

Save

Open an account that fits your lifestyle

Get the flexibility to manage your money and maximize its growth potential.



This catalogue includes Savings and Checking account details, and the different product types.



ATM Savings

Withdraw cash and pay bills free of charge in over 4,000 BDO ATMs nationwide.



Passbook Savings

Monitor your account easily with a passbook while it grows with a fixed interest rate.



Kabayan Savings

Send money to your family in the Philippines through an affordable savings account.



Kabayan Shipping

A dollar-denominated account exclusive for Seafarers.



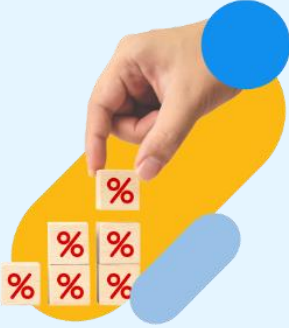
Junior Savers

Teach your kids the value of saving money with an account just for them.



Dollar Savings

Save, secure, and access your US currency conveniently when you travel.



Optimum Savings

Reach your savings goals as fast as possible with this account's tiered interest rates.



Prime Savers

Savings account for 60 years old and above. This account can help achieve long-term financial stability in your senior years.

Product Catalog > Save > Savings Accounts



Foreign Currency Savings

Keep your foreign currency ready whenever you need it.



ATM Savings

Make everyday transactions simple and convenient. Comes with a debit card that lets you withdraw cash from over 4,000 BDO ATMs nationwide, enjoy cashless shopping and transfer funds online

Initial Deposit	Minimum MADB Requirement	Minimum Balance to Earn Interest	Interest Rate
PHP 2,000	PHP 2,000	PHP 5,000	0.0625% gross p.a.
Benefits	Account Access	Suitable for	
<ul style="list-style-type: none">Low Maintaining BalanceEasy Access to Funds	<ul style="list-style-type: none">ATM, Cash Deposit Machine (CDM) and other self-service machines (for individual- accounts only)Online and Mobile Banking	Individuals or businesses (sole proprietorship) who want a convenient way to save and manage financial transactions. Ideal for establishing funds for everyday needs	



Passbook Savings

Monitor your account easily with a passbook while your savings grow.

Initial Deposit	Minimum MADB Requirement	Minimum Balance to Earn Interest	Interest Rate
PHP 5,000	PHP 10,000	PHP 10,000	0.0625% gross p.a.
Benefits	Account Access	Suitable for	
<ul style="list-style-type: none">• Earn interest while you save• Easily monitor your account and document your transactions with a passbook	<ul style="list-style-type: none">• Passbook• ATM, Cash Deposit Machine (CDM) and other self-service machines (for individual accounts only)• Online and Mobile Banking	Individuals or businesses (sole proprietorship, partnership, corporation & cooperative) who want to build savings as they manage their financial needs	



Kabayan Savings

Send money to your family in the Philippines through an affordable savings account – P100 lang ang initial deposit at walang maintaining balance.*

Initial Deposit

PHP 100
USD 100

Minimum MADB Requirement

N/A*

Minimum Balance to Earn Interest

PHP 5,000
USD 200

Interest Rate

0.0625% gross p.a.

Benefits

- *No maintaining balance basta’t may 1 remittance sa account within 2 years
- Receive remittances fast, safely and conveniently
- Easily track remittances as it comes with both an ATM and a passbook
- Eligible for free life and accident insurance (With at least 6 remittances & PHP 25,000 monthly balance in the last 12 months, insured na ang remitter)

Account Access

- Passbook
- ATM
- Cash Deposit Machine (CDM) for PHP only
- Other self-service machines
- Online and Mobile Banking

Suitable for

Overseas Filipinos and beneficiaries who send/receive remittances



Kabayan Shipping

A dollar-denominated account exclusive for Seafarers.

