

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.

Loan and Credit card Balance

You can easily convert credit card balance into loan by paying the amount in easy installments using below options:

- a) **Balance Transfer :** Transfer your other credit card balances to your BPI Credit Card and pay in installment.
- b) **Balance Conversion :** Convert straight purchases into easy installment with your BPI Credit Card .
- c) **Credit-to-Cash :** Get cash from your BPI Credit Card and pay it in installment.

Eligibility criteria to open a MAXI-ONE Account

In order open to MAXI-ONE account following documents are required:

- a) Proof of billing
- b) PhotoID proof like PhilID /Passport

You also need to maintain monthly ADB of Php 25,000 and intial deposit of Php 25,000.

Activate Card

You must be a principal card holder to activate card. The process takes upto 2 days.You can activate your credit card by following the below steps:

Step 1. Text BPIACT <space> last 10 digits of your BPI Credit Card.e.g. BPIACT 0123456789

Step 2 . Send the message to 225689.

How to 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

Account Open Online

Account can be opened online by using the BPI app. You can go to the app and follow simple steps to get your account opened.

Steps to open account online

1. Go to the app, tap "Open a new account", then tap "Create a bank account".
2. Fill out your personal details and account options, photograph your BPI-approved valid ID and take a selfie.
3. Review your application and fund your account within 7 days
4. You can fund your account through cardless Deposit via CAM, online transfer from another local bank using Instapay, and at the nearest BPI branch (over-the counter charges apply)

Benefits we have in digital saving account?

Following are the benefits of having a digital saving accounts:

- a. Easy and convenient online banking
- b. Easy online fund transfer
- c. Perform cashless payments
- d. Get a bonus of 0.125% per annum if no withdrawal is made within the month
- e. Options to choose from namely : SaverPlus, #SaveUp, Maxi Saver and more.

Time Deposit

The minimum deposit required to open a Time Deposit Account is Php 50,000.

The interest on Time Deposit is calculated using the daily balance and the duration in number of days. There is a required daily balance to earn the interest.

For eg – Interest earned for an amount between Php 50,000 - Php 499,999 is 0.2500% for 35 days.

You can get the full details here : <https://www.bpi.com.ph/personal/bank/time-deposit-accounts/peso-auto-renew>

Add funds to Time Deposit

You cannot add more money to a term deposit account once it is opened. The deposit amount and term are predetermined at the time of account opening. However, you can open additional term deposits or renew existing ones with additional funds.

Time Deposit Account as collateral for a loan?

Yes you can use your time deposit account as a collateral for some of the loans.

Please refer the link for details : <https://www.bpi.com.ph/personal/loans>

1. What is the BPI Credit Cards Travel Insurance?

It is a complimentary travel insurance that is automatically issued to cardholders who used any of their qualified BPI Credit cards to purchase travel fare on any form of air, water, and land conveyance.

2. Who is the provider of the BPI Credit Cards Travel Insurance?

The provider of BPI Credit Cards Travel Insurance is BPI/MS Insurance Corporation.

3. Finance Charge or Nominal Interest Rate for credit card

Finance Charge is the nominal rate computed by multiplying the applicable rate to the Average Daily Balance. The finance charge for credit card is 3%.

4. Effective Interest rate per month for credit card

The effective interest rate per month for credit card is 2.73%.

5. The card I lost still has load in it, can I get my money back?

Yes, you may get the remaining funds after you report it as lost/stolen.

However, any purchase transactions using lost cards on dates before the card was reported as lost/ stolen will be considered as transactions done by the cardholder and will not be reimbursed.

6. How can I get my money back?

You can purchase a new prepaid card and go to any BPI branch to request for the transfer of your balance to your new card.

If you are a deposit account holder, you can request to transfer your remaining balance to your deposit account. Please [send us a message](#) or call our 24-hour BPI Contact Center at (+632) 889-10000. Kindly note that there is a Php 50 fee.

7. What if I don't want to get my card replaced, how do I get my money back?

To get your reimbursement, you may request for a Manager's Check or have your card balance transferred to your BPI deposit account, subject to service charges. Your unused load will be reimbursed ninety (90) days after you reported your card as lost.

8. . What if I lose my card while I'm traveling abroad, who do I contact?

To report a lost card when traveling, contact our international hotline +63-2-89-10000 to talk to any of our phone bankers.

9. My card expired but it still has load in it, can I get my money back?

Yes, you may request to transfer your remaining balance from your expired card to your deposit account or via manager's check at any BPI branch. Please note that standard card fees apply. You may request for a new card application and transfer the remaining balance from your expired card to your new card.

10. Who can I contact if I have inquiries or concerns regarding my prepaid card?

For inquiries and comments, [send us a message](#) or call our 24-hour BPI Contact Center at (+632) 889-10000.