

Summary of Corresponding Transfer Fees through Digital Channels

Based on the Latest Disclosures of BSP Supervised Financial Institutions (BSFIs) as of 30 June 2024^{1/}

Name of BSP Supervised Financial Institutions	Individual		Corporate	
	PESONet	instaPay	PESONet	instaPay
UNIVERSAL AND COMMERCIAL BANKS				
Asia United Bank Corporation	P8.00	P8.00	P8.00	P8.00
Australia and New Zealand Banking Group Ltd. ^{2/}	**	**	P0.00 - P400.00	**
Bank of America, N.A.	**	**	P20.00 - P100.00	**
Bank of China (Hongkong) Limited-Manila Branch	P30.00	P20.00	P30.00	**
Bank of Commerce	P15.00	P15.00	P25.00	P25.00
Bank of the Philippine Islands ^{3/}	P50.00	FREE - P25.00	P25.00	FREE - P25.00
Bank of the Philippine Islands (formerly Robinsons Bank Corporation)	P20.00	P10.00	P20.00	P25.00
BDO Unibank, Inc. ^{4/}	**	P0.00 - P25.00	P0.00 - P50.00	P25.00
Cathay United Bank Co., Ltd-Manila Branch	P200.00	**	P200.00	**
China Banking Corporation	P20.00	P10.00 - P15.00	P50.00	P25.00
CIMB Bank Philippines, Inc.	FREE	FREE	FREE	FREE
Citibank, N.A.	**	**	P0.00 - P100.00	**
CTBC Bank (Philippines) Corporation	P25.00	P15.00	P25.00	**
Deutsche Bank AG ^{2/}	**	**	P10.00 - P100.00	**
Development Bank of the Philippines	P10.00	P10.00	P10.00	P10.00
East West Banking Corporation	FREE	P10.00	FREE	P10.00
JP Morgan Chase Bank, N.A.	**	**	P0.00 - P110.00	**
KEB Hana Bank-Manila Branch	\$5.00	**	\$5.00	**
Land Bank of the Philippines ^{5/}	FREE - P150.00	FREE - P15.00	P10.00 - P150.00	P15.00
Maybank Philippines, Inc.	**	P10.00	P30.00	**
Mega International Commercial Bank Co., Ltd.	\$10.00	**	\$10.00	**
Metropolitan Bank and Trust Company ^{6/}	P50.00	P0.00 - P25.00	P50.00	**
Mizuho Bank, Ltd.-Manila Branch	**	**	P50.00	**
MUFG Bank, Ltd.	**	**	P250.00	**
Philippine Bank of Communications ^{2/}	P15.00 - P500.00	P20.00	P15.00 - P500.00	P20.00
Philippine National Bank	P20.00	P20.00	P50.00	P15.00
Philippine Trust Company ^{2/}	P25.00 - P50.00	P15.00	P25.00 - P50.00	**
Rizal Commercial Banking Corporation ^{7/}	P10.00	FREE - P25.00	P10.00	P15.00
Security Bank Corporation ^{8/}	**	P25.00	P0.00 - P15.00	P0.00 - P20.00
Shinhan Bank-Manila Branch	P100.00	**	P100.00	**
Standard Chartered Bank	**	**	P50.00	P25.00
Sumitomo Mitsui Banking Corporation-Manila Branch	**	**	P250.00	**
The Hongkong & Shanghai Banking Corporation	FREE	**	P50.00	**
Union Bank of the Philippines ^{9/}	FREE	FREE - P10.00	P25.00	P0.00 - P30.00
United Overseas Bank Limited, Manila Branch	**	**	P150.00	**
THRIFT BANKS				
AllBank (A Thrift Bank), Inc.	P25.00	P15.00	P25.00	P15.00
BPI Direct BankO, Inc., A Savings Bank	P50.00	P0.00 - P25.00	P50.00	FREE
Card SME Bank, Inc., A Thrift Bank	**	P12.00	**	P12.00
China Bank Savings, Inc.	P20.00	P10.00	P50.00	P10.00
City Saving Bank, Inc.	FREE	P10.00	FREE	P10.00



