

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.

Php is a currency and is much smaller in value than AUD , GBP and USD.

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

Required daily balance to earn interest	35 days	63 days	91 days	182 days	365 days
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.

Please bring the following account opening requirements below:

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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
\$ 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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