

Exhaustive Report on BPI Products, Services, and Operational Details for RAG System Ingestion

1. Executive Summary & Foundational Disambiguation

This report provides a comprehensive and highly structured analysis of the products, services, and operational details of "BPI," a moniker that requires immediate clarification due to its use by two distinct entities within the provided materials. The primary focus of this document is the Bank of the Philippine Islands (BPI), a major financial institution with an extensive portfolio of personal and institutional banking services, as evidenced by the volume and nature of the provided data from bpi.com.ph.¹ For the sake of accuracy and to prevent data cross-contamination in a Retrieval-Augmented Generation (RAG) system, it is crucial to first distinguish the Bank of the Philippine Islands from the Biodegradable Products Institute (

bpiworld.org), a North American organization focused on the certification and advocacy of compostable materials.⁴

The objective of this report is to consolidate all available information into a granular and logically organized format. The data is presented with meticulous detail, capturing not only general product descriptions but also specific requirements, fees, and step-by-step guides. The report also identifies and discusses potential data ambiguities and underlying business strategies, ensuring the RAG system can deliver precise and contextually relevant responses to complex user queries. The structured data model presented herein is designed to enable the system to navigate intricate relationships between products, client profiles, and operational procedures, providing a robust foundation for a sophisticated and reliable information retrieval platform.

2. BPI Bank: Personal Banking Products & Services

2.1. Deposit Accounts: Detailed Product Catalog

BPI offers a diverse range of deposit products segmented to cater to different customer demographics, from digital-native individuals to high-net-worth clients. The variety of options demonstrates a strategic approach to market penetration, with low-barrier accounts designed for broad accessibility and higher-tier accounts for wealth management.

2.1.1. Peso Savings Accounts

- **#SaveUp and #MySaveUp:** These are BPI's all-digital savings accounts, characterized by minimal entry requirements and a focus on electronic banking convenience.⁵ Both accounts require only a Php 1 initial deposit and have a waived minimum monthly Average Daily Balance (ADB) requirement, with the waiver for #MySaveUp taking effect in June 2023 and for #SaveUp in July 2023.⁵ To earn interest, a daily balance of Php 5,000 is required, which yields an interest rate of 0.0925% per annum.⁵
- **Jumpstart Savings:** Designed with a lower entry barrier, this account has a required initial deposit of Php 100, a minimum monthly ADB of Php 1,000, and a daily balance to earn interest of Php 2,000.⁵ The interest rate is 0.0625% per annum, and the Php 1,000 maintaining balance is waived for one year for accounts opened after March 16, 2012.⁵
- **Maxi-Saver:** This is a premium savings account for high-value clients, with a significantly higher barrier to entry. The account requires a Php 2,000,000 initial deposit, minimum monthly ADB, and daily balance to earn interest.⁵ While the base interest rate is 0.125% per annum, a bonus of 0.125% per annum is awarded if no withdrawals are made within a month.⁵ This dual-rate structure incentivizes long-term savings and capital retention.
- **Saver-Plus:** This account has an initial deposit and minimum monthly ADB of Php 3,000, but requires a higher daily balance of Php 50,000 to earn its 0.0625% interest rate per annum.⁵
- **Regular Savings:** A standard savings account with an initial deposit and minimum monthly ADB of Php 3,000. It requires a daily balance of Php 5,000 to earn its 0.0625% per annum interest.⁷

2.1.2. Foreign Currency Savings Accounts

BPI also provides a suite of foreign currency savings accounts to support international transactions and wealth diversification. The US Dollar Savings account requires a USD 500 initial deposit and minimum ADB, and offers a 0.050% interest rate per annum.⁵ The

Pamana Savings (US Dollar) account, a specialized product, offers free life insurance worth three times the average account balance, up to USD 40,000.⁸ This account requires an initial deposit, minimum ADB, and interest-earning balance of USD 1,000, with an interest rate of 0.050% per annum.⁸

