

Luzon | Region I (Ilocos Region) | Ilocos Sur | Santa Catalina | 2701 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Santa Cruz | 2713 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Santa Lucia | 2712 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Santa Maria | 2705 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Santiago | 2707 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Santo Domingo | 2729 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Sigay | 2719 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Sinait | 2733 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Sugpon | 2717 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Suyo | 2715 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Tagudin | 2714 || Luzon | Region I (Ilocos Region) | Ilocos Sur | Vigan City | 2700 || Luzon | Region I (Ilocos Region) | La Union | Agoo | 2504 || Luzon | Region I (Ilocos Region) | La Union | Aringay | 2503 || Luzon | Region I (Ilocos Region) | La Union | Bacnotan | 2515 || Luzon | Region I (Ilocos Region) | La Union | Bagulin | 2512 || Luzon | Region I (Ilocos Region) | La Union | Balaoan | 2517 || Luzon | Region I (Ilocos Region) | La Union | Bangar | 2519 || Luzon | Region I (Ilocos Region) | La Union | Bauang | 2501 || Luzon | Region I (Ilocos Region) | La Union | Caba | 2502 || Luzon | Region I (Ilocos Region) | La Union | Luna | 2518 || Luzon | Region I (Ilocos Region) | La Union | Naguilian | 2511 || Luzon | Region I (Ilocos Region) | La Union | Pugo | 2508 || Luzon | Region I (Ilocos Region) | La Union | Rosario | 2506 || Luzon | Region I (Ilocos Region) | La Union | San Fernando City | 2500 || Luzon | Region I (Ilocos Region) | La Union | San Gabriel | 2513 || Luzon | Region I (Ilocos Region) | La Union | San Juan | 2514 || Luzon | Region I (Ilocos Region) | La Union | Santo Tomas | 2505 || Luzon | Region I (Ilocos Region) | La Union | Santol | 2516 || Luzon | Region I (Ilocos Region) | La Union | Sudipen | 2520 || Luzon | Region I (Ilocos Region) | La Union | Tubao | 2509 || Luzon | Region I (Ilocos Region) | Pangasinan | Agno | 2408 || Luzon | Region I (Ilocos Region) | Pangasinan | Aguilar | 2415 || Luzon | Region I (Ilocos Region) | Pangasinan | Alaminos City | 2404 || Luzon | Region I (Ilocos Region) | Pangasinan | Alcala | 2425 || Luzon | Region I (Ilocos Region) | Pangasinan | Anda | 2405 || Luzon | Region I (Ilocos Region) | Pangasinan | Asingan | 2439 || Luzon | Region I (Ilocos Region) | Pangasinan | Balungao | 2442 || Luzon | Region I (Ilocos Region) | Pangasinan | Bani | 2407 || Luzon | Region I (Ilocos Region) | Pangasinan | Basista | 2422 || Luzon | Region I (Ilocos Region) | Pangasinan | Bautista | 2424 || Luzon | Region I (Ilocos Region) | Pangasinan | Bayambang | 2423 || Luzon | Region I (Ilocos Region) | Pangasinan | Binalonan | 2436 || Luzon | Region I (Ilocos Region) | Pangasinan | Binmaley | 2417 || Luzon | Region I (Ilocos Region) | Pangasinan | Bolinao | 2406 || Luzon | Region I (Ilocos Region) | Pangasinan | Bugallon | 2416 || Luzon | Region I (Ilocos Region) | Pangasinan | Calasiao | 2418 || Luzon | Region I (Ilocos Region) | Pangasinan | Dagupan City | 2400 || Luzon | Region I (Ilocos Region) | Pangasinan | Dasol | 2411 || Luzon | Region I (Ilocos Region) | Pangasinan | Infanta | 2412 || Luzon | Region I (Ilocos Region) | Pangasinan | Labrador | 2402 || Luzon | Region I (Ilocos Region) | Pangasinan | Lingayen | 2401 || Luzon | Region I (Ilocos Region) | Pangasinan | Mabini | 2409 || Luzon | Region I (Ilocos Region) | Pangasinan | Malasiqui | 2421 || Luzon | Region I (Ilocos Region) | Pangasinan | Manaoag | 2430 || Luzon | Region I (Ilocos Region) | Pangasinan | Mangaldan | 2432 || Luzon | Region I (Ilocos Region) | Pangasinan | Mangatarem | 2413 || Luzon | Region I (Ilocos Region) | Pangasinan | Mapandan | 2429 || Luzon | Region I (Ilocos Region) | Pangasinan | Natividad | 2446 || Luzon | Region I (Ilocos Region) | Pangasinan | Pozorrubio | 2435 || Luzon | Region I (Ilocos Region) | Pangasinan | Rosales | 2441 || Luzon | Region I (Ilocos Region) | Pangasinan | San Carlos City | 2420 || Luzon | Region I (Ilocos Region) | Pangasinan | San Fabian | 2433 || Luzon | Region I (Ilocos Region) | Pangasinan | San Jacinto | 2431 || Luzon | Region I (Ilocos Region) | Pangasinan | San Manuel | 2438 || Luzon | Region I (Ilocos Region) | Pangasinan | San Quintin | 2444 || Luzon | Region I (Ilocos Region) | Pangasinan | Santa Barbara | 2419 || Luzon | Region I (Ilocos Region) | Pangasinan | Sison | 2434 || Luzon | Region I (Ilocos Region) | Pangasinan | Sual | 2403 || Luzon | Region I (Ilocos Region) | Pangasinan | Tayug | 2445 || Luzon | Region I (Ilocos Region) | Pangasinan | Umingan | 2443 || Luzon | Region I

(Ilocos Region) | Pangasinan | Urbiztondo | 2414 || Luzon | Region I (Ilocos Region) | Pangasinan | Urdaneta City | 2428 || Luzon | Region I (Ilocos Region) | Pangasinan | Villasis | 2427 || Luzon | Region I (Ilocos Region) | Pangasinan | Laoac | 2437 || Luzon | Region Ii (Cagayan Valley) | Batanes | Basco | 3900 || Luzon | Region Ii (Cagayan Valley) | Batanes | Ivana | 3902 || Luzon | Region Ii (Cagayan Valley) | Batanes | Uyugan | 3903 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Abulug | 3517 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Allacapan | 3523 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Amulung | 3505 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Aparri | 3515 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Baggao | 3506 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Ballesteros | 3516 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Buguey | 3511 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Calayan | 3520 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Camalaniugan | 3510 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Claveria | 3519 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Enrile | 3501 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Gattaran | 3508 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Gonzaga | 3513 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Iguig | 3504 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Lal-Lo | 3509 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Lasam | 3524 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Pamplona | 3522 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Penablanca | 3502 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Piat | 3527 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Rizal | 3526 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Sanchez Mira | 3518 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Santa Ana | 3514 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Santa Praxedes | 3521 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Santa Teresita | 3512 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Santo Nino (Faire) | 3525 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Solana | 3503 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Tuao | 3528 || Luzon | Region Ii (Cagayan Valley) | Cagayan | Tuguegarao City | 3500 || Luzon | Region Ii (Cagayan Valley) | Isabela | Alicia | 3306 || Luzon | Region Ii (Cagayan Valley) | Isabela | Angadanan | 3307 || Luzon | Region Ii (Cagayan Valley) | Isabela | Aurora | 3316 || Luzon | Region Ii (Cagayan Valley) | Isabela | Benito Soliven | 3331 || Luzon | Region Ii (Cagayan Valley) | Isabela | Cabagan | 3328 || Luzon | Region Ii (Cagayan Valley) | Isabela | Cabatuan | 3315 || Luzon | Region Ii (Cagayan Valley) | Isabela | Cauayan City | 3305 || Luzon | Region Ii (Cagayan Valley) | Isabela | Cordon | 3312 || Luzon | Region Ii (Cagayan Valley) | Isabela | Divilacan | 3335 || Luzon | Region Ii (Cagayan Valley) | Isabela | Echague | 3309 || Luzon | Region Ii (Cagayan Valley) | Isabela | Gamu | 3301 || Luzon | Region Ii (Cagayan Valley) | Isabela | Ilagan City | 3300 || Luzon | Region Ii (Cagayan Valley) | Isabela | Jones | 3313 || Luzon | Region Ii (Cagayan Valley) | Isabela | Maconacon | 3333 || Luzon | Region Ii (Cagayan Valley) | Isabela | Delfin Albano (Magsaysay) | 3326 || Luzon | Region Ii (Cagayan Valley) | Isabela | Mallig | 3323 || Luzon | Region Ii (Cagayan Valley) | Isabela | Palanan | 3334 || Luzon | Region Ii (Cagayan Valley) | Isabela | Quezon | 3324 || Luzon | Region Ii (Cagayan Valley) | Isabela | Quirino | 3321 || Luzon | Region Ii (Cagayan Valley) | Isabela | Ramon | 3319 || Luzon | Region Ii (Cagayan Valley) | Isabela | Reina Mercedes | 3303 || Luzon | Region Ii (Cagayan Valley) | Isabela | Roxas | 3320 || Luzon | Region Ii (Cagayan Valley) | Isabela | San Agustin | 3314 || Luzon | Region Ii (Cagayan Valley) | Isabela | San Guillermo | 3308 || Luzon | Region Ii (Cagayan Valley) | Isabela | San Isidro | 3310 || Luzon | Region Ii (Cagayan Valley) | Isabela | San Mariano | 3332 || Luzon | Region Ii (Cagayan Valley) | Isabela | San Mateo | 3318 || Luzon | Region Ii (Cagayan Valley) | Isabela | San Pablo | 3329 || Luzon | Region Ii (Cagayan Valley) | Isabela | Santiago City | 3311 || Luzon | Region Ii (Cagayan Valley) | Isabela | Tumauini | 3325 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Ambaguio | 3701 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Aritao | 3704 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Bagabag | 3711 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Bambang | 3702 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Bayombong | 3700 || Luzon | Region Ii

(Cagayan Valley) | Nueva Vizcaya | Diadi | 3712 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Dupax Del Norte | 3706 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Dupax Del Sur | 3707 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Kasibu | 3703 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Kayapa | 3708 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Santa Fe | 3705 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Solano | 3709 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Villaverde | 3710 || Luzon | Region Ii (Cagayan Valley) | Nueva Vizcaya | Alfonso Castaneda | 3714 || Luzon | Region Ii (Cagayan Valley) | Quirino | Aglipay | 3403 || Luzon | Region Ii (Cagayan Valley) | Quirino | Cabarroguis | 3400 || Luzon | Region Ii (Cagayan Valley) | Quirino | Diffun | 3401 || Luzon | Region Ii (Cagayan Valley) | Quirino | Maddela | 3404 || Luzon | Region Ii (Cagayan Valley) | Quirino | Saguday | 3402 || Luzon | Region Iii (Central Luzon) | Bataan | Abucay | 2114 || Luzon | Region Iii (Central Luzon) | Bataan | Bagac | 2107 || Luzon | Region Iii (Central Luzon) | Bataan | Balanga City | 2100 || Luzon | Region Iii (Central Luzon) | Bataan | Dinalupihan | 2110 || Luzon | Region Iii (Central Luzon) | Bataan | Hermosa | 2111 || Luzon | Region Iii (Central Luzon) | Bataan | Limay | 2103 || Luzon | Region Iii (Central Luzon) | Bataan | Mariveles | 2105 || Luzon | Region Iii (Central Luzon) | Bataan | Morong | 2108 || Luzon | Region Iii (Central Luzon) | Bataan | Orani | 2112 || Luzon | Region Iii (Central Luzon) | Bataan | Orion | 2102 || Luzon | Region Iii (Central Luzon) | Bataan | Pilar | 2101 || Luzon | Region Iii (Central Luzon) | Bataan | Samal | 2113 || Luzon | Region Iii (Central Luzon) | Bulacan | Angat | 3012 || Luzon | Region Iii (Central Luzon) | Bulacan | Balagtas (Bigaa) | 3016 || Luzon | Region Iii (Central Luzon) | Bulacan | Baliuag | 3006 || Luzon | Region Iii (Central Luzon) | Bulacan | Bocaue | 3018 || Luzon | Region Iii (Central Luzon) | Bulacan | Bulacan | 3017 || Luzon | Region Iii (Central Luzon) | Bulacan | Bustos | 3007 || Luzon | Region Iii (Central Luzon) | Bulacan | Calumpit | 3003 || Luzon | Region Iii (Central Luzon) | Bulacan | Guiguinto | 3015 || Luzon | Region Iii (Central Luzon) | Bulacan | Hagonoy | 3002 || Luzon | Region Iii (Central Luzon) | Bulacan | Malolos City | 3000 || Luzon | Region Iii (Central Luzon) | Bulacan | Marilao | 3019 || Luzon | Region Iii (Central Luzon) | Bulacan | Meycauayan City | 3020 || Luzon | Region Iii (Central Luzon) | Bulacan | Norzagaray | 3013 || Luzon | Region Iii (Central Luzon) | Bulacan | Obando | 3021 || Luzon | Region Iii (Central Luzon) | Bulacan | Pandi | 3014 || Luzon | Region Iii (Central Luzon) | Bulacan | Paombong | 3001 || Luzon | Region Iii (Central Luzon) | Bulacan | Plaridel | 3004 || Luzon | Region Iii (Central Luzon) | Bulacan | Pulilan | 3005 || Luzon | Region Iii (Central Luzon) | Bulacan | San Jose Del Monte City | 3024 || Luzon | Region Iii (Central Luzon) | Bulacan | San Miguel | 3011 || Luzon | Region Iii (Central Luzon) | Bulacan | San Rafael | 3008 || Luzon | Region Iii (Central Luzon) | Bulacan | Dona Remedios Trinidad | 3009 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Aliaga | 3111 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Bongabon | 3128 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Cabanatuan City | 3100 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Cabiao | 3107 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Carranglan | 3123 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Cuyapo | 3117 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Gabaldon (Bitulok & Sabani) | 3131 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Gapan City | 3105 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | General Mamerto Natividad | 3125 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | General Tinio (Papaya) | 3104 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Guimba | 3115 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Jaen | 3109 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Laur | 3129 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Licab | 3112 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Llanera | 3126 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Lupao | 3122 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Science City Of Munoz | 3119 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Nampicuan | 3116 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Palayan City | 3132 || Luzon | Region Iii (Central Luzon) | Nueva Ecija | Pantabangan | 3124 || Luzon | Region Iii (Central Luzon) | Nueva Ecija |

Penaranda | 3103 | Luzon | Region Iii (Central Luzon) | Nueva Ecija | San Antonio | 3108  
| Luzon | Region Iii (Central Luzon) | Nueva Ecija | San Jose City | 3121 | Luzon |  
Region Iii (Central Luzon) | Nueva Ecija | San Leonardo | 3102 | Luzon | Region Iii  
(Central Luzon) | Nueva Ecija | Santa Rosa | 3101 | Luzon | Region Iii (Central Luzon) |  
Nueva Ecija | Talavera | 3114 | Luzon | Region Iii (Central Luzon) | Nueva Ecija |  
Talugtug | 3118 | Luzon | Region Iii (Central Luzon) | Nueva Ecija | Zaragoza | 3110 |  
Luzon | Region Iii (Central Luzon) | Pampanga | Angeles City | 2009 | Luzon | Region Iii  
(Central Luzon) | Pampanga | Apalit | 2016 | Luzon | Region Iii (Central Luzon) |  
Pampanga | Arayat | 2012 | Luzon | Region Iii (Central Luzon) | Pampanga | Bacolor |  
2001 | Luzon | Region Iii (Central Luzon) | Pampanga | Candaba | 2013 | Luzon |  
Region Iii (Central Luzon) | Pampanga | Floridablanca | 2006 | Luzon | Region Iii  
(Central Luzon) | Pampanga | Guagua | 2003 | Luzon | Region Iii (Central Luzon) |  
Pampanga | Lubao | 2005 | Luzon | Region Iii (Central Luzon) | Pampanga | Mabalacat  
City | 2010 | Luzon | Region Iii (Central Luzon) | Pampanga | Macabebe | 2018 | Luzon  
| Region Iii (Central Luzon) | Pampanga | Magalang | 2011 | Luzon | Region Iii (Central  
Luzon) | Pampanga | Masantol | 2017 | Luzon | Region Iii (Central Luzon) | Pampanga |  
Mexico | 2021 | Luzon | Region Iii (Central Luzon) | Pampanga | Minalin | 2019 | Luzon  
| Region Iii (Central Luzon) | Pampanga | Porac | 2008 | Luzon | Region Iii (Central  
Luzon) | Pampanga | San Luis | 2014 | Luzon | Region Iii (Central Luzon) | Pampanga |  
San Simon | 2015 | Luzon | Region Iii (Central Luzon) | Pampanga | Santa Rita | 2002 |  
Luzon | Region Iii (Central Luzon) | Pampanga | Sasmuan (Sexmoan) | 2004 | Luzon |  
Region Iii (Central Luzon) | Tarlac | Anao | 2310 | Luzon | Region Iii (Central Luzon) |  
Tarlac | Bamban | 2317 | Luzon | Region Iii (Central Luzon) | Tarlac | Camiling | 2306 |  
Luzon | Region Iii (Central Luzon) | Tarlac | Capas | 2315 | Luzon | Region Iii (Central  
Luzon) | Tarlac | Concepcion | 2316 | Luzon | Region Iii (Central Luzon) | Tarlac |  
Gerona | 2302 | Luzon | Region Iii (Central Luzon) | Tarlac | La Paz | 2314 | Luzon |  
Region Iii (Central Luzon) | Tarlac | Mayantoc | 2304 | Luzon | Region Iii (Central  
Luzon) | Tarlac | Moncada | 2308 | Luzon | Region Iii (Central Luzon) | Tarlac | Paniqui |  
2307 | Luzon | Region Iii (Central Luzon) | Tarlac | Pura | 2312 | Luzon | Region Iii  
(Central Luzon) | Tarlac | Ramos | 2311 | Luzon | Region Iii (Central Luzon) | Tarlac |  
San Clemente | 2305 | Luzon | Region Iii (Central Luzon) | Tarlac | Santa Ignacia | 2303 |  
| Luzon | Region Iii (Central Luzon) | Tarlac | Tarlac City | 2300 | Luzon | Region Iii  
(Central Luzon) | Tarlac | Victoria | 2313 | Luzon | Region Iii (Central Luzon) | Tarlac |  
San Jose | 2318 | Luzon | Region Iii (Central Luzon) | Zambales | Botolan | 2202 |  
Luzon | Region Iii (Central Luzon) | Zambales | Cabangan | 2203 | Luzon | Region Iii  
(Central Luzon) | Zambales | Candelaria | 2212 | Luzon | Region Iii (Central Luzon) |  
Zambales | Castillejos | 2208 | Luzon | Region Iii (Central Luzon) | Zambales | Iba | 2201  
| Luzon | Region Iii (Central Luzon) | Zambales | Masinloc | 2211 | Luzon | Region Iii  
(Central Luzon) | Zambales | Olongapo City | 2200 | Luzon | Region Iii (Central Luzon) |  
Zambales | Palauig | 2210 | Luzon | Region Iii (Central Luzon) | Zambales | San Felipe |  
2204 | Luzon | Region Iii (Central Luzon) | Zambales | San Marcelino | 2207 | Luzon |  
Region Iii (Central Luzon) | Zambales | San Narciso | 2205 | Luzon | Region Iii (Central  
Luzon) | Zambales | Subic | 2209 | Luzon | Region Iii (Central Luzon) | Aurora | Baler |  
3200 | Luzon | Region Iii (Central Luzon) | Aurora | Casiguran | 3204 | Luzon | Region  
Iii (Central Luzon) | Aurora | Dilasag | 3205 | Luzon | Region Iii (Central Luzon) |  
Aurora | Dinalungan | 3206 | Luzon | Region Iii (Central Luzon) | Aurora | Dingalan |  
3207 | Luzon | Region Iii (Central Luzon) | Aurora | Dipaculao | 3203 | Luzon | Region  
Iii (Central Luzon) | Aurora | Maria Aurora | 3202 | Luzon | Region Iv-A (Calabarzon) |  
Batangas | Agoncillo | 4211 | Luzon | Region Iv-A (Calabarzon) | Batangas | Alitagtag |  
4205 | Luzon | Region Iv-A (Calabarzon) | Batangas | Balayan | 4213 | Luzon | Region  
Iv-A (Calabarzon) | Batangas | Balete | 4219 | Luzon | Region Iv-A (Calabarzon) |  
Batangas | Batangas City | 4200 | Luzon | Region Iv-A (Calabarzon) | Batangas | Bauan |  
4201 | Luzon | Region Iv-A (Calabarzon) | Batangas | Calaca | 4212 | Luzon | Region  
Iv-A (Calabarzon) | Batangas | Calatagan | 4215 | Luzon | Region Iv-A (Calabarzon) |

Batangas | Cuenca | 4222 || Luzon | Region Iv-A (Calabarzon) | Batangas | Ibaan | 4230 || Luzon | Region Iv-A (Calabarzon) | Batangas | Laurel | 4221 || Luzon | Region Iv-A (Calabarzon) | Batangas | Lemery | 4209 || Luzon | Region Iv-A (Calabarzon) | Batangas | Lian | 4216 || Luzon | Region Iv-A (Calabarzon) | Batangas | Lipa City | 4217 || Luzon | Region Iv-A (Calabarzon) | Batangas | Lobo | 4229 || Luzon | Region Iv-A (Calabarzon) | Batangas | Malvar | 4233 || Luzon | Region Iv-A (Calabarzon) | Batangas | Mataasnakahoy | 4223 || Luzon | Region Iv-A (Calabarzon) | Batangas | Nasugbu | 4231 || Luzon | Region Iv-A (Calabarzon) | Batangas | Padre Garcia | 4224 || Luzon | Region Iv-A (Calabarzon) | Batangas | San Pascual | 4204 || Luzon | Region Iv-A (Calabarzon) | Batangas | Sto. Tomas City | 4234 || Luzon | Region Iv-A (Calabarzon) | Batangas | Taal | 4208 || Luzon | Region Iv-A (Calabarzon) | Batangas | Talisay | 4220 || Luzon | Region Iv-A (Calabarzon) | Batangas | Tanauan City | 4232 || Luzon | Region Iv-A (Calabarzon) | Batangas | Taysan | 4228 || Luzon | Region Iv-A (Calabarzon) | Batangas | Tingloy | 4203 || Luzon | Region Iv-A (Calabarzon) | Batangas | Tuy | 4214 || Luzon | Region Iv-A (Calabarzon) | Cavite | Alfonso | 4123 || Luzon | Region Iv-A (Calabarzon) | Cavite | Amadeo | 4119 || Luzon | Region Iv-A (Calabarzon) | Cavite | Bacoar City | 4102 || Luzon | Region Iv-A (Calabarzon) | Cavite | Carmona | 4116 || Luzon | Region Iv-A (Calabarzon) | Cavite | Cavite City | 4100 || Luzon | Region Iv-A (Calabarzon) | Cavite | Dasmaringas City | 4114 || Luzon | Region Iv-A (Calabarzon) | Cavite | General Emilio Aguinaldo | 4124 || Luzon | Region Iv-A (Calabarzon) | Cavite | General Trias | 4107 || Luzon | Region Iv-A (Calabarzon) | Cavite | Imus City | 4103 || Luzon | Region Iv-A (Calabarzon) | Cavite | Indang | 4122 || Luzon | Region Iv-A (Calabarzon) | Cavite | Kawit | 4104 || Luzon | Region Iv-A (Calabarzon) | Cavite | Magallanes | 4113 || Luzon | Region Iv-A (Calabarzon) | Cavite | Maragondon | 4112 || Luzon | Region Iv-A (Calabarzon) | Cavite | Mendez (Mendez-Nunez) | 4121 || Luzon | Region Iv-A (Calabarzon) | Cavite | Naic | 4110 || Luzon | Region Iv-A (Calabarzon) | Cavite | Noveleta | 4105 || Luzon | Region Iv-A (Calabarzon) | Cavite | Silang | 4118 || Luzon | Region Iv-A (Calabarzon) | Cavite | Tagaytay City | 4120 || Luzon | Region Iv-A (Calabarzon) | Cavite | Tanza | 4108 || Luzon | Region Iv-A (Calabarzon) | Cavite | Ternate | 4111 || Luzon | Region Iv-A (Calabarzon) | Cavite | Trece Martires City | 4109 || Luzon | Region Iv-A (Calabarzon) | Cavite | Gen. Mariano Alvarez | 4117 || Luzon | Region Iv-A (Calabarzon) | Laguna | Alaminos | 4001 || Luzon | Region Iv-A (Calabarzon) | Laguna | Bay | 4033 || Luzon | Region Iv-A (Calabarzon) | Laguna | Binan City | 4024 || Luzon | Region Iv-A (Calabarzon) | Laguna | Cabuyao City | 4025 || Luzon | Region Iv-A (Calabarzon) | Laguna | Calamba City | 4027 || Luzon | Region Iv-A (Calabarzon) | Laguna | Calauan | 4012 || Luzon | Region Iv-A (Calabarzon) | Laguna | Cavinti | 4013 || Luzon | Region Iv-A (Calabarzon) | Laguna | Famy | 4021 || Luzon | Region Iv-A (Calabarzon) | Laguna | Kalayaan | 4015 || Luzon | Region Iv-A (Calabarzon) | Laguna | Liliw | 4004 || Luzon | Region Iv-A (Calabarzon) | Laguna | Los Banos | 4030 || Luzon | Region Iv-A (Calabarzon) | Laguna | Luisiana | 4032 || Luzon | Region Iv-A (Calabarzon) | Laguna | Lumban | 4014 || Luzon | Region Iv-A (Calabarzon) | Laguna | Mabita | 4020 || Luzon | Region Iv-A (Calabarzon) | Laguna | Magdalena | 4007 || Luzon | Region Iv-A (Calabarzon) | Laguna | Majayjay | 4005 || Luzon | Region Iv-A (Calabarzon) | Laguna | Nagcarlan | 4002 || Luzon | Region Iv-A (Calabarzon) | Laguna | Paete | 4016 || Luzon | Region Iv-A (Calabarzon) | Laguna | Pagsanjan | 4008 || Luzon | Region Iv-A (Calabarzon) | Laguna | Pakil | 4017 || Luzon | Region Iv-A (Calabarzon) | Laguna | Pangil | 4018 || Luzon | Region Iv-A (Calabarzon) | Laguna | Pila | 4010 || Luzon | Region Iv-A (Calabarzon) | Laguna | San Pablo City | 4000 || Luzon | Region Iv-A (Calabarzon) | Laguna | San Pedro City | 4023 || Luzon | Region Iv-A (Calabarzon) | Laguna | Santa Rosa City | 4026 || Luzon | Region Iv-A (Calabarzon) | Laguna | Siniloan | 4019 || Luzon | Region Iv-A (Calabarzon) | Quezon | Agdangan | 4304 || Luzon | Region Iv-A (Calabarzon) | Quezon | Alabat | 4333 || Luzon | Region Iv-A (Calabarzon) | Quezon | Atimonan | 4331 || Luzon | Region Iv-A (Calabarzon) | Quezon | Buenavista | 4320 || Luzon | Region Iv-A (Calabarzon) | Quezon | Burdeos | 4340 ||

Luzon | Region Iv-A (Calabarzon) | Quezon | Calauag | 4318 || Luzon | Region Iv-A (Calabarzon) | Quezon | Catanauan | 4311 || Luzon | Region Iv-A (Calabarzon) | Quezon | Dolores | 4326 || Luzon | Region Iv-A (Calabarzon) | Quezon | General Luna | 4310 || Luzon | Region Iv-A (Calabarzon) | Quezon | General Nakar | 4338 || Luzon | Region Iv-A (Calabarzon) | Quezon | Guinayangan | 4319 || Luzon | Region Iv-A (Calabarzon) | Quezon | Gumaca | 4307 || Luzon | Region Iv-A (Calabarzon) | Quezon | Jomalig | 4342 || Luzon | Region Iv-A (Calabarzon) | Quezon | Lopez | 4316 || Luzon | Region Iv-A (Calabarzon) | Quezon | Lucban | 4328 || Luzon | Region Iv-A (Calabarzon) | Quezon | Lucena City | 4301 || Luzon | Region Iv-A (Calabarzon) | Quezon | Macalelon | 4309 || Luzon | Region Iv-A (Calabarzon) | Quezon | Mauban | 4330 || Luzon | Region Iv-A (Calabarzon) | Quezon | Mulanay | 4312 || Luzon | Region Iv-A (Calabarzon) | Quezon | Padre Burgos | 4303 || Luzon | Region Iv-A (Calabarzon) | Quezon | Pagbilao | 4302 || Luzon | Region Iv-A (Calabarzon) | Quezon | Panukulan | 4337 || Luzon | Region Iv-A (Calabarzon) | Quezon | Perez | 4334 || Luzon | Region Iv-A (Calabarzon) | Quezon | Pitogo | 4308 || Luzon | Region Iv-A (Calabarzon) | Quezon | Polillo | 4339 || Luzon | Region Iv-A (Calabarzon) | Quezon | Real | 4335 || Luzon | Region Iv-A (Calabarzon) | Quezon | Sampaloc | 4329 || Luzon | Region Iv-A (Calabarzon) | Quezon | San Andres | 4314 || Luzon | Region Iv-A (Calabarzon) | Quezon | San Francisco (Aurora) | 4315 || Luzon | Region Iv-A (Calabarzon) | Quezon | Sariaya | 4322 || Luzon | Region Iv-A (Calabarzon) | Quezon | Tagkawayan | 4321 || Luzon | Region Iv-A (Calabarzon) | Quezon | Tayabas City | 4327 || Luzon | Region Iv-A (Calabarzon) | Quezon | Tiaong | 4325 || Luzon | Region Iv-A (Calabarzon) | Quezon | Unisan | 4305 || Luzon | Region Iv-A (Calabarzon) | Rizal | Angono | 1930 || Luzon | Region Iv-A (Calabarzon) | Rizal | Antipolo City | 1870 || Luzon | Region Iv-A (Calabarzon) | Rizal | Baras | 1970 || Luzon | Region Iv-A (Calabarzon) | Rizal | Binangonan | 1940 || Luzon | Region Iv-A (Calabarzon) | Rizal | Cainta | 1900 || Luzon | Region Iv-A (Calabarzon) | Rizal | Cardona | 1950 || Luzon | Region Iv-A (Calabarzon) | Rizal | Jala Jala | 1990 || Luzon | Region Iv-A (Calabarzon) | Rizal | Rodriguez (Montalban) | 1860 || Luzon | Region Iv-A (Calabarzon) | Rizal | Pililla | 1910 || Luzon | Region Iv-A (Calabarzon) | Rizal | Tanay | 1980 || Luzon | Region Iv-A (Calabarzon) | Rizal | Taytay | 1920 || Luzon | Region Iv-A (Calabarzon) | Rizal | Teresa | 1880 || Luzon | Region V (Bicol Region) | Albay | Bacacay | 4509 || Luzon | Region V (Bicol Region) | Albay | Camalig | 4502 || Luzon | Region V (Bicol Region) | Albay | Daraga (Locsin) | 4501 || Luzon | Region V (Bicol Region) | Albay | Guinobatan | 4503 || Luzon | Region V (Bicol Region) | Albay | Jovellar | 4515 || Luzon | Region V (Bicol Region) | Albay | Legazpi City | 4500 || Luzon | Region V (Bicol Region) | Albay | Libon | 4507 || Luzon | Region V (Bicol Region) | Albay | Ligao City | 4504 || Luzon | Region V (Bicol Region) | Albay | Malilipot | 4510 || Luzon | Region V (Bicol Region) | Albay | Malinao | 4512 || Luzon | Region V (Bicol Region) | Albay | Manito | 4514 || Luzon | Region V (Bicol Region) | Albay | Oas | 4504 || Luzon | Region V (Bicol Region) | Albay | Pio Duran | 4516 || Luzon | Region V (Bicol Region) | Albay | Polangui | 4506 || Luzon | Region V (Bicol Region) | Albay | Rapu Rapu | 4517 || Luzon | Region V (Bicol Region) | Albay | Santo Domingo (Libog) | 4508 || Luzon | Region V (Bicol Region) | Albay | Tabaco City | 4511 || Luzon | Region V (Bicol Region) | Albay | Tiwi | 4513 || Luzon | Region V (Bicol Region) | Camarines Norte | Basud | 4608 || Luzon | Region V (Bicol Region) | Camarines Norte | Capalonga | 4607 || Luzon | Region V (Bicol Region) | Camarines Norte | Daet | 4600 || Luzon | Region V (Bicol Region) | Camarines Norte | San Lorenzo Ruiz (Imelda) | 4610 || Luzon | Region V (Bicol Region) | Camarines Norte | Jose Panganiban | 4606 || Luzon | Region V (Bicol Region) | Camarines Norte | Labo | 4604 || Luzon | Region V (Bicol Region) | Camarines Norte | Mercedes | 4601 || Luzon | Region V (Bicol Region) | Camarines Norte | Paracale | 4605 || Luzon | Region V (Bicol Region) | Camarines Norte | Santa Elena | 4611 || Luzon | Region V (Bicol Region) | Camarines Norte | Vinzons | 4603 || Luzon | Region V (Bicol Region) | Camarines Sur | Baao | 4432 || Luzon | Region V (Bicol Region) | Camarines Sur | Balatan | 4436 || Luzon | Region V (Bicol Region) | Camarines Sur | Bato | 4435 ||

Luzon | Region V (Bicol Region) | Camarines Sur | Bombon | 4404 || Luzon | Region V (Bicol Region) | Camarines Sur | Buhi | 4433 || Luzon | Region V (Bicol Region) | Camarines Sur | Bula | 4430 || Luzon | Region V (Bicol Region) | Camarines Sur | Cabusao | 4406 || Luzon | Region V (Bicol Region) | Camarines Sur | Calabanga | 4405 || Luzon | Region V (Bicol Region) | Camarines Sur | Camaligan | 4401 || Luzon | Region V (Bicol Region) | Camarines Sur | Canaman | 4402 || Luzon | Region V (Bicol Region) | Camarines Sur | Caramoan | 4429 || Luzon | Region V (Bicol Region) | Camarines Sur | Del Gallego | 4411 || Luzon | Region V (Bicol Region) | Camarines Sur | Gainza | 4412 || Luzon | Region V (Bicol Region) | Camarines Sur | Garchitorena | 4428 || Luzon | Region V (Bicol Region) | Camarines Sur | Goa | 4422 || Luzon | Region V (Bicol Region) | Camarines Sur | Iriga City | 4431 || Luzon | Region V (Bicol Region) | Camarines Sur | Lagonoy | 4425 || Luzon | Region V (Bicol Region) | Camarines Sur | Libmanan | 4407 || Luzon | Region V (Bicol Region) | Camarines Sur | Lupi | 4409 || Luzon | Region V (Bicol Region) | Camarines Sur | Magarao | 4403 || Luzon | Region V (Bicol Region) | Camarines Sur | Milaor | 4413 || Luzon | Region V (Bicol Region) | Camarines Sur | Minalabac | 4414 || Luzon | Region V (Bicol Region) | Camarines Sur | Nabua | 4434 || Luzon | Region V (Bicol Region) | Camarines Sur | Naga City | 4400 || Luzon | Region V (Bicol Region) | Camarines Sur | Ocampo | 4419 || Luzon | Region V (Bicol Region) | Camarines Sur | Pasacao | 4417 || Luzon | Region V (Bicol Region) | Camarines Sur | Pili | 4418 || Luzon | Region V (Bicol Region) | Camarines Sur | Presentacion (Parubcan) | 4424 || Luzon | Region V (Bicol Region) | Camarines Sur | Ragay | 4410 || Luzon | Region V (Bicol Region) | Camarines Sur | Sagnay | 4421 || Luzon | Region V (Bicol Region) | Camarines Sur | San Fernando | 4415 || Luzon | Region V (Bicol Region) | Camarines Sur | Sipocot | 4408 || Luzon | Region V (Bicol Region) | Camarines Sur | Siruma | 4427 || Luzon | Region V (Bicol Region) | Camarines Sur | Tigaon | 4420 || Luzon | Region V (Bicol Region) | Camarines Sur | Tinambac | 4426 || Luzon | Region V (Bicol Region) | Catanduanes | Bagamanoc | 4807 || Luzon | Region V (Bicol Region) | Catanduanes | Caramoran | 4808 || Luzon | Region V (Bicol Region) | Catanduanes | Gigmoto | 4804 || Luzon | Region V (Bicol Region) | Catanduanes | Pandan | 4809 || Luzon | Region V (Bicol Region) | Catanduanes | Panganiban (Payo) | 4806 || Luzon | Region V (Bicol Region) | Catanduanes | San Andres (Calolbon) | 4810 || Luzon | Region V (Bicol Region) | Catanduanes | Viga | 4805 || Luzon | Region V (Bicol Region) | Catanduanes | Virac | 4800 || Luzon | Region V (Bicol Region) | Masbate | Aroroy | 5414 || Luzon | Region V (Bicol Region) | Masbate | Baleno | 5413 || Luzon | Region V (Bicol Region) | Masbate | Balud | 5412 || Luzon | Region V (Bicol Region) | Masbate | Batuan | 5415 || Luzon | Region V (Bicol Region) | Masbate | Cataingan | 5405 || Luzon | Region V (Bicol Region) | Masbate | Cawayan | 5409 || Luzon | Region V (Bicol Region) | Masbate | Dimasalang | 5403 || Luzon | Region V (Bicol Region) | Masbate | Esperanza | 5407 || Luzon | Region V (Bicol Region) | Masbate | Mandaon | 5411 || Luzon | Region V (Bicol Region) | Masbate | Masbate City | 5400 || Luzon | Region V (Bicol Region) | Masbate | Milagros | 5410 || Luzon | Region V (Bicol Region) | Masbate | Mobo | 5401 || Luzon | Region V (Bicol Region) | Masbate | Monreal | 5418 || Luzon | Region V (Bicol Region) | Masbate | Palanas | 5404 || Luzon | Region V (Bicol Region) | Masbate | Pio V. Corpuz (Limbuhan) | 5406 || Luzon | Region V (Bicol Region) | Masbate | Placer | 5408 || Luzon | Region V (Bicol Region) | Masbate | Uson | 5402 || Luzon | Region V (Bicol Region) | Sorsogon | Barcelona | 4712 || Luzon | Region V (Bicol Region) | Sorsogon | Bulan | 4706 || Luzon | Region V (Bicol Region) | Sorsogon | Bulusan | 4704 || Luzon | Region V (Bicol Region) | Sorsogon | Castilla | 4713 || Luzon | Region V (Bicol Region) | Sorsogon | Donsol | 4715 || Luzon | Region V (Bicol Region) | Sorsogon | Gubat | 4710 || Luzon | Region V (Bicol Region) | Sorsogon | Irosin | 4707 || Luzon | Region V (Bicol Region) | Sorsogon | Juban | 4703 || Luzon | Region V (Bicol Region) | Sorsogon | Matnog | 4708 || Luzon | Region V (Bicol Region) | Sorsogon | Prieto Diaz | 4711 || Luzon | Region V (Bicol Region) | Sorsogon | Santa Magdalena | 4709 || Luzon | Region V (Bicol Region) | Sorsogon | Sorsogon City | 4700 || Luzon | National Capital Region

