

1. Savings Accounts: Secure , manage and grow your funds conveniently

Benefit :

- Juggle your daily expenses easily Enjoy convenient online banking, easy fund transfer, cashless payments, and interest on your funds.
- Earn more as you save more : Get a bonus of 0.125% per annum if no withdrawal is made within the month.
- Savings accounts for teens: Help your kids develop the habit of saving at an early age and keep their savings secured
- We have following option
 - a) **Regular Savings Account:** A savings account with electronic banking convenience, so you can juggle your day-to-day comes with an ATM card and has options for passbook savings.
 - b) **Maxi-Saver Savings Account:** Provides higher interest rates as your account balance grows.
 - c) **Saver Plus :**A savings account that rewards you now while you save for your future.
 - d) **#SaveUp :**An all-digital savings account that allows you to do more and earn more
 - e) **Maxi Saver :** A card-based savings account that lets you earn more as you save mor
 - f) **Pamana Savings :**A card-based savings account that gives free life insurance worth 3X your account balance
 - g) **US Dollar Savings :** Grow your foreign currency and safe keep your funds with a passbook or enjoy higher returns
 - h) **MySaveUp :** An all-digital BPI savings account that you can exclusively open using the GCash app
 - i) **Padala Moneyger** A secure savings account that makes it easier to manage remittances from abroad
 - j) **Pamana Padala** A remittance solution where you can remit your hard earned salaries and manage remittance effectively

Find the savings account for you

- a) **Regular Savings Account: Regular Savings Account:** A savings account with electronic banking convenience, so you can juggle your day-to-day comes with an ATM card and has options for passbook savings.

Overview :

- Required initial deposit : Php 3,000
- Amount needed to open your own savings account.
- Required minimum monthly ADB php 3,000 ADB is the sum of the daily end-of-day account balances for a month divided by the number of days in that month.
- Required daily balance to earn interest Php 5,000
- Save and grow your funds. Interest rate per annum 0.0625 % Earn this interest rate when you meet the required daily balance to earn interest.

Account features:

- Easy Access Withdraw from our ATMs located all over the country or any ATM that accepts BancNet or Mastercard
- Hassle-free : Pay your bills to over 200 merchants.
- Online account opening (for existing BPI clients): Do everything online — open account, transfer funds, pay bills, load eCards, and more.
- Cashless shopping: Cashless payments online and in stores, wherever BancNet or Mastercard is accepted.
- Convenient: Reload cellphones and prepaid cards instantly, or easily transfer funds to enrolled accounts.

Quick guides: If you have an existing BPI account, open an account online or visit a branch near you.

How to open a Regular Savings account online:

1. Select “Open a New Account”.
2. Tap “Open another deposit account”.
3. Tap “Open account now”.
4. Choose “PHP” as currency.
5. Choose “Regular Savings with Debit Card”.
6. Read and agree to the terms and conditions.
7. Tap “ Confirm”.
8. You may now fund your Regular Savings account.

- b) **Maxi-Saver Savings Account:** Provides higher interest rates as your account balance grows

Overview Debit card

- Required initial deposit Php 2,000,000 Amount needed to open your own savings account.
- Required minimum monthly ADB Php 2,000,000 ADB is the sum of the daily end-of-day account balances for a month divided by the number of days in that month
- Required daily balance to earn interest Php 2,000,000 Save and grow your funds.
- Interest rate (per annum)0.125% Earn this interest rate when you meet the required daily balance to earn interest.

Account features:

- High interest rates Get better rates than a regular savings account.
- Bonus interest Get a bonus 0.125% per annum if no withdrawal is made within the month.
- Flexible access Use your debit card for 24/7 to access and monitor your account.

How to Open a Maxi Saver account

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

- c) **Saver Plus** :A savings account that rewards you now while you save for your future

Overview

- Required initial deposit Php 50,000 Open a Saver Plus account for greater financial security.
- Required minimum monthly ADB Php 50,000 ADB is the sum of the daily end-of-day account balances for a month divided by the number of days in that month.
- Required daily balance to earn interest Php 50,000 Save and grow funds.
- Interest rate per annum 0.0625 % Earn this interest rate when you meet the required daily balance to earn interest.

Account features:

- Lifestyle Rewards Points Earn 1 BPI Rewards Point for every Php 1,000 balance each month-end. Double or triple your points if current month's balance increased vs previous month.
- Track and redeem Points via BPI VYBE app Use the BPI VYBE app to convert BPI Rewards Points to dining, shopping, and travel e-gift certificates
- Minimal withdrawal fees Withdraw up to 2X a month for free. A minimal fee of Php 18 will be charged for every succeeding withdrawal or debit transaction for the month

- Online account opening (for existing BPI Clients) Conveniently open an account using the BPI Mobile App.

How to Open **Saver Plus** Account requirements

- **No BPI account yet?** Please bring the following account opening requirements to the nearest BPI branch.

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

Checking Accounts

1. **Regular Checking Account:** Standard checking account for personal or business use.
2. **Bizlink Checking Account:** Designed for businesses and offers additional services like payroll solutions.

Investment and Special Accounts

1. **BPI Save-Up:** Automatic saving and investment option.
2. **Pamana Savings Account:** Savings account with free life insurance coverage.
3. **UITF Accounts:** Investment accounts that allow you to invest in different types of Unit Investment Trust Funds.

Foreign Currency Accounts

1. **Foreign Currency Savings Account:** For maintaining funds in a foreign currency, usually in US dollars, euros, or other major currencies.
2. **Foreign Currency Time Deposit:** Fixed-term deposit account in a foreign currency.

For Overseas Filipino Workers (OFWs)

1. **Pamana Padala:** An account tailored for OFWs, offering remittance features.
2. **Direct Deposit Account:** Designed for receiving pension or salary directly from overseas employers.

Online and Mobile Services

- **BPI Online:** Internet banking platform for managing your account, transferring funds, paying bills, etc.
- **BPI Mobile App:** Mobile banking features that allow you to transact on the go.

Credit Cards

- BPI offers a range of credit cards with varying features, rewards, and partnerships.

Open an account online in 4 easy steps

Step 1

Go to the app, tap "Open a new account", then tap "Create a bank account".

Step 2

Fill out your personal details and account options, photograph your BPI-approved valid ID and take a selfie. Fill in the additional details.

Step 3

Review your application for errors. Click "Confirm" to create your account.

Step 4

Fund your account within 7 days, through cardless Deposit via CAM, online transfer from another local bank using Instapay, and at the nearest BPI branch (over-the-counter charges apply).

Download the BPI App in the App Store (Use it on your IOS device)

<https://apps.apple.com/PH/app/id6443950982?mt=8>

Download the BPI App in the Google Play Store (Use it on your Android device.)

<https://play.google.com/store/apps/details?id=com.bpi.ng.app&hl=en&gl=US>

Get these products when you open an account online