Initial Deposit	Minimum MADB Requirement	Minimum Balance to Earn Interest	Interest Rate
USD 10	N/A*	USD 200	0.05% gross p.a.
Benefits <ul style="list-style-type: none">• Zero maintaining balance but account must receive at least one (1) remittance within two years• Convenient, fast and safe transfer to your Kabayan Savings account• Eligible for free life and accident insurance (With at least 6 remittances & PHP 25,000 monthly balance in the last 12 months, insured na ang remitter)		Account Access <ul style="list-style-type: none">• Passbook• ATM• Online and Mobile Banking	Suitable for <p>For seafarers of accredited shipping companies</p>

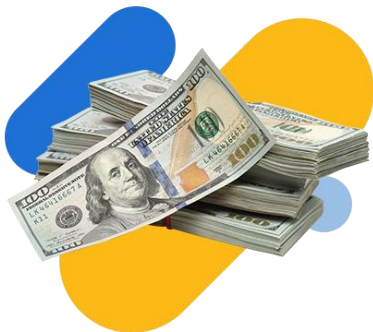


Junior Savers

Teach your kids the value and habit of saving through an account just for them. Make direct deposits or transfer funds from your own account through a Junior Savers Plan.

Initial Deposit	Minimum MADB Requirement	Minimum Balance to Earn Interest	Interest Rate
PHP 100	PHP 100	PHP 2,000	0.0625% gross p.a.

Benefits	Account Access	Suitable for
<ul style="list-style-type: none">• Teach your kids the value and habit of saving at a young age• Start a Junior Savers Plan by scheduling regular transfers to your child’s account	<ul style="list-style-type: none">• Passbook• ATM, Cash Deposit Machine (CDM) and other self-service machines• Online and Mobile Banking	Parents or legal guardians who want to prepare for the future financial needs of children (aged 0-12)



Dollar Savings

Save, secure, and access your US currency conveniently when you travel.

Initial Deposit

USD 200

Minimum MADB Requirement

USD 500

Minimum Balance to Earn Interest

USD 500

Interest Rate

0.05% gross p.a.

Benefits

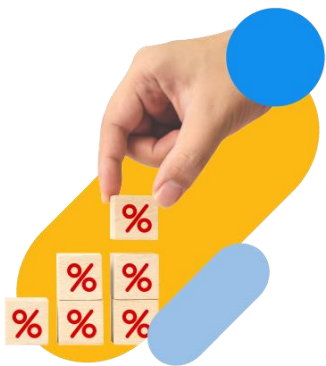
- Access to your account while travelling overseas
- Easy cross-border transactions

Account Access

- Passbook
- ATM (for individual account only)
- Online and Mobile Banking

Suitable for

Individuals or businesses (sole proprietorship, partnership, corporation & cooperative) looking for a safe way to keep and grow their dollar currencies for travel and everyday needs



Optimum Savings

Whether it’s to travel, drive your dream car, or build your emergency fund, take the first step towards your saving goals by building a savings plan with Optimum Savings!

Initial Deposit

PHP 30,000 (Personal)
PHP 50,000 (Business)

Minimum MADB Requirement

PHP 30,000 (Personal)
PHP 50,000 (Business)

Minimum Balance to Earn Interest

PHP 30,000 (Personal)
PHP 50,000 (Business)

Interest Rate

Tiered from 0.0625% to 0.1875%

Benefits

- Start a savings plan by opening a dedicated account for your goals
- Build a savings habit with its limited withdrawal feature of up to 3x a month for free
- Aim for higher interest by saving more

Account Access

- Passbook
- ATM, Cash Deposit Machine (CDM) and other self-service machines (for individual accounts only)
- Online and Mobile Banking

Suitable for

Individuals or businesses (sole proprietorship, partnership, corporation & cooperative) who want to get the best out of their savings as they work on achieving bigger goals



Prime Savers

Savings account for 60 years and above. Achieve financial security with an account that helps you save for emergencies and manage expenses for healthcare, hobbies, and daily needs.

