasay City
<b>Northbay</b>	GF Melandrea III Bldg., Northbay Blvd., NBBS, Navotas City
<b>Novaliches-Gulod</b>	917 Quirino Hway, Brgy.Gulod, Novaliches Quezon City
<b>Noveleta</b>	Magdiwang Hiway, Noveleta, Cavite
<b>Old Sta. Mesa</b>	#4463 Old Sta. Mesa St., Sta Mesa , Manila
<b>One Bonifacio High Street EO</b>	5th Floor PSE Building- One Bonifacio High Street, 28th St., Corner 5th Ave. Bonifacio Global City, Taguig 1630
<b>Ortigas Ave.-Greenhills</b>	Unit 104 Grace Building, Ortigas Ave., Greenhills, San Juan City
<b>Ortigas Avenue - San Juan</b>	Unit 104 & 105, GF Medecor Bldg. 222 Ortigas Avenue, Greenhills, San Juan City, 1502
<b>Ortigas Ext.</b>	GF Merijr Bldg. Ortigas Avenue Extension Brgy. Sta.Lucia Pasig City
<b>Oton</b>	Lord's Place, JC Zulueta St, Poblacion South, Oton, Iloilo

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>P. Del Rosario, Cebu</b>	Ground Floor, RCBC Savings Bank Building, P del Rosario Street, Brgy Kamagayan, Cebu City 6000, Cebu
<b>P.Tuazon</b>	12th Ave.Cor.P.Tuazon, Cubao Quezon City
<b>Pablo Ocampo-Venecia</b>	G/F Savanna Commercial Center Bldg., 1201 Pablo Ocampo-Venecia Brgy. Sta. Cruz, Makati City
<b>Pacific Place</b>	G/F Pacific Place Condo. Pearl Dr. cor. Amethyst St. Ortigas Center Pasig
<b>Padre Garcia</b>	45A Mabini Poblacion, Padre Garcia, Batangas
<b>Padre Rada</b>	649 Padre Rada St., Tondo, Manila
<b>Palanan-Bautista</b>	G/F Shalimar Bldg., 3696 Bautista St., Palanan, Makati City
<b>Palawan Provincial Lending Center</b>	175 Pacific Plaza Bldg., Rizal Ave., Puerto Princesa City, Palawan
<b>Pandi</b>	9045 Megamart Mall Bldg., Bunsuran 1st., Pandi, Bulacan
<b>Pantok</b>	Ground Floor EM Bldg. Nat'l Rd. Pantok Binangonan Rizal
<b>Pasay</b>	1905 Taft Ave. Pasay City San Bell Bldg. #2015 Gil Puyat Ext. corner Leveriza
<b>Pasay-Libertad</b>	2350 TAFT AVE., COR. LIBERTAD, PASAY CITY
<b>Paseo de Roxas</b>	8747 G/F Lepanto Bldg., Paseo de Roxas, Makati City
<b>Pasig</b>	#92 Dr. Sixto Ave corner C. Raymundo Pasig City
<b>Pasig Kapitolyo</b>	G/F Ace Suites Plaza (Ace Water Spa) cor United and Brixton Sts., Brgy. Kapitolyo, Pasig City
<b>Pasig Toby's C. Raymundo (Multinational)</b>	Lot 1 & 2A-Good Harvest Complex, C. Raymundo Ave., Caniogan, Pasig City
<b>Pasig Westlake</b>	Unit A G/F 168 Westlake Bldg., Pasig Blvd., Brgy. Bagong Ilog, Pasig City
<b>Pasong Tamo</b>	G/F Manila Memorial Park Bldg. 2283 Pasong Tamo Ext. cor. Lumbang st. Makati City 1231
<b>Pasong Tamo-Baglikan</b>	1173 Don Chino Roces Ave., Brgy. San Antonio, Makati City
<b>Pasong Tamo-EDSA</b>	WilconIT Hub, 2251 Chino Roces Ave., Makati City
<b>Pasong Tamo-Pio del Pilar</b>	2178 Ground Floor Matrinco Bldg. Pasong Tamo St., Pio Del Pilar Makati
<b>Pateros</b>	54 M.ALMEDA ST. SAN ROQUE PATEROS
<b>Pioneer</b>	Lot#1A-1 &2B Pioneer St. Brgy. Highway Hills, Mandaluyong City 1550
<b>Plaridel</b>	Cagayan Valley Road, Banga I, Plaridel, Bulacan