The presence of a low-deposit account like Direct Deposit US Pension with Passbook (USD 100 initial deposit) and the Pamana Padala (USD 500 initial deposit with waived ADB for four remittances per year) illustrates a specific market focus on overseas Filipino workers (OFWs).⁵ By providing tailored products, the bank facilitates the financial needs of this specific, high-remittance customer segment. Other foreign currency accounts are also available, including those for Australian dollars, British pounds, Canadian dollars, Chinese yuan, Euros, Hong Kong dollars, Japanese yen, and Swiss francs, each with its own set of deposit and interest-earning balance requirements.⁹

2.2. Loan Products: Detailed Features and Rates

2.2.1. Personal Loans

BPI's personal loans are designed to be collateral-free and can be used for various purposes such as home renovation, education, business, or travel.¹⁰ Loan amounts range from Php 20,000 to Php 3,000,000, and repayment is facilitated through an automatic debit facility from a BPI account.¹⁰ The loan application process is relatively fast, with approval typically taking 5 to 7 working days upon submission of complete documents, and proceeds are credited to the client's account within 1 to 2 banking days after signing.¹¹

A key offering is the Salary Loan, a B2B2C product where BPI partners with companies to provide preferential loan rates and hassle-free processing to employees.¹⁰ This structured approach reduces BPI's risk exposure by linking loan repayment directly to a verifiable income stream. A one-time processing fee of Php 1,500 is deducted from the loan proceeds.¹⁰ Additionally, loans above Php 250,000 for business purposes are subject to a

government-mandated Documentary Stamps Tax of Php 1.50 for every Php 200 of the loan amount.¹⁰

2.2.2. Auto and Housing Loans

- **Auto Loans:** These loans are available for a wide range of vehicles, including brand-new or second-hand passenger cars, trucks, and big bikes.¹² A special feature, E-Vehicle Financing, is also offered to promote sustainable living.¹² A promotional offer includes low rates, up to Php 70,000 in free bank fees, and free first-year motor insurance up to Php 70,000.¹²
- **Housing Loans:** BPI housing loans can be used for acquiring property, constructing a new home, or renovating an existing one.¹³ The minimum household income to qualify is Php 40,000.¹³ The loanable amount starts at a minimum of Php 400,000 and can go up to 90% of the property's value.¹³ A significant feature is All-in Financing, which allows borrowers to include upfront bank fees in the loanable amount, making the loan more accessible by spreading the costs over the loan term.¹⁴

Promotional Interest Rates:

- **Housing Loan:** Recent promotions offer competitive rates such as 6.50% fixed for 6 years¹⁵ and 6.70% per annum fixed for 5 years.¹⁶
- **Standard Rates:** As of November 10, 2022, indicative fixed rates for new home acquisition loans range from 7.00% for a 1-year fixing period to 12.00% for a 20-year fixing period.¹³

2.3. Credit Cards: A Comprehensive Breakdown

BPI offers a full suite of credit cards, each with a distinct set of features and target clientele.¹⁷

Card Type	Annual Fee (Principal Card)	Minimum Annual Income	Key Features
BPI Signature Card	Php 5,500/year	Php 1.2M ²⁰	2 BPI Points per Php 20

	(Free for 1st year) ¹⁸		spend, 50% off Signature deals, access to airport lounges, free travel insurance up to Php 20M, 24/7 concierge ¹⁸	
BPI Platinum Rewards Card	Php 4,000/year (Free for 1st year) ¹⁹	Php 1M (per one source) ²⁰	Php 600K (per another source) ²³	2 BPI Points per Php 30 local spend, 2 points per Php 20 foreign spend, free travel insurance up to Php 10M, up to 4 free airport lounge passes ²²
BPI Gold Rewards Card	Php 2,250/year ²⁰	Php 480K ²⁰	1 BPI Point per Php 35 spend, free travel insurance up to Php 10M ²⁰	
BPI Rewards Card	Php 1,550/year (Free for 1st year) ²⁶	Php 180K ²⁰	1 BPI Point per Php 35 spend, flexible installment plans, free travel insurance up to Php 2M ²¹	
BPI Amore Cashback Card	Php 2,050/year (Free for 1st	Php 180K ²⁰	Cashback on supermarkets (4%), drug	

	year) ²⁰		stores/utilities (1%), other local spend (0.3%) ²⁰
BPI Amore Platinum Cashback	Php 5,000/year (Free for 1st year) ¹⁹	Php 1M ²⁰	Cashback on restaurants (4%), supermarkets (1%), other shopping (1%) ²⁰
BPI Edge Card	Php 110/month (Free for 1st year) ²⁰	Php 180K ²⁰	1 BPI Point per Php 50 spend ²⁰
Petron BPI Card	Php 1,550/year (Free for 1st year) ²⁰	Php 180K ²⁰	3% fuel rebate at Petron, Php 200 fuel voucher welcome gift ²⁰
BPI eCredit Card	No annual fee ²¹	N/A	Companion card for secure online shopping, adjustable sub-limit ²¹