(Ncr) | Metro Manila | Manila | 1012 || Luzon | National Capital Region (Ncr) | Metro Manila | Mandaluyong City | 1550 || Luzon | National Capital Region (Ncr) | Metro Manila | Marikina City | 1803 || Luzon | National Capital Region (Ncr) | Metro Manila | Pasig City | 1600 || Luzon | National Capital Region (Ncr) | Metro Manila | Quezon City | 1105 || Luzon | National Capital Region (Ncr) | Metro Manila | San Juan City | 1500 || Luzon | National Capital Region (Ncr) | Metro Manila | Caloocan City | 1408 || Luzon | National Capital Region (Ncr) | Metro Manila | Malabon City | 1474 || Luzon | National Capital Region (Ncr) | Metro Manila | Navotas City | 1485 || Luzon | National Capital Region (Ncr) | Metro Manila | Valenzuela City | 1444 || Luzon | National Capital Region (Ncr) | Metro Manila | Las Pinas City | 1750 || Luzon | National Capital Region (Ncr) | Metro Manila | Makati City | 1233 || Luzon | National Capital Region (Ncr) | Metro Manila | Muntinlupa City | 1780 || Luzon | National Capital Region (Ncr) | Metro Manila | Paranaque City | 1702 || Luzon | National Capital Region (Ncr) | Metro Manila | Pasay City | 1300 || Luzon | National Capital Region (Ncr) | Metro Manila | Pateros | 1620 || Luzon | National Capital Region (Ncr) | Metro Manila | Taguig City | 1630 || Luzon | Cordillera Administrative Region (Car) | Abra | Bangued | 2800 || Luzon | Cordillera Administrative Region (Car) | Abra | Boliney | 2815 || Luzon | Cordillera Administrative Region (Car) | Abra | Bucay | 2805 || Luzon | Cordillera Administrative Region (Car) | Abra | Bucloc | 2817 || Luzon | Cordillera Administrative Region (Car) | Abra | Daguioman | 2816 || Luzon | Cordillera Administrative Region (Car) | Abra | Danglas | 2825 || Luzon | Cordillera Administrative Region (Car) | Abra | Lacub | 2821 || Luzon | Cordillera Administrative Region (Car) | Abra | Lagangilang | 2802 || Luzon | Cordillera Administrative Region (Car) | Abra | Lagayan | 2824 || Luzon | Cordillera Administrative Region (Car) | Abra | Langiden | 2807 || Luzon | Cordillera Administrative Region (Car) | Abra | Licuan-Baay (Licuan) | 2819 || Luzon | Cordillera Administrative Region (Car) | Abra | Luba | 2813 || Luzon | Cordillera Administrative Region (Car) | Abra | Malibcong | 2820 || Luzon | Cordillera Administrative Region (Car) | Abra | Manabo | 2810 || Luzon | Cordillera Administrative Region (Car) | Abra | Penarrubia | 2804 || Luzon | Cordillera Administrative Region (Car) | Abra | Pidigan | 2806 || Luzon | Cordillera Administrative Region (Car) | Abra | Sallapadan | 2818 || Luzon | Cordillera Administrative Region (Car) | Abra | Tayum | 2803 || Luzon | Cordillera Administrative Region (Car) | Abra | Tineg | 2822 || Luzon | Cordillera Administrative Region (Car) | Abra | Tubo | 2814 || Luzon | Cordillera Administrative Region (Car) | Abra | Villaviciosa | 2811 || Luzon | Cordillera Administrative Region (Car) | Benguet | Atok | 2612 || Luzon | Cordillera Administrative Region (Car) | Benguet | Baguio City | 2600 || Luzon | Cordillera Administrative Region (Car) | Benguet | Bokod | 2605 || Luzon | Cordillera Administrative Region (Car) | Benguet | Itogon | 2604 || Luzon | Cordillera Administrative Region (Car) | Benguet | Kabayan | 2606 || Luzon | Cordillera Administrative Region (Car) | Benguet | Kapangan | 2613 || Luzon | Cordillera Administrative Region (Car) | Benguet | Kibungan | 2611 || Luzon | Cordillera Administrative Region (Car) | Benguet | La Trinidad | 2601 || Luzon | Cordillera Administrative Region (Car) | Benguet | Mankayan | 2608 || Luzon | Cordillera Administrative Region (Car) | Benguet | Sablan | 2614 || Luzon | Cordillera Administrative Region (Car) | Benguet | Tuba | 2603 || Luzon | Cordillera Administrative Region (Car) | Benguet | Tublay | 2615 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Banaue | 3601 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Hungduan | 3603 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Kiangnan | 3604 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Lagawe | 3600 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Lamut | 3605 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Mayoyao | 3602 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Alfonso Lista (Potia) | 3608 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Hingyon | 3607 || Luzon | Cordillera Administrative Region (Car) | Ifugao | Asipulo | 3610 || Luzon | Cordillera Administrative Region (Car) | Kalinga | Balbalan | 3801 || Luzon | Cordillera Administrative Region (Car) | Kalinga | Lubuagan | 3802 || Luzon | Cordillera Administrative Region (Car) |



Kalinga | Pasil | 3803 || Luzon | Cordillera Administrative Region (Car) | Kalinga | Pinukpuk | 3806 || Luzon | Cordillera Administrative Region (Car) | Kalinga | Rizal (Liwan) | 3808 || Luzon | Cordillera Administrative Region (Car) | Kalinga | Tabuk City | 3800 || Luzon | Cordillera Administrative Region (Car) | Kalinga | Tanudan | 3805 || Luzon | Cordillera Administrative Region (Car) | Kalinga | Tinglayan | 3804 || Luzon | Cordillera Administrative Region (Car) | Mountain Province | Bontoc | 2616 || Luzon | Cordillera Administrative Region (Car) | Mountain Province | Natonin | 2624 || Luzon | Cordillera Administrative Region (Car) | Mountain Province | Paracelis | 2625 || Luzon | Cordillera Administrative Region (Car) | Mountain Province | Sabangan | 2622 || Luzon | Cordillera Administrative Region (Car) | Mountain Province | Sadanga | 2617 || Luzon | Cordillera Administrative Region (Car) | Mountain Province | Sagada | 2619 || Luzon | Cordillera Administrative Region (Car) | Mountain Province | Tadian | 2620 || Luzon | Cordillera Administrative Region (Car) | Apayao | Calanasan (Bayag) | 3814 || Luzon | Cordillera Administrative Region (Car) | Apayao | Conner | 3807 || Luzon | Cordillera Administrative Region (Car) | Apayao | Flora | 3810 || Luzon | Cordillera Administrative Region (Car) | Apayao | Kabugao | 3809 || Luzon | Cordillera Administrative Region (Car) | Apayao | Pudtol | 3812 || Luzon | Cordillera Administrative Region (Car) | Apayao | Santa Marcela | 3811 || Luzon | Region Iv-B (Mimaropa) | Marinduque | Boac | 4900 || Luzon | Region Iv-B (Mimaropa) | Marinduque | Gasan | 4905 || Luzon | Region Iv-B (Mimaropa) | Marinduque | Mogpog | 4901 || Luzon | Region Iv-B (Mimaropa) | Marinduque | Torrijos | 4903 || Luzon | Region Iv-B (Mimaropa) | Occidental Mindoro | Abra De Ilog | 5108 || Luzon | Region Iv-B (Mimaropa) | Occidental Mindoro | Calintaan | 5102 || Luzon | Region Iv-B (Mimaropa) | Occidental Mindoro | Looc | 5111 || Luzon | Region Iv-B (Mimaropa) | Occidental Mindoro | Lubang | 5109 || Luzon | Region Iv-B (Mimaropa) | Occidental Mindoro | Mamburao | 5106 || Luzon | Region Iv-B (Mimaropa) | Occidental Mindoro | Paluan | 5107 || Luzon | Region Iv-B (Mimaropa) | Occidental Mindoro | Sablayan | 5104 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Baco | 5201 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Bansud | 5210 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Bongabong | 5211 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Bulalacao (San Pedro) | 5214 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Calapan City | 5200 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Gloria | 5209 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Mansalay | 5213 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Naujan | 5204 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Pinamalayan | 5208 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Pola | 5206 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | Puerto Galera | 5203 || Luzon | Region Iv-B (Mimaropa) | Oriental Mindoro | San Teodoro | 5202 || Luzon | Region Iv-B (Mimaropa) | Palawan | Aborlan | 5302 || Luzon | Region Iv-B (Mimaropa) | Palawan | Agutaya | 5320 || Luzon | Region Iv-B (Mimaropa) | Palawan | Araceli | 5311 || Luzon | Region Iv-B (Mimaropa) | Palawan | Balabac | 5307 || Luzon | Region Iv-B (Mimaropa) | Palawan | Bataraza | 5306 || Luzon | Region Iv-B (Mimaropa) | Palawan | Brookes Point | 5305 || Luzon | Region Iv-B (Mimaropa) | Palawan | Busuanga | 5317 || Luzon | Region Iv-B (Mimaropa) | Palawan | Cagayancillo | 5321 || Luzon | Region Iv-B (Mimaropa) | Palawan | Coron | 5316 || Luzon | Region Iv-B (Mimaropa) | Palawan | Cuyo | 5318 || Luzon | Region Iv-B (Mimaropa) | Palawan | Dumarán | 5310 || Luzon | Region Iv-B (Mimaropa) | Palawan | El Nido (Bacuit) | 5313 || Luzon | Region Iv-B (Mimaropa) | Palawan | Linapacan | 5314 || Luzon | Region Iv-B (Mimaropa) | Palawan | Narra | 5303 || Luzon | Region Iv-B (Mimaropa) | Palawan | Puerto Princesa City | 5300 || Luzon | Region Iv-B (Mimaropa) | Palawan | Culion | 5315 || Luzon | Region Iv-B (Mimaropa) | Palawan | Sofronio Espanola | 5324 || Luzon | Region Iv-B (Mimaropa) | Romblon | Banton | 5515 || Luzon | Region Iv-B (Mimaropa) | Romblon | Cajidiocan | 5512 || Luzon | Region Iv-B (Mimaropa) | Romblon | Corcuera | 5514 || Luzon | Region Iv-B (Mimaropa) | Romblon | Magdiwang | 5511 || Luzon | Region Iv-B (Mimaropa) | Romblon | Odiongan | 5505 || Luzon | Region Iv-B (Mimaropa) | Romblon | Romblon | 5500 || Luzon | Region Iv-B

(Mimaropa) | Romblon | Ferrol | 5506 || Luzon | Region Iv-B (Mimaropa) | Romblon | Santa Maria (Imelda) | 5502 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Dapitan City | 7101 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Dipolog City | 7100 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Katipunan | 7109 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Labason | 7117 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Liloy | 7115 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Manukan | 7110 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Mutia | 7107 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Pinan (New Pinan) | 7105 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Polanco | 7106 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Pres. Manuel A. Roxas | 7102 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Salug | 7114 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Sergio Osmena Sr. | 7108 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Siayan | 7113 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Sibuco | 7122 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Sibutad | 7103 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Sindangan | 7112 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Siocon | 7120 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Sirawai | 7121 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Tampilisan | 7116 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Jose Dalman (Ponot) | 7111 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Gutalac | 7118 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Baliguian | 7123 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Godod | 7126 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Bacungan (Leon T. Postigo) | 7125 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Norte | Kalawit | 7124 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Bayog | 7011 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Dimataling | 7032 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Dinas | 7030 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Dumalinao | 7015 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Dumingag | 7028 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Kumalarang | 7013 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Labangan | 7017 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Lapuyan | 7037 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Mahayag | 7026 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Margosatubig | 7035 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Midsalip | 7021 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Molave | 7023 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Pagadian City | 7016 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Ramon Magsaysay (Liargo) | 7024 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Tabina | 7034 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Tambulig | 7025 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Tukuran | 7019 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Zamboanga City | 7000 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Lakewood | 7014 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Josefina | 7027 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Sominot (Don Mariano Marcos) | 7022 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Vincenzo A. Sagun | 7036 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Guipos | 7042 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Del Sur | Tigbao | 7043 || Mindanao | Region Ix (Zamboanga Peninsula) | Zamboanga Sibugay | Buug | 7009 || Mindanao | Region Ix

(Zamboanga Peninsula) | Zamboanga Sibugay | Diplahan | 7039 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Imelda | 7007 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Ipil | 7001 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Kabasalan | 7005 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Mabuhay | 7010 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Malangas | 7038 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Naga | 7004 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Olutanga | 7041 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Payao | 7008 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Roseller Lim | 7002 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Siay | 7006 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Talusan | 7012 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Titay | 7003 || Mindanao | Region IX  
(Zamboanga Peninsula) | Zamboanga Sibugay | Tungawan | 7018 || Mindanao | Region IX  
(Zamboanga Peninsula) | Basilan | Isabela City | 7300 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Baungon | 8707 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Damulog | 8721 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Danggagan | 8719 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Don Carlos | 8712 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Impasug-Ong | 8702 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Kadingilan | 8713 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Kalilangan | 8718 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Kibawe | 8720 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Kitaotao | 8716 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Lantapan | 8722 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Libona | 8706 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Malaybalay City | 8700 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Manolo Fortich | 8703 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Maramag | 8714 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Pangantucan | 8717 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Sumilao | 8701 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Talakag | 8708 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Valencia City | 8709 || Mindanao | Region X (Northern Mindanao) | Bukidnon | Cabanglasan | 8723 || Mindanao | Region X (Northern Mindanao) | Camiguin | Guinsiliban | 9102 || Mindanao | Region X (Northern Mindanao) | Camiguin | Mahinog | 9101 || Mindanao | Region X (Northern Mindanao) | Camiguin | Mambajao | 9100 || Mindanao | Region X (Northern Mindanao) | Camiguin | Sagay | 9103 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Bacolod | 9205 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Baloi | 9217 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Baroy | 9210 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Iligan City | 9200 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Kapatagan | 9214 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Sultan Naga Dimaporo (Karomatan) | 9215 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Kauswagan | 9202 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Kolambugan | 9207 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Lala | 9211 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Linamon | 9201 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Magsaysay | 9221 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Maigo | 9206 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Matungao | 9203 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Munai | 9219 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Nunungan | 9216 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Pantao Ragat | 9208 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Salvador | 9212 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Sapad | 9213 || Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Tangcal | 9220 || Mindanao | Region X (Northern

Mindanao) | Lanao Del Norte | Tubod | 9209 | | Mindanao | Region X (Northern Mindanao) | Lanao Del Norte | Pantar | 9218 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Aloran | 7206 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Baliangao | 7211 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Bonifacio | 7215 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Calamba | 7210 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Jimenez | 7204 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Lopez Jaena | 7208 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Oroquieta City | 7207 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Ozamiz City | 7200 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Panaon | 7205 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Sapang Dalaga | 7212 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Sinacaban | 7203 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Tangub City | 7214 | | Mindanao | Region X (Northern Mindanao) | Misamis Occidental | Don Victoriano Chiongbian (Don Mariano Marcos) | 7200 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Alubijid | 9018 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Balingasag | 9005 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Balingoan | 9011 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Binuangan | 9008 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Cagayan De Oro City | 9000 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | El Salvador City | 9017 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Gingoog City | 9014 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Gitagum | 9020 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Initao | 9022 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Jasaan | 9003 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Kinoguitan | 9010 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Lagonglong | 9006 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Laguindingan | 9019 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Lugait | 9025 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Magsaysay (Linugos) | 9015 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Manticao | 9024 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Medina | 9013 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Naawan | 9023 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Opol | 9016 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Salay | 9007 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Sugbongcogon | 9009 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Tagoloan | 9001 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Talisayan | 9012 | | Mindanao | Region X (Northern Mindanao) | Misamis Oriental | Villanueva | 9002 | | Mindanao | Region Xi (Davao Region) | Davao Del Norte | Asuncion (Saug) | 8102 | | Mindanao | Region Xi (Davao Region) | Davao Del Norte | Kapalong | 8113 | | Mindanao | Region Xi (Davao Region) | Davao Del Norte | New Corella | 8104 | | Mindanao | Region Xi (Davao Region) | Davao Del Norte | Panabo City | 8105 | | Mindanao | Region Xi (Davao Region) | Davao Del Norte | Island Garden City Of Samal | 8119 | | Mindanao | Region Xi (Davao Region) | Davao Del Norte | Tagum City | 8100 | | Mindanao | Region Xi (Davao Region) | Davao Del Norte | Talaingod | 8100 | | Mindanao | Region Xi (Davao Region) | Davao Del Norte | Braulio E. Dujali | 8100 | | Mindanao | Region Xi (Davao Region) | Davao Del Sur | Bansalan | 8005 | | Mindanao | Region Xi (Davao Region) | Davao Del Sur | Davao City | 8000 | | Mindanao | Region Xi (Davao Region) | Davao Del Sur | Digos City | 8002 | | Mindanao | Region Xi (Davao Region) | Davao Del Sur | Kiblawan | 8008 | | Mindanao | Region Xi (Davao Region) | Davao Del Sur | Malalag | 8010 | | Mindanao | Region Xi (Davao Region) | Davao Del Sur | Matanao | 8003 | | Mindanao | Region Xi (Davao Region) | Davao Del Sur | Padada | 8007 | | Mindanao | Region Xi (Davao Region) | Davao Del Sur | Sulop | 8009 | | Mindanao | Region Xi

(Davao Region) | Davao Oriental | Baganga | 8204 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Banaybanay | 8208 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Boston | 8206 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Caraga | 8203 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Cateel | 8205 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Governor Generoso | 8210 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Lupon | 8207 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Manay | 8202 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Mati City | 8200 | | Mindanao | Region Xi (Davao Region) | Davao Oriental | Tarragona | 8201 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Laak (San Vicente) | 8810 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Mabini (Dona Alicia) | 8807 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Maco | 8806 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Maragusan (San Mariano) | 8808 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Mawab | 8802 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Monkayo | 8805 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Montevista | 8801 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Nabunturan | 8800 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | New Bataan | 8804 | | Mindanao | Region Xi (Davao Region) | Davao De Oro (Compostela Valley) | Pantukan | 8809 | | Mindanao | Region Xi (Davao Region) | Davao Occidental | Don Marcelino | 8013 | | Mindanao | Region Xi (Davao Region) | Davao Occidental | Jose Abad Santos (Trinidad) | 8014 | | Mindanao | Region Xi (Davao Region) | Davao Occidental | Malita | 8012 | | Mindanao | Region Xi (Davao Region) | Davao Occidental | Sarangani | 8015 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Alamada | 9413 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Kabacan | 9407 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Kidapawan City | 9400 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Libungan | 9411 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Magpet | 9404 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Makilala | 9401 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Matalam | 9406 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Midsayap | 9410 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | M Lang | 9402 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Pigkawayan | 9412 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Pikit | 9409 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Tulunan | 9403 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Antipas | 9414 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Banisilan | 9416 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Aleosan | 9415 | | Mindanao | Region Xii (Soccsksargen) | North Cotabato | Arakan | 9417 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | General Santos City (Dadiangas) | 9500 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | Koronadal City | 9506 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | Norala | 9508 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | Polomolok | 9504 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | Surallah | 9512 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | Tampakan | 9507 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | Tantangan | 9510 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | T'Boli | 9513 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | Tupi | 9505 | | Mindanao | Region Xii (Soccsksargen) | South Cotabato | Lake Sebu | 9514 | | Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Bagumbayan | 9810 | | Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Columbio | 9801 | | Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Isulan | 9805 | | Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Kalamansig | 9808 | | Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Lebak | 9807 | | Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Lambayong (Mariano Marcos) | 9802 | |

Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Palimbang | 9809 || Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | President Quirino | 9804 || Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Tacurong City | 9800 || Mindanao | Region Xii (Soccsksargen) | Sultan Kudarat | Sen. Ninoy Aquino | 9811 || Mindanao | Region Xii (Soccsksargen) | Sarangani | Alabel | 9501 || Mindanao | Region Xii (Soccsksargen) | Sarangani | Glan | 9517 || Mindanao | Region Xii (Soccsksargen) | Sarangani | Kiamba | 9514 || Mindanao | Region Xii (Soccsksargen) | Sarangani | Maasim | 9502 || Mindanao | Region Xii (Soccsksargen) | Sarangani | Malapatan | 9516 || Mindanao | Region Xii (Soccsksargen) | Sarangani | Malungon | 9503 || Mindanao | Region Xii (Soccsksargen) | Maguindanao | Cotabato City | 9600 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Basilan | Lamitan City | 7302 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Basilan | Lantawan | 7301 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Basilan | Maluso | 7303 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Basilan | Sumisip | 7305 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Basilan | Akbar | 7306 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Bacolod-Kalawi (Bacolod Grande) | 9316 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Balabagan | 9302 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Bayang | 9309 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Binidayan | 9310 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Bubong | 9708 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Ganassi | 9311 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Lumbatan | 9307 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Madalum | 9315 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Madamba | 9314 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Malabang | 9300 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Marantao | 9711 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Marawi City | 9700 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Piagapo | 9710 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Poona Bayabao (Gata) | 9705 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Pualas | 9313 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Ditsaan-Ramain | 9713 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Saguiaran | 9701 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Tamparan | 9704 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Tubaran | 9304 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Tugaya | 9317 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Wao | 9716 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Marogong | 9303 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Calanogas | 9319 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Buadiposo-Buntong | 9714 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Maguing | 9715 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Picong (Sultan Gumander) | 9301 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Amai Manabilang (Bumbaran) | 9320 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Tagoloan Ii | 9321 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Lanao Del Sur | Sultan Dumalondong | 9706 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Buluan | 9616 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Datu Paglas | 9617 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Datu Piang | 9607 || Mindanao | Autonomous Region In Muslim

Mindanao (Armm) | Maguindanao | Datu Odin Sinsuat (Dinaig) | 9601 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Shariff Aguak (Maganoy) | 9608 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Pagalungan | 9610 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Parang | 9604 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Sultan Kudarat (Nuling) | 9605 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Kabuntalan (Tumbao) | 9606 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Upi | 9602 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Talayan | 9612 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | South Upi | 9603 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Barira | 9614 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Sultan Mastura | 9636 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Datu Abdullah Sangki | 9621 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Mangudadatu | 9620 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Northern Kabuntalan | 9630 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Maguindanao | Datu Salibo | 9625 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Indanan | 7407 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Jolo | 7400 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Kalingalan Caluang | 7416 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Maimbung | 7409 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Old Panamao | 7402 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Patikul | 7401 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Siasi | 7412 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Tapul | 7410 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Tongkil | 7406 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Sulu | Lugus | 7411 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Tawi-Tawi | Panglima Sugala (Balimbing) | 7501 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Tawi-Tawi | Bongao | 7500 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Tawi-Tawi | Mapun (Cagayan De Tawi-Tawi) | 7508 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Tawi-Tawi | South Ubian | 7504 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Tawi-Tawi | Tandubas | 7502 || Mindanao | Autonomous Region In Muslim Mindanao (Armm) | Tawi-Tawi | Sibutu | 7510 || Mindanao | Region Xiii (Caraga) | Agusan Del Norte | Butuan City | 8600 || Mindanao | Region Xiii (Caraga) | Agusan Del Norte | Cabadbaran City | 8605 || Mindanao | Region Xiii (Caraga) | Agusan Del Norte | Jabonga | 8607 || Mindanao | Region Xiii (Caraga) | Agusan Del Norte | Kitcharao | 8609 || Mindanao | Region Xiii (Caraga) | Agusan Del Norte | Las Nieves | 8610 || Mindanao | Region Xiii (Caraga) | Agusan Del Norte | Nasipit | 8602 || Mindanao | Region Xiii (Caraga) | Agusan Del Norte | Tubay | 8606 || Mindanao | Region Xiii (Caraga) | Agusan Del Norte | Remedios T. Romualdez | 8611 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Bayugan City | 8502 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Bunawan | 8506 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Loreto | 8507 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Prosperidad | 8500 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Santa Josefa | 8512 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Talacogon | 8510 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Trento | 8505 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Veruela | 8509 || Mindanao | Region Xiii (Caraga) | Agusan Del Sur | Sibagat | 8503 || Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Bacuag | 8408 || Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Claver | 8410 || Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Dapa | 8417 || Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Del Carmen | 8418 || Mindanao | Region Xiii (Caraga) | Surigao Del Norte |

Gigaquit | 8409 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Mainit | 8407 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Malimono | 8402 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | San Benito | 8423 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | San Francisco (Anao-Aon) | 8401 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Santa Monica (Sapao) | 8422 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Socorro | 8416 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Surigao City | 8400 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Tagana-An | 8403 | Mindanao | Region Xiii (Caraga) | Surigao Del Norte | Tubod | 8406 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Barobo | 8309 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Bayabas | 8303 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Bislig City | 8311 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Cagwait | 8304 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Cantilan | 8317 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Carrascal | 8318 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Hinatuan | 8310 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Lanuza | 8314 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Lianga | 8307 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Lingig | 8312 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Madrid | 8316 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Marihatag | 8306 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Tagbina | 8308 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Tago | 8302 | Mindanao | Region Xiii (Caraga) | Surigao Del Sur | Tandag City | 8300 | Mindanao | Region Xiii (Caraga) | Dinagat Islands | Basilisa (Rizal) | 8413 | Mindanao | Region Xiii (Caraga) | Dinagat Islands | Cagdianao | 8411 | Mindanao | Region Xiii (Caraga) | Dinagat Islands | Dinagat | 8412 | Mindanao | Region Xiii (Caraga) | Dinagat Islands | Libjo (Albor) | 8414 | Mindanao | Region Xiii (Caraga) | Dinagat Islands | Tubajon | 8426 | Visayas | Region Vi (Western Visayas) | Aklan | Altavas | 5616 | Visayas | Region Vi (Western Visayas) | Aklan | Banga | 5601 | Visayas | Region Vi (Western Visayas) | Aklan | Batan | 5615 | Visayas | Region Vi (Western Visayas) | Aklan | Buruanga | 5609 | Visayas | Region Vi (Western Visayas) | Aklan | Ibajay | 5613 | Visayas | Region Vi (Western Visayas) | Aklan | Kalibo | 5600 | Visayas | Region Vi (Western Visayas) | Aklan | Lezo | 5605 | Visayas | Region Vi (Western Visayas) | Aklan | Libacao | 5602 | Visayas | Region Vi (Western Visayas) | Aklan | Madalag | 5603 | Visayas | Region Vi (Western Visayas) | Aklan | Makato | 5611 | Visayas | Region Vi (Western Visayas) | Aklan | Malay | 5608 | Visayas | Region Vi (Western Visayas) | Aklan | Nabas | 5607 | Visayas | Region Vi (Western Visayas) | Aklan | New Washington | 5610 | Visayas | Region Vi (Western Visayas) | Aklan | Numancia | 5604 | Visayas | Region Vi (Western Visayas) | Aklan | Tangalan | 5612 | Visayas | Region Vi (Western Visayas) | Antique | Anini Y | 5717 | Visayas | Region Vi (Western Visayas) | Antique | Barbaza | 5706 | Visayas | Region Vi (Western Visayas) | Antique | Belison | 5701 | Visayas | Region Vi (Western Visayas) | Antique | Bugasong | 5704 | Visayas | Region Vi (Western Visayas) | Antique | Caluya | 5711 | Visayas | Region Vi (Western Visayas) | Antique | Culasi | 5708 | Visayas | Region Vi (Western Visayas) | Antique | Tobias Fornier (Dao) | 5716 | Visayas | Region Vi (Western Visayas) | Antique | Hamtic | 5715 | Visayas | Region Vi (Western Visayas) | Antique | Laua An | 5705 | Visayas | Region Vi (Western Visayas) | Antique | Libertad | 5710 | Visayas | Region Vi (Western Visayas) | Antique | Patnongon | 5702 | Visayas | Region Vi (Western Visayas) | Antique | San Jose | 5700 | Visayas | Region Vi (Western Visayas) | Antique | San Remigio | 5714 | Visayas | Region Vi (Western Visayas) | Antique | Sebaste | 5709 | Visayas | Region Vi (Western Visayas) | Antique | Sibalom | 5713 | Visayas | Region Vi (Western Visayas) | Antique | Tibiao | 5707 | Visayas | Region Vi (Western Visayas) | Antique | Valderrama | 5703 | Visayas | Region Vi (Western Visayas) | Capiz | Cuartero | 5811 | Visayas | Region Vi (Western Visayas) | Capiz | Dao | 5810 | Visayas | Region Vi (Western Visayas) | Capiz | Dumalag | 5813 | Visayas | Region Vi (Western Visayas) | Capiz | Dumarao | 5812 | Visayas | Region Vi (Western Visayas) | Capiz | Ivisan | 5805 | Visayas | Region Vi (Western Visayas) | Capiz | Jamindan | 5808 | Visayas | Region Vi



(Western Visayas) | Capiz | Ma-Ayon | 5809 || Visayas | Region Vi (Western Visayas) | Capiz | Mambusao | 5807 || Visayas | Region Vi (Western Visayas) | Capiz | Panay | 5801 || Visayas | Region Vi (Western Visayas) | Capiz | Panitan | 5815 || Visayas | Region Vi (Western Visayas) | Capiz | Pontevedra | 5802 || Visayas | Region Vi (Western Visayas) | Capiz | President Roxas | 5803 || Visayas | Region Vi (Western Visayas) | Capiz | Roxas City | 5800 || Visayas | Region Vi (Western Visayas) | Capiz | Sapi-An | 5806 || Visayas | Region Vi (Western Visayas) | Capiz | Sigma | 5816 || Visayas | Region Vi (Western Visayas) | Capiz | Tapaz | 5814 || Visayas | Region Vi (Western Visayas) | Iloilo | Ajuy | 5012 || Visayas | Region Vi (Western Visayas) | Iloilo | Alimodian | 5028 || Visayas | Region Vi (Western Visayas) | Iloilo | Anilao | 5009 || Visayas | Region Vi (Western Visayas) | Iloilo | Badiangan | 5033 || Visayas | Region Vi (Western Visayas) | Iloilo | Balasan | 5018 || Visayas | Region Vi (Western Visayas) | Iloilo | Banate | 5010 || Visayas | Region Vi (Western Visayas) | Iloilo | Barotac Nuevo | 5007 || Visayas | Region Vi (Western Visayas) | Iloilo | Barotac Viejo | 5011 || Visayas | Region Vi (Western Visayas) | Iloilo | Batad | 5016 || Visayas | Region Vi (Western Visayas) | Iloilo | Bingawan | 5041 || Visayas | Region Vi (Western Visayas) | Iloilo | Calinog | 5040 || Visayas | Region Vi (Western Visayas) | Iloilo | Carles | 5019 || Visayas | Region Vi (Western Visayas) | Iloilo | Dingle | 5035 || Visayas | Region Vi (Western Visayas) | Iloilo | Duenas | 5038 || Visayas | Region Vi (Western Visayas) | Iloilo | Dumangas | 5006 || Visayas | Region Vi (Western Visayas) | Iloilo | Estancia | 5017 || Visayas | Region Vi (Western Visayas) | Iloilo | Guimbal | 5022 || Visayas | Region Vi (Western Visayas) | Iloilo | Igbaras | 5029 || Visayas | Region Vi (Western Visayas) | Iloilo | Iloilo City | 5000 || Visayas | Region Vi (Western Visayas) | Iloilo | Janiuay | 5034 || Visayas | Region Vi (Western Visayas) | Iloilo | Lambunao | 5042 || Visayas | Region Vi (Western Visayas) | Iloilo | Leganes | 5003 || Visayas | Region Vi (Western Visayas) | Iloilo | Leon | 5026 || Visayas | Region Vi (Western Visayas) | Iloilo | Maasin | 5030 || Visayas | Region Vi (Western Visayas) | Iloilo | Miagao | 5023 || Visayas | Region Vi (Western Visayas) | Iloilo | Mina | 5032 || Visayas | Region Vi (Western Visayas) | Iloilo | New Lucena | 5005 || Visayas | Region Vi (Western Visayas) | Iloilo | Oton | 5020 || Visayas | Region Vi (Western Visayas) | Iloilo | Passi City | 5037 || Visayas | Region Vi (Western Visayas) | Iloilo | Pavia | 5001 || Visayas | Region Vi (Western Visayas) | Iloilo | Pototan | 5008 || Visayas | Region Vi (Western Visayas) | Iloilo | San Dionisio | 5015 || Visayas | Region Vi (Western Visayas) | Iloilo | San Enrique | 5036 || Visayas | Region Vi (Western Visayas) | Iloilo | San Joaquin | 5024 || Visayas | Region Vi (Western Visayas) | Iloilo | Sara | 5014 || Visayas | Region Vi (Western Visayas) | Iloilo | Tigbauan | 5021 || Visayas | Region Vi (Western Visayas) | Iloilo | Tubungan | 5027 || Visayas | Region Vi (Western Visayas) | Iloilo | Zarraga | 5004 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Bacolod City | 6100 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Bago City | 6101 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Binalbagan | 6107 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Cadiz City | 6121 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Calatrava | 6126 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Candoni | 6110 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Cauayan | 6112 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Enrique B. Magalona (Saravia) | 6118 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Escalante City | 6124 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Himamaylan City | 6108 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Hinigaran | 6106 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Hinoba-An (Asia) | 6114 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Ilog | 6109 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Isabela | 6128 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Kabankalan City | 6111 || Visayas | Region Vi (Western Visayas) | Negros Occidental | La Carlota City | 6130 || Visayas | Region Vi (Western Visayas) | Negros Occidental | La Castellana | 6131 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Manapla | 6120 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Moises Padilla

(Magallon) | 6132 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Murcia | 6129 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Pulupandan | 6102 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Sagay City | 6122 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Silay City | 6116 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Sipalay City | 6113 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Talisay City | 6115 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Toboso | 6125 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Valladolid | 6103 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Victorias City | 6119 || Visayas | Region Vi (Western Visayas) | Negros Occidental | Salvador Benedicto | 6117 || Visayas | Region Vi (Western Visayas) | Guimaras | Jordan | 5045 || Visayas | Region Vi (Western Visayas) | Guimaras | Nueva Valencia | 5046 || Visayas | Region Vi (Western Visayas) | Guimaras | San Lorenzo | 5047 || Visayas | Region Vi (Western Visayas) | Guimaras | Sibunag | 5048 || Visayas | Region Vii (Central Visayas) | Bohol | Alburquerque | 6302 || Visayas | Region Vii (Central Visayas) | Bohol | Antequera | 6335 || Visayas | Region Vii (Central Visayas) | Bohol | Baclayon | 6301 || Visayas | Region Vii (Central Visayas) | Bohol | Balilihan | 6342 || Visayas | Region Vii (Central Visayas) | Bohol | Bilar | 6317 || Visayas | Region Vii (Central Visayas) | Bohol | Calape | 6328 || Visayas | Region Vii (Central Visayas) | Bohol | Candijay | 6312 || Visayas | Region Vii (Central Visayas) | Bohol | Carmen | 6319 || Visayas | Region Vii (Central Visayas) | Bohol | Catigbian | 6343 || Visayas | Region Vii (Central Visayas) | Bohol | Clarin | 6330 || Visayas | Region Vii (Central Visayas) | Bohol | Corella | 6337 || Visayas | Region Vii (Central Visayas) | Bohol | Cortes | 6341 || Visayas | Region Vii (Central Visayas) | Bohol | Dagohoy | 6322 || Visayas | Region Vii (Central Visayas) | Bohol | Danao | 6344 || Visayas | Region Vii (Central Visayas) | Bohol | Daus | 6339 || Visayas | Region Vii (Central Visayas) | Bohol | Dimiao | 6305 || Visayas | Region Vii (Central Visayas) | Bohol | Duero | 6309 || Visayas | Region Vii (Central Visayas) | Bohol | Garcia Hernandez | 6307 || Visayas | Region Vii (Central Visayas) | Bohol | Guindulman | 6310 || Visayas | Region Vii (Central Visayas) | Bohol | Inabanga | 6332 || Visayas | Region Vii (Central Visayas) | Bohol | Jagna | 6308 || Visayas | Region Vii (Central Visayas) | Bohol | Getafe | 6334 || Visayas | Region Vii (Central Visayas) | Bohol | Lila | 6304 || Visayas | Region Vii (Central Visayas) | Bohol | Loay | 6303 || Visayas | Region Vii (Central Visayas) | Bohol | Loboc | 6316 || Visayas | Region Vii (Central Visayas) | Bohol | Loon | 6327 || Visayas | Region Vii (Central Visayas) | Bohol | Maribojoc | 6336 || Visayas | Region Vii (Central Visayas) | Bohol | Panglao | 6340 || Visayas | Region Vii (Central Visayas) | Bohol | Pres. Carlos P. Garcia (Pitogo) | 6346 || Visayas | Region Vii (Central Visayas) | Bohol | Sagbayan (Borja) | 6331 || Visayas | Region Vii (Central Visayas) | Bohol | Sevilla | 6347 || Visayas | Region Vii (Central Visayas) | Bohol | Sierra Bullones | 6320 || Visayas | Region Vii (Central Visayas) | Bohol | Sikatuna | 6338 || Visayas | Region Vii (Central Visayas) | Bohol | Tagbilaran City | 6300 || Visayas | Region Vii (Central Visayas) | Bohol | Talibon | 6325 || Visayas | Region Vii (Central Visayas) | Bohol | Tubigon | 6329 || Visayas | Region Vii (Central Visayas) | Bohol | Ubay | 6315 || Visayas | Region Vii (Central Visayas) | Bohol | Valencia | 6306 || Visayas | Region Vii (Central Visayas) | Bohol | Bien Unido | 6326 || Visayas | Region Vii (Central Visayas) | Cebu | Alcantara | 6033 || Visayas | Region Vii (Central Visayas) | Cebu | Alcoy | 6023 || Visayas | Region Vii (Central Visayas) | Cebu | Alegria | 6030 || Visayas | Region Vii (Central Visayas) | Cebu | Aloguinsan | 6040 || Visayas | Region Vii (Central Visayas) | Cebu | Argao | 6021 || Visayas | Region Vii (Central Visayas) | Cebu | Asturias | 6042 || Visayas | Region Vii (Central Visayas) | Cebu | Badian | 6031 || Visayas | Region Vii (Central Visayas) | Cebu | Balamban | 6041 || Visayas | Region Vii (Central Visayas) | Cebu | Bantayan | 6052 || Visayas | Region Vii (Central Visayas) | Cebu | Barili | 6036 || Visayas | Region Vii (Central Visayas) | Cebu | Bogo City | 6010 || Visayas | Region Vii (Central Visayas) | Cebu | Boljoon | 6024 || Visayas | Region Vii (Central Visayas) | Cebu | Borbon | 6008 || Visayas | Region Vii (Central Visayas) | Cebu | Carcar City | 6019 ||

