

PNB CREDIT CARDS FEES & CHARGES

TYPES OF FEES & CHARGES	DESCRIPTION	FEE
Card Replacement Fee	Incurred when card replacement is requested due to: a. Lost or stolen card; b. Spoilage (defective magstripe, plastic peeled off, unreadable CVC2, cracked card, wrong name embossed); or c. Change in Name (from single to married and vice versa).	P400
Cash Advance Fee	Incurred when a cardholder makes a cash advance (CA) transaction on his/her credit card.	5% of CA amount for Peso or 2% for Dollar + transaction fee of P100 (Peso) or US \$3 (Dollar)
Certification Fee	Incurred once a cardholder requests for a particular certificate: Full settlement of account / Good Credit Standing / Card Replacement Issuance	P200 / P300 / P300
Credit Card Rate Fee	Used when a US Dollar billing is paid in Peso.	Depends on MasterCard, Visa or UnionPay conversion rate of the day.
Finance Charge	Incurred when a cardholder pays only a portion of the total amount due but not less than the minimum amount due.	3.25%
Foreign Currency Transactions Service Fee	Incurred when a cardholder makes transactions outside the Philippines (excluding US Dollar).	1.50% of MasterCard's and 2% of Visa/UnionPay's foreign exchange rate at the time transaction is posted.
Installment Pre-termination Service Fee	Incurred when a cardholder cancels an installment transaction prior to the posting of the last amortization	5% of the remaining unpaid total installment amount or P500, whichever is higher.
Late Payment Fee	Incurred for non-payment, payment after due date or payment below the minimum amount due.	P300 or US \$10
Refund Fee	Incurred when a refund for over payment is requested by a cardholder.	P300 or US \$10 – if credit to a PNB/Allied Bank account; P500 – for deposits to other bank Peso CASA account; for deposits to other bank US CASA accounts – depends on amount
Returned Check Fee	Incurred when a check payment was dishonored or returned by the bank for reasons such as account closed, Drawn Against Insufficient Fund (DAIF), Drawn Against Uncollected Deposit (DAUD), etc.	P1,000 for Peso account or US \$10 for Dollar account
Sales Slip Retrieval Fee	Incurred once a cardholder requests for retrieval of a particular sales slip to verify a transaction.	P400 or US \$15 (per Sales Slip)
SOA Retrieval Fee	Incurred when a cardholder requests for a fax or mail copy of his/her old statement of account (beyond 3 months from current SOA).	P50 per statement

Note: All fees except for the Refund Fee and Credit Card Rate Fee shall be charged to the cardholder's Statement of Account. The Refund Fee will be deducted from the amount to be refunded. The Credit Card Rate Fee will be charged at bank level during the sale of USD Notes. Peso amounts are for Peso accounts and Dollar amounts are for Dollar accounts.