The provided materials present a notable discrepancy in the minimum annual income requirement for the BPI Platinum Rewards Card. One source specifies a minimum of Php 1 million²⁰, while another indicates a minimum of Php 50,000 per month, which equates to an annual income of Php 600,000.²³ A RAG system must be programmed to handle this conflicting information, either by flagging it for human review or by using the more recently updated figure if a date is available.

2.4. Digital Banking & Mobile App Services

BPI has embraced a digital-first strategy to provide convenient banking services without

requiring a physical branch visit.²⁷ The BPI app offers a wide array of features, including fast online account opening for new clients (for

#SaveUp accounts), easy money transfers (InstaPay, PesoNET), quick bill payments, and the ability to schedule transactions.²⁷ The app also includes an AI-powered personal finance manager called

Track & Plan and allows users to generate Account QR Codes for secure payments.²⁷

Despite the focus on digital services, certain operational constraints require a hybrid model. While a new client can open a #SaveUp account in minutes online⁶, a client with an existing BPI credit card but no deposit account cannot open a new account online and must visit a branch.²⁸ Similarly, updating a registered mobile number through the app requires an additional activation step at a BPI ATM within five banking days.²⁹ These dependencies on physical channels demonstrate that BPI's digital ecosystem is not entirely self-contained, a crucial detail for a RAG system tasked with providing accurate guidance.

2.4.1. Key Security Features

BPI's digital platforms are secured by world-class security measures.²⁹ These include:

- **Mobile Key:** A feature for securely authorizing transactions and logins with a 6-digit PIN or biometrics.²⁹
- **Biometrics Login:** Users can log in using Fingerprint or Face ID for enhanced security.²⁹
- **One-Time PIN (OTP):** A standard security feature for transaction verification.²⁹
- **Trusted Devices:** The ability to add and monitor devices with access to the online account.²⁹
- **Withdrawal Alerts:** SMS alerts can be set to notify a user of any ATM withdrawals above a specific threshold.²⁹

3. BPI Bank: Institutional Banking & Corporate Services

3.1. BizLink: The Corporate Banking Platform

For small to medium enterprises (SMEs) and large institutions, BPI offers the BizLink platform for cashflow management.¹ This platform provides a single log-in for multiple services, enhanced mobility via a mobile app, and multi-level security.³¹

The enrollment process for BizLink requires a business to open a savings or current account at any BPI branch and then submit a signed enrollment form along with required company documents (e.g., Secretary's Certificate for corporations).³¹ Once approved, a System Administrator is granted credentials within one banking day to manage user access and view accounts.³¹ The platform supports transactions in Peso, Dollar, and other currencies and allows users to view transactions for the past 90 days.³¹

3.2. Corporate Finance & Financial Advisory

BPI Capital provides a range of expert solutions for corporate clients with diverse structuring, financing, and capital requirements.³ These services include:

- **Capital Raising:** Debt and Equity Underwriting, Loan Syndication, and Project Financing.
- **Financial Advisory:** Mergers and Acquisitions (M&A), Corporate Restructuring, and Valuations.
- **Merchant Banking:** Private Equity Placement, Mezzanine Financing, and Venture Capital.

4. Application & Enrollment Process Guides: A Multi-channel Analysis

4.1. Account Opening Process

- **Online Account Opening:** New clients can open a #SaveUp account in minutes exclusively through the BPI mobile app.⁶ The process is streamlined, requiring a single government-issued ID and a selfie for identity verification.²⁸ Accepted IDs include Passport, Driver's License, Postal ID, SSS ID, PRC ID, or UMID.²⁷
- **In-Branch Account Opening:** For clients who prefer a physical visit or are not eligible for

online opening, the in-branch process is straightforward.³² It requires bringing one valid government-issued ID and the required minimum deposit for the chosen account.³² Some unofficial sources suggest bringing at least two valid IDs and income documents for a smoother process.³³

4.2. Loan Application Process

The requirements for BPI loan applications are highly specific to the applicant's profile, necessitating a structured data model for accurate retrieval.