Initial Deposit	Minimum MADB Requirement	Minimum Balance to Earn Interest	Interest Rate
PHP 2,000 / USD 200	PHP 2,000 USD 200	PHP 5,000 USD 500	0.0625% gross p.a. (PHP) 0.05% gross p.a. (USD)
Benefits	Account Access	Suitable for	
<ul style="list-style-type: none">• Acts as a dedicated account for emergency fund for you and your family's peace of mind• Helps you easily manage expenses for hobbies, healthcare, and daily needs• Low maintaining balance (vs. a regular passbook account)	<ul style="list-style-type: none">• Passbook• ATM, Cash Deposit Machine• Cash Deposit Machine (CDM) for PHP only• Other self-service machine• Online and Mobile Banking	Individuals in their retirement age who wants to sustain and manage their funds for health and leisure	



Foreign Currency Savings

Keep your foreign currency ready whenever you need it.

Currency	EUR	JPY	GBP	AUD	CAD	HKD	SGD	CNY
Initial Deposit	500	50,000	500	500	1,000	500	500	2,500
Minimum MADB Requirement	500	50,000	500	500	1,000	500	500	2,500
Minimum Balance to Earn Interest	n/a	n/a	1,000	500	1,000	n/a	n/a	2,500
Interest Rate	n/a	n/a	0.125%	0.125%	0.25%	n/a	n/a	0.10%



Foreign Currency Savings

Keep your foreign currency ready whenever you need it.

Benefits

- Easy account monitoring through passbook
- Provides a working transactional account in other foreign currency
- Low initial deposit and minimum balance requirements

Account Access

- Via passbook

Suitable for

- Individuals – for personal use, such as travel or investments
- Businesses – with dealings that require foreign currencies

Product Catalog > Save > **Checking Accounts**



Regular Checking

Pay via checks and enjoy the convenience of a debit card.



Smart Checking

Enjoy features of a checking and savings account in one place. It comes with a passbook or electronic statement to help you monitor your transactions.



Regular Checking

Make secure payments via checks while enjoying the convenience of a debit card for your regular transactions.

Initial Deposit

PHP 5,000

Minimum MADB Requirement

PHP 5,000

Minimum Balance to Earn Interest

N/A

Interest Rate

N/A.

Benefits

- Secure payments instead of using cash
- Low maintaining balance of PHP 5,000
- Easy access to funds

Account Access

- Checkbook
- ATM, Cash Deposit Machine (CDM) and other self-service machines (for individual accounts only)
- Online and Mobile Banking

Suitable for

Individuals or businesses (sole proprietorship, partnership, corporation & cooperative) looking for an affordable way to secure payments via checks for their expanding financial needs



Smart Checking

It's a checking account that earns interest! Experience the convenience of managing your finances in one place.

Initial Deposit

Personal
PHP 15,000 (Statement)
PHP 25,000 (Passbook)
Business
PHP 25,000 (Statement)
PHP 50,000 (Passbook)

Minimum MADB Requirement

Personal
PHP 15,000 (Statement)
PHP 25,000 (Passbook)
Business
PHP 25,000 (Statement)
PHP 50,000 (Passbook)

Minimum Balance to Earn Interest

Personal
PHP 15,000 (Statement)
PHP 25,000 (Passbook)
Business
PHP 25,000 (Statement)
PHP 50,000 (Passbook)

Interest Rate

0.0625% gross p.a.

Benefits

- Interest-earning checking account
- Easy monitoring of check issuances and other transactions.
- No need to transfer money from your savings to fund your check issuance

Account Access

- Checkbook
- Passbook or Electronic Statement of Account
- ATM, Cash Deposit Machine (CDM) and other self-service machines (for individual accounts only)
- Online and Mobile Banking

Suitable for

Individuals or businesses (sole proprietorship, partnership, corporation & cooperative) who want to manage their day to day financial obligations while enjoying interest to grow their savings