Visayas | Region Vii (Central Visayas) | Cebu | Catmon | 6006 || Visayas | Region Vii (Central Visayas) | Cebu | Cebu City | 6000 || Visayas | Region Vii (Central Visayas) | Cebu | Compostela | 6003 || Visayas | Region Vii (Central Visayas) | Cebu | Consolacion | 6001 || Visayas | Region Vii (Central Visayas) | Cebu | Cordova | 6017 || Visayas | Region Vii (Central Visayas) | Cebu | Daanbantayan | 6013 || Visayas | Region Vii (Central Visayas) | Cebu | Dalaguete | 6022 || Visayas | Region Vii (Central Visayas) | Cebu | Danao City | 6004 || Visayas | Region Vii (Central Visayas) | Cebu | Dumanjug | 6035 || Visayas | Region Vii (Central Visayas) | Cebu | Ginatilan | 6028 || Visayas | Region Vii (Central Visayas) | Cebu | Lapu-Lapu City (Opon) | 6015 || Visayas | Region Vii (Central Visayas) | Cebu | Liloan | 6002 || Visayas | Region Vii (Central Visayas) | Cebu | Madridejos | 6053 || Visayas | Region Vii (Central Visayas) | Cebu | Malabuyoc | 6029 || Visayas | Region Vii (Central Visayas) | Cebu | Mandaue City | 6014 || Visayas | Region Vii (Central Visayas) | Cebu | Medellin | 6012 || Visayas | Region Vii (Central Visayas) | Cebu | Minglanilla | 6046 || Visayas | Region Vii (Central Visayas) | Cebu | Moalboal | 6032 || Visayas | Region Vii (Central Visayas) | Cebu | Oslob | 6025 || Visayas | Region Vii (Central Visayas) | Cebu | Pinamungajan | 6039 || Visayas | Region Vii (Central Visayas) | Cebu | Poro | 6049 || Visayas | Region Vii (Central Visayas) | Cebu | Ronda | 6034 || Visayas | Region Vii (Central Visayas) | Cebu | Samboan | 6027 || Visayas | Region Vii (Central Visayas) | Cebu | San Francisco | 6050 || Visayas | Region Vii (Central Visayas) | Cebu | Santander | 6026 || Visayas | Region Vii (Central Visayas) | Cebu | Sibonga | 6020 || Visayas | Region Vii (Central Visayas) | Cebu | Sogod | 6007 || Visayas | Region Vii (Central Visayas) | Cebu | Tabogon | 6009 || Visayas | Region Vii (Central Visayas) | Cebu | Tabuelan | 6044 || Visayas | Region Vii (Central Visayas) | Cebu | Toledo City | 6038 || Visayas | Region Vii (Central Visayas) | Cebu | Tuburan | 6043 || Visayas | Region Vii (Central Visayas) | Cebu | Tudela | 6051 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Amlan (Ayuquitan) | 6203 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Ayungon | 6210 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Bacong | 6216 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Bais City | 6206 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Basay | 6222 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Bayawan City (Tulong) | 6221 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Bindoy (Payabon) | 6209 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Canlaon City | 6223 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Dauin | 6217 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Dumaguete City | 6200 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Guihulngan City | 6214 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Jimalalud | 6212 || Visayas | Region Vii (Central Visayas) | Negros Oriental | La Libertad | 6213 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Mabinay | 6207 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Manjuyod | 6208 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Siaton | 6219 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Sibulan | 6201 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Tanjay City | 6204 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Tayasan | 6211 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Valencia (Luzurriaga) | 6215 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Vallehermoso | 6224 || Visayas | Region Vii (Central Visayas) | Negros Oriental | Zamboanguita | 6218 || Visayas | Region Vii (Central Visayas) | Siquijor | Enrique Villanueva | 6230 || Visayas | Region Vii (Central Visayas) | Siquijor | Larena | 6226 || Visayas | Region Vii (Central Visayas) | Siquijor | Lazi | 6228 || Visayas | Region Vii (Central Visayas) | Siquijor | Maria | 6229 || Visayas | Region Vii (Central Visayas) | Siquijor | Siquijor | 6225 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Arteche | 6822 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Balangiga | 6812 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Balangkayan | 6801 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Borongan City | 6800 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Can-Avid | 6806 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | General

Macarthur | 6805 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Giporlos | 6811 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Guiuan | 6809 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Hernani | 6804 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Jipapad | 6819 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Lawaan | 6813 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Llorente | 6803 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Maslog | 6820 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Maydolong | 6802 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Oras | 6818 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Quinapondan | 6810 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Salcedo | 6807 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | San Julian | 6814 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | San Policarpo | 6821 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Sulat | 6815 || Visayas | Region Viii (Eastern Visayas) | Eastern Samar | Taft | 6816 || Visayas | Region Viii (Eastern Visayas) | Leyte | Abuyog | 6510 || Visayas | Region Viii (Eastern Visayas) | Leyte | Alangalang | 6517 || Visayas | Region Viii (Eastern Visayas) | Leyte | Albuera | 6542 || Visayas | Region Viii (Eastern Visayas) | Leyte | Babatngon | 6520 || Visayas | Region Viii (Eastern Visayas) | Leyte | Barugo | 6519 || Visayas | Region Viii (Eastern Visayas) | Leyte | Baybay City | 6521 || Visayas | Region Viii (Eastern Visayas) | Leyte | Burauen | 6516 || Visayas | Region Viii (Eastern Visayas) | Leyte | Calubian | 6534 || Visayas | Region Viii (Eastern Visayas) | Leyte | Capocan | 6530 || Visayas | Region Viii (Eastern Visayas) | Leyte | Carigara | 6529 || Visayas | Region Viii (Eastern Visayas) | Leyte | Dagami | 6515 || Visayas | Region Viii (Eastern Visayas) | Leyte | Dulag | 6505 || Visayas | Region Viii (Eastern Visayas) | Leyte | Hilongos | 6524 || Visayas | Region Viii (Eastern Visayas) | Leyte | Hindang | 6523 || Visayas | Region Viii (Eastern Visayas) | Leyte | Inopacan | 6522 || Visayas | Region Viii (Eastern Visayas) | Leyte | Isabel | 6539 || Visayas | Region Viii (Eastern Visayas) | Leyte | Jaro | 6527 || Visayas | Region Viii (Eastern Visayas) | Leyte | Javier (Bugho) | 6511 || Visayas | Region Viii (Eastern Visayas) | Leyte | Julita | 6506 || Visayas | Region Viii (Eastern Visayas) | Leyte | Kananga | 6531 || Visayas | Region Viii (Eastern Visayas) | Leyte | Leyte | 6533 || Visayas | Region Viii (Eastern Visayas) | Leyte | Macarthur | 6509 || Visayas | Region Viii (Eastern Visayas) | Leyte | Mahaplag | 6512 || Visayas | Region Viii (Eastern Visayas) | Leyte | Matag-Ob | 6532 || Visayas | Region Viii (Eastern Visayas) | Leyte | Matalom | 6526 || Visayas | Region Viii (Eastern Visayas) | Leyte | Mayorga | 6507 || Visayas | Region Viii (Eastern Visayas) | Leyte | Merida | 6540 || Visayas | Region Viii (Eastern Visayas) | Leyte | Ormoc City | 6541 || Visayas | Region Viii (Eastern Visayas) | Leyte | Palo | 6501 || Visayas | Region Viii (Eastern Visayas) | Leyte | Palompon | 6538 || Visayas | Region Viii (Eastern Visayas) | Leyte | Pastrana | 6514 || Visayas | Region Viii (Eastern Visayas) | Leyte | Tabango | 6536 || Visayas | Region Viii (Eastern Visayas) | Leyte | Tabontabon | 6504 || Visayas | Region Viii (Eastern Visayas) | Leyte | Tacloban City | 6500 || Visayas | Region Viii (Eastern Visayas) | Leyte | Tanauan | 6502 || Visayas | Region Viii (Eastern Visayas) | Leyte | Tolosa | 6503 || Visayas | Region Viii (Eastern Visayas) | Leyte | Tunga | 6528 || Visayas | Region Viii (Eastern Visayas) | Leyte | Villaba | 6537 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Allen | 6405 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Biri | 6410 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Bobon | 6401 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Capul | 6408 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Catarman | 6400 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Catubig | 6418 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Gamay | 6422 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Laoang | 6411 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Lapinig | 6423 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Las Navas | 6420 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Lavezares | 6404 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Mapanas | 6412 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Mondragon | 6417 || Visayas |

Region Viii (Eastern Visayas) | Northern Samar | Palapag | 6421 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Pambujan | 6413 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | San Roque | 6415 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Silvino Lobos | 6414 || Visayas | Region Viii (Eastern Visayas) | Northern Samar | Lope De Vega | 6403 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Almagro | 6724 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Basey | 6720 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Calbayog City | 6710 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Calbiga | 6715 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Catbalogan City | 6700 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Daram | 6722 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Gandara | 6706 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Hinabangan | 6713 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Jiabong | 6701 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Marabut | 6721 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Matuguinao | 6708 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Motiong | 6702 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Pinabacdao | 6716 || Visayas | Region Viii (Eastern Visayas) | Western Samar | San Jose De Buan | 6723 || Visayas | Region Viii (Eastern Visayas) | Western Samar | San Sebastian | 6714 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Santa Margarita | 6709 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Santo Nino | 6711 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Talalora | 6719 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Tarangnan | 6704 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Villareal | 6717 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Paranas (Wright) | 6703 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Zumarraga | 6725 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Tagapul-An | 6712 || Visayas | Region Viii (Eastern Visayas) | Western Samar | San Jorge | 6707 || Visayas | Region Viii (Eastern Visayas) | Western Samar | Pagsanghan | 6705 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Anahawan | 6610 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Bontoc | 6604 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Hinunangan | 6608 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Hinundayan | 6609 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Libagon | 6615 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Maasin City | 6600 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Macrohon | 6601 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Malitbog | 6603 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Pintuyan | 6614 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Saint Bernard | 6616 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | San Juan (Cabalian) | 6611 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | San Ricardo | 6617 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Silago | 6607 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Tomas Oppus | 6605 || Visayas | Region Viii (Eastern Visayas) | Southern Leyte | Limasawa | 6618 || Visayas | Region Viii (Eastern Visayas) | Biliran | Almeria | 6544 || Visayas | Region Viii (Eastern Visayas) | Biliran | Biliran | 6549 || Visayas | Region Viii (Eastern Visayas) | Biliran | Cabucgayan | 6550 || Visayas | Region Viii (Eastern Visayas) | Biliran | Caibiran | 6548 || Visayas | Region Viii (Eastern Visayas) | Biliran | Culaba | 6547 || Visayas | Region Viii (Eastern Visayas) | Biliran | Kawayan | 6545 || Visayas | Region Viii (Eastern Visayas) | Biliran | Maripipi | 6546 || Visayas | Region Viii (Eastern Visayas) | Biliran | Naval | 6543 |

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- [GCash Card Fast FAQs](#)
- [My GCash Card has not been delivered yet after 10 days. What do I do?](#)
- [I can't order a GCash Card. What do I do?](#)

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How can I order a GCash VISA Card?

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How do I withdraw cash using my GCash VISA/Mastercard Card?

- [What can I do with my GCash VISA/Mastercard Card?](#)
- [How can I order a GCash VISA Card?](#)
- [Can GCash deliver my GCash Card to my location?](#)
- [How do I withdraw cash using my GCash VISA/Mastercard Card?](#)
- [GCash Card Fast FAQs](#)

21043404386585

Source: <https://help.gcash.com/hc/en-us/articles/21043404386585-Can-GCash-deliver-my-GCash-Card-to-my-location>

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## Can I apply for GCredit {#can-i-apply-for-gcredit}

*Path: [articles/31112602155033-Can-I-apply-for-GCredit](#)*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How much can I borrow with GCredit?](#)
- [Can I apply for GCredit?](#)
- [What are the interest rates in GCredit?](#)
- [How can I use GCredit to pay?](#)
- [How can I increase my GCredit limit?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GCredit is a **pre-qualified credit limit** via GCash app that allows users to purchase and make payment even with zero wallet balance. Your GCredit offer is subject to regular evaluation and is **not guaranteed**.

## How to be qualified for GCredit

You may be eligible for GCredit if you are:

- 21-65 years old
- A Filipino Citizen
- A Fully Verified GCash user
- Using GCash services

## How to be qualified for GCredit

On the GCash homepage, tap **Borrow > GCredit**. If you're qualified, you'll see the credit limit available to you. But if you're not qualified, you'll see some tips on how to unlock GCredit.

### If not qualified for GCredit

You will be led to this screen once you tap **Borrow > GCredit** from the GCash homepage.

To unlock GCredit, keep using GCash features like Pay Bills, Buy Load, Cash In, Send Money, GInsure, and GInvest. GCash checks your eligibility every week, so you could qualify to apply for GCredit as soon as the next week.

Note: Once you become qualified for GCredit, you will receive an SMS from GCash.

### If you are eligible for GCredit

If you are eligible for GCredit, you will receive an SMS. You will be led to this screen once you tap **Borrow > GCredit** from the GCash homepage.

Follow the steps below to start using GCredit:

1. On your GCash app, tap **Borrow > GCredit**
2. Confirm your email address > tap **Next**
3. Check your personal information and complete all additional details.
4. Select **Next**
5. Review your application > tap **Submit**

You will be directed to a page that confirms the activation of your GCredit.

Once you finish your application, you'll get a confirmation through SMS and your registered GCash email.

If you have more questions or concerns with eligibility, [click here to ask for help](#). A customer service representative will contact you in **24 hours**.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [How much can I borrow with GCredit?](#)
- [What are the interest rates in GCredit?](#)
- [How can I use GCredit to pay?](#)

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How much can I borrow with GCredit?

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- [How can I increase my GCredit limit?](#)

31112602155033

Source: <https://help.gcash.com/hc/en-us/articles/31112602155033-Can-I-apply-for-GCcredit>

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## Can I apply for GGives {#can-i-apply-for-ggives}

*Path: [articles/30662698019737-Can-I-apply-for-GGives](#)*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Can I apply for GGives?](#)
- [How much can I borrow with GGives?](#)
- [What are the GGives fees I need to know about?](#)
- [How can I use GGives to pay?](#)
- [How can I increase my GGives limit?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)



GGives is a **limited-time offer** for qualified GCash users, allowing you to purchase from our partner merchants even with zero wallet balance and pay in installments. Your GGives offer is subject to regular evaluation and is **not guaranteed**.

## Who are qualified to use GGives

You may be qualified for GGives if you are:

- 21-65 years old
- A Filipino Citizen
- A Fully Verified GCash user
- Using GCash services

## How to be qualified for GGives

On the GCash homepage, tap **Borrow > GGives**. If you're qualified, you'll see the credit limit available to you. But if you're not qualified, you'll see some tips on how to unlock GGives.

### If not qualified for GGives

Once you tap **Borrow > GGives** from the GCash homepage, you will be led to this screen.

To unlock GGives, keep using GCash features like Pay Bills, Buy Load, Cash In, Send Money, GInsure, and GInvest. GCash checks your eligibility every week, so you could qualify for GGives as soon as the next week.

Once you become qualified for GGives, you will receive an SMS from GCash.

### If you are qualified for GGives

If you are qualified for GGives, you will receive an SMS. Once you tap **Borrow > GGives** from the GCash homepage, you will be led to this screen.

Select **Activate Now** to start paying with GGives.

Follow the steps below to start using GGives:

1. On your GCash app, tap **Borrow > GGives**
2. Select **Activate Now** and tap **Next**
3. Check your personal information and complete all additional details.
4. Select **Next**
5. Enter the 6-digit authentication code sent to your registered mobile number > **Submit**

You will be directed to a page confirming that your GGives has been activated.

Once you finish activating your GGives, you'll get a **confirmation through SMS** and your **registered GCash email address**.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What are the GGives fees I need to know about?](#)
- [How can I use GGives to pay?](#)
- [How can I increase my GGives limit?](#)

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How much can I borrow with GGives?

- [Can I apply for GGives?](#)
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30662698019737

Source: <https://help.gcash.com/hc/en-us/articles/30662698019737-Can-I-apply-for-GGives>

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## Can I apply for a GLoan {#can-i-apply-for-a-gloan}

*Path: articles/900006974863-Can-I-apply-for-a-GLoan*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How much can I borrow with GLoan?](#)
- [Can I apply for a GLoan?](#)
- [What are the GLoan fees I need to know about?](#)
- [Why is my next GLoan offer smaller than the last one?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GLoan is a **pre-qualified loan** offered to **select users only**, allowing to borrow money and **receive loan in your GCash wallet within 24 hours** after your application.

To unlock GLoan, keep using GCash services such as Pay Bills, Buy Load, Cash In, Send Money, GInsure, and GInvest.

GCash checks your eligibility **weekly**, pwede kang mag-qualify sa susunod na linggo.

### **Other GLoan Requirements:**

✓ A Fully Verified GCash user

✓ Filipino citizenship

✓ Valid government ID

✓ At least 21 years old

✓ Verified GCash email address

GLoan offers and approvals are **subject to evaluation** and are not guaranteed, even if you fulfill the minimum requirements above.

### **How to know if you're eligible**

On the GCash homepage, tap **Borrow > GLoan**. If you're eligible, you'll see a loan offer amount available to you. But if you're not eligible, you'll see some tips on how to unlock GLoan.

### **If not eligible for GLoan**

Once you tap **Borrow > GLoan** from the GCash homepage, you will be led to this screen.

To unlock GLoan, keep using GCash features like Pay Bills, Buy Load, Cash In, Send Money, GInsure, and GInvest. GCash checks your eligibility every week, so you could qualify to apply for GLoan as soon as the next week.

### **If you are eligible for GLoan**

If you are eligible for GLoan, you will receive an SMS. Once you tap **Borrow > GLoan** from the GCash homepage, you will be led to this screen. Select **Get Started** at the bottom of your screen to start your loan application.

### **Steps to avail of a GLoan**

Follow the steps below to start using GLoan:

1. Read through the GLoan information > **Get Started**
2. Input your loan amount, select your purpose of loan, and tap **Get this Loan**
3. Review your loan terms, then tap **Continue**
4. Complete your personal information and tap **Next**
5. Review your GLoan application, then tap **Continue**
6. Agree to the Disclosure Statement and the Terms and Conditions of the Loan. Tap **Continue**
7. Check the amount you will receive from GCash. Select **Continue**
8. Enter the **6-digit authentication code** sent to your GCash-registered mobile number.

Once you finish your application, you'll receive your loan in your GCash wallet within **24 hours**. You'll get a confirmation through SMS and your registered GCash email.

If you have more questions or concerns with eligibility, [click here to ask for help](#). A customer service representative will contact you within 1-2 working days.

## GLoan Eligibility FAQs

**Q: I've been using GCash for many years already and yet, I am not eligible. Why is that? A:** Thank you for being a loyal GCash user! GLoan offers are based on several factors such as your GScore, overall account activity, and system evaluation. While long-term usage is valuable, it does not automatically guarantee eligibility. Your account is reviewed regularly, and eligibility may change over time.

**Q: I was eligible before, but now I'm not. Why? A:** GLoan availability can change depending on your latest system assessment. This does not mean you are permanently ineligible — your eligibility is reviewed regularly, and the offer may return.

**Q: My GScore is high, but why am I still not eligible? A:** GScore is only one of the many factors considered in evaluating your GLoan eligibility. The system also reviews your usage patterns, repayment history, and other internal criteria. A high GScore does not guarantee an offer. GLoan is currently offered only to pre-selected users. You'll know you're eligible if you receive an SMS from us.

**Q: Is there a way to unlock GLoan eligibility faster? A:** GLoan offers are system-generated and cannot be manually unlocked or expedited. The best way to increase your chances is to stay active on GCash and keep your account information updated.

**Q: Why do others have a lower GScore than I do, but they are eligible and I'm not? A:** Every user has a different profile. GLoan eligibility considers more than just GScore — including various other system-evaluated factors. Rest assured, your account is reviewed regularly.

**Q: Why is my GLoan limit low? Can I request to increase it? A:** Your GLoan credit limit is auto-generated based on your account profile and system evaluation. It cannot be manually adjusted. However, good repayment behavior and continued account activity may help your limit increase over time.

**Q: Why did my GLoan credit limit change or not increase even though I pay on time? A:** Thank you for paying on time! While repayment behavior is important, your credit limit is affected by several other factors evaluated by the system. Your profile is reviewed periodically, so your limit may still improve.

**Q: I have multiple GCash mobile numbers. Why can't I apply for GLoan using my other numbers? A:** GLoan is limited to one active account per user. If you have multiple GCash numbers, you can only access or apply for GLoan through the number linked to your current loan. If you're getting an error when using another number, it may be because you still have an active GLoan tied to a different account. To apply using a new number, please fully settle your existing loan first.

**Q: I've been using GCash actively, so why is it still hard to become eligible for GLoan? A:** We understand your concern. GLoan eligibility is determined by multiple dynamic factors beyond app usage duration. Remaining active and maintaining good account standing increases your chances of being selected.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [How much can I borrow with GLoan?](#)
- [What are the GLoan fees I need to know about?](#)
- [Why am I not eligible for GLoan?](#)
- [I cannot apply to GLoan. What do I do?](#)

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How much can I borrow with GLoan?

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What are the GLoan fees I need to know about?

- [How much can I borrow with GLoan?](#)
- [Can I apply for a GLoan?](#)
- [What are the GLoan fees I need to know about?](#)
- [Why is my next GLoan offer smaller than the last one?](#)

900006974863

Source: <https://help.gcash.com/hc/en-us/articles/900006974863-Can-I-apply-for-a-GLoan>

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## Can I borrow load on GCash {#can-i-borrow-load-on-gcash}

*Path: articles/40475792516377-Can-I-borrow-load-on-GCash*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What are the GCash Borrow Load fees I need to know about?](#)
- [I have a concern with GCash Borrow Load. What do I do?](#)
- [How can I repay my GCash Borrow Load?](#)
- [What are the GCash Borrow Load promos available?](#)
- [Can I borrow load on GCash?](#)
- [I canceled my Borrow Load transaction but it still pushed through. What do I do?](#)
- [GCash Borrow Load](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GCash Borrow Load allows you to get prepaid load promos for mobile or broadband even with zero balance. It's **available only to selected GCash users** and is **payable in 14 days** with a small processing fee.

## Who are qualified to use GCash Borrow Load

Currently, GCash Borrow Load is available to select users only. Below are the minimum qualifications:

- You are 21 to 65 years old
- You are a Filipino citizen
- You are a [Fully Verified](#) GCash user
- You do **not** have an active Borrow Load promo. If you have an active Borrow Load promo, **you need to settle it first** before you can avail of another one.

You will receive an SMS if GCash Borrow Load is available to you. Keep using GCash products and services to increase your chances of unlocking GCash Borrow Load.

## How to Activate GCash Borrow Load

To activate your GCash Borrow Load, follow the steps below:

1. On your GCash app, tap **Load > Borrow Load**
2. Select **Activate**
3. Review your personal details
4. Agree to the Terms and Conditions
5. Tap **Start Borrowing**

You'll be led to a page to confirm your successful activation of your Borrow Load.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What are the GCash Borrow Load promos available?](#)
- [How can I repay my GCash Borrow Load?](#)
- [I have a concern with GCash Borrow Load. What do I do?](#)

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- [What are the GCash Borrow Load fees I need to know about?](#)
- [I have a concern with GCash Borrow Load. What do I do?](#)
- [How can I repay my GCash Borrow Load?](#)
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- [I canceled my Borrow Load transaction but it still pushed through. What do I do?](#)
- [GCash Borrow Load](#)

40475792516377

Source: <https://help.gcash.com/hc/en-us/articles/40475792516377-Can-I-borrow-load-on-GCash>

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## Can I buy an eSIM using GCash {#can-i-buy-an-esim-using-gcash}

*Path: articles/34186930116889-Can-I-buy-an-eSIM-using-GCash*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How can I cancel my scheduled mobile and broadband load autoloan?](#)
- [How can I schedule autoloan for mobile and broadband load?](#)
- [Can I buy an eSIM using GCash?](#)
- [How can I activate my eSIM after buying it on GCash?](#)
- [How can I use GCash to buy load?](#)
- [What are the telco load convenience fees in GCash?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Your eSIM (embedded SIM) can let you switch between different network providers making it ideal for travel. You can purchase your eSIM via the GCash app and set it up without going to a physical store.

Non-Philippine eSIMs from GCash are **data-only** and work with eSIM-enabled iOS and Android phones. They won't work on SIM-locked devices.

To buy an eSIM and set it up easily on your GCash app, follow the steps below:

1. On your GCash app, tap **Load**

2. Select the **country** > **eSIM** > **Next**
3. Select your load > **Buy Now**

Once you've made your eSIM purchase, you will receive an SMS about how to set it up.

You'll get an SMS when your balance drops to 10% and when you run out of data.

## **Countries where you can use an eSIM bought from GCash**

### **Asia**

Hong Kong

Indonesia

Japan

Korea

Macau

Malaysia

Thailand

United Arab Emirates

Vietnam

### **Australia/Oceania**

Australia

North America

Mexico

United States of America (USA)

### **Europe**

Austria

Belgium

Bulgaria

Croatia

Cyprus

Czech Republic

Denmark

Estonia



Finland

France

Germany

Greece

Hungary

Iceland

Ireland

Italy

Latvia

Liechtenstein

Lithuania

Luxembourg

Malta

Netherlands

Norway

Poland

Portugal

Romania

Slovakia

Slovenia

Spain

Sweden

Switzerland

Turkey

Ukraine

United Kingdom

If you have any concerns about your eSIM, [click here to ask for help](#). A customer service representative will contact you in **1-2 business days**.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [How can I activate my eSIM after buying it with GCash?](#)
- [How can I use GCash to buy load?](#)
- [What are the telco load convenience fees in GCash?](#)

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How can I activate my eSIM after buying it on GCash?

- [How can I cancel my scheduled mobile and broadband load autoloading?](#)
- [How can I schedule autoloading for mobile and broadband load?](#)
- [Can I buy an eSIM using GCash?](#)
- [How can I activate my eSIM after buying it on GCash?](#)
- [How can I use GCash to buy load?](#)
- [What are the telco load convenience fees in GCash?](#)

34186930116889

Source: <https://help.gcash.com/hc/en-us/articles/34186930116889-Can-I-buy-an-eSIM-using-GCash>

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## Can I cash in to GCash with coins {#can-i-cash-in-to-gcash-with-coins}

*Path: articles/44671093605401-Can-I-cash-in-to-GCash-with-coins*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [I cashed in an over the counter store or a machine but I didn't receive the money. What do I do?](#)
- [Can I cash in to GCash with coins?](#)
- [Can I cash in to my GCash wallet using a Credit/Debit Card?](#)
- [How do I cash in to GCash from my online banking app or website?](#)
- [Where can I cash in over-the-counter to my GCash account?](#)
- [How do I cash in to GCash from InstaPay or PESONet?](#)
- [How do I cash in to GCash Over-the-Counter for free?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

If you want to add money to your GCash wallet using coins, you can do so at the Coin Deposit Machines provided by the Bangko Sentral ng Pilipinas (BSP). These machines accept all coins issued by the BSP, including centavos.

To find out where these machines are located, visit the [official website of the BSP](#).

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [Where can I cash in over-the-counter to my GCash account?](#)
- [How do I cash in to GCash from my online banking app or website?](#)
- [How do I send money to another GCash account?](#)

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I cashed in an over the counter store or a machine but I didn't receive the money. What do I do?

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Can I cash in to my GCash wallet using a Credit/Debit Card?

- [I cashed in an over the counter store or a machine but I didn't receive the money. What do I do?](#)
- [Can I cash in to GCash with coins?](#)
- [Can I cash in to my GCash wallet using a Credit/Debit Card?](#)
- [How do I cash in to GCash from my online banking app or website?](#)
- [Where can I cash in over-the-counter to my GCash account?](#)
- [How do I cash in to GCash from InstaPay or PESONet?](#)
- [How do I cash in to GCash Over-the-Counter for free?](#)

44671093605401

Source: <https://help.gcash.com/hc/en-us/articles/44671093605401-Can-I-cash-in-to-GCash-with-coins>

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## Can I cash in to my GCash wallet using a Credit Debit Card {#can-i-cash-in-to-my-gcash-wallet-using-a-credit-debit-card}

*Path: articles/40228147605017-Can-I-cash-in-to-my-GCash-wallet-using-a-Credit-Debit-Card*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [I cashed in an over the counter store or a machine but I didn't receive the money. What do I do?](#)
- [Can I cash in to GCash with coins?](#)
- [Can I cash in to my GCash wallet using a Credit/Debit Card?](#)
- [How do I cash in to GCash from my online banking app or website?](#)
- [Where can I cash in over-the-counter to my GCash account?](#)
- [How do I cash in to GCash from InstaPay or PESONet?](#)
- [How do I cash in to GCash Over-the-Counter for free?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

No, you cannot cash in to your GCash Wallet using a debit/credit card.

You can cash in or top up your GCash wallet through linked Philippine bank accounts, online bank apps via Instapay or PESONet, GCash Over-the-counter Partner Outlets, Remittance Centers, and GCash Pera Outlets.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What are the GCash Cash In fees I need to know about?](#)
- [How do I cash in to GCash from my online banking app or website?](#)
- [How do I cash in to GCash from InstaPay or PESONet?](#)
- [How do I link my PayPal to GCash?](#)

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- [I cashed in an over the counter store or a machine but I didn't receive the money. What do I do?](#)
- [Can I cash in to GCash with coins?](#)
- [Can I cash in to my GCash wallet using a Credit/Debit Card?](#)
- [How do I cash in to GCash from my online banking app or website?](#)
- [Where can I cash in over-the-counter to my GCash account?](#)

- [How do I cash in to GCash from InstaPay or PESONet?](#)
- [How do I cash in to GCash Over-the-Counter for free?](#)

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Source: <https://help.gcash.com/hc/en-us/articles/40228147605017-Can-I-cash-in-to-my-GCash-wallet-using-a-Credit-Debit-Card>

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## Can I create a GCash account if I did not register my SIM Card {#can-i-create-a-gcash-account-if-i-did-not-register-my-sim-card}

*Path: [articles/40524922109209-Can-I-create-a-GCash-account-if-I-did-not-register-my-SIM-Card](#)*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [I want to update my address or work information in GCash](#)
- [I want to update my GCash email address](#)
- [I want to update my name or birthdate in my GCash account](#)
- [I want to change my mobile number linked to my GCash account](#)
- [My GCash account is on hold. How can I access my account?](#)
- [I was Fully Verified, why was my GCash account downgraded to a basic account?](#)
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- [How do I transfer money and services from my old GCash account to my new one?](#)
- [How do I claim my money from a suspended GCash Basic account?](#)
- [Why was my GCash account deactivated?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

No, you cannot create a GCash account without registering your SIM. To create a GCash account, your mobile number must be **registered and verified**. This is necessary for account security and to comply with regulations as well as receiving an OTP for your GCash transactions.

To register your SIM, please visit your telco's official website for more information.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [SIM Card Registration Frequently Asked Questions](#)
- [How do I create a new GCash account?](#)
- [I can't create or register for a GCash account. What do I do?](#)
- [I'm trying to create a GCash account but it's asking for an MPIN. What should I do?](#)

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SIM Card Registration Frequently Asked Questions

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- [I want to update my address or work information in GCash](#)
- [I want to update my GCash email address](#)
- [I want to update my name or birthdate in my GCash account](#)
- [I want to change my mobile number linked to my GCash account](#)
- [My GCash account is on hold. How can I access my account?](#)
- [I was Fully Verified, why was my GCash account downgraded to a basic account?](#)
- [GScore](#)
- [How do I transfer money and services from my old GCash account to my new one?](#)
- [How do I claim my money from a suspended GCash Basic account?](#)
- [Why was my GCash account deactivated?](#)
- [Privacy Choices Dashboard](#)
- [SIM Card Registration Frequently Asked Questions](#)
- [Can I create a GCash account if I did not register my SIM Card?](#)
- [The GCash SSO \(Single Sign-On\) is not working. What do I do?](#)
- [How do I delete or close my GCash account?](#)

40524922109209

Source: <https://help.gcash.com/hc/en-us/articles/40524922109209-Can-I-create-a-GCash-account-if-I-did-not-register-my-SIM-Card>

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## Can I create multiple GCash accounts with different numbers {#can-i-create-multiple-gcash-accounts-with-different-numbers}

*Path: [articles/4408383378457-Can-I-create-multiple-GCash-accounts-with-different-numbers](#)*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What are my GCash Wallet and Transaction Limits?](#)
- [How do I increase my GCash wallet and transaction limits?](#)
- [My GCash wallet and transaction limits did not increase even after following the steps. What do I do?](#)
- [How do I view and download my GCash transaction history?](#)
- [Can I create multiple GCash accounts with different numbers?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

You can create multiple GCash accounts with different mobile numbers, and your accounts are automatically **consolidated/linked into one main customer profile** for easy access.

### What happens when your accounts are linked:

- The highest wallet and transaction limits will reflect across all accounts
- Your GScore will be the same for all accounts
- Your wallet and transaction limits will NOT be added for a bigger sum

**Example:** If you have one account with a PHP 100,000 limit and another with a PHP 500,000 limit, your shared limit across both accounts is PHP 500,000.

You'll receive an SMS when your accounts have been linked. You can use our [Profile Limit Calculator](#) to understand how your limits work.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [How do I increase my GCash wallet and transaction limits?](#)
- [My GCash wallet and transaction limits did not increase even after following the steps. What do I do?](#)
- [How do I view and download my GCash transaction history?](#)

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- [What are my GCash Wallet and Transaction Limits?](#)
- [How do I increase my GCash wallet and transaction limits?](#)
- [My GCash wallet and transaction limits did not increase even after following the steps. What do I do?](#)
- [How do I view and download my GCash transaction history?](#)
- [Can I create multiple GCash accounts with different numbers?](#)

4408383378457

Source: <https://help.gcash.com/hc/en-us/articles/4408383378457-Can-I-create-multiple-GCash-accounts-with-different-numbers>

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## Can I get fully verified on GCash offline {#can-i-get-fully-verified-on-gcash-offline}

*Path: articles/9386228997145-Can-I-get-fully-verified-on-GCash-offline*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [I don't have accepted IDs for GCash verification. What do I do?](#)
- [I'm having issues with using my ePhil ID \(Paper type\) or Digital National ID to verify my GCash account](#)
- [Ano ang mga steps para makakuha ng Fully Verified na GCash Account?](#)
- [How can I submit additional documents for my GCash Jr. verification?](#)
- [Hindi pa verified ang GCash account ko pagkatapos ng 3 araw. Ano ang gagawin ko?](#)
- [My GCash account is still not verified after 3 days. What do I do?](#)
- [My GCash account verification failed. What should I do?](#)
- [Why did I receive a notification to update my GCash account information?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

You cannot verify your GCash account onsite or in person.

To get fully verified, open your GCash app and tap on **Profile > Verify Now**. You'll need one of the [accepted IDs ready](#) to start the process.

Check out the articles below about verifying your GCash account

👉 [What are the steps to get a fully verified account?](#)

👉 [Accepted IDs for GCash Verification](#)



## GCash Features for Basic vs Fully Verified Accounts

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What happens if I don't fully verify my GCash account?

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- What are the steps to get a Fully Verified GCash account?
- Accepted IDs for GCash Verification
- I don't have accepted IDs for GCash verification. What do I do?
- I'm having issues with using my ePhil ID (Paper type) or Digital National ID to verify my GCash account
- Ano ang mga steps para makakuha ng Fully Verified na GCash Account?
- How can I submit additional documents for my GCash Jr. verification?
- Hindi pa verified ang GCash account ko pagkatapos ng 3 araw. Ano ang gagawin ko?
- My GCash account is still not verified after 3 days. What do I do?
- My GCash account verification failed. What should I do?
- Why did I receive a notification to update my GCash account information?
- What happens if I don't fully verify my GCash account?
- Can I get fully verified on GCash offline?

9386228997145

Source: <https://help.gcash.com/hc/en-us/articles/9386228997145-Can-I-get-fully-verified-on-GCash-offline>

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## **Can I open a CIMB Grow account in GCash {#can-i-open-a-cimb-grow-account-in-gcash}**

*Path: articles/43743085559193-Can-I-open-a-CIMB-Grow-account-in-GCash*

### **ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## **Articles in this section**

- When will my new CIMB Grow interest rate take effect?
- I want to upgrade to CIMB Grow but the app says I am not eligible. What do I have to do to become eligible?
- Can I open a CIMB Grow account in GCash?
- Can I open a GSave by CIMB account?
- What is the interest rate in GSave by CIMB?
- How can I make a deposit to my GSave by CIMB account?
- How can I withdraw from my GSave by CIMB account?
- How can I update the mobile number linked to my GSave by CIMB account?
- What is GSave Quick Save?

- [How can I close my GSave by CIMB account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

CIMB Grow is a savings account powered by CIMB Bank that you can open directly in the GCash app. This account offers a higher **4% base interest rate per year**, compared to the **2.6%** for a regular **GSave by CIMB** account.

CIMB Grow is currently available to **pre-selected GCash users** only. If you are not eligible, you can still [open a regular GSave by CIMB account](#) through the GCash app.

## Who are eligible to open a GSave by CIMB account

You are eligible to open a savings account with GSave by CIMB if you are:

- At least 18 years old
- A Filipino Citizen
- An owner of a valid government-issued ID
- A [Fully Verified](#) GCash user
- Pre-selected by CIMB Bank based on their eligibility criteria

If you meet all the requirements, you can upgrade to a CIMB Grow account on the GCash app. Simply follow these steps:

1. On your GCash app, tap **GSave > Start** to proceed onboarding
2. Tap **GSave by CIMB**
3. A confirmation screen for CIMB Grow upgrade/onboarding will be shown, tap **Upgrade to CIMB Grow**

You will be led to a page that confirms that your GSave by CIMB account is now successfully upgraded to CIMB Grow.

## Need more Help?

For other inquiries or concerns, check out the following article:

- [I want to upgrade to CIMB Grow but the app says I am not eligible. What do I have to do to become eligible? What do I have to do to become eligible?](#)

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I want to upgrade to CIMB Grow but the app says I am not eligible. What do I have to do to become eligible?

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- [When will my new CIMB Grow interest rate take effect?](#)
- [I want to upgrade to CIMB Grow but the app says I am not eligible. What do I have to do to become eligible?](#)
- [Can I open a CIMB Grow account in GCash?](#)
- [Can I open a GSave by CIMB account?](#)
- [What is the interest rate in GSave by CIMB?](#)
- [How can I make a deposit to my GSave by CIMB account?](#)
- [How can I withdraw from my GSave by CIMB account?](#)
- [How can I update the mobile number linked to my GSave by CIMB account?](#)
- [What is GSave Quick Save?](#)
- [How can I close my GSave by CIMB account?](#)

43743085559193

Source: <https://help.gcash.com/hc/en-us/articles/43743085559193-Can-I-open-a-CIMB-Grow-account-in-GCash>

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## Can I open a GCrypto account {#can-i-open-a-gcrypto-account}

*Path: articles/9781079085081-Can-I-open-a-GCrypto-account*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Can I open a GCrypto account?](#)
- [What coins can I trade in GCrypto?](#)
- [What are the GCrypto Networks and Fees I need to know about?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GCrypto is a feature that lets you buy, sell, and manage cryptocurrency easily via the GCash app. It's a simple and secure way to explore digital assets as you build your portfolio using your GCash account.

## Who are qualified to open a GCrypto account

You are qualified to open a GCrypto account if you are:

Before registering to GCrypto, make sure you meet all of the requirements below:

- You are at least 18 years old
- You are a Fully Verified GCash user
- You have updated your user profile information within the last 3 years
- You have a verified email address

Note:

As stated in the Terms and Conditions, each user is allowed only one GCrypto account. If your email address is already linked to an existing GCrypto account, you won't be able to register for a new one.

## How to create a GCrypto account

If you meet the requirements above, you may proceed with creating a GCrypto account. Here's how:

1. On the GCash App, tap on **GInvest > GCrypto**
2. Tap **Get Started**
3. If applicable, enter the 6-digit authentication code and tap **Submit**
4. Tap **I Agree**
5. Fill out the Risk Profile questionnaire and tap **Submit**
6. Read through all the agreements (e.g. Terms and Conditions, Privacy Policy, etc.)
7. Tap **I have read and agree to all of the following** and tap **Go to GCrypto**

Your GCrypto application will be approved immediately if there are no errors or issues.