- **For Locally Employed Individuals:** Required documents include a duly accomplished application form, two valid IDs, and income documents such as a Certificate of Employment, latest payslips (past 3 months), or the latest ITR.³⁴
- **For Self-Employed Individuals:** The requirements are more extensive, including DTI Registration or Mayor's Permit, the latest ITR with financial statements, a working account statement for at least six months, and trade references for verification.³⁴
- **For Overseas Filipino Workers (OFWs):** Applicants must provide their latest employment contract and proof of bank remittance.³⁴
- **For Pensioners:** Required documents include a Certificate of Pension and three months of bank statements for the pension account.³⁴

The highly granular requirements for each applicant type highlight the bank's meticulous risk assessment procedures. A robust RAG system must be structured to first identify the applicant's profile before retrieving the appropriate list of documents.

5. Fees, Charges, and Penalties: A Structured Reference

The fee structure for BPI's services serves not only as a source of revenue but also as a tool to direct customer behavior towards more efficient, digital channels. For instance, while fund transfers to enrolled accounts are free, an over-the-counter fund transfer incurs a Php 15 fee, and an inter-region deposit incurs a fee of up to Php 1,000.³⁵

5.1. Credit Card Fees & Charges

Type of Fee	Amount	Notes
Annual Membership Fee	Varies by card type (e.g., Php 5,500 for Signature Card)	Free for the first year on most cards ¹⁹
Supplementary Card Fee	Varies (e.g., free for life for 1st supplementary Signature Card) ¹⁹	Varies by card and supplementary count
Foreign Transaction Fee	1.85% of the converted amount	Composed of 0.85% service fee + 1% Mastercard/Visa assessment fee ¹⁹
Cash Advance Fee	Php 200 flat fee per transaction	Plus a 3% finance charge on the transaction amount ¹⁹
Late Payment Fee	Php 850 or the value of the unpaid minimum amount due, whichever is lower ¹⁹	Charged per occurrence if payment is less than the Minimum Amount Due ¹⁹
Returned Check Fee	Php 100 per dishonored check + 6% of the check amount ¹⁹	Charged for checks used in payment of the account ¹⁹
Card Replacement Fee	Php 400	Incurred for lost, stolen, or damaged cards ¹⁹
Account Maintenance Fee	Php 50/month	For terminated/cancelled card accounts with credit balances for more than one month ¹⁹

5.2. Loan Fees & Charges

Type of Fee	Auto Loan	Housing Loan
Processing and Handling	Varies by location ³⁷	Php 10,000 ³⁷
Appraisal Fee	N/A	Php 5,000 ³⁷
Notarial Fee	Varies by location ³⁷	Php 1,300 ³⁷
Documentary Stamp Tax	Varies by loan amount ³⁷	Php 1.50 per Php 200 of loan amount ³⁷
LTO Encumbrance Fee	Php 500 ³⁷	N/A
Cancellation of Mortgage Fee	Php 800 ³⁷	Varies based on annotated amount ³⁷

5.3. Account & Transaction Fees

Particulars	Service Fee
ATM Withdrawal (non-BPI local)	Php 15 per withdrawal ³⁵
ATM Withdrawal (international)	USD 3.50 or 2% of amount withdrawn ³⁵
Balance Inquiry (non-BPI local ATM)	Php 1.50 ³⁵
Over-the-Counter Deposit (#SaveUp)	Php 50 to Php 1,000, depending on deposit amount ³⁵
Dormancy Fee	Php 30 per month

Account Closure Fee	Php 500
---------------------	---------

6. Customer Support & Operational Channels

For immediate concerns, such as lost or stolen cards, clients are advised to call the 24-hour BPI Contact Center.³⁹ BPI explicitly warns against sharing confidential information like One-Time PINs and passwords through social media, email, or SMS.³⁹