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>Plaridel Cagayan Valley Rd RSC</b>	Cagayan Valley Road, Banga 1st, Plaridel Bulacan
<b>Presidents Ave- Parañaque</b>	Lot 22 Block 9 President's Ave. Sucat, Paranaque City
<b>Puerto Princesa</b>	175 Pacific Plaza Bldg., Rizal Ave., Puerto Princesa City, Palawan
<b>Quezon Ave.</b>	1405 Quezon Avenue, Quezon City
<b>Quirino Avenue</b>	411 Anflocor Bldg. Cor. Quirino Ave. & NAIA Rd. Tambo, Paranaque City
<b>RCBC Main Bc</b>	G/F, Yuchengco Tower, RCBC Plaza 6819 Ayala Ave. Makati City
<b>Reliance</b>	TV5 Media Center, corner Reliance and Sheridan Streets, Mandaluyong City 1550
<b>Rizal Ave.</b>	440 Eleonsing Bldg., Rizal Ave Extension between 9th and 10th Ave. Gracepark, Caloocan City
<b>Rockwell</b>	G/F, Phinma Plaza Hidalgo St., Rockwell Center, Makati City
<b>Roxas Blvd.</b>	Russel St., Corner Roxas Blvd. Pasay City
<b>Roxas Blvd.- Libertad</b>	Unit 103, Coko Bldg1, 2550 Roxas Blvd, Pasay City
<b>Salcedo Village</b>	Gound floor Y Tower II Bldg.Leviste cor. Gallardo St. Salcedo Vill. Makati City
<b>San Carlos</b>	G/F ROPER BLDG., PALARIS ST., SAN CARLOS CITY, PANGASINAN
<b>San Fernando La Union Provincial Lending Center</b>	G/F Chimes Building, Barangay Parian, San Fernando, La Union
<b>San Fernando Pampanga</b>	G/F EMERALD BUSINESS CENTER DOLORES SAN FERNANDO, PAPANGA
<b>San Fernando Pampanga Provincial Lending Center</b>	2/F Emerald Business Center, Mac Arthur Highway, Dolores, City of San Fernando, Pampanga
<b>San Ildefonso</b>	Cagayan Valley Road, Poblacion, San Ildefonso, Bulacan
<b>San Joaquin</b>	227 M. Concepcion St., San Joaquin Pasig City
<b>San Jose</b>	CAMECO BLDG. MAKALINTAL AVE. COR J.A. DE VILLA ST. SAN JOSE, BATANGAS
<b>San Lorenzo</b>	1018 G/F L&R Bldg. A. S. Arnaiz Ave. Makati City
<b>San Mateo</b>	323 Gen. Luna St., Guitnangbayan 2, San Mateo Rizal
<b>San Nicolas</b>	Brgy. 2 San Baltazar, San Nicolas, Ilocos Norte
<b>San Nicolas Ilocos Norte Provincial Lending Center</b>	G/F Brgy. 2 San Baltazar, San Nicolas, Ilocos Norte
<b>San Pedro-Nueva</b>	National Highway Brgy Nueva, San Pedro Laguna
<b>San Roque</b>	319 J. P. Rizal St., San Roque, Marikina City