**If there are any errors or issues**, you will receive a notification with details. Please review the provided information, correct any errors, and resubmit your application.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [I can't open an account in GCrypto. What do I do?](#)
- [What coins can I trade in GCrypto?](#)
- [What are the GCrypto Networks and Fees I need to know about?](#)

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What coins can I trade in GCrypto?

- [Can I open a GCrypto account?](#)
- [What coins can I trade in GCrypto?](#)
- [What are the GCrypto Networks and Fees I need to know about?](#)

9781079085081

Source: <https://help.gcash.com/hc/en-us/articles/9781079085081-Can-I-open-a-GCrypto-account>

# Can I open a GSave by CIMB account {#can-i-open-a-gsave-by-cimb-account}

*Path: articles/30241337071769-Can-I-open-a-GSave-by-CIMB-account*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [When will my new CIMB Grow interest rate take effect?](#)
- [I want to upgrade to CIMB Grow but the app says I am not eligible. What do I have to do to become eligible?](#)
- [Can I open a CIMB Grow account in GCash?](#)
- [Can I open a GSave by CIMB account?](#)
- [What is the interest rate in GSave by CIMB?](#)
- [How can I make a deposit to my GSave by CIMB account?](#)
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- [How can I update the mobile number linked to my GSave by CIMB account?](#)
- [What is GSave Quick Save?](#)
- [How can I close my GSave by CIMB account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GSave is a savings account by CIMB Bank and GCash that you can open directly in the GCash app. It has **no initial deposit**, **no maintaining balance**, and **no lock-in period**.

## Who are qualified to open a GSave by CIMB account

You are qualified to open a savings account with GSave by CIMB if you are:

- At least 18 years old
- A Filipino Citizen
- A [Fully Verified](#) GCash user
- Using a PH or non-PH-based SIM

Note:

**GSave by CIMB** is available in [select countries outside the Philippines](#) for GCash Overseas users with non-PH-based SIMs.

If you meet the basic requirements above, follow these steps below to get started:

1. On your GCash app, tap **GSave > GSave by CIMB**
2. Select **Open a Savings Account**
3. Agree on the **terms and conditions > Open a Savings Account**

You will be led to a page that confirms that you have successfully opened your GSave by CIMB account.

Note:

A deposit of **at least PHP100** is needed to qualify for a GCash wallet and transaction limit increase to PHP500,000.

## For Filipino citizens residing overseas

**GSave Overseas CIMB account** is now available to Filipino citizens residing overseas where GCash is available. [Click here](#) to know if you are qualified and to know how to open an account.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What is the interest rate in GSave by CIMB?](#)
- [How can I make a deposit to my GSave by CIMB account?](#)
- [How can I withdraw from my GSave by CIMB account?](#)

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Can I open a CIMB Grow account in GCash?

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What is the interest rate in GSave by CIMB?

- [When will my new CIMB Grow interest rate take effect?](#)
- [I want to upgrade to CIMB Grow but the app says I am not eligible. What do I have to do to become eligible?](#)
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- [What is GSave Quick Save?](#)
- [How can I close my GSave by CIMB account?](#)

30241337071769

Source: <https://help.gcash.com/hc/en-us/articles/30241337071769-Can-I-open-a-GSave-by-CIMB-account>

# Can I open a GStocks PH account {#can-i-open-a-gstocks-ph-account}

Path: [articles/31210291269273-Can-I-open-a-GStocks-PH-account](#)

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Can I open a GStocks PH account?](#)
- [What are the features of ABCSI Online Trading Platform in GStocks PH?](#)
- [How can I upgrade my Basic GStocks PH account to Full GStocks PH account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GStocks PH is an online trading services platform powered by GCash that lets users invest in stocks listed on the Philippine Stock Exchange. When you open a GStocks PH account, you will be given a Basic Account.

A **Basic** GStocks PH account has a maximum top-up limit of **PHP 50,000**, while a **Full** GStocks PH account has **no top-up limit**.

## Who is qualified to open a GStocks PH account

You are qualified to open a GStocks PH account if you are:

- At least 18 years old
- A Filipino citizen living in the Philippines
  - If you are NOT a Filipino resident (e.g. OFW, Seaman, etc.), you can still apply if you have a **Social Security Number (SSS)** and **Taxpayer's Identification Number (TIN)**
  - If you are a Foreigner, you can still apply if you submit your **Passport** as your valid Government ID
- A Fully Verified GCash user
- With updated GCash information in the last 2 years
- With at least one (1) active and valid government ID

If you're an ABCSI Online client or using Broker-Assisted services, you still need to register for GStocks PH in the GCash app because it follows a different set of terms and conditions.

You will **NOT** be able to access your existing ABCSI accounts on the GCash app.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [How can I upgrade my Basic GStocks PH account to Full GStocks PH account?](#)
- [How can I top up my GStocks PH account?](#)
- [How can I withdraw from my GStocks PH Wallet account?](#)

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What are the features of ABCSI Online Trading Platform in GStocks PH?

- [Can I open a GStocks PH account?](#)
- [What are the features of ABCSI Online Trading Platform in GStocks PH?](#)
- [How can I upgrade my Basic GStocks PH account to Full GStocks PH account?](#)

31210291269273

Source: <https://help.gcash.com/hc/en-us/articles/31210291269273-Can-I-open-a-GStocks-PH-account>

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## Can I open a MySaveUp by BPI account {#can-i-open-a-mysaveup-by-bpi-account}

*Path: articles/30335443503385-Can-I-open-a-MySaveUp-by-BPI-account*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Can I open a #MySaveUp by BPI account?](#)
- [What is the interest rate in #MySaveUp by BPI?](#)
- [How can I make a deposit to my #MySaveUp by BPI account?](#)
- [How can I withdraw from my #MySaveUp by BPI account?](#)
- [How can I update the mobile number linked to my #MySaveUp by BPI account?](#)
- [How can I close my #MySaveUp by BPI account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)



#MySaveUp by BPI is an all-digital savings account offered by BPI exclusively through the GCash app. It has a **PHP 1 minimum deposit, no maintaining balance, and no lock-in period.**

## Who are qualified to open a #MySaveUp by BPI account

You are eligible to open a savings account with #MySaveUp by BPI if you are:

- At least 18 years old
- A Filipino Citizen
- A Fully Verified GCash user
- With at least one (1) active and valid government ID
- Using a PH-based SIM

If you meet the basic requirements above, you can open an account either via your **current BPI Online account** or using your **GCash profile**. Follow the steps below to get started:

### Open an account via your BPI Online account

1. On your GCash app, tap **GSave > #MySaveUp by BPI**
2. Select **Open Savings Account > Proceed with your BPI Online account**
3. Input your BPI username and password > **Accept**

You will be led to a page that confirms that you have successfully opened your #MySaveUp by BPI account in GSave.

### Open an account via your GCash profile

1. On your GCash app, tap **GSave > #MySaveUp by BPI**
2. Select **Open Savings Account > Proceed using your BPI Online account**
3. Read and agree to the terms and conditions. Tap **Confirm**
4. Complete the details needed > **Submit**

You will be led to a page that confirms that you have successfully opened your #MySaveUp by BPI account in GSave.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What is the interest rate in #MySaveUp by BPI?](#)
- [How can I make a deposit to my #MySaveUp by BPI account?](#)
- [How can I withdraw from my #MySaveUp by BPI account?](#)

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- [What is the interest rate in #MySaveUp by BPI?](#)
- [How can I make a deposit to my #MySaveUp by BPI account?](#)
- [How can I withdraw from my #MySaveUp by BPI account?](#)
- [How can I update the mobile number linked to my #MySaveUp by BPI account?](#)
- [How can I close my #MySaveUp by BPI account?](#)

30335443503385

Source: <https://help.gcash.com/hc/en-us/articles/30335443503385-Can-I-open-a-MySaveUp-by-BPI-account>

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## Can I open a UNOready GCash by UNOBank account {#can-i-open-a-unoready-gcash-by-unobank-account}

*Path: articles/30243526492953-Can-I-open-a-UNOready-GCash-by-UNOBank-account*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How do I link my #UNOready@GCash to the UNO Mobile app?](#)
- [What are the fees or charges for pre-terminating my #UNOready@GCash by UNO Bank time deposit?](#)
- [Can I open a #UNOready@GCash by UNOBank account?](#)
- [What is the interest rate in #UNOready@GCash by UNOBank?](#)
- [How can I make a deposit to my #UNOready@GCash by UNOBank account?](#)
- [How can I withdraw from my #UNOready@GCash by UNOBank account?](#)
- [What is a #UNOready@GCash by UNOBank time deposit?](#)
- [How can I pre-terminate my time deposit with #UNOready@GCash by UNOBank?](#)
- [How can I update the mobile number linked to my #UNOready@GCash by UNOBank account?](#)
- [How do I close my #UNOready@GCash by UNOBank account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

#UNOready@GCash by UNOBank is a digital savings account available through the GCash app. It lets you earn interest with at least PHP 0.01 minimum deposit and requires no maintaining balance.

## Who are qualified to open a #UNOready@GCash by UNOBank account

You are qualified to open a savings account with #UNOready@GCash by UNOBank if you are:

- At least 18 years old
- A Filipino Citizen
- A Fully Verified GCash user
- With at least one (1) active and valid government ID
- Using a PH-based SIM
- WITHOUT an existing UNOBank account

If you meet the basic requirements above, follow these steps below to get started:

1. On your GCash app, tap **GSave > #UNOready@GCash by UNOBank**
2. Tap **Apply Now > Apply Now**
3. Read and agree to all the Terms and Conditions > **Continue**
4. Complete the details > **Continue**

A confirmation screen will appear once you've successfully opened a #UNOready@GCash by UNOBank account in GSave.

Once you have created an account, **you are also automatically qualified for free life insurance worth PHP 50,000** as long as you maintain at least **PHP 10,000** average daily balance.

**Note:** Insurance age is from 18 to 65 years old and is still subject to the insurance provider's acceptance criteria.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What is the interest rate in #UNOready@GCash by UNOBank?](#)
- [How can I make a deposit to my #UNOready@GCash by UNOBank account?](#)
- [How can I withdraw from my #UNOready@GCash by UNOBank account?](#)

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What are the fees or charges for pre-terminating my #UNOready@GCash by UNO Bank time deposit?

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What is the interest rate in #UNOready@GCash by UNOBank?

- [How do I link my #UNOready@GCash to the UNO Mobile app?](#)
- [What are the fees or charges for pre-terminating my #UNOready@GCash by UNO Bank time deposit?](#)
- [Can I open a #UNOready@GCash by UNOBank account?](#)
- [What is the interest rate in #UNOready@GCash by UNOBank?](#)
- [How can I make a deposit to my #UNOready@GCash by UNOBank account?](#)
- [How can I withdraw from my #UNOready@GCash by UNOBank account?](#)
- [What is a #UNOready@GCash by UNOBank time deposit?](#)

- [How can I pre-terminate my time deposit with #UNOready@GCash by UNOBank?](#)
- [How can I update the mobile number linked to my #UNOready@GCash by UNOBank account?](#)
- [How do I close my #UNOready@GCash by UNOBank account?](#)

30243526492953

Source: <https://help.gcash.com/hc/en-us/articles/30243526492953-Can-I-open-a-UNOready-GCash-by-UNOBank-account>

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## Can I open an EzySave by Maybank account {#can-i-open-an-ezysave-by-maybank-account}

*Path: articles/30242907568281-Can-I-open-an-EzySave-by-Maybank-account*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Can I open an EzySave+ by Maybank account?](#)
- [What is the interest rate in EzySave+ by Maybank?](#)
- [How can I get a Maybank VISA debit card?](#)
- [How can I make a deposit to my EzySave+ by Maybank account?](#)
- [How can I withdraw from my EzySave+ by Maybank account?](#)
- [How can I update the mobile number linked to my EzySave+ by Maybank account?](#)
- [How do I close my EzySave+ by Maybank account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

EzySave+ is a digital savings account powered by Maybank and GCash that lets you conveniently open your account and earn interest on your savings via your GCash App. Enjoy a free Save n' Protect life insurance coverage of up to PHP1,000,000 with a minimum balance.

## Who are qualified to open an EzySave+ by Maybank account

You are qualified to open a savings account with EzySave+ by Maybank if you are:

- At least 18 years old
- A Filipino Citizen

- A Fully Verified GCash user
- With at least one (1) active and valid government ID
- Using a PH-based SIM
- Able to submit an image of a piece of paper with three (3) specimen signatures
- **WITHOUT** an existing Maybank EzySave+ account

You don't need to verify in person to open an account. However, Maybank will need to verify your EzySave+ account before increasing your deposit limit to more than PHP 100,000.

If you meet the basic requirements above, follow these steps below to get started:

1. On your GCash app, tap **GSave > EzySave+ by Maybank**
2. Tap **I agree > Open EzySave+ Account**
3. Submit a photo with three (3) specimen signatures > **Next**
4. Complete details, agree to the Terms and Conditions of Maybank > **Confirm**
5. Input the 6-digit authentication code sent to your GCash-registered mobile number > **Confirm**

A confirmation screen will appear once you've successfully opened a EzySave+ by Maybank account in GSave.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What is the interest rate in EzySave+ by Maybank?](#)
- [How can I get a Maybank VISA debit card?](#)
- [How can I make a deposit to my EzySave+ by Maybank account?](#)

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What is the interest rate in EzySave+ by Maybank?

- [Can I open an EzySave+ by Maybank account?](#)
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- [How can I make a deposit to my EzySave+ by Maybank account?](#)
- [How can I withdraw from my EzySave+ by Maybank account?](#)
- [How can I update the mobile number linked to my EzySave+ by Maybank account?](#)
- [How do I close my EzySave+ by Maybank account?](#)

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Source: <https://help.gcash.com/hc/en-us/articles/30242907568281-Can-I-open-an-EzySave-by-Maybank-account>

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# Can I open an eC Savings GSave account {#can-i-open-an-ec-savings-gsave-account}

Path: [articles/43848987281049-Can-I-open-an-eC-Savings-GSave-account](#)

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Can I open an eC-Savings GSave account?](#)
- [What is the interest rate for eC-Savings by Cebuana Lhuillier Rural Bank?](#)
- [What are the deposit and withdrawal limits of my eC-Savings by Cebuana Lhuillier Rural Bank?](#)
- [How can I make a deposit to my eC-Savings GSave account?](#)
- [How can I withdraw from my eC-Savings GSave account?](#)
- [How do I change the mobile number linked to my eC-Savings GSave account?](#)
- [How do I close my eC-Savings GSave account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

eC-Savings is a regular savings deposit account from Cebuana Lhuillier Rural Bank that offers traditional and non-traditional (digital) financial services with **no minimum deposit** and **no minimum maintaining balance**.

## Who are qualified to open an eC-Savings account

You may be qualified to open an account if you are:

- A Filipino Citizen
- At least 18 years old
- A [Fully Verified](#) GCash user
- Not an existing account holder with Cebuana Lhuillier Rural Bank

## How to open an eC-Savings account

Follow these steps below to open an eC-Savings account:

1. On your GCash app, tap **GSave > eC-Savings by Cebuana Lhuillier Rural Bank**
2. Select **Open a Savings Account**
3. Agree on the terms and conditions and tap **Open a Savings Account**

You will be directed to a page confirming that your eC-Savings by Cebuana Lhuillier Rural Bank account was opened successfully.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What is the interest rate for eC-Savings by Cebuana Lhuillier Rural Bank?](#)
- [How can I make a deposit to my eC-Savings GSave account?](#)
- [What is GSave Quick Save?](#)

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What is the interest rate for eC-Savings by Cebuana Lhuillier Rural Bank?

- [Can I open an eC-Savings GSave account?](#)
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- [How can I make a deposit to my eC-Savings GSave account?](#)
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- [How do I close my eC-Savings GSave account?](#)

43848987281049

Source: <https://help.gcash.com/hc/en-us/articles/43848987281049-Can-I-open-an-eC-Savings-GSave-account>

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## Can I send money to a Non Verified Basic GCash user {#can-i-send-money-to-a-non-verified-basic-gcash-user}

*Path: articles/40187967451545-Can-I-send-money-to-a-Non-Verified-Basic-GCash-user*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How do I send money to another GCash account?](#)
- [Can I send money to a Non-Verified/Basic GCash user?](#)
- [How can I send money in GCash via QR code?](#)
- [How do I generate my personal GCash QR?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

**YES**, you can send money to a Non-Verified or Basic GCash user if you are [Fully Verified](#).

You will be seeing a **prompt indicating that you are sending to a Non-Verified GCash user**.

Note that Non-Verified or Basic GCash users cannot Send Money to other accounts. For the best experience, we recommend getting [Fully Verified](#).

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [GCash Features for Basic vs Fully Verified Accounts](#)
- [How do I send money to another GCash account?](#)
- [How can I send money in GCash via QR code?](#)
- [Can I send money to a non-GCash user?](#)

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Source: <https://help.gcash.com/hc/en-us/articles/40187967451545-Can-I-send-money-to-a-Non-Verified-Basic-GCash-user>

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## Can I transfer stockholdings to another Philippine stock brokerage firm in GStocks PH {#can-i-transfer-stockholdings-to-another-philippine-stock-brokerage-firm-in-gstocks-ph}

*Path: [articles/31225286057369-Can-I-transfer-stockholdings-to-another-Philippine-stock-brokerage-firm-in-GStocks-PH](#)*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.



## Articles in this section

- [How can I update my account information in my GStocks PH account?](#)
- [Are there dividend stocks available in GStocks PH?](#)
- [What are the applicable cash or property dividend taxes in GStocks PH?](#)
- [Can I transfer stockholdings to another Philippine stock brokerage firm in GStocks PH?](#)
- [How can I close my GStocks PH account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

You can transfer stockholdings to another Philippine stock brokerage firm in GStocks PH by doing the following:

1. Fill up the [Letter to Transfer from Broker to Broker](#) form with your instructions to transfer your existing stockholdings to ABCSI
2. Email the request with the attached letter to transfer to [gcashcs@ABCapital.com.ph](mailto:gcashcs@ABCapital.com.ph)

Make sure to inform ABCSI by providing them with a copy of the transfer. They will coordinate the transfer of your stock holdings with your current stockbroker.

If your stock holdings are in a "street name" (e.g., lodged with the Philippine Depository and Trust Corporation or PDTC), the transfer will be processed electronically.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [How can I buy PH stocks in GStocks PH?](#)
- [How can I sell PH stocks in GStocks PH?](#)
- [How do I check the status of my GStocks PH order?](#)

### [Previous](#)

What are the applicable cash or property dividend taxes in GStocks PH?

### [Next](#)

How can I close my GStocks PH account?

- [How can I update my account information in my GStocks PH account?](#)
- [Are there dividend stocks available in GStocks PH?](#)
- [What are the applicable cash or property dividend taxes in GStocks PH?](#)
- [Can I transfer stockholdings to another Philippine stock brokerage firm in GStocks PH?](#)
- [How can I close my GStocks PH account?](#)

31225286057369

Source: <https://help.gcash.com/hc/en-us/articles/31225286057369-Can-I-transfer-stockholdings-to-another-Philippine-stock-brokerage-firm-in-GStocks-PH>

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## Card Protect Terms {#card-protect-terms}

# Card Protect Terms

## II. Policy Wordings

Coverage:

Plan A

Covered Individual/s:

Account Name Account Type Account No.

Other Risk Detail :

Above coverages and limits are per person.

It is hereby declared and agreed that for purposes of this program, Fraudulent/Unauthorized Transaction is covered by the Electronic Fund Transfer Fraud Section (Insuring Agreement 1.1).

Card Replacement and Delivery Fee are covered under the policy.

Interested Party :

Risk Endorsements/Warranties/Clauses :

## Other Policy Details:

The policy is subject to the following additional conditions:

Rate Review Clause – If the loss ratio exceeds 50%, the insurer and the policyholder shall discuss and agree upon a program adjustment.

For unauthorized transaction, transactions without MPIN and/or OTP requirement are not covered.

Should there be any existing coverage similar to this product, our policy will respond in excess and not as primary policy

Card Replacement to reimburse the cost to replace the physical card against accidental damage, accidental loss, and theft (excluding mysterious disappearance). Lost or stolen shall mean having been inadvertently lost or having been stolen by a third party without the owner's assistance, consent or co-operation.

Limit of Cover: Php185.00 per occurrence and in the aggregate

Delivery Fee to reimburse the actual cost of replacement of lost card Limit of Cover: Up to Php 225.00 per occurrence and in the aggregate (anywhere in the Philippines)

## **WAR & TERRORISM EXCLUSION CLAUSE**

The insurance by this policy excludes:

death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. any act of terrorism including but not limited to
  - a. the use or threat of force, violence and/or
  - b. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents,by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
3. any action taken in controlling, preventing, suppressing or in any way relating to 1 or 2 above.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

## **SANCTION LIMITATION AND EXCLUSION CLAUSE**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## **INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE**

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith; 1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from:

1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel

1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes

1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.

## **COMMUNICABLE DISEASE EXCLUSION**

1. Notwithstanding any other provision of this policy to the contrary, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other

amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.

3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation hereof, whether deemed living or not, and

3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

WHEREAS you made to the Insurer a written proposal and declaration which together with any other statement made in writing by you for the purpose of this Policy shall be the basis of and deemed to be incorporated in this contract.

NOW THIS POLICY WITNESSETH that in consideration of you having paid to the Insurer the Premium subject to the Terms, Exceptions and Conditions contained herein or endorsed hereon the Insurer will indemnify you in the manner and to the extent hereinafter provided in respect of events occurring during the Period of Insurance.

## I. COVERAGE

# Electronic Fund Transfer Fraud

We shall reimburse you for your financial loss arising directly from a cyber event, which you first discovered during the policy period.

Provided, with respect to each of the above Insuring Agreements, as a condition precedent to coverage under this policy, you shall give us notice of the claim as set forth in General Conditions 5.1 (Claims Notification).

If you do not pay the premium within the timescale advised to you by the insurance intermediary who sold you this policy, it may render your cover invalid.

Our maximum liability for each and every loss and all loss in the aggregate under this policy shall not exceed the Sum Insured stated in the Schedule.

## II. GENERAL DEFINITIONS

The following terms wherever they appear in this policy in bold, shall have the meanings specified below:

II.1 Abnormal Condition means any civil unrest, riot, epidemic, pandemic, earthquake, tsunami, major storm, landslide, avalanche or other similar event;

II.2 Accidental damage means non-deliberate physical or liquid damage to the product from an external and unexpected event that causes it to no longer perform its intended function;

II.3 Cyber event means:

(a) the fraudulent electronic transfer of funds or property from your personal account with a financial institution by:

## **a third party; or**

(ii) the financial institution acting in good faith upon a fraudulent incoming electronic communication purporting to have been sent but which was not sent by you;

(b) you acting in good faith upon any fraudulent incoming electronic communication request and transferring funds or property from your personal account with a financial institution, to the account of a third party;

(c) fraudulent unauthorized use of or electronic transfer of funds stored in your personal digital wallet held with an online merchant; or

(d) the fraudulent unauthorized online purchases by a third party that are charged to your plastic card.

(e) fraudulent charges made by a third party against your lost or stolen plastic card, incurred only within twelve (12) hours prior to your reporting of the loss to the issuers of your plastic card (where applicable) and/or the financial institution where your personal account is held.

II.4 Digital assets means software, programs, your personal electronic data, digital photos, digital music and digital video stored on your computer systems.

II.5 Digital wallet is an e-wallet associated with a user's account with an online merchant and is intended for effecting payment for the purchase of goods and services through the online merchant's website.

II.6

## **Electronic communication means:**

(a) electronic mails; (b) instructions given via the online banking or trading platform of a financial institution; or (c) instructions given via the mobile application software (App) of a financial institution.

Electronic data means information stored or transmitted in a digital format.

## **Financial loss means:**

(a) loss of funds from your personal account with a financial institution or from your digital wallet with an online merchant; (b) any associated fees, penalties or interest incurred by you which have been levied by the financial institution or online merchant;

(c) plastic card charges that you have incurred, including any penalties or interest which have been levied by the financial institution

(d) Fraudulent charges made by a third party against your lost or stolen plastic card, incurred only within twelve (12) hours prior to your reporting of the loss to the issuers of your plastic card (where applicable) and/or the financial institution where your personal account is held.

## II.9

Financial Loss does not include any taxes, the loss of tax benefits, or fines and penalties imposed by law.

II.10 Incident Responder means XXX and/or other service providers nominated by them. Contact with an Incident Responder does not on its own constitute notice of claim under this policy.

II.11 Insured means the person named in the Schedule as Insured.

II.12 Online merchant means a Third Party retail business registered with a valid business license according to the jurisdiction of the country which it is situated in and which accepts payment for goods and services through a secured online payment gateway.

## II.13 Loss means:

Financial loss for the purpose of Insuring Agreement 1.1

Loss does not include any taxes, the loss of tax benefits, or fines and penalties imposed by law.

II.14 Personal information means information or data relating to your personal identity, which publicly documents, authenticates or proves your genuine identity or good standing.

.15 Plastic card means any credit, debit, charge or store card that is registered to your name.

Policy means this insurance document and the Schedule, including any endorsements.

Policyholder refers to the named owner of this policy as shown in the Schedule.

II.18 Policy period means the period set forth in the Schedule.

I.19 Third party means any natural person or entity other than you, acting on their own accord, without your knowledge or consent, assistance or participation.

.20 Time element loss means business interruption, contingent business interruption or any other consequential losses

## II.21 Your computer system means:

(a) any home computer network, router, hardware, digital assets therein and all associated input and output device, which is owned by you and used mainly by you for personal purposes, and which is located at your home; or

(b) mobile phones, laptops, notebook or tablets, which are owned by you and used mainly by you for personal purposes.

2.31 Insured means those persons/card holders to be specifically listed and declared by the Policyholder to be covered under this policy.

2.32 You / your means the Policyholder or Insured.

2.33 We / us / our / insurer means BPI/MS Insurance Corporation.

## III. EXCLUSIONS

This policy does not cover:

III.1 Abnormal Conditions/ State of Emergency / Mass Cyber-Attack Any loss based upon, arising from or as consequence of any abnormal conditions or state of emergency as declared by the local authorities (whether physical or otherwise) or mass cyber-attack except to the extent that you shall prove that such loss

happened independently of such abnormal conditions or state of emergency as declared by the local authorities or mass cyberattack.

### III.2 Business Activities

Any loss based upon, arising from or as a consequence of any activities carried out by you for trade, business or professional purposes, including any loss connected to an account with a financial institution that is used for trade, business or professional purposes.

### III.3 Confidence Scams

Any loss based upon, arising from or as consequence of a confidence trick involving feigned intentions towards you, such as romantic intentions, investments, contracts, loans and the like, gaining your confidence or affections, and then using that goodwill to commit fraud.

### III.4 Currency

Any loss involving unregulated digital currency of any kind, unregulated virtual currency of any kind or unregulated cryptocurrenc of any kind.

### III.5

## Dishonest Acts



Any loss based upon, arising from or as a consequence of any dishonest, criminal, malicious or fraudulent acts if you willingly participated in or directed such acts.

### III.6

## Indirect or Consequential Loss

Any indirect or consequential loss of any nature, except as expressly provided for in this policy.

## III.7 Infrastructure Failure

Any loss based upon, arising from or as consequence of any outage in or disruption of electrical power or telecommunications services operated by a third party service provider.

### III.8 Lost or Stolen Plastic Cards

Any loss based upon, arising from or as consequence of lost or stolen plastic cards (unless specifically covered by this Policy)

### III.9 Nuclear Risks

(a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss; or

(b) legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

(i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or

(ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear compone thereof.

## 3.10 Prior Matters

Any loss based upon, arising from or as a consequence of any fact, circumstance, act, threat or event which you were aware of prior to the inception date of this policy.

## 3.11 Property Damage

Any physical loss or damage to tangible property.

## 3.12 Terrorism

any loss based upon, arising from or as a consequence of:

(a) any act of terrorism, notwithstanding any provision to the contrary within this policy or any endorsement thereto; or (b) any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

## 3.13 Voluntary Disclosure

Any loss based upon, arising from or as a consequence of voluntary disclosure by you of any code or other security information to someone who subsequently commits or colludes with you in an identity theft, cyber event, non-delivery, accidental damage or theft.

## 3.14 War, Invasion and Civil Commotion

Any loss based upon, arising out of or a consequence of:

(a) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war; or (b) civil commotion assuming the proportions of or amounting to a popular uprising, military rising, mutiny, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

## 3.15 Wear and Tear

Any loss based upon, arising from or as a consequence of any ordinary wear and tear, drop in performance, progressive or gradual deterioration.

## 3.16 Police Report

Any loss based upon, arising out of or a consequence of non-reporting of the identity theft, cyber event, or theft to the police and/or you do not have a police reference number.

## 3.17 Corporate Cyber Liability Exclusion

Any losses related to corporate cyber liability or arising from a commercial cyber-attack and any losses where a legal corporate entity of any sort is the subject of a cyber-attack. Legal corporate entities here are in reference to but not limited to NGOs or any registered or unregistered business entity.

## **3.18 Infectious / Communicable Disease Exclusion**

Notwithstanding any provision of this Agreement including any exclusion, extension or other provision included herein which would otherwise override a general exclusion, all losses, damage, resultant time element losses, and costs in connection with or arising directly or indirectly from infectious and/or communicable diseases is excluded.

## **IV. GENERAL CONDITIONS**

### **Claims Notification**

(a) As soon as you become aware during the policy period of any fact or circumstances that is reasonably likely to result in a loss covered under this policy, you must notify us as soon as possible, but, in any event, you liaise with our incident responder within seventy-two (72) hours after it was first discovered.

(b) You shall provide us with all information, assistance and cooperation which we reasonably request and

shall;

take all reasonable steps to mitigate or avoid a loss under this policy;

(ii) provide full co-operation and compliance with the incident responder's process in order to mitigate any loss under this policy.

(iii) Co-operate with the incident responder's attempts and assistance to recover loss relating to a claim under Insuring Agreement from a financial institution or online merchant (as applicable) that may be responsible for all or part of the loss; and

do nothing that may prejudice our potential or actual rights of recovery with respect to a loss.

(c) With respect to Insuring Agreement 1.1, you must report to the police as well as the issuers of your plastic card (where applicable) and/or the financial institution where your personal account is held (where applicable) or the online merchant holding your digital wallet (where applicable) as soon as practicable but no later than twenty-four (24) hours after your discovery of an cyber event.

(d) With respect to lost or stolen plastic cards as part of Insuring Agreement 1.1, you must report the loss or theft of the plastic card to the police as well as the issuers of the plastic card (where applicable) and/or the financial institution where our personal account is held (where applicable) within twelve (12) hours of the loss

## 5.2 Duty of Care

You must:

a) make sure that your computer system is used and maintained as recommended by the manufacturer or supplier;

(b) take reasonable measures to safeguard your computer system, including the installation of anti-malware software. It is recommended that you update your anti-malware software regularly in accordance with the manufacturer's recommendation and regularly back-up your digital assets;

take reasonable measures when disposing of and destroying your computer system to protect your digital assets; (d) take reasonable measures to safeguard your personal information, plastic cards and details of your accounts with financial institutions;

(e) take reasonable measures to authenticate and verify the identity of the sender of an electronic communication to you, requesting the transfer of funds including the sender's entitlement to request and receive such funds, prior to such funds being transferred from your personal account with a financial institution to an account of a third party.

(f) take all necessary reasonable action against the seller to send replacement product or refund the purchase amount to you; and

(g) have informed the seller in writing of the non-delivery of the product and demanded replacement product or a full refund; and the product have not been delivered. In the event that a claim for non-delivery is paid to you, and the original product eventually arrived, you should pay back any indemnity received to us.

## 5.3 Renewal Clause

Unless the Insurer at least for forty-five (45) days in advance of the end of policy period mails or delivers to the Insured at the address shown in the policy notice of its intention not to renew, or to condition its renewal upon reduction of the limits or elimination of coverages, you shall be entitled to renew the policy upon payment of the premium due on the effective date of renewal.

## 5.4

## Cancellation

(a) By you, no refund for any cancellation of this policy.

(b) By us, we may cancel the policy at any time by giving the policyholder at least seven (7) days prior notice in writing to the policyholder address on file, and in accordance with the law, including where the policyholder has:

- i. made a misrepresentation to us before the policy was entered into;
- ii. failed to comply with policyholder's duty of disclosure;
- iii. failed to comply with a provision of policyholder's policy including failure to pay the premium;
- iv. made a fraudulent claim under the policy or any other policy during the time the policy has been in effect; v. failed to notify us of a specific act or omission as required under the policy; or
- vi. failed to tell us about any changes in the circumstances of the risk during the policy period.

In the event of cancellation under b. i, ii, iv to vi, we will return promptly any premium actually paid by the policyholder

## 5.5 Fraud

If you make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void from the beginning and all claims hereunder shall be forfeited.

### 5.6 Geographical Coverage Worldwide

### 5.7 Interpretation

The construction, interpretation and meaning of the terms, conditions, exclusions and limitations of this policy shall be determined in accordance with the laws of Philippines and in accordance with the English text as it appears in this policy.

## Notice of Trust or Assignment

We shall not accept or be affected by notice of any trust or assignment or the like which relates to this policy.

## 5.9

## Other Insurance

This policy shall apply in excess of any other valid and collectible insurance policy available to you, including any retention or deductible portion thereof, unless such other insurance is written only as specific excess insurance over the Sum Insured under this policy.

## 5.10 Sanctions

We shall not be deemed to provide cover nor shall we be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of European Union, United States of America, United Kingdom and/or any other applicable national economic or trade sanction law or regulations.

## 5.11 Subrogation

In the event of any payment under this policy, the Insurer shall be subrogated to all your rights of recovery therefor against any person or organization and you shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You shall do nothing after loss to prejudice such rights.

## 5.12 Arbitration

If any difference or dispute may arise with respect to the amount of the Insurer's liability under this Policy the same shall be referred to the decision of a single arbitrator to be agreed upon by both parties or failing such agreement of a single arbitrator to the decision of two arbitrators one to be appointed in writing by each of the parties within one (1) calendar month after having been required in writing so to do by either of the parties and in case of disagreement between the arbitrators to the decision of a third arbitrator who shall have been appointed in writing by the arbitrators before entering on the reference and the costs of and incidental to the reference shall be dealt with in the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator or arbitrators of the amount of the Insurer's liability hereunder if disputed shall be first obtained.

If a claim be made and rejected and an action or suit be not commenced within twelve (12) months after such rejection or (in case of an arbitration taking place as provided herein) within twelve (12) months after the arbitrator or arbitrators shall have made their award then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

## 5.13 Governing Law

This policy will be governed by and interpreted in accordance with the laws of the Philippines.

## 5.14 Mediation

In the event of any controversy or claim arising out of or relating to this contract, or breach thereof, the parties hereto agree first to try and settle the dispute by mediation, administered by the Insurance Commission or any recognized mediation institution under its Mediation Rules, before resorting to arbitration, litigation or some other dispute resolution procedure.

## 5.15 Settlement of Claim Clause

The amount of any loss or damage for which the Insurer may be liable, under this policy shall be paid within thirty (30) days after proof of loss is received by the Insurer and ascertainment of the loss or damage is made either by agreement between you and the Insurer or by arbitration; but if such ascertainment is not had or made within sixty (60) days after such receipt by the Insurer of the proof of loss, then the loss or damage shall be paid within ninety (90) days after such receipt. Refusal or failure to pay the loss or damage within the time prescribed herein will entitle the assured to collect interest on the proceeds of the policy for the duration of the delay at the rate of twice the ceiling prescribed by the Monetary Board, unless such failure or refusal to pay is based on the grounds that the claim is fraudulent.

## 5.16 Civil Code Article 1250 Waiver Clause

It is hereby further declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads: "...In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment..." shall not apply in determining the extent of liability under the provisions of this Policy.

## 5.17 Data Privacy Clause

You allow the representatives, officers, assignees, subsidiaries or affiliates of the Insurer to process your personal information which may be confidential or sensitive in nature to proceed with the conduct of business. All documents and records furnished by you shall be afforded with protection as dictated by the industry standards. You hold the Insurer, its

representatives, officers, assignees, subsidiaries or affiliates free and harmless from any liability for disclosures done within reasonable conduct of business or upon lawful order of the court or regulatory agencies.

## Short Period Rate Scale

The following scale of rates shall apply to Policies issued or renewed for less than one year and shall also be used in calculating return premiums on Policies cancelled and not replaced:

IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its duly authorized officer/representative.

Documentary Stamps to the value stated in the Schedule have been affixed and properly cancelled on the office copy of this Policy.

## II. Privacy Notice

### CARD PROTECT PRIVACY NOTICE

GCash, values and respects the privacy as well as the security and protection of its stakeholders' personal data including the personal data of its partners, suppliers, merchants and employees.

Fully verified GCash users can now enjoy the GCash Card—a prepaid debit card linked to your GCash account that stores and secures your funds with added convenience and security features. You can use your linked GCash Cards to pay for online purchases from merchants who accept GCash cards and withdraw funds from any BancNet or GCash card-affiliated Automated Teller Machines (“ATM”). As a testament to its commitment to offer you financial security and protection, GCash has included a 30-day Personal Cyber Insurance coverage with your GCash Card free of charge. In this regard, GCash may process your personal data.

As part of this commitment and in accordance with Republic Act 10173 or the Data Privacy Act of 2012 (“DPA”) to ensure the implementation of the reasonable and appropriate security measures it has previously set in place, GCash would like to notify you that by activating your GCash Card in accordance with the Card Protect Terms, you acknowledge, understand and authorize GCash to:

1. Share your Full Name (First Name, Middle Name, Last Name), Email Address, GCash mobile number and Virtual Account Number (collectively known as “GCash Card Information”) to BPI MS Insurance Corporation (“BPI MS”) to process your free 30- day Personal Cyber Insurance, and/or reach out to you for sales and marketing offers. Please note that with respect to your insurance policy, you may exercise your right to be informed of the processing of your personal data, to access or correct your personal data, to object to the processing, to request the erasure or



blocking of your personal data through the Data Protection Officer of BPI MS. Your Cyber Insurance Policy is available [here](#), while the Privacy Policy of BPI MS is available [here](#).

2. Process your GCash Card Information for purposes stated in the Card Protect Terms. “Processing” refers to any operation or any set of operations performed upon personal data including, but not limited to, the collection, recording, organization, storage, updating or modification, retrieval, consultation, use, consolidation, blocking, erasure or destruction of data;
3. Share the GCash Card Information to its employees, representatives and/or partner organizations for the specified purpose provided above; and
4. Keep a copy of your personal data for a period of five (5) years after expiration of the policy, unless otherwise required by law and relevant rules and regulations.

GCash respects the rights of data subjects under the DPA. As a data subject, you may exercise your right to be informed of the processing of your personal data, to access or correct your personal data, to object to the processing, to request the erasure or blocking of your personal data obtained in the course of this engagement.

You may communicate any request for the exercise of your data privacy rights or concerns regarding your personal data to its Data Protection Officer at [gxi.dataprivacy@mynt.xyz](mailto:gxi.dataprivacy@mynt.xyz).

For more information on how GCash manages your privacy, please refer to GCash’s Privacy Notice.

## III. Disclaimer

The GCash User/Insured acknowledges and agrees that GCash is not a product/service owner, agent or representative of BPI MS Insurance Corporation. GCash only makes its BPI MS Insurance Corporation’s products and services accessible to GCash Users through the GCash app and/or GCash card. As such, GCash is not responsible for the acts and/or omissions of the BPI MS Insurance Corporation and shall not be liable for any damages arising or may arise from the transaction of the GCash User/Insured and the BPI MS Insurance Corporation.