6.1. Contact Channels

- **24-hour BPI Contact Center:** (+632) 889-10000.³⁹
- **Domestic Toll-Free:** 1-800-188-89-100 (for PLDT users outside Metro Manila).³⁹
- **International Toll-Free Numbers:** A comprehensive list is available for various countries and carriers, including the USA, UK, Canada, Australia, and Singapore.⁴⁰
- **Email:** Dedicated email addresses for specific concerns, such as preferred@bpi.com.ph for Preferred clients.⁴²
- **Branch Visits:** Clients can visit any BPI branch for face-to-face assistance.⁴⁰ The BPI Express Assist (BEA) service allows clients to set branch appointments online for transactions like deposits or withdrawals, saving time.⁴³

7. Data Synthesis & RAG System Schema Recommendations

7.1. Final Summary of Key Data Points

The analysis of BPI's services reveals a sophisticated, multi-channel approach to banking. The institution offers a wide array of products, from accessible digital savings accounts and tiered credit cards to comprehensive loan and corporate banking solutions. Each product has a well-defined set of requirements, features, and fees, which are consistently documented

across the available materials. The bank's operations are a blend of seamless digital services and traditional physical banking, with certain key transactions requiring in-branch or ATM validation.

7.2. Recommended Schema for RAG Ingestion

For optimal ingestion into a RAG system, the data should be structured in a graph-based schema. The root node BPI_Bank would link to major service nodes such as Personal_Banking and Institutional_Banking. Personal_Banking would branch out to Deposit_Accounts, Loans, and Credit_Cards. Each product (e.g., #SaveUp, Auto_Loan, BPI_Signature_Card) would be a node with properties for Features, Requirements, and Fees. A separate Applicant_Profile node could link to the Requirements node, allowing the system to handle multi-hop queries such as, "What are the required documents for an Auto_Loan for a Self-Employed applicant?"

7.3. Identified Data Ambiguities for Developer Attention

- **Conflicting Income Requirements:** The discrepancy in the minimum annual income for the BPI Platinum Rewards Card (Php 1M vs. Php 600K) must be addressed. It is recommended that the RAG system either presents both figures with their sources or, if possible, is updated with the most current information.
- **Promotional vs. Standard Rates:** The report contains both standard rates and promotional interest rates for loans.¹³ The RAG system must be able to differentiate between time-sensitive offers and general product information to avoid providing outdated advice.

7.4. Broader Implications

BPI's product and service ecosystem reflects a dual-pronged business strategy. On one hand, the bank leverages digital platforms and low-initial-deposit accounts to expand its customer base and attract a younger, digitally-native demographic. The strategic fee structure encourages the use of these cost-effective digital channels, reducing branch traffic and operational overhead. On the other hand, BPI maintains a strong focus on high-value clients and corporate entities through premium products like Maxi-Saver, sophisticated financial advisory services, and tailored corporate platforms like BizLink. This segmentation allows BPI

to effectively compete across the entire market spectrum, from the unbanked consumer to the large institutional client. The ability of the RAG system to accurately model these different facets will be key to its overall utility and performance.

Works cited

1. BPI: Bank of the Philippine Islands, accessed August 23, 2025, <https://www.bpi.com.ph/>
2. Online Banking - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/bank/digital-banking/online>
3. Corporate Finance - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/institutional-banking/financing/corporate-finance>
4. BPI - Certified Compostable, accessed August 23, 2025, <https://bpiworld.org/>
5. Deposit Rates for Savings and Checking Accounts | BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/bank/deposits/deposit-rates-savings-and-checking>
6. #SaveUp | BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/bank/savings-accounts/digital-saveup>
7. Regular Savings - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/bank/savings-accounts/regular-savings>
8. Pamana Savings - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/bank/savings-accounts/pamana-savings>
9. Foreign Currency - US Dollar Savings - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/bank/savings-accounts/foreign-currency-savings/foreign-currency-savings>
10. Personal Loan Calculator | BPI, accessed August 23, 2025, <https://calculator.bpipersonalloans.com/>
11. Personal Loan FAQ - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/loans/personal-loan/new-applicants-faqs>
12. Auto Loan - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/loans/auto-loan>
13. Housing Loan for NEXT clients - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/wealth/preferred/next/xclusive-benefits/housing-loan>
14. All-In Financing | BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/loans/housing-loan/payment-solutions/all-in-financing>
15. Your New Chapter, Our Treat Promo - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/rewards-and-promotions/promos/your-new-chapter-our-treat-promo>
16. 5678 Housing Loan Deals Promo - BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/rewards-and-promotions/promos/5678-housing-loan-deals-promo>
17. Credit Cards | BPI, accessed August 23, 2025, <https://www.bpi.com.ph/personal/cards/credit-cards>

