

## Find the time deposit account for you

- Auto Renew Time Deposit : A time deposit that automatically renews your placement with a fixed interest rate.
  - Plan Ahead Time Deposit: A five-year peso time deposit with a fixed interest rate for the entire term.
  - US Dollar Time Deposit: A time deposit account that lets you enjoy higher returns on your dollars.
1. Auto Renew Time Deposit : A time deposit that automatically renews your placement with a fixed interest rate

### Overview

- Required minimum term 35 days ,No need to wait long to start earning interest
- Required initial deposit Php 50,000 Amount required to open an account
- Required balance to earn interest Php 50,000 Start growing your funds
- Interest rate per annum varies\*

\*See interest rates table below

### Account features

- Automatic roll-over : Your time deposit placement is automatically renewed so getting higher returns becomes hassle-free.
- Higher returns Earn more than a regular savings account with a fixed interest rate.
- Best way to save :Curb impulse spending and see your funds grow instead.

### Interest rates

Check out how much you can earn within a specific time frame.

Please bring the following account opening requirements below:

1. Proof of billing
2. Client may submit only one (1) of the following IDs:

### **For Filipino citizens, photo-bearing and unexpired identification documents:**

- PhilID
- Identification documents issued by the Government of the Republic of the Philippines including Its political subdivisions, agencies and instrumentalities
- Other identification documents that can be verified using reliable, independent source documents, data or information

**For Filipino students:**

- PhilID
- School ID signed by the school principal or head of the educational institution
- Birth Certificate issued by the Philippine Statistics Authority

**For foreign nationals:**

- PhilID for resident aliens
- Passport
- Alien Certificate of Registration issued by the Bureau of Immigration
- Other identification documents that can be verified using reliable, independent source documents, data or information

<b>Required daily balance to earn interest</b>	<b>35 days</b>	<b>63 days</b>	<b>91 days</b>	<b>182 days</b>	<b>365 days</b>
Php 50,000 - Php 499,999	0.2500%	0.2500%	0.3750%	0.3750%	0.5000%
Php 500,000 - Php 999,999	0.3750%	0.5000%	0.5000%	0.5000%	0.5000%
Php 1,000,000 - Php 4,999,999	0.3750%	0.5000%	0.5000%	0.5000%	0.5000%
Php 5,000,000 and above	0.5000%	0.6250%	0.6250%	0.7500%	0.7500%

2. Plan Ahead Time Deposit: A five-year peso time deposit with a fixed interest rate for the entire term

**Overview**

- Required minimum term 5 years Watch your funds grow over time
- Required initial deposit Php 50,000 Open an account and start earning while you're saving
- Interest rate per annum available in the branches Visit a BPI branch near you for more details

**Account features**

- Fixed high interest rates Get higher rates than regular time deposits, giving you protection from ever-changing market rates.
- Choose when to withdraw your interest earnings Interest earnings are credited monthly to a settlement account or paid at the end of the 5-year term.
- Tax-free interest for optimized earnings\* No withholding tax on interest earnings.

*\*Plan Ahead is exclusive for individual accountholders only. Pre-termination or closing of account before the 5-year term ends is subject to interest rate and withholding tax penalties.*

Open a Plan Ahead account

Check the requirements you need before you visit your nearest BPI branch.

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3. US Dollar Time Deposit: A time deposit account that lets you enjoy higher returns on your dollars.
  - a. Australian dollar
    - i. Required minimum term 35 days
    - ii. Required initial deposit AUD 1,000
    - iii. Required balance to earn interest AUD 1,000
    - iv. Interest rates Varies\* p.a.

Interest rates

Amount (Australian Dollar)	35 days	63 days	91 days	182 days	365 days	2 years
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\$ 1,000 - \$ 9,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$ 10,000 - \$ 49,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$ 50,000 - \$ 99,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$ 100,000 and above	0.125%	0.125%	0.125%	0.125%	0.125%	

a. US dollar

- v. Required minimum term 35 days
- vi. Required initial deposit USD 1,000
- vii. Required balance to earn interest USD1,000
- viii. Interest rates Varies\* p.a.

Interest rates

Amount (US Dollar)	35 days	63 days	91 days	182 days	365 days	2 years
\$ 1,000 - \$ 9,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$ 10,000 - \$ 49,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$ 50,000 - \$ 99,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
\$ 100,000 and above	0.125%	0.125%	0.125%	0.125%	0.125%	

b. British Pound

- ix. Required minimum term 35 days
- x. Required initial deposit GBP 50,000
- xi. Required balance to earn interest GBP 50,000
- xii. Interest rates Varies\* p.a.

Interest rates

Amount (British Pound)	35 days	63 days	91 days	182 days	365 days	2 years
£ 1,000 - £ 9,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
£ 10,000 - £ 49,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
£ 50,000 - £ 99,999	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
£ 100,000 and above	0.125%	0.125%	0.125%	0.125%	0.125%	0.125%

List of account opening requirements

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