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>Sangandaan</b>	A.Mabini cor Plaridel St., Poblacion Caloocan City
<b>Santiago-Centro West</b>	29 Unibest Building, City Road Centro West Santiago City Isabela
<b>Shaw Blvd. Lawson</b>	GF SCT Bldg. 143 Shaw Blvd. cor. Lawson St., Mandaluyong City
<b>Sta. Lucia East</b>	Unit G2 Number 17, Ground Level Bldg 2, Sta. Lucia East Mall, Felix Avenue, Cainta, Rizal 1900
<b>Sta. Rosa Bel Air</b>	CW Home Depot Sta. Rosa Tagaytay Road Brgy Pulong Sta. Cruz, Sta. Rosa City, Laguna
<b>Sta. Rosa Ext.</b>	Unit 10 & 11 Ground Floor DDC Garden Plaza Sta. Rosa City Laguna
<b>Sta. Rosa Provincial Lending Center</b>	Mezzanine Floor, CW Home Depot, Sta. Rosa-Tagaytay Road, Brgy. Pulong, Sta. Cruz, Sta Rosa City
<b>Sta. Rosa-Tagapo</b>	J. RIZAL BLVD. COR. PERLAS VILLAGE, BRGY. TAGAPO STA. ROSA CITY, LAGUNA
<b>Starmall EDSA-Shaw</b>	444 Edsa Cor. Shaw Blvd Mandaluyong City
<b>Starmall-Alabang</b>	UPPER GROUND FLOOR Starmall Alabang Muntinlupa City
<b>Starmall-San Jose Del Monte</b>	LG STARMALL, Northwinds, Kaypian, San Jose Del Monte City, Bulacan
<b>Sucat</b>	2F Santana Grove, Dr. A. Santos Avenue (Sucat Road) corner Soreena St., Paranaque City
<b>Sucat- Virramall</b>	Unit 3 Virra Mall Bldg. Dr. A. Santos Ave. San Dionisio Sucat Paranaque
<b>T. Alonzo</b>	1461-1463 Soler St., Sta. Cruz, Manila
<b>Taft Remedios</b>	1932 Taft Avenue Malate Manila
<b>Tagbilaran - Poblacion 2</b>	CPG Avenue corner H. Grupo Street, Tagbilaran City, Bohol
<b>Talamban, Cebu</b>	Ground Floor, Eco Trade Building, J Panos Street, Brgy Talamban, Cebu City 6000, Cebu
<b>Talisay-Bulacao</b>	Cebu South Road, Brgy Bulacao, Talisay City 6045, Cebu
<b>Tanauan</b>	Ground flr. Reyes Commercial Bldg. JP Laurel Avenue Tanauan City
<b>Tanay</b>	MH Del Pilar Cor. JP Laurel St. Brgy. Plaza Aldea Tanay, Rizal
<b>Tanza</b>	A. Soriano Highway, Daang Amaya II, Tanza, Cavite
<b>Tarlac-Sto. Cristo</b>	Blossomville Subd. Mc Arthur Highway Tarlac City
<b>Taytay</b>	Manila East, Brgy. Dolores, Taytay, Rizal
<b>Taytay-Market</b>	Ground Floor Marc Square Bldg Rizal Ave Brgy San Juan Taytay Rizal
<b>Tektit</b>	1904 A 19th flr. East Tower, Phil. Stock Exchange, Exchange Road, Ortigas, Pasig City

# ANNEX D - BRANCHES

BRANCH	ADDRESS
<b>Teresa</b>	RCF Building, Magsaysay Ave. Brgy. San Gabriel Teresa Rizal
<b>The Beacon (formerly La Fuerza)</b>	The Beacon: Roces Tower, GF Don Chino Roces Ave., corner Arnaiz Ave., Brgy. Pio del Pilar, Makati City
<b>The Firm</b>	CVC Law Center 11th Avenue cor. 39th Street, Fort Bonifacio, Taguig
<b>The Fort JY Campos</b>	JY Campos Centre 9th Avenue, BonifacioGlobal City, Taguig City
<b>The Fort Sapphire</b>	G/F Sapphire Residences, 31st St., cor. 2nd Avenue, The Fort, Taguig City
<b>The Fort Sunlife</b>	Ground Floor, Sunlife Bldg., 5th Avenue cor. Rizal Drive, BGC, Taguig city
<b>The Strip, Ortigas Ave</b>	G/F The Strip Commercial Complex, Lopez Building, Meralco Compound, Ugong, Pasig City
<b>Timog</b>	RCBC BLDG., 36 TIMOG AVE. QUEZON CIY
<b>Timog-Picture City Center</b>	G/F No. 88 Picture City Bldg. Brgy. Sacred Heart Timog Avenue, Quezon City
<b>Tomas Mapua</b>	630 Tomas Mapua St. Park Tower Condominium Sta. Cruz, Manila
<b>Tomas Morato</b>	#169 Tomas Morato Ave, cor. Scout Castor, Brgy. Laging Handa Quezon City
<b>Tordesillas</b>	117 Tordesillas St., Salcedo Village, Makati City G/F Metropole Bldg., Tordesillas St., cor. Gil Puyat Ave., Makati City
<b>Trece Martires</b>	Brgy. San Agustin, Trece Martires City, Cavite
<b>Tuguegarao Provincial Lending Center</b>	Balzain Road, Tuguegarao City, Cagayan
<b>Tuguegarao-Balzain East</b>	#48 Balzain Road, Tuguegarao City, Cagayan
<b>Tutuban</b>	Groud Floor, Center Mall 1 Tutuban Centre, C.M. Recto Avenue, Manila
<b>Unimart</b>	Unit MA-103 Mckinley Arcade, Greenhills Shopping Center, San Juan City
<b>Urdaneta-San Vicente</b>	MTMAS Bldg., San Vicente, Urdaneta City, Pangasinan
<b>Vigan</b>	PLAZA MAESTRO ANNEX unit 1 Vigan City Ilocos Sur
<b>Visayas Avenue</b>	#6 Visayas Ave. Brgy. Bahay Toro Quezon City
<b>Wack-wack</b>	Unit K, Facilities Centre, 548 Shaw Blvd., Mandaluyong City
<b>West Ave. ( formerly Masangkay BC)</b>	Unit 101, 135 West Ave., Brgy. Bungad, DsitRICT 5, Quezon City
<b>Wilson-Greenhills</b>	G Square Bldg., Upper Ground Floor, Units 4 & 5 Wilson St., Greenhills, San Juan City
<b>Zamboanga - Gov. Lim Ave.</b>	Ground Floor Jesus Wee Bldg., Gov. Lim Ave Zamboanga (City) Zamboanga Del Sur