Name of BSP Supervised Financial Institutions	Individual		Corporate	
	PESONet	instaPay	PESONet	instaPay
First Consolidated Bank, Inc. (A Private Development Bank) ^{2/}	P25.00 - P600.00	**	P25.00 - P600.00	**
Malayan Savings Bank, Inc.	P50.00	P15.00	**	**
Philippine Business Bank, Inc., A Savings Bank	FREE	*	FREE	*
Philippine Savings Bank	P50.00	P15.00	P50.00	**
Producers Savings Bank Corporation	**	P25.00	**	P25.00
Queen City Development Bank, Inc.	**	P10.00	**	P10.00
Sterling Bank of Asia, Inc. (A Savings Bank)	P15.00	P15.00	P15.00	P15.00
Sun Savings Bank, Inc.	**	P10.00	**	P10.00
UCPB Savings Bank	P15.00	*	P15.00	*
Wealth Development Bank Corporation ^{2/}	P30.00 - P100.00	P15.00	P30.00 - P100.00	**
RURAL BANKS				
Bangko Nuestra Senora del Pilar, Inc.. (A Rural Bank)	P50.00	**	P50.00	**
BOF, Inc. (A Rural Bank)	P50.00	**	P50.00	**
BDO Network Bank, Inc. (A Rural Bank)	**	*	**	**
Camalig Bank, Inc. ^{2/}	P20.00 - P500.00	P15.00	P20.00 - P500.00	P15.00
Cantilan Bank, Inc.	P20.00	P25.00	P20.00	P25.00
Card Bank, Inc. (A Microfinance-Oriented Rural Bank)	**	P12.00	**	P12.00
Cebuana Lhuillier Rural Bank, Inc.	P50.00	P15.00	P50.00	P15.00
Country Builders Bank, Inc. (A Rural Bank)	FREE	**	FREE	**
Dungganon Bank, (A Microfinance Rural Bank) Inc.	P10.00	P10.00	P10.00	P10.00
East West Rural Bank, Inc.	**	P8.00	**	**
Malarayat Rural Bank, Inc.	P50.00 - P100.00	**	P50.00 - P100.00	**
New Rural Bank of San Leonardo (Nueva Ecija), Inc.	P30.00	**	P30.00	**
Own Bank, The Rural Bank of Cavite City, Inc.	FREE	FREE	FREE	FREE
Rang-Ay Bank, Inc. (A Rural Bank)	P50.00 - P100.00	**	P50.00 - P100.00	**
Rural Bank of Guinobatan, Inc.	P25.00	P15.00	P25.00	P15.00
SeaBank Philippines, Inc. (A Rural Bank) ^{10/}	FREE - P15.00	FREE - P15.00	FREE - P15.00	FREE - P15.00
DIGITAL BANKS				
GoTyme Bank Corporation ^{11/}	FREE - P8.00	FREE - P8.00	FREE - P8.00	FREE - P8.00
Maya Bank, Inc.	FREE	P15.00	FREE	FREE
Tonik Digital Bank, Inc.	FREE	FREE	FREE	FREE
Union Digital Bank ^{12/}	FREE	FREE	FREE	FREE
UNObank, Inc.	FREE	FREE	FREE	FREE
ELECTRONIC MONEY ISSUERS - OTHERS				
Banana Fintech Services Corporation	**	P10.00	**	P0.00 - P10.00
DCPay Philippines, Inc.	FREE	P10.00	P5.00	P10.00
Gpay Network PH, Inc. (GrabPay)	**	P15.00	**	**
G-Xchange, Inc. (GCASH)	**	P15.00	**	**
Maya Philippines Inc.	**	P15.00	FREE	**
PayMongo Payments, Inc.	P10.00	P10.00	P10.00	P10.00
PPS-PEPP Financial Services Corp. (PalawanPay)	**	P10.00	**	P10.00
ShopeePay Philippines, Inc.	**	P15.00	**	**
StarPay Corporation	**	P15.00	**	P15.00



Name of BSP Supervised Financial Institutions	Individual		Corporate	
	PESONet	instaPay	PESONet	instaPay
TayoCash, Inc.	P5.00	P12.00	P5.00	P12.00
Traxion Pay, Inc.	P50.00	P20.00	P50.00	P20.00
USSC Money Services, Inc. ^{2/}	FREE	P25.00 - P75.00	FREE	P25.00 - P75.00
Zybi Tech, Inc.	P30.00	P8.00	P30.00	P8.00

*Receiver only

**Service not available

1/ PESONet over-the-counter (OTC) fees are no longer included in the list.

2/ Fees are tiered depending on the amount of transaction.

3/ InstaPay transfers via VYBE will be free from April-June 2024. Fee of P25 afterwards.

4/ Fees are tiered depending on the BDO platform used for the transaction.

5/ Free for the first three transactions worth P1,000 and below per day using mobile banking app and iAccess.

6/ Free of charge in MBO and MBOA for transactions worth Php1,000 and below until 30 June 2024.

7/ Free for InstaPay fund transfer transactions amounting to Php 1,000.00 and below using RCBC Online Retail/RCBC Pulz for the first thirty (30) transactions in a calendar month until 31 July 2024.

8/ Fees are temporarily waived until further notice for non-individual accounts transacting via DigiBanker. Clients with proprietary front-end system or those API-based clients are exempted from this promo.

9/ Free for transactions worth P500 and below until 24 July 2024.

10/ Free for first 15 sending transactions per week (PESONet and InstaPay combined), P15.00 per transaction thereafter. Resets every Monday.

11/ Free for a maximum of three transfers per week, which resets every Monday, Php8.00 per transaction, thereafter.

12/ Free for InstaPay fund transfer transactions until July 2024, fee of Php10.00 thereafter.

