

## Send Money to any BDO Account

Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Send Money to Any BDO Account		Daily Transaction Limit: <b>₱200,000</b> Minimum Transaction Amount: <b>₱1</b>	Free	Real-time credit
		Daily Transaction Limit: <b>₱50,000</b> Minimum Transaction Amount: <b>₱100</b>	Free	

## Send Money to Other Local Banks and Wallets via InstaPay

Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Send Money to Any Account		Daily Transaction Limit: <b>₱50,000</b> Minimum Transaction Amount: <b>₱100</b>	Free	Real-time credit
			₱25	

## Send Money for Pick-up

Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Pick-up available at any branch of:  BDO Remit Counters in SM Malls BDO Network Bank SM Hypermart SM Savemore SM Supermarket Palawan Pawnshop RD Pawnshop Villarica Pawnshop Cebuana Lhuillier M. Lhuillier Kwarta Padala		Daily Transaction Limit: <b>₱50,000</b>  Minimum Transaction Amount: <b>₱100</b>	<b>₱100</b> (except for MLKP – ₱150)	Within 24 hours

**REMINDER:** Only Palawan Pawnshop is a BDO Cash Pick-up partner. Palawan Express Padala Outlet or Agent is different from Palawan Pawnshop and is NOT a BDO Cash Pick-up location.



Transaction fee will not be refunded if customer requests to cancel.

## Send Money to Own BDO Account (USD to PHP)


Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Send Money to Enrolled 3rd Party in the same currency		Daily Transaction Limit: <b>USD 5,000</b>	USD 1	Real-time credit

**Reminder:** Exchange rate will be the published rate in the BDO website (Real-time conversion).

## Send Money to Enrolled 3rd party (Same currency)

Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Send Money to Any Account	 	Daily Transaction Limit: PHP 1,000,000 USD 20,000 AUD 28,000 CAD 28,000 CNY 140,000 EUR 18,000 GBP 16,000 HKD 160,000 SGD 28,000  Minimum Transaction Amount: ₱0.01	Free	Real-time credit

## Wire Transfer





Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Wire Transfer from a USD account to any account of any currency		Up to available balance	Wire Transfer Fee: USD 10  Additional Charge if On Us: USD 25	Real-time credit

**Reminders:** Beneficiary Bank Charges - Depending on the beneficiary bank involved in the transfer, they may or may not charge their own fees.\*

**Intermediary Bank Charges** - If the transaction will be routed through a correspondent bank, intermediary bank charges may also be applied. This is shouldered by the beneficiary customer/recipient of funds where the charge will be deducted by the correspondent/settlement/beneficiary bank from the total amount that the recipient of funds will receive.\* These are the fees of the intermediary/beneficiary bank and not of BDO.

\*Fees of the correspondent/intermediary/ beneficiary may change without prior notice.





## Pay Bills

Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Pay Bills	 	Minimum Transaction Amount: ₱1	Free	Refer to reminders below
	 	Maximum Transaction Amount: Varies per biller		



**Reminder:** Successful payments are immediately deducted from account, but posting date of payment varies according to the merchant biller.

With 10 PM cut-off for same-day Pay Bills settlement. Transactions done after the cut-off are considered next banking day transactions.



## Buy Load

Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Buy Load for any network	  By Jan 2024	Minimum Transaction Amount: <b>Varies per network provider (with pre-defined list of denomination)</b>	Free	Real-time credit
	 	Maximum Transaction Amount: <b>₱2,000</b>		

## Withdraw Money via QR code

Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Withdraw Money using a generated QR code from enabled BDO ATMs	 	Minimum Transaction Amount: <b>₱200</b>  Maximum Transaction Amount: <b>₱10,000</b>  QR Validity: <b>30 minutes</b>	Free	Real-time deduction from every successful withdrawal

## Deposit Money via QR code

Transaction	Platform	Limit	Transaction Fee	Availability of Funds
Deposit Money using a generated QR code to enabled BDO Universal Teller Machines (UTM)	 	Minimum Transaction Amount: <b>₱100</b>  Maximum Transaction Amount: <b>₱200,000</b>  Maximum number of bills: <b>200 pieces</b>	Free	Real-time credit to account with every successful deposit

**Reminder:** BDO Universal Teller Machines do not accept PHP 20 and PHP 50 bills and coins.  
 QR validity: 24 hours