# ANNEX E - SOA DIGITIZATION

## **WHY ARE WE GOING PAPERLESS?**

As part of our thrust towards strengthened account security, hassle-free customer experience, and greener banking solutions, Checking Account Statements for the month of July onwards for Individual, “Joint-OR” accounts, and Corporate accounts (not enrolled in AccessOne Corporate facility), will be primarily available through RCBC Online Banking starting July 8, 2019. You will receive an SMS every month once your statement is available for viewing online.

## **WHY IS ONLINE STATEMENT BETTER?**

Online statement allows us to serve you better since it is more:  
**Convenient.** You can view your account activity anytime, anywhere, without going to your Branch of Account.

**Secure.** Only you can access your statements with your log-in credentials and an SMS-based one-time password (OTP)

**Eco-conscious.** You can reduce paper waste by accessing online statements in lieu of printed ones.

## **HOW WILL I VIEW MY STATEMENT OF ACCOUNT?**

### **FOR INDIVIDUAL CLIENTS**

To access your Online Statements, visit and log-in to <https://www.rcbconlinebanking.com/> and enroll your checking account/s now. Then click the **View Statements** icon.

*Not yet enrolled in RCBC Online Banking?*

Visit <https://www.rcbconlinebanking.com/web/lg/ogin/Index/>.

Click ‘Enroll Now’.

Enter your account or card number.

Read and agree to the Terms & Conditions.

Enter the One-Time Password sent to your mobile.

Provide required online account details.

Confirm and submit your account details.

# ANNEX E - SOA DIGITIZATION

## **FOR CORPORATE CLIENTS**

Online statement will be available through RCBC Online Banking Corporate. Enrollment to RCBC Online Banking Corporate will commence come RCBC and RCBC Savings Bank's merger\*.

For the meantime, all corporate accounts enrolled in RSB AccessOne Corporate can still receive their printed SOAs free-of-charge up until September 2019. Upon merger, all enrolled accounts in RSB AccessOne Corporate will be automatically migrated to RCBC Online Banking Corporate.

*\*Subject to approval of regulatory bodies*

## **DO I HAVE TO PAY A FEE TO ACCESS ONLINE STATEMENTS?**

Accessing Online Statements is free. Just make sure that your accounts are enrolled in RCBC Online Banking facilities.

## **WHAT IF I STILL PREFER PRINTED STATEMENTS?**

To continue receiving printed statements:

Visit any RCBC Savings Bank branch starting May 1, 2019 onwards and request for monthly delivery of your statement via Mail (one-time request). Please note that a fee of PHP 100.00 per statement will be automatically charged to your account.

