



(043) 311-1420 / (043) 311-1323

info@bangkokabayan.com

Santiago Street, Poblacion Ibaan, Batangas 4230

Ika-22 ng Pebrero, 2023

Mahal naming Depositor,

Magandang Araw!

Nais po naming ipagbigay-alam sa inyo na magkakaroon ng pagbabago sa mga bayad serbisyo na ipinapataw ng Bangko sa pagpapanatili ng inyong deposito.

Simula po sa darating na ika-22 ng Mayo, 2023, ito po ang ipapatupad na bagong bayad serbisyo, alinsunod sa halaga at uri ng inyong deposito:

Uri ng Deposito	Initial Deposit		Monthly Average Daily Balance (MADB)		Monthly Maintenance Fee	
	Dati	Ngayon	Dati	Ngayon	Dati	Ngayon
Regular Savings Account	P500.00	P1,000.00	P1,000.00	P1,000.00	P100.00	P200.00
Bibbo Kid and Kiddie Savings Account	100.00	100.00	-0-	500.00	-0-	100.00
SSS Pensioner's Account	100.00	100.00	-0-	100.00	-0-	100.00

Ang mga account na hindi bababa sa itinakdang MADB ay walang multa, ngunit kung tumagal ng walang transaksyon (deposit or withdrawal) sa loob ng dalawang (2) taon, ito ay magiging dormant. At ito ay mananatili sa pagiging dormant kung hindi bibisita sa sangay ng Bangko Kabayan para mag-update at gawan ng transaksyon.

Para po maiwasan ang multa, mangyari pong panatilihin ang itinakdang maintaining balance ng inyong deposito.

Marami pong salamat sa patuloy ninyong pagtangkilik sa Bangko Kabayan.

Lubos na Gumagalang,

Beatriz B. Romulo

Pangulo

UPDATED SCHEDULE OF BANK FEES AND CHARGES

Dear Valued Clients,

This is to inform that **effective May 22, 2023**, Initial Deposit, Maintaining Balance and Monthly Maintenance fees shall be updated as follows:

Type of Account	Initial Deposit		Monthly Average Daily Balance (MADB)		Monthly Maintenance Fee	
	From	To	From	To	From	To
Regular Savings Account	P500.00	P1,000.00	P1,000.00	P1,000.00	P100.00	P200.00
Bibbo Kid and Kiddie Savings	100.00	100.00	-0-	500.00	-0-	100.00
SSS Pensioner's Account	100.00	100.00	-0-	100.00	-0-	100.00

Likewise, the following transactional charges shall be updated:

	Fee Type	From	To
1	Passbook Replacement		
	Damaged	20	100
	Lost	20	100
2	Account Closure		
	SA	20	100
	ATA	30	100
3	Replacement of Lost CTD	0	100
4	Request for Bank Certification	100	200
5	Check Accommodation	minimum of P15 or P3 for every P1K	100
6	Fund Transfer from Depositor's account to Other Banks	100+fees of depository bank	100+fees of depository bank
7	Fund Transfer to Depositor's account from Other Banks	100	100+fees of depository bank
8	Checkbook Wallet*	35	50
9	Passbook Jacket*	0	10

**Free upon account opening, with charge on succeeding request*



(043) 311-1420 / (043) 311-1323

info@bangkokabayan.com

Santiago Street, Poblacion Ibaan, Batangas 4230

These shall be included in the updated Schedule of Bank Fees and Charges as of May 22, 2023

For inquiries and clarifications, please contact your maintaining branch.

Thank you for banking with Bangko Kabayan.

**Table of Bank Fees
Effective May 22, 2023**

Type of Account	Initial Deposit	Maintaining Balance	Monthly Maintenance Fee
1. Regular Savings	P1,000.00	P1,000.00	P200.00
2. SSS Pensioner's Account	100.00	100.00	100.00
3. Bibbo Kid and Kiddie Savings	100.00	500.00	100.00
4. Inclusive Finance, ASENSO, MSE Savings, etc.	100.00	-0-	-0-
5. BK Value (Regular) Checking Account	3,000.00	3,000.00	200.00
6. BK Value (Automatic Transfer Account)	7,000.00	7,000.00	200.00
7. Direct/Regular Checking Account	5,000.00	5,000.00	200.00
8. Automatic Transfer/Current Account with Passbook	10,000.00	10,000.00	200.00
<i>Note: Zero dormancy fee applicable to all types of accounts</i>			

Table of Transaction Charges
Effective May 22, 2023

	Transaction Type	Service fee
1	Passbook Replacement	
	Damaged	100.00
	Lost	100.00
2	Account Closure	
	SA	100.00
	ATA	100.00
3	Replacement of Lost CTD	100.00
4	Request for Bank Certification	200.00
5	Check Accommodation	100.00
6	Sale of Demand Draft	100.00
7	Stop Payment Order	200.00
8	Fund Transfer from Depositor's account to Other Banks*	100+fees of depository bank
9	Fund Transfer to Depositor's account from Other Banks	100+fees of depository bank
10	Interbranch	
	Deposit	-
	Withdrawal/Encashment	50.00
11	Checkbook - Commercial	520.00
	Personal	300.00
12	Printing of SOA	P10 per page
13	Checkbook Wallet**	50.00
14	Passbook Jacket**	10.00
*See Annex A; **Free upon account opening, with charge on succeeding request		



(043) 311-1420 / (043) 311-1323

info@bangkokabayan.com

Santiago Street, Poblacion Ibaan, Batangas 4230

ANNEX A - Fees of Fund transfer through other Banks:

Fund Transfer through Other Facilities	Transaction Value	Fee
1. Fund Transfer through BSP PhilpassPlus-Real Time Gross Settlement	10,001-500,000.99	Php 5
	500,001-1,000,000.99	Php 10
	1,000,001-39,999,999.99	Ad Valorem Fee (Transaction Value x 0.00001) Rounded off to the nearest centavo
	40,000,000.00 and above	Php 400
2. Fund Transfer through UBP-Pesonet	Any amount	P 25
3. Fund Transfer through UBP-Instpay	Up to P50,000	P 30