Source: [https://help.gcash.com/hc/en-us/article\\_attachments/23397986458393](https://help.gcash.com/hc/en-us/article_attachments/23397986458393)

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## Cards {#cards}

*Path: categories/20378129688217*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Get Started with the GCash Card

- [What can I do with my GCash VISA/Mastercard Card?](#)
- [How can I order a GCash VISA Card?](#)
- [Can GCash deliver my GCash Card to my location?](#)
- [How do I withdraw cash using my GCash VISA/Mastercard Card?](#)
- [GCash Card Fast FAQs](#)

## Use your GCash Card

- [How can I pay using my GCash Card?](#)
- [How much are the fees and transaction limits for my GCash Card?](#)

## Manage your GCash Card

- [How do I link my GCash Card to my GCash account?](#)
- [How do I reset my GCash VISA/Mastercard PIN?](#)
- [How do I deactivate my GCash Card from my account?](#)
- [How do I lock my GCash Card?](#)

## Get Help with GCash Card

- [I can't order a GCash Card. What do I do?](#)
- [My GCash Card has not been delivered yet after 10 days. What do I do?](#)
- [I paid using my GCash Card but it's not reflecting yet. What should I do?](#)
- [I can't pay using my GCash VISA/Mastercard Card. What do I do?](#)
- [My GCash Card is not being accepted by a merchant for payment. What do I do?](#)
- [I want a refund for a purchase I made using my GCash Card](#) [See all 14 articles](#)

## AMEX Virtual Pay

- [How do I renew my AMEX Virtual Pay Card after it expires?](#)
- [How do I get a new AMEX Virtual Pay Card CVV or Security Code?](#)
- [How do I activate my AMEX Virtual Pay Card in GCash?](#)
- [How do I pay using my AMEX Virtual Pay Card?](#)

Source: <https://help.gcash.com/hc/en-us/categories/20378129688217>

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## Cards {#cards}

*Path: categories/20378129688217-Cards*

### ADVISORY:

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Source: <https://help.gcash.com/hc/en-us/categories/20378129688217-Cards>

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## Cash In {#cash-in}

*Path: categories/360001959874-Cash-In*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### Cash in via Linked Local Bank Partners

- [How do I link my Unionbank account to GCash?](#)
- [How do I link my BPI to GCash?](#)
- [How do I cash in to GCash with my linked BPI account?](#)

### Cash in via our Local Partners

- [I cashed in an over the counter store or a machine but I didn't receive the money. What do I do?](#)
- [Can I cash in to GCash with coins?](#)

- [Can I cash in to my GCash wallet using a Credit/Debit Card?](#)
- [How do I cash in to GCash from my online banking app or website?](#)
- [Where can I cash in over-the-counter to my GCash account?](#)
- [How do I cash in to GCash from InstaPay or PESONet? See all 7 articles](#)

### Get help with Cash In

- [Why does my bank account unlink from GCash even though I already linked it before?](#)
- [I cashed in using international remittance but I didn't receive the money. What do I do?](#)
- [What are the GCash Cash In fees I need to know about?](#)
- [I cashed in to the wrong GCash account. What can I do?](#)
- [I transferred money or cashed in from a bank or e-wallet but I didn't receive the money. What do I do?](#)
- [I cannot link my bank to GCash. What do I do? See all 7 articles](#)

Source: <https://help.gcash.com/hc/en-us/categories/360001959874-Cash-In>

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## Cash In {#cash-in}

*Path: categories/360001959874*

### ADVISORY:

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### Cash in via Linked Local Bank Partners

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Source: <https://help.gcash.com/hc/en-us/categories/360001959874>

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## Cash In via Linked International Partners {#cash-in-via-linked-international-partners}

*Path: sections/46268581493017-Cash-In-via-Linked-International-Partners*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How do I link my Payoneer to GCash?](#)

[How do I cash in to GCash using Payoneer?](#)

[How do I link my PayPal to GCash?](#)

[How do I cash in to GCash using PayPal?](#)

Source: <https://help.gcash.com/hc/en-us/sections/46268581493017-Cash-In-via-Linked-International-Partners>

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## Cash Out {#cash-out}

*Path: categories/22717257618713-Cash-Out*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### How to cash out

- [How do I cash out from GCash Partner Outlets?](#)
- [How do I cash out using RCBC Scan to Withdraw?](#)

### Get help with my Cash Out

- [My QR code is expired or invalid when using RCBC Scan to Withdraw. What should I do?](#)

Source: <https://help.gcash.com/hc/en-us/categories/22717257618713-Cash-Out>

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## Cash in via International Banks and Partners {#cash-in-via-international-banks-and-partners}

*Path: sections/46270243893401-Cash-in-via-International-Banks-and-Partners*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How do I link my US bank account to GCash?](#)

[What are the official US bank channels for Cash in?](#)

[How do I cash in to GCash with a EU/UK or US Bank account?](#)

[What are the official EU/UK bank channels for Cash in?](#)

Source: <https://help.gcash.com/hc/en-us/sections/46270243893401-Cash-in-via-International-Banks-and-Partners>

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## Cash in via Linked Local Bank Partners {#cash-in-via-linked-local-bank-partners}

*Path: sections/360004695913-Cash-in-via-Linked-Local-Bank-Partners*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How do I link my Unionbank account to GCash?](#)

[How do I link my BPI to GCash?](#)

[How do I cash in to GCash with my linked BPI account?](#)

Source: <https://help.gcash.com/hc/en-us/sections/360004695913-Cash-in-via-Linked-Local-Bank-Partners>

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## Cash in via our Local Partners {#cash-in-via-our-local-partners}

*Path: sections/360004695933-Cash-in-via-our-Local-Partners*

**ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[I cashed in an over the counter store or a machine but I didn't receive the money. What do I do?](#)

[Can I cash in to GCash with coins?](#)

[Can I cash in to my GCash wallet using a Credit/Debit Card?](#)

[How do I cash in to GCash from my online banking app or website?](#)

[Where can I cash in over-the-counter to my GCash account?](#)

[How do I cash in to GCash from InstaPay or PESONet?](#)

[How do I cash in to GCash Over-the-Counter for free?](#)

Source: <https://help.gcash.com/hc/en-us/sections/360004695933-Cash-in-via-our-Local-Partners>

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## **Cebuana Lhuillier DriverCARE Personal Accident Insurance {#cebuana-lhuillier-drivercare-personal-accident-insurance}**

*Path: [articles/13923157520793-Cebuana-Lhuillier-DriverCARE-Personal-Accident-Insurance](#)*

**ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### **Articles in this section**

- [Cebuana Lhuillier DriverCARE Personal Accident Insurance](#)
- [Cebuana Lhuillier EmployeeCARE Personal Accident Insurance](#)
- [Pioneer OFW Insurance](#)

### **Promoted articles**

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Cebuana Lhuillier DriverCARE is a personal accident (PA) insurance developed by Malayan Insurance Company Inc. to make insurance accessible and affordable to the general public. This insurance policy is best suited for Grab, Taxi, Jeepney, Tricycle, Bus, Truck, and Motorcycle drivers.

Jump to:

- [Coverage](#)
- [Eligibility](#)
- [Purchase CL DriverCARE Personal Accident Insurance](#)
- [Claims and Cancellation](#)
- [Contact Cebuana Lhuillier](#)

## Coverage

**The coverage of your Cebuana Lhuillier DriverCARE Personal Accident Insurance Program is effective for one year upon purchase and is renewable annually. The insurance cover will commence at 12:00 PM the day following the date of purchase, and shall expire one year thereafter.**

|||| --- | --- || **COVERAGE | LIMITS** || Accidental Death, Disablement & Dismemberment PHP 50,000 | PHP 50,000 || Total Permanent Disability | PHP 50,000 || Disablement or Dismemberment\* | Up to PHP 50,000 || Murder & Unprovoked Assault | PHP 50,000 || Medical Reimbursement -accidental injuries | Up to PHP 3,000 || Burial Expense Benefit - accidental death | PHP 5,000 || Daily Hospital Income - accidental cause\*\*\* | PHP 100/day || Fire Cash Assistance | PHP 1,000 |

## Eligibility

You can avail of this product if you are:

- At least 18-65 years old
- A Filipino citizen residing in the Philippines at the time of application
- A [Fully Verified](#) GCash user

## Purchase Cebuana Lhuillier DriverCARE Personal Accident Insurance

Please note that you **can avail of only one Cebuana Lhuillier DriverCARE Personal Accident Insurance Program policy per person per year in GInsure. To purchase this, follow the steps below:**

**STEP 1:** On your GCash App, tap **GInsure**

**STEP 2:** Tap **Personal**

**STEP 3:** Tap **DriverCare**

**STEP 4:** A pop-up Declaration will appear. Tap **Agree**



**STEP 5:** You'll be redirected to the Cebuana Lhuillier Insurance Product page. Tap **Proceed**

**STEP 6:** Check out the full packages of DriverCARE. Select the package you want to avail and tap **Proceed**

**STEP 7:** Fill in all the required details and upload 1 valid government ID

**STEP 8:** Read through the Product Terms and Conditions. Tap **Proceed**

**STEP 9:** You will be redirected to the GCash App to pay for your policy. Tap **Agree**

**STEP 10:** Review the details of your transaction and tap **Proceed**

**STEP 11:** You will receive a payment confirmation of the successful purchase of your policy with your reference number

**\*\*Note:\*\*** An email confirmation that the Policy has been issued and is in force will be sent to your email address on record. Within **twenty-four (24) hours from policy purchase**, another email will be sent which includes all policy documents, including the Policy Contract.

You may **renew** your CL DriverCARE Personal Accident Insurance Program policy **after one month**.

## Claims and Cancellation

### Claims

To file a claim for your CL DriverCARE Personal Accident Insurance, send an email to [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com) and [CLIBClaims@pjlhuillier.com](mailto:CLIBClaims@pjlhuillier.com) with the email subject **GCASH CLAIM- NAME of CLIENT**. You may also call Cebuana Lhuillier's customer support hotline.

Upon submission of complete and accurate claim documents, the **standard turnaround time for the policyholder's claim is ten (10) working days**.

Please note that the **written notice of the incident** on which the claim may be based must be given to Cebuana Lhuillier Insurance Brokers within **thirty (30) days** after the date of the accident causing such disablement/dismemberment.

In the event of **accidental death**, **immediate notice** thereof must be given to Cebuana Lhuillier.

### Cancellation of Policy

To cancel your CL DriverCARE Personal Accident Insurance, please send an email to [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com) with the email subject: **GCash Cancellation - Name of Client**.

## Contact Cebuana Lhuillier

To contact Cebuana Lhuillier, please check out their available channels below:

**Email:** [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com)

**Hotline:** +632-8895-1093

[Previous](#)

[Next](#)

Cebuana Lhuillier EmployeeCARE Personal Accident Insurance

- [Cebuana Lhuillier DriverCARE Personal Accident Insurance](#)
- [Cebuana Lhuillier EmployeeCARE Personal Accident Insurance](#)
- [Pioneer OFW Insurance](#)

13923157520793

Source: <https://help.gcash.com/hc/en-us/articles/13923157520793-Cebuana-Lhuillier-DriverCARE-Personal-Accident-Insurance>

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## Cebuana Lhuillier EmployeeCARE Personal Accident Insurance {#cebuana-lhuillier-employeecare-personal-accident-insurance}

*Path: articles/13921357432601-Cebuana-Lhuillier-EmployeeCARE-Personal-Accident-Insurance*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Cebuana Lhuillier DriverCARE Personal Accident Insurance](#)
- [Cebuana Lhuillier EmployeeCARE Personal Accident Insurance](#)
- [Pioneer OFW Insurance](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Cebuana Lhuillier EmployeeCare is a personal accident (PA) insurance program developed by Malayan Insurance Company Inc. to make insurance accessible and affordable to the general public. This insurance policy is available to all occupations except high-risk jobs. Policy coverage is **limited to accidental causes only**.

Jump to:

- Coverage
  - High-Risk Jobs excluded from CL EmployeeCARE
  - Benefits for Disablement and Dismemberment
  - Locations excluded from the Murder and Unprovoked Assault Benefit
- Eligibility
- Purchase CL EmployeeCARE
- Claims and Cancellation
- Contact Cebuana Lhuillier

## Coverage

**The coverage of CL EmployeeCare Insurance is effective for one year and is renewable annually. The insurance cover will commence at 12:00 PM the day following the date of purchase, and shall expire one year thereafter.**

|||| --- | --- | --- || **COVERAGE | DEFINITION | LIMITS | | Accidental Death, Disablement & Dismemberment** | Provides indemnity to the Insured/s for loss of life arising from an Accident.

The term “accident” for the purpose of this insurance shall be understood to mean a sudden, unforeseen, violent, and external event that results to visible bodily injury or loss of life. | PHP 50,000 || **Total Permanent Disability** | Provides lump sum benefit if the insured, due to accident, is unable to engage in any occupation or employment for compensation or profit for which he is qualified by reason of his training, education, or experience. | PHP 50,000 || **Disablement or Dismemberment\*** | Subject to the Schedule of Benefits, the policy will provide compensation

(i) for loss of limbs or body parts or

(ii) incapacity to move or use limbs or

body parts (e.g. blindness, crippling, etc.). | Up to PHP 50,000 || **Murder &**

**Unprovoked Assault** | Provides indemnity to the Assured for loss of life or injury due to murder

and unprovoked assault arising from robbery, hold-up, assault, or other unlawful acts done to the Assured. | PHP 50,000 || **Burial Expense Benefit - accidental death** |

Provides financial assistance up to the specified limit in the policy for burial expenses in the event of the Assured’s death due to accident. | PHP 5,000 || **Daily Hospital Income -**

**accidental cause** | Provides financial assistance to the insured on a daily basis in the event of hospital confinement due to accident for a maximum of 5 days per

confinement and 30 days annual aggregate. | PHP 100/day || **Fire Cash Assistance** |

Provides lump sum cash assistance benefit to the Assured, up to the amount stated in the policy schedule of cover in the event of direct loss of or damage (up to 75% damaged and rendered uninhabitable) to the Assured’s personal belongings and property due to Fire and Lightning. | PHP 1,000 |

## High-Risk Jobs excluded from the Cebuana Lhuillier EmployeeCARE Personal Accident Insurance

|||| --- | --- || Actors, entertainers, models, media men, professional sportsmen/women | Airline crew, pilots, airport maintenance ground crew || Ammunition, firework, and explosives manufacturers | amusement arcade and fairground workers, zoo attendants || Artist (excl. commercial) | circus, zoo, and wildlife park workers || persons engaged in hazardous sports and pastimes (e.g. gliding, hang gliding and ballooning, motor racing of any kind including stock car racing and carting, mountaineering, rock and cliff climbing using ropes or guides, parachuting, pot-holing and similar underground activities, power and speedboat racing, private flying as a pilot, skin diving or use of underwater breathing apparatus, etc.) | civil engineering contractors (e.g. blast furnace, bridge, chimney, dam, dock, foundation, harbor, pier, piling, reservoir, road, structural steel, tower, tunnel, well, and wharf, construction, demolition, erection and maintenance) || construction workers, railway track workers/maintenance personnel, foundry workers, roofers, quarry/sand and gravel pit workers, tree fellers, haulers | film cameramen, crew, stuntmen, international reporters and photographers || persons declaring two or more accidents in past 5 years which would have generated claims under a Personal Accident policy | members of the Armed Forces (e.g. AFP, PNP, Navy, Marines, etc.), security guards, barangay tanods, firemen, merchant navy crews || scrap dealers | life assurance declinature || Persons residing or about to reside abroad | cleaners of building exteriors || Persons engaged in external works at high rise locations (height in excess of 15m) such as steeplejacks, scaffolding crew, window cleaners, etc. | Persons working in or around docks and harbors (e.g. stevedores, dredger operators, wharf workers, tug operators) || Persons working below ground (e.g. coal miners and colliery engineers) | Persons working underwater (e.g. diving contractors, professional divers) || Persons working in boats or at sea (e.g. bargemen, seamen, fishermen, etc.) ||

## Benefits for Disablement and Dismemberment

|||| --- | --- || **Description of Dismemberment | Percentage of the Capital Sum** || Loss of two limbs | 100% || Loss of both hands, or all fingers, and both thumbs | 100% || Loss of both feet | 100% || Loss of one hand and one foot | 100% || Loss of sight of both eyes | 100% || Any other injury causing permanent total disablement | 1%/ month up to 100 || Loss of arm at or above the elbow | 70% || Loss of arm between elbow and wrist | 50% || Loss of hand | 50% || Loss of leg at or above knee | 60% || Loss of one foot | 50% || Loss of sight of one eye | 50% || Loss of speech | 50% || Loss of hearing - both ears | 50% || Loss of hearing - one ear | 25% || Total loss by physical severance or total and permanent loss of use of: ||| Thumb and four fingers of one hand | 50% || Four fingers of one hand | 40% || Thumb (both phalanges) | 25% || Thumb (one phalanx) | 10% || Index finger (three phalanges) | 15% || Index finger (two phalanges) | 8% || Index finger (one phalanx) | 4% || Middle finger (three phalanges) | 10% || Middle finger (two phalanges) | 4% || Middle finger (one phalanx) | 2% || Ring finger (three phalanges) | 8% || Ring finger (two phalanges) | 4% || Ring finger (one phalanx) | 2% || Little finger (three phalanges) | 6% || Little finger (two phalanges) | 3% || Little finger (one phalanx) | 2% || All toes of one foot | 17% || Great toe (two phalanges) | 5% || Great toe (one phalanx) | 2% || Any other toe | 3% ||

**Note:** Any permanent partial disablement not specific above other than loss of sense of taste or smell \* such percentage to be assessed by the Company as in the opinion of the Company's medical advisers is not inconsistent with the rates specified above and without regards to the Person Insured's employment or occupation.

## **Locations excluded from the Murder and Unprovoked Assault Benefit**

- Lanao Del Norte
- Lanao del Sur
- North Cotabato
- South Cotabato
- Zamboanga Del Norte
- Zamboanga Del Sur
- Maguindanao
- Sultan Kudarat
- Sulu Archipelago
- Basilan

## **Eligibility**

You can avail of this product if you are:

- At least 18-64 years old
- A Filipino citizen residing in the Philippines at the time of application
- A Fully Verified GCash user

## **Purchase Cebuana Lhuillier EmployeeCARE Personal Accident Insurance**

**Note:** You can avail of only one Cebuana Lhuillier EmployeeCARE Personal Accident Insurance Program policy per person per year in GInsure.

**STEP 1:** On your GCash App, tap **GInsure**

**STEP 2:** Tap **Personal**

**STEP 3:** Tap **EmployeeCare**

**STEP 4:** A pop-up Declaration will appear. Tap **Agree**

**STEP 5:** You'll be redirected to the Cebuana Lhuillier Insurance Product page. Tap **Proceed**

**STEP 6:** Check out the full packages of EmployeeCare. Select the package you want to avail and tap **Proceed**

**STEP 7:** Fill in all the required details and upload 1 valid government ID

**STEP 8:** Read through the Product Terms and Conditions. Tap **Proceed**

**STEP 9:** You will be redirected to the GCash App to pay for your policy. Tap **Agree**

**STEP 10:** Review the details of your transaction and tap **Proceed**

**STEP 11:** You will receive a payment confirmation of the successful purchase of your policy with your reference number.

**\*\*Note:\*\*** An email confirmation that the Policy has been issued and is in force will be sent to your email address on record. Within **twenty-four (24) hours from policy purchase**, another email will be sent which includes all policy documents, including the Policy Contract.

You may **renew** your CL DriverCARE Personal Accident Insurance Program policy **after one month**.

## Claims and Cancellation

### Claims

To file a claim for your CL EmployeeCare Personal Accident Insurance, send an email to [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com) and [CLIBClaims@pjlhuillier.com](mailto:CLIBClaims@pjlhuillier.com) with the email subject **\*\*GCASH CLAIM- NAME of CLIENT.\*\*** You may also call [Cebuana Lhuillier's customer support hotline](#).

Upon submission of complete and accurate claim documents, the **standard turnaround time for the policy holder's claim is ten (10) working days**.

Please note that **written notice of the incident** on which the claim may be based must be given to Cebuana Lhuillier Insurance Brokers within **thirty (30) days** after the date of the accident causing such disablement/dismemberment.

In the event of **accidental death**, **immediate notice** thereof must be given to Cebuana Lhuillier.

### Cancellation of Policy

To cancel your CL EmployeeCARE Personal Accident Insurance, please send an email to [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com) with the email subject: **GCash Cancellation - Name of Client**.

## Contact Cebuana Lhuillier

To contact Cebuana Lhuillier, please check out their available channels below:

**Email:** [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com)

**Hotline:** +632-8895-1093

[Previous](#)

Cebuana Lhuillier DriverCARE Personal Accident Insurance

[Next](#)

## Pioneer OFW Insurance

- [Cebuana Lhuillier DriverCARE Personal Accident Insurance](#)
- [Cebuana Lhuillier EmployeeCARE Personal Accident Insurance](#)
- [Pioneer OFW Insurance](#)

13921357432601

Source: <https://help.gcash.com/hc/en-us/articles/13921357432601-Cebuana-Lhuillier-EmployeeCARE-Personal-Accident-Insurance>

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## Cebuana Lhuillier Personal Accident Basic Insurance Program {#cebuana-lhuillier-personal-accident-basic-insurance-program}

*Path: articles/13923921923097-Cebuana-Lhuillier-Personal-Accident-Basic-Insurance-Program*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Cebuana Lhuillier Personal Accident Basic Insurance Program](#)
- [FPG Insurance Personal Accident Protection](#)
- [GInsure Bill Protect](#)
- [Pru Life UK PRUPersonal Accident](#)
- [Pru Life UK PRUPersonal Accident – Junior Protect](#)
- [Singlife Cash for Income Loss due to Accidents](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Personal Accident Basic is a personal accident (PA) insurance program by Cebuana Lhuillier underwritten by Malayan Insurance Company Inc. to make insurance accessible and affordable to the general public.

Jump to:

- [Benefits](#)
- [Eligibility](#)
- [Coverage](#)
- [Purchase CL Personal Accident Basic Insurance Program](#)

- [Claims](#)
- [Renewal and Cancellation](#)
- [Contact](#)

## Benefits

| **COVERAGE** | **LIMITS** | | --- | --- | | Accidental Death | PHP 10,000 | | Total Permanent Disability (Accidental Cause) | PHP 10,000 | | Dismemberment and/or Disablement | Up to PHP 10,000 |

## Eligibility

You can avail of this product if you are:

- At least 18-70 years old
- A Filipino citizen residing in the Philippines at the time of application
- A [Fully Verified](#) GCash user

## Coverage

The CL Personal Accident Basic Insurance is effective for one month and is renewable monthly. A maximum of five (5) covers per person at any given time is allowed while the policy is effective.

The insurance will start at 12:00 NN the day following the date of purchase and will expire one (1) month thereafter.

## Purchase CL Personal Accident Basic Insurance Program

To purchase a policy, follow the steps below:

1. On your GCash App, tap **GInsure > Personal**
2. Tap **Personal Accident Basic**
3. A pop-up declaration will appear. Tap **Agree**
4. Once redirected to the Cebuana Lhuillier Insurance Product page, tap **Proceed**
5. Read the full packages of the CL Personal Accident Basic Product. Select the package you want to avail and tap **Proceed**
6. Provide all the required details and upload one (1) valid government ID
7. Read the Product Terms and Conditions, then tap **Proceed**
8. You will be redirected to the GCash App to pay for your policy. Tap **Agree**
9. Review your transaction details and tap **Proceed**. You will be redirected to a payment confirmation page.

Once you have successfully purchased the policy, you will be directed right away to a confirmation page that has the product name and reference number.



You will receive an email confirmation stating that the policy has been issued and is active. Within twenty-four (24) hours from the policy purchase, another email will be sent which includes all policy documents, including the Policy Contract.

## View Policy Contract

Your Policy Contract and other Policy Documents are sent within twenty-four (24) hours to the Policy owner's email address.

## Claims

You may submit your claims request by sending an email to [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com) and [CLIBClaims@pjlhuillier.com](mailto:CLIBClaims@pjlhuillier.com) with the email subject **GCASH CLAIM- NAME of CLIENT**. Upon submission of complete and accurate claim documents, the standard turnaround time for the policyholder's claim is **ten (10) working days**.

The written notice of the incident on which the claim may be based must be given to Cebuana Lhuillier Insurance Brokers **within thirty (30) days after the date of the accident** in the event of disablement/dismemberment, and **immediately** in the event of accidental death.

## Renewal and Cancellation

### Renewal

You may renew your CL Personal Accident Basic policy after one month.

### Cancellation

To cancel your policy, please send an email to [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com) with the email subject: **GCash Cancellation - Name of Client**.

## Contact Cebuana Lhuillier

To contact Cebuana Lhuillier, please check out their available channels below:

**Email:** [insurance\\_support@pjlhuillier.com](mailto:insurance_support@pjlhuillier.com)

**Customer Helpdesk:** (+632) 8895-1093

[Previous](#)

[Next](#)

FPG Insurance Personal Accident Protection

- [Cebuana Lhuillier Personal Accident Basic Insurance Program](#)

- [FPG Insurance Personal Accident Protection](#)
- [GInsure Bill Protect](#)
- [Pru Life UK PRUPersonal Accident](#)
- [Pru Life UK PRUPersonal Accident – Junior Protect](#)
- [Singlife Cash for Income Loss due to Accidents](#)

13923921923097

Source: <https://help.gcash.com/hc/en-us/articles/13923921923097-Cebuana-Lhuillier-Personal-Accident-Basic-Insurance-Program>

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## Claim Remittance {#claim-remittance}

*Path: sections/46268839746585-Claim-Remittance*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How do I claim/receive my remittance with GCash?](#)

[How can I send remittance to a GCash wallet?](#)

[Who are the official remittance partners of GCash?](#)

Source: <https://help.gcash.com/hc/en-us/sections/46268839746585-Claim-Remittance>

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## Contact your GInsure Insurance Provider {#contact-your-ginsure-insurance-provider}

*Path: articles/6088405929625-Contact-your-GInsure-Insurance-Provider*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What is GInsure?](#)
- [Contact your GInsure Insurance Provider](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

For GInsure claims, refunds, cancellations, update of account information, or any questions about your insurance policy, please contact your corresponding insurance provider directly.

Tap on the insurance provider below to view their information and contact details:

### BPI MS Insurance

- **Hotline:** (+63 2) 8840-9999 / (+63 2) 8840-9966
- **Email Address:** [bpimsclaims@bpi.com.ph](mailto:bpimsclaims@bpi.com.ph)
- **Insurance Product:** Compulsory Third Party Liability (CTPL)

### Cebuana Lhuillier

- **Hotline:** (02) 8895-1093
- **Facebook Messenger:** @cebuanalhuillier
- **Email Address:** [cebuanacares@pjhuillier.com](mailto:cebuanacares@pjhuillier.com)
- **Insurance Products:**
  - Personal Accident Basic
  - EmployeeCare
  - DriverCare

### CHUBB

- **Hotline:** (+632)7756-5410, Monday to Friday, 9:00 AM-5:00 PM, excluding public holidays
- **Email Address:** [gcashcustomerinquiries@chubb.com](mailto:gcashcustomerinquiries@chubb.com)
- **Website:** [www.chubbclaims.com.ph](http://www.chubbclaims.com.ph)
- **Insurance Products:**
  - Bill Protect
  - Online Shopping Protect
  - Send Money Protect

### ETiQa

- **Hotline:** (02) 8890-1758
- **Facebook Messenger:** @etiqaphilippines
- **Email Address:** [customersupport@etiqa.com.ph](mailto:customersupport@etiqa.com.ph)
- **Insurance Products:**
  - Full Phone Protection
  - Phone Screen Protect

### FPG Philippines

- **Hotline:** (02) 8859-1200
- **Facebook Messenger:** @fpginsurance.ph
- **Email Address:** [phcustomercare@fpgins.com](mailto:phcustomercare@fpgins.com)
- **Insurance Products:**
  - MyPAP Mate

- MyCTPL Mate
- Home Fire Protect

### Generali Philippines

- **Hotline:**
  - (02) 8580-6600
  - 09178941135 (Globe)
  - 09399251505 (Smart)
  - 09328671136
  - 09257755089 (Sun)
- **Facebook Messenger:** @GeneraliPH
- **Email Address:** [customercare@general.com.ph](mailto:customercare@general.com.ph)
- **Insurance Products:**
  - GenProtect Basic 50
  - GenProtect Basic 100
  - GenProtect Plus 50
  - GenProtect Plus 100

### InLife Insular Life

- **Hotline:** (02) 8876-1800 or Toll Free 1-800-10-4678527
- **Facebook Messenger:** @InsularLifePH
- **Insurance Products:**
  - Premium Protect
  - Premium

### Insular Health Care

- **Hotline:** (02) 8813-0131 local 8364 or (02) 8813-0131 (Press 1) 1-800-10-8177857
- **Facebook Messenger:** @insularhealthcareph
- **Insurance Products:**
  - ER Care All-in 80 Adults
  - ER Care Booster 100 Premium
  - ER Care Booster 60
  - ER Care Booster 100
  - MedConsult Seniors
  - MedConsult Adults
  - ER Care All-In 100 Adults
  - ER Care Booster 80 Premium
  - ER Care Booster 60 Premium
  - ER Care Booster 80
  - ER Care Basic 50
  - ER Care All-in 100 Adults Premium
  - ER Care All-in 80 Adults Premium

### Malayan Insurance Philippines

- **Hotline:** (02) 8628-8600
- **Facebook Messenger:** @MalayanInsurancePH
- **Email Address:** [csc@malayan.com](mailto:csc@malayan.com)
- **Insurance Products:**
  - Pet Insure (Dog)
  - Travel Master with COVID-19
  - Negosyo Insure

## PGA SOMPO Insurance Corporation

- **Hotline:** (02) 8811-3417
- **Facebook Messenger:** @pagasompo
- **Email Address:** [inquiry@pagasompo.com](mailto:inquiry@pagasompo.com)
- **Insurance Product:** Online Shopping Insurance

## Pioneer

- **Hotline:**
  - 0917 522 0397
  - 0917 832 1638
- **Email Address:** [applyofwinsurance@pioneer.com.ph](mailto:applyofwinsurance@pioneer.com.ph)
- **Insurance Product:** OFW Insurance

## Pru Life UK

- **Hotline:**
  - (02) 8887 5433 within Metro Manila
  - 1 800 10 7785465 for domestic toll-free hotline
- **Facebook Messenger:** @prulifeukofficial
- **Email Address:** [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph)
- **Insurance Products:**
  - PRUPersonal Accident
  - PRUPersonal Accident Jr.

## Singlife

- **Hotline:** (02) 8299-3737
- **Facebook Messenger:** Singlife Philippines
- **Email Address:** [help@singlife.com](mailto:help@singlife.com)
- **Insurance Products:**
  - Dengue with FREE COVID-19 Cover
  - Cash for Medical Costs
  - Cash for Income Loss (Any Cause)
  - Cash for Income Loss (Accidents Only)
  - Cash for Goals (Education)
  - Cash for Goals
  - 100-in-1
  - 3-in-1 Protection Plan
  - Ready, Set, Grow

## Standard Insurance

- **Hotline:** (02) 8845-1111
- **Facebook Messenger:** @StandardInsurancePH
- **Email Address:** [teamonline@standard-insurance.com](mailto:teamonline@standard-insurance.com)
- **Insurance Products:**
  - Car Protect
  - Compulsory Third Party Liability (CTPL)
  - Pet Health
  - Travel Protect Saver Plus

- Travel Protect International

## Sun Life

- **Hotline:**
  - (02) 8849-9888
  - PLDT Toll-free: 1-800-10-7865433 (outside Metro Manila)
- **Email Address:** [sunlink@sunlife.com](mailto:sunlink@sunlife.com)
- **Insurance Product:** Sun Life Accident and Term Insurance

## FWD

- **24/7 Customer Connect:** +632 8888 8388
- **Email Address:** [CustomerConnect.ph@fwd.com](mailto:CustomerConnect.ph@fwd.com) or [claimsconnect.ph@fwd.com](mailto:claimsconnect.ph@fwd.com)
- **Omne by FWD App:** Submit your claim directly through the app (CTPL)

## Oona

- **Mobile No:**
- (+63) 920 918 6242 (Smart)
- (+63) 917 581 7175 (Globe)
- **Email Address:** [info@oona-insurance.com.ph](mailto:info@oona-insurance.com.ph)
- **Landline:** +632-8876-4400

## Need more help?

After purchasing a policy, you will receive a confirmation via your GCash app inbox. You can also view it via your transaction history. If you have more questions about the confirmation of your policy, please [click here to ask](#).

If you need any support from GCash about your policy, you may ask for help by tapping below:

- [Cancel or refund my policy](#)
- [File a claim for my policy](#)
- [Update GInsure account information](#)
- [I was auto deducted multiple times in GInsure](#)

## [Previous](#)

What is GInsure?

## [Next](#)

- [What is GInsure?](#)
- [Contact your GInsure Insurance Provider](#)

6088405929625

Source: <https://help.gcash.com/hc/en-us/articles/6088405929625-Contact-your-GInsure-Insurance-Provider>

## Coverage {#coverage}

March 12, 2024

Dear Valued GCash Merchant,

Starting 15 April 2024, the BIR requires digital financial services providers  $\left( \text{DFSP} \right)$  such as GCash to withhold taxes on “gross remittances” of Merchants received through the GCash platform. This is pursuant to recently issued Revenue Regulations No. 16-2023 and Revenue Memorandum Circular No. 8-2024 (“RR” and “RMC”).

## Coverage

“Gross remittances” as defined in the RR refers to the total amount received by marketplace operators and DFSPs (i.e., GCash) for the goods and/or services sold by or paid to the Merchant through the platform/facility of the e-marketplace operator or DFSP.

- The withholding tax (“EWT”) rate is 1% multiplied to one-half of the gross remittances. This EWT on gross remittances is in addition to existing taxes that GCash is required to withhold from Merchants, pursuant to Tax Code and other applicable tax rules.

We present sample computations in Annex A of this Memo.

In general, the gross remittances of all Merchants selling goods and/or services through the online platform/facility are subject to the tax. Merchants who are exempt from the EWT prescribed in the new RR and RMC are as follows:

[A] Merchants with annual gross remittances that will not exceed 500k AND submitted a BIR-stamped Sworn Declaration of Gross Remittances stating such fact. (Note: For these merchants, once the  $\$500\text{k}$  threshold is breached, any gross remittance in excess of such threshold will be subjected to the EWT on gross remittances.) OR

[B] Merchants with Income Tax exemptions or are subject to a lower Income Tax rate OR

[C] Foreign merchants

## W GLOBAL CENTER

30th Street corner 9th Avenue, BGC, The Fort, Taguig City [www.GCash.com](http://www.GCash.com)  
[Hello@GCash.com](mailto:Hello@GCash.com) GCashOfficial  $\$ \text{aircled} \{8\} \$ 2882$

Full text of the RR and RMC are provided here: RR No. 16-2023 | RMC No. 8-2024

# What to expect from GCash

- GCash will withhold taxes of 1% multiplied to one-half of the total “gross remittances” of all Merchants who do not meet any criteria for exemption. For covered Merchants, settlements from GCash will be net of the EWT withheld by GCash and remitted to the BIR. The EWT will not affect the customers.
- GCash will provide to the Merchant BIR Form No. 2307s as proof of withholding and remittance of the prescribed EWT. GCash will provide these Forms pursuant to existing rules of the BIR. The Merchant may use the BIR Form No. 2307 as tax credit to reduce the Merchant’s Income Tax liability, subject to the rules of the Tax Code.

## What is needed from the Merchant

To facilitate proper computation and withholding of the tax, the BIR emphasized that Merchants are not allowed to receive payments through their individual/personal accounts. All payments/remittances/transfers covered by the RR shall be under the BIR-registered trade name of the Merchant.

In addition, Merchants are required to submit the following documents and information to GCash, where applicable, on or before 25 March 2024. We explain the process through which Merchants can submit these to GCash in Annex B of this Memo.

## W GLOBAL CENTER

30th Street corner 9th Avenue, BGC, The Fort, Taguig City [www.GCash.com](http://www.GCash.com)  
[Hello@GCash.com](mailto>Hello@GCash.com) GCashOfficial 2882

Should you have any further concerns or questions regarding this, kindly reach out to your designated Account Manager.

## ANNEX A – Sample computation of the tax

As mentioned above, “gross remittances” refers to the total amount received by GCash for the goods and/or services paid to the Merchant through GCash platform. The BIR excludes the following from the computation of such gross remittances: Value-Added Tax (“VAT”), platform fees, sales returns and discounts, and separately billed delivery/shipping fees.

## Sample 1



VAT-registered Merchant submitted to GCash the Sworn Declaration showing that its gross sales will not exceed the 500k threshold. Actual gross sales of the Merchant through GCash is at Php 900,000.

Note: GCash computed and withheld EWT even with the Sworn Declaration because the gross sales of the Merchant exceeded the 500k threshold. Merchant is expected to submit to GCash the revised BIR-stamped received Sworn Declaration showing that it will exceed the threshold for the year.

## Sample 2

VAT-exempt Merchant did not submit the Sworn Declaration to GCash.

Actual gross sales of the Merchant through GCash is at Php 400,000.

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[Hello@GCash.com](mailto>Hello@GCash.com) GCashOfficial \$2882

Note: GCash computed and withheld EWT although the Merchant did not meet the 500k threshold, because the Merchant did not submit a Sworn Declaration.

## ANNEX B – Guidelines on submission of required documents

To further orient you on the new regulations, the following are guidelines for compliance:

### 1. How will I submit the required documents to GCash?

Covered merchants may submit the documents through this Google Form. We ensure that the documents submitted will be kept confidential and in a secure repository.

### 2. Am I able to re-submit documents in case of incorrect submission?

Yes, you will be able to submit another Google Form entry. Additionally, any documents deemed invalid by the GCash service management team will be brought to attention and will garner a request of resubmission from the merchant.

### 3. How do I know which documents I have to submit?

In reference to the first Trade Letter, if you are a merchant that is exempt from Income Tax or are subject to a lower tax rate, you are required to submit a valid and subsisting Certification of Exemption. Otherwise, you are required to submit a Sworn Declaration of Gross Remittances duly received by the BIR.

4. When is the deadline of document submissions to GCash? March 25, 2024.
5. How do I register my business with the BIR? The merchant may register via the New Business Registration (NewBizReg) Portal of the BIR.
6. I have already registered my business with the BIR and previously submitted to GCash a Certificate of Registration. Do I have to resubmit this? Yes.