We can also print your SOA upon request. Just visit your branch of account and request for on-demand printing, subject to P300.00 per monthly statement

On-demand printing fee is waived for all "Joint-AND" accounts

# ANNEX E - SOA DIGITIZATION

## **WHAT HAPPENS IF I DO NOT ENROLL MY CHECKING ACCOUNT IN RCBC ONLINE BANKING?**

Unless you request for printed statements via mail, you will not receive a copy of your statement if you are not enrolled in RCBC Online Banking. Period of availability of your e-SOA online is for the past three (3) months only.

## **I HAVE OTHER QUERIES. WHERE DO I REFER?**

For more information about your Statement of Account, you may call Customer Care at 555-8772 or contact your Branch of Account.

# ANNEX F – HEXAGON CLUB NEW BENEFITS

## HEXAGON CLUB PRIVILEGE

- Priority Service
- Dedicated Relationship Manager
- Free Life Insurance Coverage Equal to ADB (basis will now be your month-to-date (MTD) average daily balance (ADB) for the past six months)
- Free ATM Card Insurance
- Complimentary Checkbook (1x a year)
- Free Php 2,000-worth of Gas Voucher for every Auto Loan availment
- Waiver of Appraisal Fee (up to Php 3,500) for every Home Loan availment
- Waiver of Processing Fee (up to Php 3,000) for every Personal Loan availment
- Waived interbranch and interregional fees
- Preferential ForEx Rates
- Additional 0.15% interest on Time Deposit for at least Php 100,000 placement
- Free one (1) Manager's Check per year
- Free one (1) Bank Certification per year
- Free five (5) Bank Statements per year
- First Crack at Investment Options
- Discounted Fees for Trust Investments
- Invitation to Exclusive Events and Promos
- Special Deals from YGC-owned Honda and Isuzu dealerships
- Discount on Malayan Insurance Co. (MICO) Travel Master
- Perks from Partner Merchants
- Exclusive Gifts

## HEXAGON CLUB PRESTIGE

- Priority Service
- Dedicated Relationship Manager
- Complimentary Checkbooks (5x a year)
- Preferential rates on SME Loan and Salary Loan
- Waiver of Appraisal Fee (up to Php 3,500) for every SME Loan availment
- Preferential ForEx Rates
- Additional 0.15% interest on Time Deposit for at least Php 100,000 placement
- Special Businessessentials package
- First Crack at Investment Options
- Invitation to Exclusive Events
- Special Deals from YGC-owned Honda and Isuzu dealerships
- Perks from Partner Merchants
- Exclusive Gifts

Client may continue to avail of the benefits by keeping his account open and continuing his membership after the merger. Should the client do not agree with the said changes, he may close his account and terminate his membership with the Bank.

Moreover, the terms and conditions governing Hexagon Club may be amended from time to time by RCBC in its sole and absolute discretion without prior notice. It may be modified, amended, added, deleted or varied by RCBC by way of posting on RCBC's website, or in any matter deemed suitable by RCBC. Hexagon Club members agree to access the RCBC website regularly to view these Terms and Conditions. RCBC shall not be liable for any consequential or indirect damage or for any loss of value or benefits that may arise as a result of any changes made to these Terms and Conditions. Furthermore, the member hereby agrees that, when RCBC amends these Terms and Conditions, the then-current version of these Terms and Conditions supersede all prior versions and govern the member's account/s and/or membership herein.

\*Subject to approval of regulatory bodies

# ANNEX G - PESO MONEY MARKET UITF

Dear Valued Investors,

Please be informed of the enhancements to the RCBC Savings Bank Peso Money Market UITF which will take effect starting June 1, 2019.

## SUMMARY OF ENHANCEMENTS

	FROM	TO
Title of the Fund	"RSB Peso Money Market UITF"	"RSB Peso Short Term Fund"
Initial Participation	Php 10,000	Php 5,000
Additional Participation	Php 5,000	Php 1,000
Minimum Holding Period	30 days	No Holding Period
Pre-termination Penalty	1/8 or 1% of the current net asset value redeemed	None as there is no holding period
Transaction Cut-off	12:00 noon for redemption and 2:00 PM for placements	1:00 pm for redemption and placements

For any questions or clarifications, please feel free to call (02) 555 8700 local 7774, 7779, 7307 or email [TrustMarketing@rcbcsavings.com](mailto:TrustMarketing@rcbcsavings.com)

Thank you!