18. BPI Signature Card | BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/cards/credit-cards/visa-signature>
19. BPI Credit Card Rates and Fees, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/cards/credit-cards/rates-and-fees>
20. BPI Credit Card Application: Requirements, Process, and More - Moneymax, accessed August 23, 2025,
<https://www.moneymax.ph/credit-card/articles/bpi-credit-card-application-step-step-guide>
21. Credit Cards - Bank of the Philippine Islands, accessed August 23, 2025,
<https://www2.bpi.com.ph/creditcards>
22. BPI Platinum Rewards Card, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/cards/credit-cards/bpi-platinum-rewards-mastercard>
23. Apply for a Credit Card - BPI, accessed August 23, 2025,
<https://www2.bpi.com.ph/creditcards/apply>
24. Moneymax Reviews: Reasons to Get the BPI Platinum Rewards Card, accessed August 23, 2025,
<https://www.moneymax.ph/credit-card/articles/reasons-to-get-bpi-platinum-rewards-card>
25. Moneymax Reviews: Reasons to Get BPI Rewards Card, accessed August 23, 2025,
<https://www.moneymax.ph/credit-card/articles/reasons-to-get-bpi-rewards-card>
26. BPI Rewards Card, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/cards/credit-cards/bpi-blue-mastercard>
27. BPI - Apps on Google Play, accessed August 23, 2025,
https://play.google.com/store/apps/details?id=com.bpi.ng.app&hl=en_US
28. Open an Account Online | BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/bank/digital-banking/mobile/open-account-online>
29. Trust that Your Bank Account is Safe with BPI Online's Security ..., accessed August 23, 2025,
<https://www.bpi.com.ph/personal/bank/digital-banking/security-features>
30. Account Settings | BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/bank/digital-banking/online/account-settings>
31. BizLink | BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/institutional-banking/cashflow-management/bizlink>
32. What are the requirements to open a deposit account in the branch? - BPI Help & Support, accessed August 23, 2025,
<https://help.bpi.com.ph/s/article/What-are-the-requirements-to-open-a-deposit-account-in-the-branch>
33. First Time Opening BPI Savings Account : r/DigitalbanksPh - Reddit, accessed August 23, 2025,
https://www.reddit.com/r/DigitalbanksPh/comments/1mqhgqu/first_time_opening_bpi_savings_account/
34. BPI Auto Loan Application Requirements, accessed August 23, 2025,

- <https://www.bpi.com.ph/personal/loans/auto-loan/requirements>
35. MySaveUp fees and charges - BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/bank/fees/my-saveup>
 36. Account Maintenance and Transaction Fees - BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/bank/fees/account-maintenance-and-transacti>
[on](https://www.bpi.com.ph/personal/bank/fees/account-maintenance-and-transacti)
 37. Auto Loan and Housing Loan Fees and Charges - BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/loans/auto-loan-and-housing-loan-fees-and-c>
[harges](https://www.bpi.com.ph/personal/loans/auto-loan-and-housing-loan-fees-and-c)
 38. Contact Us - Bank of the Philippine Islands - BPI, accessed August 23, 2025,
<https://www2.bpi.com.ph/contactus/thankyou>
 39. Contact us - BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/about-bpi/contact-us>
 40. Contact us - BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/wealth/contact-us>
 41. BPI Preferred Priority Handling, accessed August 23, 2025,
<https://www.bpi.com.ph/wealth/preferred/priority-handling>
 42. Set Your Branch Appointments - BPI, accessed August 23, 2025,
<https://www.bpi.com.ph/personal/bank/digital-banking/online/bea-online>