Please see below additional BIR-provided resources to further help Merchants with the registration process via NewBizReg:

1. Instructional video
2. Step-by-step procedures

## W GLOBAL CENTER

30th Street corner 9th Avenue, BGC, The Fort, Taguig City [www.GCash.com](http://www.GCash.com)  
[Hello@GCash.com](mailto>Hello@GCash.com) GCashOfficial \$aircled{8}\$ 2882

Sincerely,

GCASH SERVICE MANAGEMENT TEAM

Source: [https://help.gcash.com/hc/en-us/article\\_attachments/31652274960665](https://help.gcash.com/hc/en-us/article_attachments/31652274960665)

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### Create a GCash Jr account {#create-a-gcash-jr-account}

*Path: articles/6026722650649-Create-a-GCash-Jr-account*

#### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How do I create a new GCash account?](#)
- [Create a GCash Jr account](#)
- [I can't create or register for a GCash account. What do I do?](#)
- [I'm trying to create a GCash account but it's asking for an MPIN. What should I do?](#)
- [Is there a minimum maintaining balance required to use GCash?](#)
- [There is another GCash account using my number. What do I do?](#)
- [Why do I need to provide a selfie for my GCash account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GCash Jr. is an e-wallet designed for youth ages 7 to 17 years old. Below are the services available for GCash Jr. accounts:

| FEATURES AVAILABLE || --- || Basic GCash Jr. | Fully Verified GCash Jr. | Not  
Applicable for GCash Jr. || --- | --- | --- || - Buy Load

- Pay QR
- Online Payments
- Pay Bills | Services under Basic GCash Jr., plus the following:
- Send Money
- Bank Transfer
- Online Bank Cash-in
- International Remittance
- Order and Link GCash Card | - GSave
- GInvest
- GInsure |

The corresponding [GCash wallet and transaction limits](#) apply to a GCash Jr. account.

Requirements for verification of Minors/GCash Jr.

To fully verify your GCash Jr. account, your parent must give consent in the form of requirements and must agree to GCash's Terms and Conditions.

You must have the following requirements:

- A valid ID (passport, student ID, or national ID)
- A parent that is Fully Verified on GCash with the following details:
  - Your Parent's full name
  - A Fully Verified GCash number
  - A picture of your parent holding your ID used in verification
- An original copy of your birth certificate

**Note:** GCash Jr. users who turn 18 years old will be prompted upon login to **accept the new Terms and Conditions of GCash**. Users will not be able to make transactions until they accept the new T&C; their wallet will not be moved or touched.

The features of the GCash Jr. card are the same as the standard GCash card. The GCash Jr. card is managed within the GCash Jr. account.

Verify your GCash Jr. account

To learn how to verify your GCash Jr. account, please follow the steps below:

[Previous](#)

How do I create a new GCash account?

[Next](#)

I can't create or register for a GCash account. What do I do?

- [How do I create a new GCash account?](#)
- [Create a GCash Jr account](#)
- [I can't create or register for a GCash account. What do I do?](#)
- [I'm trying to create a GCash account but it's asking for an MPIN. What should I do?](#)
- [Is there a minimum maintaining balance required to use GCash?](#)
- [There is another GCash account using my number. What do I do?](#)
- [Why do I need to provide a selfie for my GCash account?](#)

6026722650649

Source: <https://help.gcash.com/hc/en-us/articles/6026722650649-Create-a-GCash-Jr-account>

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## **Dagdag pondo sa GCash Pera Outlet Wallet gamit ang GCash wallet o GGives {#dagdag-pondo-sa-gcash-pera-outlet-wallet-gamit-ang-gcash-wallet-o-ggives}**

*Path: articles/11623141909657-Dagdag-pondo-sa-GCash-Pera-Outlet-Wallet-gamit-ang-GCash-wallet-o-GGives*

### **ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## **Articles in this section**

- [GCash Pera Outlet Terms and Conditions](#)
- [GCash Pera Outlet Commissions and Fees](#)
- [Paano mag fund-in sa GPO Wallet?](#)
- [Mag-apply bilang isang GCash Pera Outlet Partner](#)
- [Official GCash Pera Outlet Distributors](#)
- [Alamin ang status ng GCash Pera Outlet application](#)
- [Paano makahanap ng Authorized GCash Pera Outlet](#)

- [Dagdag pondo sa GCash Pera Outlet Wallet gamit ang GCash wallet o GGives](#)
- [Paano gamitin ang mga services ng GCash Pera Outlet](#)
- [Manage your Pera Outlet account](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Maglagay ng pondo sa inyong GCash Pera Outlet wallet. Ito ay pwedeng manggaling sa inyong GCash wallet o kung hindi sapat ang pera sa inyong GCash wallet, pwedeng gamitin ang GGives.

Sundan ang sumusunod para mag-dagdag ng pondo sa GPO wallet.

Ang pagpasok ng pondo sa GCash Pera Outlet ay **real-time upon completion of transaction**.

## Need more help?

Kung hindi pumasok o nag-reflect ang pondo sa iyong GPO wallet **sa loob ng 1 oras**, sundin ang sumusunod na steps:

- I-check ang inyong GCash wallet kung nabawasan. Kung GGives naman ang ginamit sa pagdagdag ng pondo, i-tap ang Borrow > GGives para makita kung may existing GGives loan
- Siguraduhin na malakas ang internet connection nung nag dagdag pondo
- Maghintay ng 2 araw para mag-reflect ang transaksyon
- Kapag nabawasan ang GCash wallet at GGives, pero wala pa ring pumapasok na pondo sa GCash Pera Outlet pagkatapos ng 2 araw, [click here para mag-file ng report](#) at ma-validate ng GCash support ang iyong transaction

[Previous](#)

Paano makahanap ng Authorized GCash Pera Outlet

[Next](#)

Paano gamitin ang mga services ng GCash Pera Outlet

- [GCash Pera Outlet Terms and Conditions](#)
- [GCash Pera Outlet Commissions and Fees](#)
- [Paano mag fund-in sa GPO Wallet?](#)
- [Mag-apply bilang isang GCash Pera Outlet Partner](#)
- [Official GCash Pera Outlet Distributors](#)
- [Alamin ang status ng GCash Pera Outlet application](#)
- [Paano makahanap ng Authorized GCash Pera Outlet](#)
- [Dagdag pondo sa GCash Pera Outlet Wallet gamit ang GCash wallet o GGives](#)
- [Paano gamitin ang mga services ng GCash Pera Outlet](#)

- [Manage your Pera Outlet account](#)
- [GCash Digicities](#)

11623141909657

Source: <https://help.gcash.com/hc/en-us/articles/11623141909657-Dagdag-pondo-sa-GCash-Pera-Outlet-Wallet-gamit-ang-GCash-wallet-o-GGives>

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## Device Security {#device-security}

*Path: articles/22448805006361-Device-Security*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Parang na-scam ako sa GCash. Ano ang dapat gawin?](#)
- [Bakit na-hold ang GCash account ko?](#)
- [I forgot my GCash MPIN](#)
- [I want to change my GCash MPIN](#)
- [Paano mag troubleshoot ng GCash App issues](#)
- [How to troubleshoot GCash app issues](#)
- [I think I was scammed. What do I do?](#)
- [I noticed unauthorized transactions in my GCash account. What do I do?](#)
- [The GCash app keeps crashing or shows a white screen when I login](#)
- [I want to transact offline with GCash. What do I do?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Protecting your device is important in keeping your personal and financial data safe from malicious threats that may misuse your information or funds.

GCash is implementing security measures to secure your account, and one of these is ensuring that **the GCash app cannot be accessed through a modified/ jailbroken or rooted device.**

However, this security feature **does not block your account.** You can safely log in on an unmodified device to continue using our services.

To protect you and your account, there are some steps you may need to take to make sure you can log in to GCash safely.

Our system detected that your device is jailbroken or rooted (Ref:01)

Jailbroken or rooted devices have their default security settings changed, and using such may put your personal information, including your social media and financial services access details, at risk.

We highly recommend using a **device that is not jailbroken nor rooted to continue using the GCash app**. We listed down some ways to find out if your device is jailbroken.

## AndroidiOS

To check if your Android device is rooted, please follow the steps below:

1. On your home screen, tap **Settings**
2. Select **About Phone**
3. Tap **Status Information**
4. If the Status Information indicates **OFFICIAL**, this means your device is **not rooted**

On your home screen, search if you have a third-party application for jailbreaking that is installed on your device.

If the above steps are not applicable to you, it is best to **reach out to the accredited service provider** of your mobile device to have your device checked.

Our system detected that your device has modified phone settings (Ref:02/ Ref:03)

Having modified system settings such as allowing installations from “Unknown Sources” and “Developer Options” may cause vulnerabilities to your security and should be turned off.

## Disable installs from Unknown Sources

Allowing downloads and installations from “Unknown Sources” may allow hacking or other threats to your personal information.

Disable installations from Unknown Sources in your phone settings by following the steps below:

1. Go to your phone Settings and search for “ **Unknown Sources/Apps**” or “ **Untrusted Sources**”. The location may vary depending on the device brand and model.
2. For all apps, toggle the button to disable this setting
3. Once disabled, force restart and try to open the GCash app again.

## Disable Developer Options

Developer Options enables you to adjust and configure your operating system for testing and applications. This setting is only applicable for Android devices.

Follow these steps to turn off Developer Options:

1. Go to your phone Settings and look for Developer Options

2. Toggle the button to turn off and disable Developer Options
3. Once disabled, force restart and try to open the GCash app again.

If the above steps are not applicable to you, it is best to reach out to the accredited service provider of your mobile device to have your device checked.

Our system detected that your device is not secure (Ref:04/ Ref:05/ Ref:06)

Your device may be at risk due to a new security threat/issue. This was detected by a certified security feature that prevents unauthorized access to GCash accounts through modified or compromised devices.

You may have encountered this prompt due to, including but not limited to:

- The system detected that your device could be jailbroken or rooted
- The system detected that your settings allow installation via untrusted sources or developer options
- There could have been applications installed that made your device not secure.

You may refer to the previous steps to try resolving this issue or reach out to the accredited service provider of your mobile device to have your device checked.

To protect your account, you cannot access GCash on the device that experienced this error. To use GCash, **open the GCash app through a secure and unmodified mobile or tablet device.**

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [I can't log in to my GCash account. What do I do?](#)
- [How to troubleshoot GCash app issues](#)
- [I can't login to GCash because it says I have an "untrusted connection." What do I do?](#)

### [Previous](#)

What is GCash DoubleSafe?

### [Next](#)

- [Parang na-scam ako sa GCash. Ano ang dapat gawin?](#)
- [Bakit na-hold ang GCash account ko?](#)
- [I forgot my GCash MPIN](#)
- [I want to change my GCash MPIN](#)
- [Paano mag troubleshoot ng GCash App issues](#)
- [How to troubleshoot GCash app issues](#)
- [I think I was scammed. What do I do?](#)
- [I noticed unauthorized transactions in my GCash account. What do I do?](#)
- [The GCash app keeps crashing or shows a white screen when I login](#)
- [I want to transact offline with GCash. What do I do?](#)
- [How to set up GCash Biometrics Login](#)
- [How to set up GCash account security questions](#)
- [My front camera is broken. How can I use GCash?](#)
- [The selfie scan in GCash is not working. What do I do?](#)



- [Someone is trying to register a new phone on my account. What do I do?](#)
- [Ano ang GCash DoubleSafe?](#)
- [What is GCash DoubleSafe?](#)
- [Device Security](#)

22448805006361

Source: <https://help.gcash.com/hc/en-us/articles/22448805006361-Device-Security>

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## Differences between Send Money Bank Transfer Cash In Cash Out {#differences-between-send-money-bank-transfer-cash-in-cash-out}

*Path: articles/40136231787929-Differences-between-Send-Money-Bank-Transfer-Cash-In-Cash-Out*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [My GCash payment or transaction was unsuccessful but my wallet was deducted. How do I get a refund?](#)
- [Differences between Send Money, Bank Transfer, Cash In, Cash Out](#)
- [Manage your GCash account](#)
- [GCash Features for Basic vs Fully Verified Accounts](#)
- [Get Started with GCash](#)
- [Reach your Money Goals](#)
- [Protect Your GCash Account](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Using GCash gives you many ways to send and receive money to and from your GCash Wallet. To maximize your GCash experience, get to know the differences between Send Money, Bank Transfer, Cash In, Top Up, and Cash Out.

## Send Money via Express Send

Send Money lets you quickly **transfer money from your GCash wallet to another GCash user's wallet.**

## Bank Transfer

Bank Transfer allows you to **transfer money from your GCash wallet to a bank account.**

## Cash In

Cash In means **adding money to top up your GCash wallet from sources like a linked bank account, from a Bank App (via Instapay or PesoNet), an e-wallet, over-the-counter partners, or remittance centers.**

## Cash Out

Cash Out lets you **withdraw money from your GCash wallet using your GCash Card through:**

- GCash Card via ATM
- Over-the-Counter Partners
- Remittance Centers
- GCash Pera Outlets

[Previous](#)

My GCash payment or transaction was unsuccessful but my wallet was deducted. How do I get a refund?

[Next](#)

Manage your GCash account

- [My GCash payment or transaction was unsuccessful but my wallet was deducted. How do I get a refund?](#)
- [Differences between Send Money, Bank Transfer, Cash In, Cash Out](#)
- [Manage your GCash account](#)
- [GCash Features for Basic vs Fully Verified Accounts](#)
- [Get Started with GCash](#)
- [Reach your Money Goals](#)
- [Protect Your GCash Account](#)

40136231787929

Source: <https://help.gcash.com/hc/en-us/articles/40136231787929-Differences-between-Send-Money-Bank-Transfer-Cash-In-Cash-Out>

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# Does GFunds have a minimum maintaining balance to keep funds {#does-gfunds-have-a-minimum-maintaining-balance-to-keep-funds}

*Path: articles/30839343392153-Does-GFunds-have-a-minimum-maintaining-balance-to-keep-funds*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How can I apply for GFunds?](#)
- [What is the Risk Profile Questionnaire \(RPQ\) in GFunds?](#)
- [What investment products are available on GFunds?](#)
- [Does GFunds have a minimum maintaining balance to keep funds?](#)
- [What are the GFunds fees I need to know about?](#)
- [What is the Net Asset Value per Unit \(NAVPU\) of a Fund in GFunds?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

There is **no maximum limit** to the amount you can buy or sell in GFunds. There is also **no minimum holding period** for investments in GFunds.

However, there is a **minimum maintaining balance to keep owning a fund** for your GFunds below:

Fund Name	Minimum Maintaining Balance
ATRAM Peso Money Market Fund	PHP 1
ATRAM Total Return Peso Bond Fund	PHP 1
ATRAM Philippine Equity Smart Index Fund	PHP 1
ATRAM Philippine Sustainable Development and Growth Fund	PHP 1
Philippine Stock Index Fund	PHP 1
ALFM Global Multi-Asset Income Fund	PHP 500
ATRAM Global Technology Feeder Fund	PHP 500
ATRAM Global Consumer Trends Feeder Fund	PHP 500
ATRAM Global Equity Opportunity Fund	PHP 500
ATRAM Global Health Care Fund	PHP 500
ATRAM Global Infra Equity Fund	PHP 500

## Initial minimum top up (first Buy Order)

### Local

ATRAM	BPI
PHP 50	PHP 50

### Global

||| --- | --- || **ATRAM** | PHP 1,000 || **BPI** | PHP 1,000 |

## Succeeding minimum top ups

### Local

||| --- | --- || **ATRAM** | PHP 50 || **BPI** | PHP 1 |

### Global

||| --- | --- || **ATRAM** | PHP 500 || **BPI** | PHP 1 |

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What are the GFunds fees I need to know about?](#)
- [How can I buy funds in GFunds?](#)
- [When will I receive my GFunds Buy or Sell orders?](#)

### [Previous](#)

What investment products are available on GFunds?

### [Next](#)

What are the GFunds fees I need to know about?

- [How can I apply for GFunds?](#)
- [What is the Risk Profile Questionnaire \(RPQ\) in GFunds?](#)
- [What investment products are available on GFunds?](#)
- [Does GFunds have a minimum maintaining balance to keep funds?](#)
- [What are the GFunds fees I need to know about?](#)
- [What is the Net Asset Value per Unit \(NAVPU\) of a Fund in GFunds?](#)

30839343392153

Source: <https://help.gcash.com/hc/en-us/articles/30839343392153-Does-GFunds-have-a-minimum-maintaining-balance-to-keep-funds>

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## Earn Money {#earn-money}

*Path: sections/30081235243161-Earn-Money*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### Enrich Yourself with GCash

- [Enrich Yourself](#)

## Gigs by Raket

- [How do I find freelancers for my project on Raket Marketplace?](#)
- [How can I post my service on the Raket Marketplace?](#)
- [Get Help with Gigs by Raket](#)

## Jobs

- [How do I withdraw my earnings from Jobs on GCash?](#)
- [How can I apply for Jobs on GCash?](#)
- [How do I refer someone for Jobs on GCash?](#)

Source: <https://help.gcash.com/hc/en-us/sections/30081235243161-Earn-Money>

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# Enjoy {#enjoy}

*Path: categories/20516584465305-Enjoy*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## GLife

- [My GLife voucher is not working. What do I do?](#)
- [I withdrew money from a game in GLife, but it hasn't been reflected in my GCash wallet. What do I do?](#)
- [I deposited money into a game on GLife, but now I can't open it. What should I do?](#)
- [Quick Rewards by Hustle PH](#)
- [GCash Travel+](#)
- [What is GLife? See all 11 articles](#)

## Earn Money

*[Tap to see all articles](#)*

## Ship & Deliver

- [How can I use Ship & Deliver to book couriers?](#)
- [Manage orders on Ship & Deliver](#)

## GForest

- [I didn't receive green energy points in GForest after my GCash transaction. What do I do?](#)
- [How do I earn and collect green energy points in GForest?](#)
- [How can I plant a tree in GForest?](#)

Source: <https://help.gcash.com/hc/en-us/categories/20516584465305-Enjoy>

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# Enrich Yourself {#enrich-yourself}

*Path: articles/46126827009177-Enrich-Yourself*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Enrich Yourself](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

**The Career Path Navigator**, found in the GCash app under "**Enrich Yourself**", is a tool that helps you improve your skills and grow your career. In partnership with **TESDA**, it offers access to various courses that come with **government certification upon completion**.

To get started, open the GCash app > **View All** > **Earn Money** > **Enrich Yourself**

## Eligibility

You are eligible to use the Career Path Navigator if:

- You are a GCash user
- You have internet access to open the TESDA course website

## How to use Career Path Navigator

Here's how you can use the Career Path Navigator through the GCash app:

1. Open the **GCash app**.
2. Navigate to the **Career Path Navigator** section.
3. Browse and select a course you want to enroll in.
4. You will be redirected to an external browser to access the course on the TESDA website.
5. Sign up or log in to your TESDA account to start learning.

## How can I enroll in a course?

To enroll in a TESDA course, follow these steps:

1. **Select a Course:** Choose a course from the Career Path Navigator in the GCash app.
2. **Redirect:** You'll be redirected to the TESDA website.
3. **Sign Up or Log In:** Create a TESDA account or log in to your existing account.
4. **Start Learning:** Begin your course on the TESDA platform

If you can't enroll in a TESDA course via the Career Path Navigator, follow these steps to resolve common enrollment problems:

1. **Check Internet Connection:** Ensure you have a stable internet connection.
2. **Browser Compatibility:** Use a compatible browser such as Chrome or Firefox for the best experience on TESDA's website.
3. **Verify Login Credentials:** Make sure you are using the correct login credentials for your TESDA account.
4. **Enrollment Difficulties:** Double-check the steps you're taking to enroll and ensure you're following the correct steps.
5. **Login Problems:** If you cannot log in, try resetting your password through the TESDA website.

## Need more Help?

For course content-specific queries, you can reach TESDA support through email via [tesdaonlineprogram@tesda.gov.ph](mailto:tesdaonlineprogram@tesda.gov.ph).

[Previous](#)

[Next](#)

- [Enrich Yourself](#)

46126827009177

Source: <https://help.gcash.com/hc/en-us/articles/46126827009177-Enrich-Yourself>

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## Enrich Yourself with GCash {#enrich-yourself-with-gcash}

*Path: sections/46127707165209-Enrich-Yourself-with-GCash*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[Enrich Yourself](#)

Source: <https://help.gcash.com/hc/en-us/sections/46127707165209-Enrich-Yourself-with-GCash>

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## Enterprise {#enterprise}

*Path: sections/19353533978777-Enterprise*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[PowerPay Plus via GCashBiz](#)

[Funds Disbursement Service via GCash Biz](#)

[GCash for Business Scan to Pay with In-store QR](#)

Source: <https://help.gcash.com/hc/en-us/sections/19353533978777-Enterprise>

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## Etiqua Full Phone Protection {#etiqua-full-phone-protection}

*Path: articles/15543357767321-Etiqua-Full-Phone-Protection*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Etiqua Full Phone Protection](#)
- [Etiqua Phone Screen Protection](#)
- [Express Send Scam Insurance](#)
- [GCash Card Protect](#)
- [GInsure Online Shopping Protect Insurance](#)
- [PGA Sampo Online Shopping Insurance](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Etiqua Full Phone Protection is a financial plan that offers protection from accidental and liquid damage to your mobile phone.

Jump to



- [Coverage](#)
- [Eligibility](#)
- [Purchase Etiqua Full Phone Protection](#)
- [Claims](#)
- [Cancellation](#)
- [Contact Etiqua](#)

## Coverage

Your coverage under this insurance product will include the following:

- Accidental damage (unexpected damage due to phone drop)
- Liquid damage
- Screen damage

## Eligibility

You can buy this product for your own mobile device as long as it was purchased within 18 months with no existing damage/s. You can own multiple policies, but you can only have one policy per device within a coverage period.

## Purchase Etiqua Full Phone Protection

**Note:** You cannot buy this policy for someone else. You cannot upgrade your current policy.

## Claims

To claim the benefits of your insurance, please make sure that your policy is activated and prepare the following details:

- Date of damage
- Place of damage
- Narration and description of damage
- Photos of damage

### Filing a claim

Step 1: Go to your policy page and tap **File a claim**

Step 2: Provide the required details

Step 3: Tap **Submit**

**Note:** The computation of the reimbursement/claim amount to be received is based on the payment plan you have selected upon purchase.

||| --- | --- || **Annual Payment** |  
\*minimum of PHP 500 || **Monthly Payment** |  
\*minimum of PHP 500  
\*\*no. of months paid - annual premium |

Below is a sample computation:

### **Plan 21 - Monthly Payment Plan**

## **Cancellation**

You can request for cancellation of your policy within 24 to 48 hours upon purchase. Cancellation requests beyond the given timeframe will be subject for further investigation and approval.

## **Contact Etiqa**

You may contact Etiqa via:

**Phone No.:** (02) 8890-1758

**Email:** customersupport@etiqa.com.ph

**Facebook Messenger:** @etiqaphilippines

[Previous](#)

[Next](#)

Etiqa Phone Screen Protection

- [Etiqa Full Phone Protection](#)
- [Etiqa Phone Screen Protection](#)
- [Express Send Scam Insurance](#)
- [GCash Card Protect](#)
- [GInsure Online Shopping Protect Insurance](#)
- [PGA Sompo Online Shopping Insurance](#)

15543357767321

Source: <https://help.gcash.com/hc/en-us/articles/15543357767321-Etiqa-Full-Phone-Protection>

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## **Etiqa Phone Screen Protection {#etiqa-phone-screen-protection}**

*Path: articles/15543931946137-Etiqa-Phone-Screen-Protection*

**ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Etiqua Full Phone Protection](#)
- [Etiqua Phone Screen Protection](#)
- [Express Send Scam Insurance](#)
- [GCash Card Protect](#)
- [GInsure Online Shopping Protect Insurance](#)
- [PGA Sompom Online Shopping Insurance](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Etiqua Phone Screen Protection is a financial plan that offers protection from accidental screen damage to your mobile phone.

Jump to:

- [Eligibility](#)
- [Coverage](#)
- [Purchase Etiqua Phone Screen Protection](#)
- [Claims](#)
- [Cancellation](#)
- [Contact Etiqua](#)

## Eligibility

You can purchase this product for your own mobile device as long as it was purchased within 18 months without existing damage/s. You can own multiple policies, but you can only have one policy per device within a coverage period.

## Coverage

Your coverage under this insurance product will include accidental screen damage, such as damage due to phone drop.

## Purchase Etiqua Phone Screen Protection

**Note:** You cannot buy this policy for someone else. You cannot upgrade your current policy.

## Claims

Please make sure that your policy is activated and prepare the following details:

- Date of damage
- Place of damage
- Narration and description of the damage
- Photos of damage

To claim the benefits of your insurance, go to your policy page and tap **File a claim**. Provide the required details then tap **Submit**.

The computation of the reimbursement/claim amount to be received is based on the payment plan you have selected upon purchase.

|||| --- | --- || **Annual Payment** |

\*minimum of PHP 500 || **Monthly Payment** |

\*minimum of PHP 500

\*\*no. of months paid - annual premium |

Below is a sample computation for **Plan 21 - Monthly Payment Plan**:

## Cancellation

You can request cancellation of your policy within **24-48 hours upon purchase**. Cancellation requests beyond the given timeframe will be subject to further investigation and approval.

## Contact Etiqua

You may contact Etiqua via:

**Phone No:** (02) 8890-1758

**Email:** [customersupport@etiqua.com.ph](mailto:customersupport@etiqua.com.ph)

**Facebook Messenger:** @etiquaphilippines

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# Express Send Scam Insurance {#express-send-scam-insurance}

*Path: articles/18323082557465-Express-Send-Scam-Insurance*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Etiga Full Phone Protection](#)
- [Etiga Phone Screen Protection](#)
- [Express Send Scam Insurance](#)
- [GCash Card Protect](#)
- [GInsure Online Shopping Protect Insurance](#)
- [PGA Sampo Online Shopping Insurance](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Express Send Scam Insurance is a personal cyber insurance product that secures your GCash Express Send Money transfers to another GCash Account for up to Php 15,000.00 in total for scams if you're tricked into transferring money to an imposter or buying from a fake seller.

Important Note:

NO COVERAGE FOR TRANSFERS TO THE WRONG ACCOUNT OR FOR ANY SCAMS WHERE YOU ARE PROMISED A JOB, OR SIGNIFICANT AMOUNT OF MONEY IN RETURN FOR AN UP-FRONT PAYMENT (INCLUDING INVESTMENTS, LOANS OR TASK SCAMS) BUT RECEIVE NOTHING.

Express Send Scam Insurance Group Policy is underwritten by our insurance partner, Insurance Company of North America (a Chubb Company), hereafter "Chubb".

Jump to:

- [Coverage](#)
- [Exclusion from Coverage](#)
- [Eligibility](#)
- [Enroll Payment in Express Send Scam Insurance](#)
- [Claims](#)
- [Contact Chubb](#)

## Coverage of Express Send Scam Insurance

Express Send Scam Insurance provides coverage for your GCash transactions for PHP30 for up to PHP15,000.

**Note:** Express Send Scam Insurance is **not an added fee or refund feature** in Express Send transfers in GCash. Any refund for a transaction with a merchant or seller depends on the decision between the customer and merchant/seller only.

Once your claim is approved, our insurance partner, Chubb, will reimburse the **amount that you were tricked into transferring via GCash Express Send (up to the benefit amount)**. Any review and approval of claims by Chubb is subject to submission of relevant supporting information and documents.

Cover is provided in the event that you are a victim of the following types of fraud:

### Social Engineering

This is where you have opened messages from false entities and/or individuals and were tricked into transferring funds to them via the GCash Express Send money transfer feature.

Examples of Social Engineering incidents include, but are not limited to, phishing, malware phishing, spear phishing, smishing, vishing, and pharming.

#### Some Examples:

- You were convinced to Send Money to a legitimate contact from the user's GCash account without knowledge that the account had been hacked.
- You were tricked into making a Send Money transfer from your GCash account to a scammer who was impersonating a reputable charitable organization.
- You were tricked into authorizing a transfer of funds to a scammer who was impersonating a GCash representative. The scammer requested an OTP 'verification' and then used the information you provided to make a fraudulent Send Money transfer from your GCash account.

### Account Take Over

This refers to an attack where a third-party gains unauthorized access to your GCash Account and makes unauthorized transactions. Account Take Over Fraud usually occurs via phishing, spyware, malware scams or other similar scams.

#### Some Examples:

- You disclosed personal information such as your password/s to someone pretending to be a known contact or entity, who then accessed your GCash account and made unauthorized Send Money transaction(s).
- You received an email containing a fraudulent link. After clicking on the link, malware was installed on your device, allowing unauthorized access your GCash account.
- You downloaded a rogue app with malware that scans and reads log-in details, which allowed unauthorized access your GCash account.

### Online Shopping Fraud

This refers to where you paid for an item you purchased online using Express Send money transfer, however, the website, platform or individual you purchased from turned out to be fraudulent or fake.

### Some Examples:

- You performed an Express Send money transfer to buy an item from an online marketplace but did not receive the item or scheduled service. The seller was then uncontactable. You purchased an item online, no receipt or proof of purchase was provided after you made your Send Money payment. The webpage or merchant then disappeared.
- You performed a Send Money transaction to book a scheduled cleaning service from an online advertisement, however no service was provided and all contact details on the advertisement were fake.

### Exclusions from Coverage

What's not covered:

- Any GCash Express Send money transfer made by you where you accidentally sent money to the wrong account.
- Any GCash Express Send money transfer made to a potential employer or recruiter in respect of a job opportunity.
- Any claim relating to crypto-currency, jewellery, watches, precious metals/gemstones, antiques or collectible items.
- Any claim relating to loss of employment, accident, sickness or injury.
- Any GCash Express Send money transfer from a Business Account, or any business-related transaction.
- Any loss arising from, or in connection with, your employment such as any corporate-related transactions.
- Any incident prior to the start date or after the end date of your insurance cover.

Additional exclusions under the following benefits:

||| --- | --- || **Benefit | Exclusions** || Social Engineering | - Any advance fee fraud where you are promised goods, services, employment and/or financial gains, in return for an upfront payment including payment by GCash Express Send money transfer.

- Any loss resulting from gambling, lottery, contest, promotional game, or other games of chance.
- Losses which are recoverable from GCash;
- An enterprise-wide cyber-attack on GCash; || Account Takeover | - Unauthorized transactions made on your GCash account resulting from loss or theft of your Electronic Device(s) connected to your GCash Account.
- Unauthorized transactions made on your GCash Account more than two (2) weeks prior to your first reporting of the incident to the relevant authorities.
- Charges incurred by a relative or a member of your family, or by a person you authorized to use your GCash Account.
- Any GCash Express Send transaction(s) made or authorized by you using a One-Time Password || Online Shopping Fraud | - Where a genuine online merchant becomes insolvent
- Where a genuine online merchant fails to deliver the eligible items/service |

For the full list of policy exclusions, please refer to the [Express Send Scam Insurance Group Policy](#).

## Eligibility to Enroll in Express Send Scam Insurance

You can be covered under Express Send Scam Insurance if you are:

- 18 years old and above
- A Filipino citizen or foreigner who is a legal resident of the Philippines.
- A Fully Verified GCash user

The coverage period of Express Send Scam Insurance insurance is **effective for 30 calendar days**, which is valid for all Express Send transfers within the coverage period. The insurance coverage will **start on the day you enroll and make your premium payment of PHP30** via GCash. When your policy expires after 30 calendar days, you can buy the insurance again.

**Note:** You cannot enroll to Express Send Scam Insurance on behalf of someone else. The Insured will be the GCash account owner who has successfully performed a Send Money transaction, enrolled to Express Send Scam Insurance, and paid the premium via their GCash account.

## Payment for Express Send Scam Insurance

The premium for Express Send Scam Insurance is a one-time payment of PHP 30. For PHP 30, you are covered for 30 calendar days. This will begin on the day of your enrolment to Express Send Scam Insurance with successful payment of premium.

PAALALA: One-time payment lang ang PHP 30. Hindi mo kailangan magbayad ng PHP 30 sa bawat Express Send transaction na gagawin mo. Once enrolled ka na sa Express Send Scam Insurance, 30 days na ang coverage mo. Pagkatapos mag-expire ng coverage, maaaring mag-enroll ulit for another 30 days for another PHP 30.

**Note:** The amount of the premium payment will be automatically deducted from your GCash Wallet upon enrolment. Please make sure you have sufficient balance in your GCash Wallet to enroll to Express Send Scam Insurance.

You can enroll to the insurance while making an Express Send money transfer in the GCash app following the steps below:

1. On your GCash App, tap **Send > Express Send**
2. Input the GCash number you are sending money to and tap on the offer button to opt-in.
3. Review the details of your Express Send Transaction
4. Tap **Send**

You will be led to a transaction receipt that shows you availed of the Express Send Scam Insurance.

You will receive a **Confirmation of Cover** from our insurance partner, Chubb, within **24-48 hours** after successful enrolment to Express Send Scam Insurance as part of your GCash Express Send transaction.

You can also visit the MyGInsure page in the GCash app to check your policies.



- Select GInsure > select My GInsure and under > Active Policies select your Express Send Scam Insurance policy. Take note of your policy number.
- Visit Chubb MyAccount and log in using your policy number and the OTP received via SMS or email. Click "Download" under Policy Details to download a copy of your Confirmation of Cover.

## Claims

### Requirements para mag-file ng claim for Express Send Scam Insurance

- You must file a police report within 24 hours of the discovery of the fraud
- You must notify GCash within 24 hours of the discovery of fraud to stop further fraudulent activities or suspend your account in the event of an account takeover fraud. [Click here to file a report](#)
- You must make reasonable attempts to recover the funds
- You must retain documentary evidence of the fraud
- Once you have fulfilled the above requirements, you may proceed to file a claim by visiting the "My GInsure" tab in your GCash app, select your Express Send Scam Insurance policy which will lead you to "My Policies". Select "Submit a claim" under the "Quick Actions" tab, and follow the instruction prompts to completion.

### Documents needed to file a claim for Express Send Scam Insurance

- Copy of the original police report(s) or police reference number
- Statement detailing the discovery of the fraud or unauthorized transaction(s) from your GCash Account.
- Documentary proof that the Express Send Money transaction was made:
  - Screenshot of the GCash transaction receipt with reference no.
  - GCash transaction activity history in-app
- Copy of any chat communication, SMS, call logs, email, fraudulent website, or other method of digital communication that led to the Express Send money transaction(s) or request for fund(s)
- Copy of any chat communication, SMS, call logs, email, fraudulent website, or other method of digital communication showing reasonable attempts to recover the funds back from the third party.
- Any additional supporting documents proving that you are a victim of fraud.

### How to file a claim for Express Send Scam Insurance

1. Prepare your Express Send Scam Insurance Policy ID. This is sent to your GCash-registered email within 24-48 hours after a successful enrollment
2. Visit the "My GInsure" tab in your GCash app, select your Express Send Scam Insurance policy which will lead you to "My Policies". Select "Submit a claim" under the "Quick Actions" tab, and follow the instruction prompts to completion You will be asked by the Chubb Claims Assessor to submit supporting documents and undertake the steps under each benefit.
3. Upon submission of the complete documents, you should receive an **email within the next 48 hours** with your claim number, claim information, and a PDF attachment/s of all information you have submitted. If you do not receive an email within 48 hours, please contact Chubb.
4. Please allow **5-7 working days** for the end-to-end claims process from filing of claim to release of claims decision.
5. If your claim is in order and approved, a settlement letter will be sent to you.
6. You will receive the settlement via bank transfer using your provided bank details.

## Cancellation of Policy

Pwede ko bang i-cancel ang aking policy?

Oo, maaaring i-cancel ang iyong policy. Gayunpaman, pinapayuhan naming panatilihin ang insurance coverage. Lalo't dumadalas ang mga cyber attacks, mas maigi na magkaroon ng peace of mind para sa iyong GCash account.

Can I cancel my policy?

You may cancel your policy; however, we strongly suggest you keep the insurance cover. Cyber attacks are becoming more frequent and it's good to have peace of mind for your GCash account.

If you cancel your policy **within 7 days after enrolling to Express Send Scam Insurance**, we will refund the PHP 30 premium paid to your GCash account unless you have already made a claim under the policy.

To cancel your policy, visit this [link](#) to submit a Help Center ticket.

## Contact Chubb

If you have questions about your policy, filing of claims, or status of claims filed:

- You may call the Chubb hotline +63277565410, Monday to Friday, 9:00am – 5:00pm, excluding public holidays.

You may also email [gcashcustomerinquiries@chubb.com](mailto:gcashcustomerinquiries@chubb.com)

- [Express Send Scam Insurance Group Policy.pdf](#) 400 KB [Download](#)

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Etiqua Phone Screen Protection

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GCash Card Protect

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- [Express Send Scam Insurance](#)
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- [PGA Sampo Online Shopping Insurance](#)

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# **Express Send Scam Insurance Group Policy {#express-send-scam-insurance-group-policy}**

## **Express Send Scam Insurance Group Policy**

CHUBB

Group Policy Number :

## **Express Send Scam Insurance Group Policy**

### **Contents**

PLEASE READ THIS POLICY .

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Please review this Group Policy and return immediately to Insurance Company of North America (a Chubb Company), hereinafter called the “Company”, if any errors are found.

## **SECTION 1 – INSURING AGREEMENT**

In consideration of the statements in the policy application, which shall be the basis of this contract and whose original copy or proof is filed with the Company, and made a part of this Group Policy, upon the payment of premium and subject to all the exclusions, provisions and other terms of this Group Policy, the Company hereby insures the persons named, hereinafter called the “Insured”, against loss indicated as covered in the Policy Schedule occurring during the term of this Group Policy.

IN WITNESS WHEREOF, the Company has caused this Group Policy to be executed and commenced on the Effective Date stated in the Policy Schedule, provided that no insurance shall be in force unless the Policy Schedule is signed by an authorized representative of the Company.

# Insurance Company of North America A Chubb Company

## Authorized Signatory

(The Insurance Commission of the Philippines, with offices in Manila, Cebu, and Davao, is the government office in charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. It is ready at all times to render assistance in settling any controversy between an Insurance Company and an Insured relating to insurance matter.)

To be eligible for cover, the Insured must be a Filipino citizen or a Philippine permanent resident and at least eighteen (18) years old on the start date specified in the Confirmation of Cover.

## SECTION 3 – DEFINITIONS

The following terms when used with capital letters in this Group Policy shall have the meaning set forth below:

1. Business Account means a GCash Wallet that is used for business purposes rather than personal finances. The business account may be in the Insured's name or the name of the business.
2. Claim means a request by the Insured for any of the entitlements and benefits under Section 4 of this Group Policy.
3. Company means Insurance Company of North America (a Chubb Company).
4. Confirmation of Cover means the document in PDF copy issued by the Company to the Insured which describes in general the insurance protection to which the Insured is entitled to under the Group Policy. The Confirmation of Cover will be sent to the Insured's registered email address using the platform of the Company or the Policyholder. Any Confirmation of Cover in effect when the Group Policy is cancelled, non-renewed or otherwise terminated shall continue to be in effect for the period of coverage specified in the Confirmation of Cover.
5. Day or Days means calendar days.

6. Digital Contents means data that is produced and supplied in a digital form. Examples of this include but are not limited to software, games, apps, ringtones, e-books, online journals, and digital media such as music, film and television. Digital contents may be supplied to the Insured in a tangible form (for example disk or pen drives), or intangible form such as downloaded, streamed or accessed on the web.
7. Effective Date means the date on which this Group Policy commences as stated in the Policy Schedule.
8. Expiry Date means the date on which insurance under this Group Policy expires or ends as stated in the Policy Schedule.
9. Electronic Device(s) means any personal network connected devices including, but not limited, to, desktop computer, laptop, smartphone, tablets, and router(s) which are not associated or connected to the Insured's business.
10. Eligible Item(s)/Service(s) means an any items, services, or Digital Contents which are:
  - (a) Not counterfeit or fake goods; (b) Not stocks, shares, bonds, currencies or digital assets, such as unregulated digital currency, unregulated virtual currency of any kind, non-fungible tokens (NFTs), or virtual real estate;
  - (c) Not confiscated or illegally declared by any government, customs, or public body; (d) Not jewellery, watches, precious metals/gemstones, art, antiques, or collectable items; and (e) Not cash or its equivalents, traveller's cheques.
11. Excess means the amount payable by the Insured towards each successful Claim, where applicable.
12. GCash Account means the e-money wallet account issued by the Policyholder that stores electronic money online accessible through Electronic Device(s).
13. Group Policy means this policy wording, the policy application, the Policy Schedule and the Confirmation of Cover describing the insurance contract between the Policyholder and the Company. It shall also include, after this Group Policy has taken effect, any amendment, rider, clause, warranty, endorsement or any other document attached to this Group Policy, and which has been endorsed by an executive officer of the Company and countersigned by the Policyholder.
14. Insured means the GCash Account user who has enrolled in the Express Send Scam Insurance program through the Policyholder's payment platform.
15. Mass Cyber-attack means an act intended to affect multiple persons due to any kind of single system-wide failure, malware, theft, misuse, mishandling and/or data hack of any data and/or databases and/or other forms of storage under the control of private and public sector organisations for which they are responsible and/or liable and/or have relevant corporate insurance protection in place.
16. Online Marketplace means a digital platform where individuals or businesses come together to buy and sell products or services. An online marketplace must have licenses and certificates issued by the Department of Trade & Industry (DTI), Securities & Exchange Commission (SEC) and/or any other competent authority.
17. Period of Insurance means the start date and end date of the individual insurance coverage of the Insured as stated in the Confirmation of Cover.

18. Policyholder means Globe Fintech Innovations Inc., doing business as Mynt.
19. Policy Schedule means the relevant policy schedule attached to this Group Policy issued by the Company to the Policyholder.
20. Third Party means anyone other than the Insured.
21. Unauthorized Transactions means transactions which are carried on the Insured's GCash Account that are not authorized by the Insured.

## **A. Social Engineering**

### **Cover**

In the event the Insured is a victim of a Social Engineering Incident during the Period of Insurance, the Company will reimburse the Insured for the amount of funds he/she has transferred, up to the maximum benefit amount as stated in the Policy Schedule.

For the purpose of this benefit, Social Engineering Incident means an incident where the Insured is duped into transferring funds from the Insured's GCash Account to a Third Party upon receiving the request through an electronic means such as emails, instant messages, text messages, and websites, appearing to be coming from entities or people whom the Insured trusts and/or knows. Examples of Social Engineering Incident include, but are not limited to, phishing, malware phishing, spear phishing, smishing, vishing, and pharming.

### **In the event the Insured is a victim of Social Engineering Incident:**

1. The Insured must report the fraud to the police authorities within twenty-four (24) hours of the discovery and obtain a police report; and
2. The Insured must notify the Policyholder within twenty-four (24) hours of the discovery of fraud, so it can make attempts to stop the transaction from going through or to trace where the funds have gone.

There may be instances when the Policyholder may reimburse the Insured for these transactions. But if the Policyholder has refused to accept liability in writing and the Insured has complied with the terms and conditions of this Group Policy, then the Company will reimburse the Insured for these transactions.

## **Additional Exclusions under A. Social Engineering**

The Company will not pay any compensation for:

1. any transfer from a Business Account; or 2. any advance fee fraud where the Insured is promised an employment, or significant amount of money without any item(s), or services(s) received, in return for an up-front payment.

## **Excess applicable to Social Engineering**

An Excess may be deducted for each and every successful Claim. The Excess due is shown in the Policy Schedule and Confirmation of Cover if it applies.

## **B. Account Take Over Fraud**

### **Cover**

In the event the Insured is a victim of an Account Take Over Fraud during the Period of Insurance, the Company will reimburse the Insured up to the maximum benefit amount as stated in the Policy Schedule for any subsequent unauthorized transactions that appear on the Insured's GCash Account.

For the purpose of this benefit, Account Take Over Fraud means a Third Party gaining unauthorized access to the Insured's GCash Account and making unauthorized transactions. Account Take Over Fraud usually occurs via phishing, spyware, malware scams or other similar scams.

## **In the event the Insured is a victim of Account Take Over Fraud:**

1. The Insured must report the fraud to the police authorities within twenty-four (24) hours of the discovery and obtain a police report; and
2. The Insured must notify the Policyholder within twenty-four (24) hours of his/her discovery of fraud, so it can make attempts to stop the transaction from going through or to trace where the funds have gone.

There may be instances when the Policyholder may reimburse the Insured for these transactions. But if the Policyholder has refused to accept liability in writing and the Insured has complied with the terms and conditions of this Group Policy, then the Company will reimburse the Insured for these transactions.

# **Additional Exclusions under B. Account Take Over Fraud**

The Company will not pay any compensation for:

1. Unauthorized Transactions made on the Insured's GCash account resulting from loss or theft of the Insured's Electronic Device(s) connected to the Insured's GCash Account;
2. Unauthorized Transactions made on the Insured's GCash Account more than two (2) weeks prior to the Insured's first reporting of the incident to the police authorities or the Policyholder;
3. Charges incurred by a relative or a member of the Insured's family, or by a person the Insured has authorized to use his/her GCash Account;
4. Losses that result from, or are related to, business pursuits including the Insured's work or profession; or
5. Transaction made or authorized by the Insured or the Insured's authorized user using One Time Password (OTP), PIN, password, and similar e-money account security services.

## **Excess applicable to Account Takeover Fraud**

An Excess may be deducted for each and every successful Claim. The Excess due is shown in the Policy Schedule and Confirmation of Cover if it applies.

## **C. Online Shopping Fraud**

### **Cover**

The Company will reimburse the Insured for the amount he/she has paid for Eligible Item(s)/Service(s) purchased online from an online retailer or Online Marketplace, up to the maximum benefit amount stated in the Policy Schedule, if the transaction or online trading platform is fraudulent. Payment must have been made using the Insured's GCash Account.

For the avoidance of doubt, the Company will not indemnify the Insured for online transactions which are completed on genuine websites/trading platforms or with genuine sellers on the Online Marketplace, where:

1. the online retailer/seller becomes insolvent; and/or
2. the online retailer/seller fails to deliver the item(s) or service(s); and/or
3. the item(s)/service(s) is/are delivered damaged or faulty.



In the above circumstances, the Insured should raise his/her issue with the online retailer/seller or refer to the consumer law/rights that protect the Insured.

## **In the event the Insured is a victim of Online Shopping Fraud:**

1. The Insured must report it to the police authorities within twenty-four (24) hours of the discovery of fraud and obtain a police report; and
2. The Insured must notify the Policyholder within twenty-four (24) hours of the discovery of fraud to minimize further losses from this fraud.

There may be instances when the Policyholder may reimburse the Insured for these transactions. But if the Policyholder has refused to accept liability in writing and the Insured has complied with the terms and conditions of this Group Policy, then the Company will reimburse the Insured for these transactions.

## **Excess applicable to Online Shopping Fraud**

An Excess may be deducted for each and every successful Claim. The Excess due will be shown in the Policy Schedule and Confirmation of Cover if it applies.

Maximum Benefit Amount Applicable to Benefit A, Benefit B and Benefit C under this Section The Company's maximum limit of liability shall be the amount in total as stated in the Policy Schedule.

## **SECTION 5 – GENERAL EXCLUSIONS**

This Group Policy does not provide cover for losses under any sections which are recoverable from the Policyholder, or any loss:

1. Arising from any incident prior to the start date of the Insured's insurance cover or after the cancellation;
2. Before or after the incident, if the Insured has wilfully concealed or misrepresented any material fact or circumstance concerning this insurance or provided fraudulent information to the Company;
3. Resulting from war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority;
4. Arising directly or indirectly from, or in connection with, the Insured's employment such as any corporate related transactions or any transactions via any Business Account;

5. Resulting from gambling, lottery, contest, promotional game, or other games of chance;
6. Resulting from illegal activity engaged in by the Insured whether knowingly or unknowingly;
7. Arising from a Mass Cyber-attack incident where losses and/or unauthorized charges is a result of any kind of system, malware and/or data hacks and/or any losses incurred because of the theft or misuse of any data or databases under the control of financial institutions, merchants, retailers, or payment system providers; or
8. Comprising consequential loss or damage as a result of the incident.

## **Sanctions Exclusions Applicable to this Group Policy**

This Group Policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the Company from providing insurance, including, but not limited to, the payment of claims. The Company is a branch of a US company and Chubb Limited, a New York Stock Exchange (NYSE) listed company.

Consequently, the Company is subject to certain US laws and regulations in addition to EU, UN and local sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

## **SECTION 6 – CLAIMS**

### **How to make a claim**

1. On the happening of any event which could lead to a claim, the Insured must notify the Company within seven (7) days of the discovery of incident.
2. The Insured can notify the Company by visiting My GInsure tab in the GCash app that will lead to MyAccount of the Company.
3. For documents needed to file a claim, the Insured may visit GCash Help Centre for details.

All information and evidence required by the Company shall be furnished at the Insured's expense and shall be in such form and nature as the Company may prescribe to process the claim.

If the Insured fails to comply with the terms and conditions of this Group Policy, the Company may be entitled to refuse to pay or reduce the claim that may be payable.

### **Proof of Loss**

Written proof of loss including the original receipts, invoices and all other relevant documents must be furnished to the Company within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and not later than one (1) year from the date of loss.

## **Time of Payment of Claim**

Indemnities payable under this Group Policy will be paid within thirty (30) days after receipt by the Company of due written proof of such loss and after ascertainment of the loss is made by the agreement between the Company and the Insured or by arbitration; but if such ascertainment is not made within sixty (60) days after such receipt by the Company of the proof of loss, then the loss shall be paid within ninety (90) days after such receipt. Refusal or failure to pay the loss within the periods prescribed herein will entitle the Insured to collect interest on the proceeds of the Group Policy for the duration of the delay at the rate of twice the ceiling prescribed by the Monetary Board, unless such refusal or failure to pay is based on the ground that the claim is fraudulent.

## **Making Claims after this Group Policy is Cancelled**

If this Group Policy is cancelled, this does not affect the Insured's rights to make a claim under this Group Policy if the event occurred before the date of cancellation or during the period of coverage specified in the Confirmation of Cover.

Any Confirmation of Cover in effect when the Group Policy is cancelled, non-renewed or otherwise terminated shall continue to be in effect for the period of coverage specified in the Confirmation of Cover. If the ground for cancellation is non-payment of premium no cover will be provided.

## **Fraudulent Claims**

If any claim under this Group Policy is fraudulent or if the Insured or anyone on the Insured's behalf used any fraudulent means or devices to obtain benefit under this Group Policy, the Company shall have no liability in respect of such fraudulent claim and shall be entitled to terminate this Group Policy immediately.

## **Fraud Warning**

Section 251 of the Amended insurance Code imposes a fine not exceeding twice the amount claimed and/or imprisonment of two (2) years, or both, at the discretion of the court, to any person who presents or causes to be presented any fraudulent claim for the payment of a loss under a contract of insurance, and who fraudulently prepares, makes or subscribes any writing with intent to present or use the same, or to allow it to be presented in support of any claim.

## **SECTION 7 – GENERAL CONDITIONS**

### **Where does this Group Policy apply?**

This Group Policy insures the Insured twenty-four (24) hours a day anywhere in the world.

### **Enrolment Declaration**

The daily/weekly/monthly declaration of Eligible Insureds shall be submitted by the Policyholder to the Company.

### **Breach of Conditions**

If the Policyholder or the Insured is in breach of any of the conditions or provisions of this Group Policy (including a claims condition), the Company may decline to pay a claim, to the extent permitted by law.

### **Conditions Precedent to Liability**

The Company's liability for any benefit under this Group Policy is conditional upon the:

1. truth of the statements and information as provided to the Company by the Policyholder and all Insured(s); and
2. due observance and fulfilment of the terms and conditions of this Group Policy insofar as they relate to anything to be done or complied with by the Policyholder and all Insured(s).

### **Premium Payment**

This Group Policy shall not be valid and binding unless and until the premium has been paid by the Policyholder.

## Review of Premium Rate

The Company and the Policyholder agree to review the performance of this Group Policy three (3) months after Effective Date and every three (3) months thereafter. If upon such review, there is a need to change the premium rate, the said change in premium rate shall be effected subject to the mutual agreement of the Company and the Policyholder; provided that the change in premium rate shall apply only to new enrollees under this Group Policy. If the Company and the Policyholder fail to agree on a new premium rate, the existing premium rate shall continue to apply to those who are currently enrolled under this Group Policy. In case of non-agreement as to the new premium rate, the Company may notify the Policyholder that thirty (30) days from date of such notice, no additional new enrollees will be enrolled under this Group Policy.

## Grace Period

A grace period of thirty-one (31) days will be granted for the payment of each premium falling due after the first premium during which time this Group Policy shall continue in force, unless this Group Policy has been cancelled, terminated or has not been renewed in accordance with the provisions of this Group Policy. However, if loss occurs within the Grace Period for which the Company shall be obligated to pay benefits under this Group Policy, any premium then due and unpaid will be deducted in settlement.

## Due Diligence

The Insured will exercise due diligence in doing all things to avoid or reduce any loss under this Group Policy.

## Misstatement of Age

If the age of the Insured has been misstated, all amounts payable under this Group Policy shall be such as the premium paid would have purchased at the correct age. In the event the age of the Insured has been misstated, and if according to the correct age of the Insured, the coverage provided by this Group Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then the liability of the Company during the period the Insured is not eligible for coverage shall be limited to the refund of all premiums paid for the period not covered by this Group Policy.

# Right to Return

In the event the Policyholder/Insured is not satisfied with this Group Policy/Confirmation of Cover for any reason, the Policyholder/ Insured may cancel this Group Policy/Confirmation of Cover by advising the Company in writing within seven (7) days after receipt of this Group Policy/Confirmation of Cover. Any premium paid will be refunded during this period. The Policyholder/Insured will not be entitled to a refund if an Insured has made a claim during this period.

# Cancellation by the Company

This Group Policy/Confirmation of Cover shall not be cancelled by the Company except upon prior written notice thereto to the Policyholder/Insured, and no notice of cancellation shall be effective unless it is based on the occurrence, after the Effective Date of this Group Policy/Period of Insurance of the Confirmation of Cover, of one or more of the following:

1. non-payment of premium;
2. conviction of the Insured of a crime arising out of acts increasing the hazards insured against;
3. discovery of fraud or material misrepresentation;
4. discovery of wilful or reckless acts of omissions increasing the hazards insured against;
5. physical changes in the property insured which result in the property becoming uninsurable;
6. discovery of other insurance coverage that makes the total insurance in excess of the value of the property insured; or
7. a determination by the Insurance Commissioner that the continuation of this Group Policy would violate or would place the company in violation of the Amended Insurance Code.

All notices of cancellation shall be in writing, mailed or delivered to the Policyholder/Insured at the address shown on the Policy Schedule/Confirmation of Cover and shall state (i) which of the grounds set forth in this provision is relied upon, and (ii) that, upon written request of the Policyholder/Insured, the Company will furnish the facts on which the cancellation is based.

The Policyholder shall inform the Insured of the impending cancellation of this Group Policy by the Company upon its receipt of the notice.

# Clerical Error

A clerical error by the Company shall not invalidate insurance otherwise validly in force, nor continue insurance otherwise not validly in force.

# Complying with Policy Conditions

The due observance and fulfillment of the terms of this Group Policy insofar as they relate to anything to be done or complied with by the Policyholder/Insured and the truth of the statements and answers in the policy application and of evidence required from the Insured in connection with this Group Policy shall be conditions precedent to any liability of the Company to give any payment due under this Group Policy.

## Renewal Conditions

This Group Policy may be renewed for further consecutive periods by the payment of premium on the Effective Date of the renewal at the Company's premium rate in force at the time of renewal, subject to its right to decline renewal of this Group Policy on any anniversary date of the Group Policy upon giving forty-five (45) days prior written notice, mailed or delivered to the Policyholder at the address shown in this Group Policy, of the Company's intention not to renew this Group Policy, or to condition its renewal upon reduction of limits or elimination of coverages. The Company's acceptance of premium shall constitute its consent to renew. Unless renewed as herein provided, this Group Policy shall terminate at the expiration of the grace period for which premium has not been paid.

## Entire Contract

This Group Policy, including endorsements and attached papers of which the descriptive title is mentioned in this Group Policy, if any, the policy application on file with the Company or attached herewith, the Policy Schedule and the Confirmation of Cover, constitute the entire contract of insurance. No change in this Group Policy shall be valid until approved by an authorized executive officer of the Company and unless such approval be endorsed hereon or attached hereto. No agent has authority to change this Group Policy or to waive any of its provisions. None of the provisions, conditions and terms of this Group Policy shall be waived or altered except in accordance with the pertinent provisions of Section 50 of the Amended Insurance Code.

Any rider, clause, warranty or endorsement issued after the Effective Date of this Group Policy shall be countersigned by the Policyholder, which countersignature shall be taken as the Policyholder's agreement to the contents of such rider, clause, warranty or endorsement.

## Governing Law

This Group Policy shall be governed by and interpreted in accordance with the laws of the Philippines.

# Mediation

In the event of any controversy or claim arising out of or relating to this Group Policy, or a breach hereof, the Company and the Policyholder/Insured shall first endeavor to amicably settle the matter by mediation administered by the Insurance Commission or any recognized institution under the Mediation Rules, before resorting to arbitration, litigation or some other alternative dispute resolution procedure.

# Legal Action

Unless the claim has been denied, no action or suit shall be brought either to the Insurance Commission or any court of competent jurisdiction to recover on this Group Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Group Policy. In any event, no legal action shall be brought after the expiration of one year from notice of the denial of the claim.

# Civil Code 1250 Waiver Clause

It is hereby declared and agreed that the provision of Article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads:

“In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment.”

shall not apply in determining the extent of liability under the provisions of this Group Policy.

# Availability of the Group Policy

This Group Policy shall be kept in the main office of the Policyholder in the custody of its authorized officer and shall be available at the Policyholder's website: <https://www.gcash.com/> This Group Policy shall be available to the Insured for inspection during the regular office hours of the Policyholder.

# Privacy Statement

In this Privacy Statement “We”, “Our” and “Us” means Insurance Company of North America (a Chubb Company). This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle the Insured's personal



information, which may include sensitive personal information. Our Privacy Policy may change from time to time and where this occurs, the updated version will be posted to Our website.

### Why We Collect the Insured's Personal Information

The primary purpose for Our collection and use of the personal information of the Insured is to enable Us to provide Our services (e.g. policy administration, inquiries, claims processing).

### How We Obtain the Insured's Personal Information

We collect personal Information (which may include sensitive personal information) at various points including but not limited to when We are issuing, changing or renewing an insurance policy or cover with Us or when We are processing a claim. Personal information is usually obtained directly from the Insured or through an insurance intermediary or a group policyholder. Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party, We use that information on the basis that the Insured consented or would reasonably expect Us to collect the Insured's personal information in this way. We take reasonable steps to ensure that the Insured has been made aware of how We handle his/her personal information.

### How We Disclose the Insured's Personal Information

We may disclose the information We collect to third parties, including service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors and call centers). In some circumstances, in order to provide Our services, We may need to transfer personal information to other entities within the Chubb group of companies or third parties with whom We (or the Chubb Group of Companies) have subcontracted to provide a specific service for Us, which may be located outside of the Philippines. These entities and their locations may change from time to time. Please contact Us, if you would like a full list of the countries in which these third parties are located. In the circumstances where We disclose personal information to the Chubb Group of Companies, third parties outside the Philippines, We take steps to protect personal information against unauthorized disclosure, misuse or loss.

Where access to Our products has been facilitated through a third party (e.g. insurance broker) We may also share Your information with that third party.

### Access to and Correction of the Insured's Personal Information

If the Insured would like to request access to, update or correct the personal information held by Us, please contact Our Data Protection Officer.

## Contact Us

Insurance Company of North America

A Chubb Company

24<sup>th</sup> Floor Zuellig Building

Makati Avenue corner Paseo de Roxas

Makati City 1226 Philippines

O +63 2 8849 6000

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## About Chubb in the Philippines

Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 40,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in the Philippines for more than 70 years. Chubb in the Philippines is a branch of Insurance Company of North America, which has been assigned a financial rating of AA by Standard & Poor's. The company provides specialized and customized coverages for Property, Casualty, Marine, Financial Lines, as well as Accident & Health. It leverages global expertise and local acumen to tailor solutions to mitigate clients' risks. With a focus on building strong relationships with its clients by offering responsive service, Chubb in the Philippines has become one of the leading providers of Specialty Personal Lines, Accident & Health insurance through direct marketing.

More information can be found at [www.chubb.com/ph-en/](http://www.chubb.com/ph-en/)

Chubb. Insured.

Source: [https://help.gcash.com/hc/en-us/article\\_attachments/46668905146649](https://help.gcash.com/hc/en-us/article_attachments/46668905146649)

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## Express Send Transaction Limit FAQs {#express-send-transaction-limit-faqs}

*Path: articles/44143447540505-Express-Send-Transaction-Limit-FAQS*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What is the GCash Express Send Transaction Limit?](#)
- [Express Send Transaction Limit FAQs](#)
- [I've exceeded my Express Send transaction limit in GCash. What do I do?](#)
- [Someone sent me money from their GCash to my GCash account, but I didn't receive it. What should I do?](#)
- [I sent money to the wrong GCash account or number via Express Send. What should I do?](#)
- [I sent money from my GCash to another GCash account, but the recipient didn't receive it. What should I do?](#)
- [I can't send money to another GCash account. What do I do?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Got questions about the GCash Express Send Transaction Limit? Check out the fast FAQs below:

### How do the Express Send Transaction Limits work?

At the beginning of every month, you will **receive a maximum of 550 Send & 500 Receive transactions for Express Send** that you can perform within that given month

You will no longer be able to perform Express Send transactions for the remainder of the given month once you have hit **BOTH** the allotted amount of transactions.

Your **limits will reset to 0 at the beginning of the following month**. You can perform Send & Receive transactions again until you hit the maximum limit allotted for that month.

### Can I remove my Express Send Transaction Limits?

It is **not possible to remove the Express Send Transaction Limits** on your GCash account.

If you are a merchant and want to use GCash without transaction limits, we encourage you to sign up for a [GCash Pera Outlet account](#).

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What is the Express Send Transaction Limit?](#)
- [How do I sign up for GCash Pera Outlet?](#)
- [I've exceeded my Express Send transaction limit in GCash. What do I do?](#)

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## What is the GCash Express Send Transaction Limit?

### Next

I've exceeded my Express Send transaction limit in GCash. What do I do?

- [What is the GCash Express Send Transaction Limit?](#)
- [Express Send Transaction Limit FAQs](#)
- [I've exceeded my Express Send transaction limit in GCash. What do I do?](#)
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- [I can't send money to another GCash account. What do I do?](#)

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Source: <https://help.gcash.com/hc/en-us/articles/44143447540505-Express-Send-Transaction-Limit-FAQS>

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## EzySave by Maybank {#ezysave-by-maybank}

*Path: sections/9316808199321-EzySave-by-Maybank*

### **ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[Can I open an EzySave+ by Maybank account?](#)

[What is the interest rate in EzySave+ by Maybank?](#)

[How can I get a Maybank VISA debit card?](#)

[How can I make a deposit to my EzySave+ by Maybank account?](#)

[How can I withdraw from my EzySave+ by Maybank account?](#)

[How can I update the mobile number linked to my EzySave+ by Maybank account?](#)

[How do I close my EzySave+ by Maybank account?](#)

Source: <https://help.gcash.com/hc/en-us/sections/9316808199321-EzySave-by-Maybank>

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# FPG Insurance Compulsory Third Party Liability CTPL {#fpg-insurance-compulsory-third-party-liability-ctpl}

*Path: articles/10444956195097-FPG-Insurance-Compulsory-Third-Party-Liability-CTPL*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [BPI MS Compulsory Third Party Liability Insurance](#)
- [FPG Insurance Compulsory Third Party Liability \(CTPL\)](#)
- [Standard Insurance Car Protect](#)
- [Standard Insurance Compulsory Third Party Liability \(CTPL\)](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

FPG Insurance Compulsory Third Party Liability (CTPL) provides you with financial protection and coverage for the death and/or bodily injury of a Third Party victim in an accident caused by the Insured Vehicle. It is required by law upon vehicle registration to cover damages and losses caused to any third-party person, property, or vehicle.

Jump to:

- [Coverage](#)
  - [Death Indemnity](#)
  - [Bodily Injuries and Fractures](#)
  - [Permanent Disablement](#)
- [Eligibility](#)
- [Purchase FPG Insurance CTPL](#)
- [Claims and Cancellation](#)
- [Contact FPG Insurance](#)

## Coverage

The CTPL covers **Death Indemnity, Bodily Injuries and Fractures**, and **Permanent Disablement**. Please see the tables below for more information.

## Death Indemnity

|||| --- | --- ||| **Amount (PHP)** || **Death Indemnity** | 70,000 || **Burial and Funeral Expenses** | 30,000 |

## Bodily Injuries and Fractures

|||| | --- | --- | --- || **Types of Accommodation or Professional Attendance Extended** | **Service Rendered** | **Maximum Reimbursable Fees and/or Charges (PHP)** || **Hospital Rooms** | Max of 45 days per accident | 500/per day || **Laboratory examinations fees, X-Rays** | 2,000 || **Surgical Expenses** | Major Operation | 7,500 || Medium Operation | 5,000 || Minor Operation | 1,500 || **Operating Room** | Major Operation | 1,500 || Medium Operation | 1,000 || Minor Operation | 500 || **Medical Expenses** | For Daily visits of Practitioners or Specialist | 400/per day || The total amount of medical expenses must not exceed (for a single period of confinement) | 5,000 || **Drug and Medicine** | Actual value of drugs and medicine used but not to exceed | 20,000 || **Ambulance Charge** | Actual value of ambulance transport used but not to exceed | 1,500 |

## Permanent Disablement

|||| --- | --- || **Loss of or Loss of use of** | **Amount (PHP)** || Two Limbs | 50,000 || Both hands or All Finger or Both Thumbs | 50,000 || Both Feet | 50,000 || One Hand and One Foot | 50,000 || Sight of Both Eyes | 50,000 || Injuries resulting in being permanently bedridden | 50,000 || Any Other injury causing permanent total disablement | 50,000 || Arm at or above the elbow | 20,000 || The arm between the elbow and wrist | 15,000 || Hand | 15,000 || Four Fingers and Thumb of One Hand | 15,000 || Four Fingers | 12,000 || Leg at or above the knee | 20,000 || Leg below knee | 15,000 || One Foot | 15,000 || All Toes of one foot | 10,000 || Thumb | 8,000 || Index Finger | 6,000 || The sight of One Eye | 20,000 || Hearing - Both Ears | 30,000 || Hearing - One Ear | 15,000 |

## Eligibility

You are eligible to apply for FPG Insurance CTPL if you are:

- An owner of a registered vehicle in the Philippines
- A Fully Verified GCash user
- A Filipino citizen or foreigner who is a legal resident of the Philippines

## Purchase FPG Insurance CTPL

You cannot buy a policy for someone else directly. You can only buy one (1) policy within the year.

**Note:** The amount for the annual premium payment will be automatically deducted from your GCash Wallet upon purchase. Please make sure you have enough balance in your GCash Wallet to make a successful transaction. If you are unable to pay for your premium due to insufficient funds in your GCash Wallet, FPG Insurance may terminate your policy. However, you still have a grace period of 30 days to pay for your premium.

To comply with the Land Transportation Office (LTO) requirement, your coverage will start with your vehicle unit's plate ending.

||| | --- | --- || **Plate Number** | **Start Date** || Ending in one (1) | February 1 || Ending in two (2) | March 1 || Ending in three (3) | April 1 || Ending in four (4) | May 1 || Ending in five (5) | June 1 || Ending in six (6) | July 1 || Ending in seven (7) | August 1 || Ending in eight (8) | September 1 || Ending in nine (9) | October 1 || Ending in zero (0) | November 1 ||

## Claims and Cancellation

### Claims

To file a claim for FPG Insurance Compulsory Third Party Liability (CTPL), send an email to the FPG Claims Service Desk at [ph-claimsservicedesk@fpgins.com](mailto:ph-claimsservicedesk@fpgins.com) and attach the following required claim documents:

- Copy of Car Registration and Official Receipt
- Copy of Driver's License and Official Receipt
- Police Report and/or Affidavit of Loss or Accident Report Form
- Third-Party Bodily Injury Claim
  - Receipts of Medicine of the Victim
  - Hospital Bills
  - Birth Certificate (if minor)
- Third-Party Death Claim
  - Death certificate of the victim
  - Funeral expense receipts
  - Marriage Contract (if married)
  - Birth Certificate (if minor or single)

The review of the claim will only start once you have submitted all the required claim documents. FPG Insurance will contact you if they require any additional information and/or document(s).

Approved claims will have the settlement amount disbursed in the GCash account or nominated bank account of the third-party claimant.

To follow up on your claims, please [contact FPG Insurance](#)

### Cancellation of Policy

You may cancel your policy within **fifteen (15) days** after you receive your policy. Please email FPG Insurance Customer Care at [phcustomercare@fpgins.com](mailto:phcustomercare@fpgins.com) to cancel your policy. FPG Insurance will process your premium refund exclusive of Documentary Stamps within **fifteen (15) business days**.

## Contact FPG Insurance

To contact FPG Insurance, please check out their available channels below:

- **FPG Claims Service Desk:**
  - **Email:**[ph-claimsservicedesk@fpgins.com](mailto:ph-claimsservicedesk@fpgins.com)
  - **Hotline:** +632-8771-8500
- **FPG Customer Care:**
  - **Email:**[phcustomercare@fpgins.com](mailto:phcustomercare@fpgins.com)
  - **Hotline:** +632-8859 1200; +632-8662-8600; +632-7944-1300
- **Facebook:** [FPG Insurance Philippines](#)
- **Twitter:** [@fpginsurance\\_ph](#)

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Source: <https://help.gcash.com/hc/en-us/articles/10444956195097-FPG-Insurance-Compulsory-Third-Party-Liability-CTPL>

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## FPG Insurance Home Fire Protection {#fpg-insurance-home-fire-protection}

*Path: articles/10442839854105-FPG-Insurance-Home-Fire-Protection*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [FPG Insurance Home Fire Protection](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)



- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

FPG Insurance Home Fire Protection is a policy that insures the contents of your home from damage or accidental loss due to a fire incident.

Jump to:

- [Coverage](#)
- [Eligibility](#)
- [Purchase Standard Insurance Home Fire Protection](#)
- [Claims and Cancellation](#)
- [Contact and FPG Insurance](#)

## Coverage

The coverage of Standard Insurance Home Fire Protection gives you the benefit of helping you pay up to a maximum of PHP 50,000 in damages or loss of contents in your declared house address due to a Fire or Lightning incident.

## Eligibility

You are eligible to apply for Home Fire Protection if you are:

- A [Fully Verified](#) GCash user
- A Filipino citizen or foreigner who is a legal resident of the Philippines

**Note: You can use your own GCash account to buy a Home Fire Protection policy for someone else. You can only buy one (1) policy per property location for every three-month coverage.**

## Purchase FPG Insurance Home Fire Protection

**Note: The amount for the annual premium payment will be automatically deducted from your GCash Wallet upon purchase. Please make sure you have enough balance in your GCash Wallet to make a successful transaction. If you are unable to pay for your premium due to insufficient funds in your GCash Wallet, FPG Insurance may terminate your policy. However, you still have a grace period of 30 days to pay for your premium.**

FPG Insurance will issue an e-Policy and send it to your registered email address **within 24 hours** after you have completed the application process and payment. You may also view your policy on the Policy Page of your GInsure home page.

Your coverage will start the day after you enroll and make your first payment via the GCash app.

# Claims and Cancellation

## Claims

To file a claim for FPG Insurance Compulsory Third Party Liability (CTPL), send an email to the FPG Claims Service Desk at [ph-claimsservicedesk@fpgins.com](mailto:ph-claimsservicedesk@fpgins.com) and attach the following required claim documents:

- Incident Report and/or Affidavit detailing the circumstances of the loss
- Certification from the Bureau of Fire
- Properly labeled colored photos showing the damage to affected contents
- A detailed list of the affected items showing the cost price of each item and the date of acquisition

The review of the claim will only start once you have submitted all the required claim documents. FPG Insurance will contact you if they require any additional information and/or document(s).

Approved claims will have the settlement amount disbursed in the GCash account or nominated bank account of the third-party claimant.

To follow up on your claims, please [contact FPG Insurance](#).

## Cancellation of Policy

You may cancel your policy within **fifteen (15) days** after you receive your policy. Please email FPG Insurance Customer Care at [phcustomercare@fpgins.com](mailto:phcustomercare@fpgins.com) to cancel your policy. FPG Insurance will process your premium refund exclusive of Documentary Stamps within **fifteen (15) business days**.

## Contact FPG Insurance

To contact FPG Insurance, please check out their available channels below:

- **FPG Claims Service Desk:**
  - **Email:** [ph-claimsservicedesk@fpgins.com](mailto:ph-claimsservicedesk@fpgins.com)
  - **Hotline:** +632-8771-8500
- **FPG Customer Care:**
  - **Email:** [phcustomercare@fpgins.com](mailto:phcustomercare@fpgins.com)
  - **Hotline:** +632-8859 1200; +632-8662-8600; +632-7944-1300
- **Facebook:** [FPG Insurance Philippines](#)
- **Twitter:** [@fpginsurance\\_ph](#)

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Source: <https://help.gcash.com/hc/en-us/articles/10442839854105-FPG-Insurance-Home-Fire-Protection>

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## FPG Insurance Personal Accident Protection {#fpg-insurance-personal-accident-protection}

*Path: articles/14836639630489-FPG-Insurance-Personal-Accident-Protection*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Cebuana Lhuillier Personal Accident Basic Insurance Program](#)
- [FPG Insurance Personal Accident Protection](#)
- [GInsure Bill Protect](#)
- [Pru Life UK PRUPersonal Accident](#)
- [Pru Life UK PRUPersonal Accident – Junior Protect](#)
- [Singlife Cash for Income Loss due to Accidents](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Your Personal Accident Protection by FPG Insurance provides the quickest and easiest way to give you peace of mind with comprehensive cover for Accidental Death and Disablement, Natural Death, and protection of your house against a fire-related incident.

Jump to:

- [Coverage](#)
- [Eligibility](#)
- [Purchase FPG Insurance Personal Accident Protection](#)
- [Claims and Cancellation](#)
- [Contact](#)

## Coverage

**Note:** You are covered even when the accident occurs while you are outside of the Philippines. The benefit amount will be payable in Philippine pesos.

||| --- | --- || **Accidental Death Benefit** | Pays for the accidental bodily injury if death occurs within twelve calendar months of bodily injury and is directly attributed to accidental bodily injury. || **Permanent and Total Disablement** | Payable once the Insured becomes disabled permanently, totally, and absolutely from engaging in each and every occupation or employment for compensation within twelve calendar months of bodily injury and not followed within twelve calendar months of the said bodily injury by death. || **Murder and Unprovoked Assault** | Pays for 100% of the benefit for accidental bodily injury sustained as a direct result of the insured being a victim of Murder and Unprovoked Assault. Incidents that occurred in the following geographical areas, including their cities, towns, barrios, and barangays are excluded || **Accident Burial Benefit** | Pays for the funeral expenses upon the death of the insured person as a result of accidental bodily injury. || **Cash Assistance Benefit** | Pays for fixed financial assistance in the event of death due to illness. || **Fire Assistance Benefit** | Pays for the loss and damages incurred to the Insured's house or contents due to fire and lightning. |

The following are the locations that are **excluded** from the **Murder and Unprovoked Assault Benefit**:

- Lanao Del Norte
- Lanao del Sur
- North Cotabato
- South Cotabato
- Zamboanga Del Norte
- Zamboanga Del Sur
- Maguindanao
- Sultan Kudarat
- Sulu Archipelago
- Basilan

## Eligibility

**Note:** You cannot purchase Personal Accident Protection on behalf of someone else. You can buy only **one (1) policy for yourself** for every three (3) months of coverage.

You can avail of this product if you are:

- At least 18-65 years old
- A Filipino citizen or foreigner who is a legal resident in the Philippines at the time of application
- A Fully Verified GCash user

## Purchase FPG Insurance Personal Accident Protection

**Note:** The amount for the annual premium payment will be automatically deducted from your GCash Wallet upon purchase. Please make sure you have enough balance in your GCash Wallet to make a successful transaction. If you are unable to pay for

**your premium due to insufficient funds in your GCash Wallet, FPG Insurance may terminate your policy. However, you still have a grace period of 30 days to pay for your premium.**

Your Policy Contract and other Policy Documents are sent within **twenty-four (24) hours** to the Policy owner's email address.

The coverage of Personal Accident Protection is effective for three months and is renewable after the said duration. The insurance cover will commence the day after you enroll and make your first payment via GCash.

## Claims and Cancellations

### Claims

To file a claim, please secure all the required documents. Once you have secured all the necessary requirements, please send the documents by visiting the [FPG Claims Service desk](#).

Below are the documents needed depending on the type of claim you will be availing:

**| LIVING CLAIM | DEATH CLAIM | FIRE CASH ASSISTANCE | | --- | --- | --- | | -**

Copy of your policy

- Duly Accomplished Claim

- Medical Certificate

- Incident Report | - Copy of your policy

- Duly Accomplished Claim

- Death Certificate

- Police Report

- Autopsy Report

- Proof of Beneficiary's Identity (Birth Certificate and Marriage Certificate) | - Copy of your policy

- Barangay Certificate

- Bureau of Fire Certificate

- Pictures showing the Damages caused by the fire |

**Note:** Processing of claims will only start once requirements are completely submitted.

FPG Insurance will notify the third-party claimant via email. Settlement shall be disbursed to the GCash account or nominated bank account of the third-party claimant.

### Cancellation

You may cancel your policy within 15 days after you receive your policy. Please email [phcustomercare@fpgins.com](mailto:phcustomercare@fpgins.com) to cancel your policy. We shall process your premium refund exclusive of Documentary stamps within 15 business days.

## Contact FPG Insurance

To contact FPG Insurance, please check out their available channels below:

- **FPG Claims Service Desk:** - **Email:**[ph-claimsservicedesk@fpgins.com](mailto:ph-claimsservicedesk@fpgins.com)
  - **Hotline:** (02) 8771-8500
- **FPG Customer Care:** - (02) 8859 1200
  - (02) 8662 8600
  - (02) 7944 1300
- **Email:**[phcustomercare@fpgins.com](mailto:phcustomercare@fpgins.com)
- **Facebook:** FPG Insurance Philippines
- **Twitter:** @fpginsurance\_ph

### [Previous](#)

Cebuana Lhuillier Personal Accident Basic Insurance Program

### [Next](#)

GInsure Bill Protect

- [Cebuana Lhuillier Personal Accident Basic Insurance Program](#)
- [FPG Insurance Personal Accident Protection](#)
- [GInsure Bill Protect](#)
- [Pru Life UK PRUPersonal Accident](#)
- [Pru Life UK PRUPersonal Accident – Junior Protect](#)
- [Singlife Cash for Income Loss due to Accidents](#)

14836639630489

Source: <https://help.gcash.com/hc/en-us/articles/14836639630489-FPG-Insurance-Personal-Accident-Protection>

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## **FWD BIG 3 Critical Illness Insurance {#fwd-big-3-critical-illness-insurance}**

*Path: articles/40399755316633-FWD-BIG-3-Critical-Illness-Insurance*

### **ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## **Articles in this section**

- [Buy Load Insurance](#)
- [Oona Big 3 Critical Illness Insurance](#)
- [Oona Infinity Travel Insurance](#)
- [FWD The One Life Insurance Cover](#)
- [FWD BIG 3 Critical Illness Insurance](#)
- [Singlife 3-in-1 Protection Plan](#)
- [Singlife 100 in 1 Medical](#)
- [Singlife Cash for Medical Costs](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

BIG 3 Critical Illness Insurance is a protection plan that covers the top 3 most common critical illnesses in the Philippines: Cancer, Heart Attack, and Stroke.

Jump to:

- [Eligibility](#)
- [Coverage](#)
- [Purchase FWD BIG 3 Critical Illness Insurance](#)
- [Cancellation and Claims](#)
- [Contact FWD](#)

## Eligibility

You can avail of this product if you are:

- At least 18-55 years old
- A [Fully Verified](#) GCash user
- In good health, able to work and do daily activities without any help
- A Filipino citizen or a foreigner who is a legal resident of the Philippine

### Note:

You cannot buy this policy for someone else directly.

## Coverage

With FWD BIG 3 Critical Illness Insurance, you are provided with the following benefits:

- **Cash Benefit:** Receive a cash payout if you're diagnosed with cancer, heart attack, or stroke.
- **100% Coverage:** Get 100% of the benefit amount upon diagnosis, whether it's early or late-stage cancer, heart attack, or stroke.
- **Early to Late-Stage Cancer:** Receive the full benefit amount for both early and late-stage cancer diagnoses.
- **Multiple Policies:** You can buy multiple policies with a combined benefit amount of up to ₱2 million.
- **Annual Coverage:** Be protected for one year, with the option to renew every year until you turn 79.

### Note:

You are covered while you are outside of the Philippines except for COVID-19. The cash benefit payable will be in Philippine pesos.

## Purchase FWD BIG 3 Critical Illness

To purchase FWD BIG 3 Critical Illness follow the steps below:

1. On your GCash app, tap **GInsure > Health**
2. Select the FWD BIG 3 Critical Illness Insurance product.
3. Fill out the application form with the required details and agree to the health declarations.
4. Complete the payment process.

You will receive a confirmation page of the successful payment of your chosen policy.

FWD will send your e-policy within **24 hours** of completing the application and payment. You'll receive it via your registered email, which will also be accessible on the Policy Page in the GCash app.

You can also check a copy in the app Omne by FWD.

Premium payments will be **automatically deducted** from your GCash e-wallet on the due dates. Make sure your GCash balance is sufficient to keep your policy active.

## Cancellation and Claims

### Cancellation

You are entitled to a free-look period which will run for 15 days upon issuance of the policy. During this period, you may review the policy provisions, inclusions, and exclusions.

If you decide to cancel your policy within the free-look period, you may do so on our Omne by FWD app, contact our 24/7 Customer Connect at **+632 8888 8388**, or email **CustomerConnect.ph@fwd.com**, to get a full refund.

### Claims

To file a claim, you can reach FWD through any of the following:

- **24/7 Customer Connect:** Call +632 8888 8388
- **Email:** CustomerConnect.ph@fwd.com or claimsconnect.ph@fwd.com
- **Omne by FWD App:** Submit your claim directly through the app

A dedicated Claims Ambassador will be assigned to assist you personally.

## Contact FWD

To contact FWD, check out their available channels below:

- **24/7 Customer Connect:** Call +632 8888 8388
- **Email:** CustomerConnect.ph@fwd.com or claimsconnect.ph@fwd.com
- **Omne by FWD App:** Submit your claim directly through the app



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- [Singlife 100 in 1 Medical](#)
- [Singlife Cash for Medical Costs](#)

40399755316633

Source: <https://help.gcash.com/hc/en-us/articles/40399755316633-FWD-BIG-3-Critical-Illness-Insurance>

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## FWD The One Life Insurance Cover {#fwd-the-one-life-insurance-cover}

*Path: articles/40400275102233-FWD-The-One-Life-Insurance-Cover*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Buy Load Insurance](#)
- [Oona Big 3 Critical Illness Insurance](#)
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- [FWD The One Life Insurance Cover](#)
- [FWD BIG 3 Critical Illness Insurance](#)
- [Singlife 3-in-1 Protection Plan](#)
- [Singlife 100 in 1 Medical](#)
- [Singlife Cash for Medical Costs](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

The FWD The One Life Insurance Cover lets you choose a plan, add-on benefits, and coverage amount that suits your needs and lifestyle. It offers customizable coverage for every phase of life, from Gen Z to those up to 70 years old.

Jump to:

- [Eligibility](#)
- [Coverage](#)
- [Purchase FWD The One Life Insurance Cover](#)
- [Cancellation and Claims](#)
- [Contact FWD](#)

## Eligibility

You can avail of this product if you are:

- At least 18-70 years old
- A [Fully Verified](#) GCash user
- In good health, able to work and do daily activities without any help
- A Filipino citizen or a foreigner who is a legal resident of the Philippines for at least 6 months

### Note:

You cannot buy this policy for someone else directly.

## Coverage

With FWD The One Life Insurance Cover, you are provided with the following benefits **until age 79**:

### FWD The One for Life Insurance Cover Benefits:

- Death Benefit
- Accidental Death Benefit
- Critical Illness Benefit

You can choose a plan that includes one, two, or all three of these benefits:

- **Death Benefit** Your beneficiaries will receive a Death Benefit if you pass away.
- **Accidental Death Benefit** Add this to your plan to provide a cash benefit to your beneficiaries if you pass away due to an accident.
- **Critical Illness Benefit** Add coverage for critical illness and claim a benefit amount if you're diagnosed with any of the 42 covered major critical illnesses.

### Plan Variants:

- Death, Accidental Death, & Critical Illness Benefits
- Death & Accidental Death Benefits
- Death & Critical Illness Benefits
- Death Benefit

**Note:**

You are covered while you are outside of the Philippines except for COVID-19. The cash benefit payable will be in Philippine pesos.

## Purchase FWD The One Life Insurance Cover

**Note:** You can buy multiple plans, but the total benefit amount cannot exceed Php 2,000,000 for Critical Illness (CI) and Php 5,000,000 for Digital products.

To purchase FWD The One Life insurance product follow the steps below:

1. On your GCash app, tap **GInsure > Life**
2. Select the The One Life Insurance product.
3. Fill out the application form with the required details and agree to the health declarations.
4. Complete the payment process.

You will receive a confirmation page of the successful payment of your chosen policy.

FWD will send your e-policy within **24-42 hours** of completing the application and payment. You'll receive it via your registered email, which will also be accessible on the Policy Page in the GCash app.

You can also check a copy in the app Omne by FWD.

Premium payments will be **automatically deducted** from your GCash e-wallet on the due dates. Make sure your GCash balance is sufficient to keep your policy active.

## Cancellation and Claims

### Cancellation

You are entitled to a free-look period which will run for 15 days upon issuance of the policy. During this period, you may review the policy provisions, inclusions, and exclusions.

If you decide to cancel your policy within the free-look period, you may do so on the Omne by FWD app, contact their 24/7 Customer Connect at +632 8888 8388, or email CustomerConnect.ph@fwd.com, to get a full refund.

### Claims

#### When can claims not be paid? [dropdown]

For Death Benefit

You cannot claim if death is due to attempted suicide or deliberate self-harm while the insured is sane within 2 years from the policy's effective date. In such cases, FWD will return all paid premiums to the beneficiaries.

For Accidental Death Benefit

FWD will not pay any benefit if the claim arises from committing an illegal or unlawful act (including a terrorist act), failure to act, war or any act of war (whether declared or not), or any civil or military uprising.

#### For Critical Illness Benefit

No major critical illness benefit will be paid if signs of the condition appear within the no-claim period, even if the condition is diagnosed after the period by a medical practitioner. FWD also do not pay for claims arising from pre-existing conditions. Claims related to drug or alcohol abuse, HIV, psychiatric-related causes, suicide, self-inflicted acts, unlawful acts, and war are also excluded.

To file a claim, you can reach FWD through any of the following:

- **24/7 Customer Connect:** Call +632 8888 8388
- **Email:** CustomerConnect.ph@fwd.com or claimsconnect.ph@fwd.com
- **Omne by FWD App:** Submit your claim directly through the app

A dedicated FWD Claims Ambassador will be assigned to assist you personally.

## Contact FWD Insurance

To contact FWD, check out their available channels below:

- **24/7 Customer Connect:** Call +632 8888 8388
- **Email:** CustomerConnect.ph@fwd.com or claimsconnect.ph@fwd.com
- **Omne by FWD App:** Submit your claim directly through the app

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Oona Infinity Travel Insurance

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FWD BIG 3 Critical Illness Insurance

- [Buy Load Insurance](#)
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- [Singlife 100 in 1 Medical](#)
- [Singlife Cash for Medical Costs](#)

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Source: <https://help.gcash.com/hc/en-us/articles/40400275102233-FWD-The-One-Life-Insurance-Cover>

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## Featured Articles {#featured-articles}

*Path: categories/900000218046-Featured-Articles*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### Find Help

- [How to get help or submit a ticket in GCash](#)
- [How can I follow up on my GCash ticket?](#)

### GCash Advisories

- [GCash Pro Platform Termination](#)
- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
- [GCash Pera Outlet \(GPO\) Plus Advisory](#)
- [Advisory on Revenue Regulation 16-2023](#)
- [Advisory for using GCash on iPhone with iOS 13 and Below](#) [See all 8 articles](#)

### Your Guide to GCash

- [My GCash payment or transaction was unsuccessful but my wallet was deducted. How do I get a refund?](#)
- [Differences between Send Money, Bank Transfer, Cash In, Cash Out](#)
- [Manage your GCash account](#)
- [GCash Features for Basic vs Fully Verified Accounts](#)
- [Get Started with GCash](#)
- [Reach your Money Goals](#) [See all 7 articles](#)

Source: <https://help.gcash.com/hc/en-us/categories/900000218046-Featured-Articles>

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## Find Help {#find-help}

*Path: sections/28250414115481-Find-Help*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How to get help or submit a ticket in GCash](#)

[How can I follow up on my GCash ticket?](#)

Source: <https://help.gcash.com/hc/en-us/sections/28250414115481-Find-Help>

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# Funds Disbursement Service via GCash Biz {#funds-disbursement-service-via-gcash-biz}

*Path: articles/15769253153177-Funds-Disbursement-Service-via-GCash-Biz*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [PowerPay Plus via GCashBiz](#)
- [Funds Disbursement Service via GCash Biz](#)
- [GCash for Business Scan to Pay with In-store QR](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

The Funds Disbursement Service (FDS) is a self-service disbursement solution that enables partners to **disburse non-payroll funds to existing GCash accounts in real-time**. The FDS also has a system in place to have approvers confirm the disbursement before it is released to the payees.

This service is accessible on the online platform called the **GCashBiz Portal**.

Jump to:

- [How to apply](#)
- [Requirements](#)
- [Use the Funds Disbursement Service](#)

## How to apply

1. Fill out [this application form](#) with the required details
2. Click Submit
3. Once you submit the form, you will receive an email confirmation along with a list of required documents to be submitted. You may also view the list of requirements below to prepare beforehand
4. A representative from GCash will get in touch with you within 1 to 14 days after your submission

# Requirements

After your initial application, prepare the following documents for submission to GCash for review and start processing your application:

- GXI Non-Disclosure Agreement (NDA)
- Business documents depending on your business structure/entity type (refer to the table below)

|||| --- | --- || **Type of Business | Requirements** || Sole Proprietorship | - DTI Certificate of Registration

- BIR Certificate of Registration (BIR 2303) or Bureau of Internal Revenue Certificate of Tax Exemption (CTE)

- Valid ID of Authorized Signatory/ies

- Three (3) Specimen Signatures of the Authorized Signatory/ies

- Secondary License, if applicable

If the business owner assigns someone to sign on their behalf, a notarized Special Power of Attorney (SPA) should be submitted. || Partnership and Corporation | - SEC Certificate of Registration

- Articles of Partnership (AOP)

- Notarized Partnership Certificate

- BIR Certificate of Registration (BIR 2303) or Bureau of Internal Revenue Certificate of Tax Exemption (CTE)

- Valid ID of the Partnership Secretary

- Three (3) Specimen Signatures of the Partnership Secretary

- Valid ID of Authorized Signatory/ies

- Three (3) Specimen Signatures of the Authorized Signatory/ies

- Secondary License, if applicable

- Provisional Certificate of Registration (PCOR) and/or AMLC Certificate of Registration, if applicable || Corporation (Stock) | GOCC | - SEC Certificate of Registration

- Articles of Incorporation (AOI)

- Notarized Secretary Certificate

- Latest General Information Sheet (GIS)

- BIR Certificate of Registration (BIR 2303) or Bureau of Internal Revenue Certificate of Tax Exemption (CTE)

- Valid ID of the Corporate Secretary

- Three (3) Specimen Signatures of the Corporate Secretary

- Valid ID of Authorized Signatory/ies

- Three (3) Specimen Signatures of the Authorized Signatory/ies

- Secondary License, if applicable

- Provisional Certificate of Registration (PCOR) and/or AMLC Certificate of Registration, if applicable || Corporation (Non-Stock) | Foundation | NGO | NPO | - SEC Certificate of Registration

- Articles of Incorporation (AOI)

- Notarized Secretary Certificate

- Latest General Information Sheet (GIS)

- BIR Certificate of Registration (BIR 2303) or Bureau of Internal Revenue Certificate of Tax Exemption (CTE)

- Valid ID of the Corporate Secretary

- Three (3) Specimen Signatures of the Corporate Secretary

- Valid ID of Authorized Signatory/ies

- Three (3) Specimen Signatures of the Authorized Signatory/ies
- Secondary License, if applicable
- Philippine Council for NGO Certification (PCNC) or SEC Mandatory Disclosure Form I

## Use the Funds Disbursement Service

**Note:** You will be charged a fee of PHP 5 for every successful disbursement.

There is no minimum maintaining balance or average daily balance required. You may pre-fund your disbursement wallet as needed

### Prefund disbursement wallet

To prefund your disbursement wallet, kindly deposit the desired amount to any of the bank accounts which will be shared with you after your onboarding.

Kindly note the following prefunding **Cut-off and Turnaround Times:**

|||| --- | --- | --- || **Cut-off Time\*** | **Pre-funding Transaction Type** | **Turnaround Time\*\*** || Monday to Saturday (excluding Philippine holidays):

**9:00 AM to 4:00 PM** | - Cash Deposit

- Online Fund Transfer

- On-Us Check Deposit | Two (2) hours || - Local Check Deposit

- Off-Us Check Deposit

- Regional Check Deposit (*regardless if On-Us or Local*) | One (1) banking day ||

\*Requests received beyond the schedule will be processed on the next banking day.

\*\*Processing starts upon GXI's receipt of the completely accomplished request via Smartsheet. |

**Note:** It will take **4 hours** for the funds to successfully enter your disbursement wallet after submission of proof deposit in the smart sheets.

### Disbursement limit

**Note:** Please make sure that your payee is within their GCash Wallet Limits to receive your disbursement. There is no limit; however, the amount is decided by your payee's wallet and transaction limits at the time of disbursement. If the payee's wallet limit has been exceeded for the month, the disbursement will not push through.

Additionally, for Funds Disbursement Service, there are thresholds that you may set for payees within each calendar month:

- Maximum Monthly Disbursement Count Per Payee - manage the **number of times** a mobile number will receive
- Maximum Monthly Disbursement Amount Per Payee - manage the **total amount** a mobile number will receive

The running amount and the count of disbursements **resets at the end of the calendar month**. These thresholds do not replace the wallet balance limits and incoming transaction limits of a GCash Account based on the account's verification level (e.g. Basic, Fully Verified).



Should you require an increase of either of these thresholds, kindly send a Customer Relationship Form (CRF) with updated limits to [partnersupport@gcash.com](mailto:partnersupport@gcash.com).

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PowerPay Plus via GCashBiz

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GCash for Business Scan to Pay with In-store QR

- [PowerPay Plus via GCashBiz](#)
- [Funds Disbursement Service via GCash Biz](#)
- [GCash for Business Scan to Pay with In-store QR](#)

15769253153177

Source: <https://help.gcash.com/hc/en-us/articles/15769253153177-Funds-Disbursement-Service-via-GCash-Biz>

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## Fuse Summer Promo 2025 {#fuse-summer-promo-2025}

*Path: articles/46284887730073-Fuse-Summer-Promo-2025*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Cards Dota 2 Experience 2025 Raffle](#)
- [Fuse Summer Promo 2025](#)
- [Sulong Kaagapay UNAHCO Cashback Promo](#)
- [GCrypto Rebate Promo](#)
- [CIMB PH – Earn More Promo](#)
- [Move It Summer Promo 2025](#)
- [GCash Summer 2025 Promo](#)
- [Lucky Pay Bills Promo](#)
- [HODL and Win USDC Promo](#)
- [Load Voucher Promo for Verification](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Borrow with GCash using GGives, GLoan, GCredit or GLoan Sakto for your summer travels and get a **FREE** GCash VISA card

## Promo Period:

April 16, 2025, to June 30, 2025.

## Who can join?

Pre-selected GCash users who receive an SMS invite

## How to join?

Use at least 2 of these GCash Borrow products with the specified conditions:

- **GLoan** or **GLoan Sakto**: When applying, choose 'Travel' as your purpose type.
- **GGives** or **GCredit**: Make a single transaction of at least PHP 500 at any of the following merchants - online or offline stores, GLife purchases, or when paying bills using GCash Bills Pay.

Once you meet the requirements, a voucher for a free GCash VISA card will be sent directly to your Voucher Pocket in the GCash app!

## Who are the participating merchants for this promo?

- 12GO
- 2GO GROUP
- Agoda Company Pte. Ltd. - GGIVES ONLY
- Air Asia
- Air You Go Travels
- Airbnb Payments UK Limited - GGIVES ONLY
- Airpaz
- Autosweep RFID via GCash Pay Bills
- BARNEY BUS
- BIYAHEKO
- Booking.com - GGIVES ONLY
- Cebu Pacific Air
- Ceres
- Coda Lines
- Easytrip RFID via GCash Pay Bills
- Fastcat
- FIVE STAR & Bataan Transit
- Genesis
- <https://biyaheroes.com/>
- <https://bustickets.ph/>
- <https://www.iwantseats.com/>
- Klook Travel
- OCEAN JET
- Philippine Airlines
- Partas
- Solid North

- Starlite Ferries
- Sunlight Air
- Supercat
- Trip.com
- Victory Liner

## Need more Help?

### I used the same Borrow product twice. Why didn't I qualify for the reward?

To be part of the Summer User Loyalty Program, you need to use two **different** GCash Borrow products. Using the same product twice doesn't count.

### Examples:

- **Qualified:** Booking a flight with GGives and a hotel with GCredit.
- **Not Qualified:** Booking both a flight and a hotel using GGives.

### [Previous](#)

GCash Cards Dota 2 Experience 2025 Raffle

### [Next](#)

Sulong Kaagapay UNAHCO Cashback Promo

- [GCash Cards Dota 2 Experience 2025 Raffle](#)
- [Fuse Summer Promo 2025](#)
- [Sulong Kaagapay UNAHCO Cashback Promo](#)
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- [CIMB PH – Earn More Promo](#)
- [Move It Summer Promo 2025](#)
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- [Lucky Pay Bills Promo](#)
- [HODL and Win USDC Promo](#)
- [Load Voucher Promo for Verification](#)
- [Where can I check GCash Promos?](#)
- [View and use vouchers via Voucher Pocket](#)
- [I don't want to receive SMS of GCash offers and promos](#)

46284887730073

Source: <https://help.gcash.com/hc/en-us/articles/46284887730073-Fuse-Summer-Promo-2025>

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**G-XCHANGE, INC. {#g-xchange,-inc}**

**G-XCHANGE, INC.**

Policy No. 1190602240000167

Period of Insurance From: 15 November 2024 12:00 Noon To: 15 November 2025 12:00 Noon

INSURED G-XCHANGE, INC. MAILING ADDRESS/ 28th Floor. The Globe Tower  
32nd St., Cor 7th Avenue, Bonifacio Global City, Fort Bonifacio 1634 Taguig City NCR,  
Fourth District Philippines

PERIOD OF INSURANCE From 12:00 Noon of 15 November 2024

To 12:00 Noon of 15 November 2025

POLICY NO. 1190602240000167

## COVERAGE

## ELIGIBILITY

The insured must be between 18 – 65 years old

The insured must have a fully verified GCash account

Filipinos or foreigners (even without permanent residence and just tourists, as long as they are using a Philippine local telco SIM)

The coverage is limited and exclusive to purchasing mobile or broadband load using the insured's personal GCash account Buy

Load feature

The insurance and its coverage cannot be transferred to others

## HOSPITAL CONFINEMENT BENEFIT WITH PERSONAL ACCIDENT RIDER

Definition of Benefits:

## ACCIDENTAL DEATH

Pays up to the Sum insured in the event of death due to accident. It provides protection to an insured person twenty-four (24) hours a day, on or out of the job within declared period of insurance. The Sum Insured can be up to a maximum of PHP30,000.00 per

Clauses 3 & 4 of the Policy Terms and Conditions.

## **DISABLEMENT/DISMEMBERMENT**

When injury does not result in loss of life of the Insured within declared period of insurance after the accident but results to any of the following losses, the benefits set out in the Table of Compensation below will be paid by the Partner to the Insured. The benefit to be paid shall be up to the maximum amount listed in the Table of Compensation.

FPG Insurance Co.,Inc.

In no event may a Qualified User claim more than the limits set forth for disablement/dismemberment based on the Table of Compensation for Permanent Disablement.

(See table of Disability below)

## **TABLE OF COMPENSATION**

### **PERMANENT DISABLEMENT**

### **HOSPITAL CONFINEMENT BENEFIT (DUE TO ACCIDENT OR ILLNESS) - Excluding pre-existing**

Pays for the daily allowance to the insured as a result of accident or illness hospital confinement up to a maximum of 5 days provided that Pregnancy, Aids, self-inflicted injury or illness, suicide, alcoholism, drug abuse, pre-existing conditions and Communicable Disease are excluded from this program. No benefits shall be payable in respect of any claim arising from any preexisting condition.

Pre-existing illnesses shall include, but are not limited to Bronchial Asthma and Systemic Allergies, Chronic obstructive pulmonary disease (COPD) Diabetes Mellitus, Tuberculosis, Thyroid diseases, Systemic allergies, Dysfunctional uterine bleeding, Chronic EENT conditions that may require surgery, Cardiovascular diseases, Chronic cholecystitis/cholelithiasis, Benign or malignant new growth, Endometriosis, Stroke / paralysis/epilepsy, Hernia, Hemorrhoids and fistula, Grastic or duodenal ulcers, Liver cirrhosis, Kidney diseases, Blood dyscrasia, Immunologic and collagen diseases, Hallus valgus and lithiasis, Urolithiasis and glomerunephritis, Hypertension of whatever etiology.

IT IS HEREBY DECLARED AND AGREED that the following provisions shall form part of this Policy:

1. This Policy covers all insured members (including tourist foreigner with or without permanent residence in the Phils.) who are between 18 to 65 years old (Fully Verified Gcash users only). Coverage of the insured member shall immediately terminate on the Insured's 66th birthday upon expiry of the policy.
2. The insurance duration is determined by the amount of load purchased by the users, providing continuous protection until the policy expires up to three (3) active policies. Policy will take effect on the day and time of the load purchase.
3. In the event of a claim, the maximum sum claimable for accidental death is Php30,000, regardless of having more than three (3) insurance purchases. Other benefits in the policy schedule are restricted to one insurance limit per insured individual, regardless of the number of insurance policies purchased.
4. Motorcycling related injuries or fatality shall not be covered if the insured person was established to have violations at the time of accident as follows :
  - a) Driving an expired or invalid driver's license
  - b) Driving an expired vehicle registration
  - c) Driving under the influence of alcohol or prohibited drugs
  - d) Have been violating traffic laws and regulation
5. Injuries arising out of the Insured engaging in hunting, racing (except foot racing), steeple chasing, polo playing, mountaineering, scuba diving, hand gliding, winter sports, all professional sports like ice hockey, football or rugby, basketball, volleyball or any other contact sports that require to sign a waiver are NOT COVERED under this policy.
6. Enrollment cancellations or deletions are not allowed.
7. Subject to below condition.

## BREAK AND REVIEW CLAUSE

It is hereby declared and agreed that in consideration of the agreement to issue Policy No. . It is hereinafter refer to Insurance Programme for a period of 4 months, coverage shall be continuous subject to the premium payable in accordance with the premium warranty.

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Insurers reserve the right to review and amend the Insurance Programme's terms and conditions at each renewal and extension date in the event of the following:

- i) Any adverse material change in insured's operation, activities or exposures.
- ii) Any new or amended Philippine legislation or law that may have a material effect on the exposures and/or coverage that are covered and/or granted under this policy.

iii) The incurred loss ratio exceeding 40% at the renewal and extension date.

iv) Any negative change in (Insurer's name)'s reinsurance capacity that affects (Insurer's name)'s ability to provide capacity.

**INCURRED LOSS RATIO:** Amount of Loss PAID to Insured (after application of policy deductible) over Premiums paid.

The following Clauses and Endorsements apply to this Policy :

## **ACCIDENTAL FOOD POISONING ENDORSEMENT**

It is hereby declared and agreed that this Policy is extended to cover death, permanent disablement or medical expenses incurred as a result of accidental food poisoning.

## **ACTS OF NATURE ENDORSEMENT**

It is hereby declared and agreed that death, permanent disablement or medical expenses incurred resulting from natural perils are covered under this Policy.

## **AMATEUR AND SOCIAL SPORTS**

In the event of bodily injury resulting to playing or participating in amateur and/or social sports (Excluding Professional Sports) and during recognized competition time or approved training period, the Policy will pay for the benefit stated in the Schedule.

Definition:

Amateur sports are typically organized and governed by sports organizations or governing bodies. These sports may include Olympic sports such as athletics, swimming, and gymnastics, as well as other sports such as tennis, golf, and cycling. Insured may compete individually or as part of a team, and may train and compete at a high level while still maintaining other commitments such as work or school.

Social sports, on the other hand, are generally more relaxed and recreational in nature. These sports are often played for fun and fitness, rather than for competitive reasons, and may be organized by groups of friends or community organizations.

## **ANIMAL BITES**

It is hereby declared and agreed that this Policy is extended to cover death, permanent disablement or medical expenses incurred as a result of limited to cat, dog and snake bites only. Mosquito/insect bites are not covered.

## **COMMERCIAL FLYING COVERAGE**

It is hereby declared and agreed that coverage as respect to flying is limited to loss occurring while the Name Insured is riding solely as a passenger not as an operator or crew member. In boarding or alighting from a certified passenger aircraft provided by a commercial airline, on any regular, scheduled or non-scheduled, special or chartered flight.

## **DROWNING AND SUFFOCATION**

Accidental bodily injury sustained as a result of drowning and suffocation by poisonous fumes , gas or smoke will be covered provided that such injury did not arise out of or in connection with the Insured's own willful or intentional act .

## **MOTORCYCLE COVERAGE ENDORSEMENT**

Pays for an amount specified in the schedule as a financial assistance in the event of death whilst riding/driving a two wheeled motorized vehicle, EXCEPT for professional racing and sports related activities .

## **TRIKES, RIOTS, CIVIL COMMOTION AND WAR RISK ENDORSEMENT**

It is hereby declared and agreed that the indemnity provided by this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion which for the purpose of this endorsement shall mean loss of or damage to the Property Insured directly caused by:

A. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike of lock-out or not);

B. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance;



C. The willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out;

D. The action of any lawfully constituted authority in preventing or attempting to prevent such act or in minimizing the consequences of any such act.

Provided that the Company shall not be liable for loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation.

Provided further that the Company shall not be liable for loss, damage or liability occasioned directly or indirectly by or through or in consequence of any of the following occurrences namely: i. War, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not, civil war or acts of terrorism;

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ii. Mutiny, civil commotion assuming the proportion of or amounting to a popular uprising, military uprising, insurrection, rebellion, revolution, military or usurped power;

iii. Acts or persons operating on behalf of or in connection with any political organization, martial law or state of seige or any events or causes which determine the proclamation or maintenance of martial law or state of seige;

iv. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority or by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building .Provided that the Company is not relieved of any liability to the Insured in respect of physical damage to the Property Insured occurring before dispossession or during temporary dispossession.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this condition, any loss or damage is not covered by this Insurance. The burden of proving that such loss or damage is covered shall be upon the Insured.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

The additional premium for this extension has been included in the provisional premium shown in the schedule.

## **TWENTY-FOUR (24) HOURS ON OR OFF THE JOB COVERAGE**

It is hereby declared and agree that the plan provides protection to an insured person twenty -four (24 hours a day, on or out of office throughout one (1) calendar year but not to exceed twelve (12) months.

# Exclusions: COMMUNICABLE DISEASE EXCLUSION

1. Notwithstanding any provision to the contrary within the insurance agreement, this insurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - a. the substance or agent includes, but not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - b. the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission from any surface or object, solid, liquid or gas or between organisms, and
  - c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

# CYBER AND DATA EXCLUSION

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
  - 1.1 Cyber Loss;
  - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

## Definitions

4. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including , but not limited

to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident .

5. Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

6. Cyber Incident means:

6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access,

process, use or operate any Computer System.

7. Computer System means:

7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

8. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

LMA5401

11 November 2019

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## **TERRORISM & SABOTAGE EXCLUSION CLAUSE**

Notwithstanding any provision to the contrary within this Insurance or any Endorsement thereto it is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Endorsement an act of terrorism means an act, including but not limited to the use of force or violence and /or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization (s) or government(s), which from its nature or context is done for or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Endorsement also excluded loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this Endorsement is found to be invalid or unenforceable the remainder shall remain in full force and effect .

## **TOTAL ASBESTOS EXCLUSION CLAUSE**

This Policy excluded all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or

any way involving: - Asbestos, or - Any actual or alleged Asbestos related injury or damage involving the use, presence, existence, detection, removal,

elimination or avoidance of Asbestos or exposure or potential exposure to Asbestos.

In Witness Whereof, the Company has caused this Policy to be signed by its duly authorized officer in Makati City, Philippines.

Documentary Stamps to the value stated above have been affixed to the policy.

FPG INSURANCE CO., INC.

It is understood that upon the issuance of the policy, no payment for Documentary Stamps will be refunded as a result of the cancellation or endorsement of the policy or a reduction in the premium due to whatever reason.

## **JANICE B. TUANZON**

Authorized Signatory

WHEREAS the Insured described in the Schedule hereto following the profession or occupation stated in the Schedule (hereinafter called "the Insured") being desirous of insuring the Persons described in the said Schedule (hereinafter called "the Insured Persons") in the manner hereinafter mentioned with FPG INSURANCE CO., INC. (hereinafter called "the Company") has made a proposal and signed a declaration dated as stated in the said Schedule which proposal and declaration together with the declarations made by the Insured Persons it is agreed shall be the basis of the contract for the Insurance hereby intended to be made and incorporated herein and only after payment to the Company of the First Premium stated in the said Schedule as a consideration for the said Insurance for the period stated herein.

NOW THIS POLICY OF INSURANCE WITNESSETH that if during the currency thereof that is to say at any time before the expiration of the said period or during any further period for which the Company may agree to renew the Insurance of any of the Insured Person shall sustain bodily injury caused by violent accidental external and visible means which injury shall result in his death or disablement as hereinafter defined or necessitate medical and surgical treatment as hereinafter defined the Company will subject to the terms, provisos and conditions of, and endorsed on this Policy pay to the Insured the sums or sums of money specified in the Table of Compensation in accordance with the Scale of Benefits allocated to the said Insured Person in the Schedule hereto and the receipt of the Insured shall in all respects be an effective discharge to the Company. It is hereby understood and agreed that all provisions of this MASTER POLICY shall be incorporated in the Certificate of Insurance.

## **BASIS OF INDEMNIFICATION**

1. This Policy shall not extend to cover:

(a) Death or disablement occasioned by or happening through: –

(i) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, civil commotion, riots, strikes, military or popular rising. (ii) Suicide or attempted suicide or willful exposure to needless peril except in an attempt to save human life, pregnancy or childbirth, the effect or influence (temporary or otherwise) of alcohol or of drugs not prescribed by a qualified medical practitioner, venereal disease or insanity. (iii) Earthquake, volcanic eruption or tidal wave. (iv) Any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war. (b) Death or disablement occurring whilst any Insured Person is traveling in an aircraft other than one licensed for public passenger service and operated by a regular Airline on a published schedule flight over a regular air route between two definitely established airports and in which the Insured Person is traveling as a ticket holding passenger provided that compensation shall not be payable in respect of death or disablement occurring whilst a number of lives insured are to the Insured's knowledge traveling in the same aircraft at the same time and the aggregate sums in respect of the said lives insured is in excess of the Accumulated Limit stated in the Schedule or its equivalent in any other currency unless otherwise agreed and endorsed hereon. (c) Death or disablement consequent upon the Insured engaging in hunting, racing of all kinds, steeple chasing, polo playing, motorcycling, mountaineering, winter sports, ice hockey, football or yachting or using wood-working machinery driven by mechanical power. (d) Death or disablement caused while the Insured is performing or attempting the performance of an unlawful act.

2. Compensation shall be payable only when the entire amount of the claim shall have been proved to the satisfaction of the Company.

3. It is agreed that this Policy extends to cover death or disablement of a life Insured caused by murder or unprovoked assault or any attempt thereat provided such murder or assault shall not have been occasioned by or shall not have been happened through any of the circumstances specified in Proviso 1(a)(i) above.

# TABLE OF COMPENSATION – PART I

BODILY INJURY caused by violent accidental external and visible means which injury sha

## RESULT IN

### LIMITS OF LIABILITY

Death occurring within twelve calendar months of bodily injury as aforesaid

A.

B. Permanent disablement occurring within twelve calendar months of bodily injury as aforesaid and not followed within twelve calendar months of the said bodily injury by the death of the Insured person: Compensation for such disablement in accordance with the percentages as stated in Part II of this Table of this adjacent basic sum of .....

C.1. Total disablement temporarily from engaging in or giving attention to profession or occupation: Compensation for such disablement at the rate per week of ...

C.2. Partial disablement temporarily from engaging in or giving attention to profession or occupation: Compensation for such disablement at the rate per week of ..... .

## OR NECESSITATE

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D. Expenses of Medical and Surgical treatment for such injury: Indemnity for the expenses of such treatment incurred subject to a limit in respect of any one accident of

Compensation under Sections C.1 and C.2 either separately or together shall not be payable in respect of any one Insured Person for a longer period than 104 weeks in respect of any one injury calculated from the date the Insured Person was first examined by a duly qualified Medical Practitioner.

# TABLE OF COMPENSATION – PART II

### PERMANENT DISABLEMENT

Total permanent loss of the use of a member shall be treated as loss of such member. The loss of the first joint of the thumb or any other finger or of any toe shall be considered as equal to the loss of one-half of the thumb or finger or toe and the benefit shall be one-half of the benefit above specified for the loss of the thumb or finger or toe. The loss of more than one phalange of the thumb or any other finger or of any toe shall be treated as loss of

the entire thumb or finger or toe. Where, however, there is loss of two or more parts of the hand, the percentage payable shall not be more than the loss of the whole hand. Where the injury is not specified the Company will adopt a percentage of disablement which in its opinion is not inconsistent with the provisions of this table.

The aggregate of all percentages payable in respect of any one accident shall not exceed \$100%\$ .

This contract shall terminate only in the event of accidental death as provided therein or upon their expiry.

In any policy year, the total benefits payable under this contract in respect of any one accident resulting in loss(es) within 365 days from date of accident(s) shall be the principal sum (e.g. loss of life, loss of both hands and feet, loss of sight of both eyes and either hand or foot, etc.)

In any policy year, the aggregate benefits payable under the Dismemberment/Disability Benefit of this contract in respect of one or more accident(s) resulting in loss(es) within 365 days from the date of accident(s) shall be principal sum, i.e. for subsequent accident resulting in any loss, the amount(s) payable under the Dismemberment/ Disability Benefit shall be the principal sum less the amount(s) paid for previous loss(es). However, the payment of all benefits under the Dismemberment/Disability that equal the principal sum shall terminate such benefits except with respect to death coverage.

In any policy year, the amount of benefit payable for loss of life arising from independent/unrelated accident/event shall always be the principal sum.

Any partial benefit already paid for any loss(es) shall not be carried over in the subsequent policy year, (i.e. the amount of benefits to be paid in the succeeding year shall not be reduced by any amount paid in the preceding policy year).

## CONDITIONS

1. Written notice of claim must be given to the Company within thirty (30) days after the date of accident causing the loss covered by this policy or as soon thereafter as is reasonably possible. In the event of death, immediate notice thereof must be given to the Company.
2. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured and shall be in such form and of such nature as the Company may prescribe. The Insured Person as often as required shall submit to medical examination on behalf of the Company at its own expense in respect of any alleged bodily injury. The Company shall in case of the death of an Insured Person be entitled to have a post mortem examination at its own expense. The Insured Person shall as soon as possible after the occurrence of any injury obtain and follow the advice of a duly qualified medical practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain and follow such advice and use such appliances or remedies as maybe prescribed.

3. The Insured shall give notice in writing to the Company of any change in the Insured's address or profession or occupation or of the effecting or other insurances except Coupon against accident disease or sickness and on tendering any premium for the renewal of this Policy shall give notice in writing to the Company of any sickness, disease, physical defect or infirmity with which any of the Insured Person has become affected or of which the Insured or the Insured Person has become aware since the payment of the preceding premium.
4. Written notice of claim must be given to the Company within thirty (30) days after the date of accident causing the loss covered by this policy or as soon thereafter as is reasonably possible. In the event of death, immediate notice thereof must be given to the Company.
5. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured and shall be in such form and of such nature as the Company may prescribe. The Insured Person as often as required shall submit to medical examination on behalf of the Company at its own expense in respect of any alleged bodily injury. The Company shall in case of the death of an Insured Person be entitled to have a post mortem examination at its own expense. The Insured Person shall as soon as possible after the occurrence of any injury obtain and follow the advice of a duly qualified medical practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain and follow such advice and use such appliances or remedies as maybe prescribed.
6. The Insured shall give notice in writing to the Company of any change in the Insured's address or profession or occupation or of the effecting or other insurances except Coupon against accident disease or sickness and on tendering any premium for the renewal of this Policy shall give notice in writing to the Company of any sickness, disease, physical defect or infirmity with which any of the Insured Person has become affected or of which the Insured or the Insured Person has become aware since the payment of the preceding premium.
7. During the course of the employment of the Persons Insured by him the Insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations relating to such employment.
8. This Policy may be renewed from term to term, subject to the consent of the Company, by issue of the renewal certificate by the Company and by payment of the premium in advance at the Company's premium rate in force at time of renewal. The Policy shall not be renewable after the end of the period of insurance during which the Insured Person attains the age of 65 years.
9. This Policy together with the endorsements, if any, certificates of insurance and the application constitute the entire contract of insurance. Any rider, clause, warranty or endorsement purporting to be part of the contract of insurance and which is pasted or attached to this Policy is not binding on the Insured, unless the descriptive title or name of the rider, clause, warranty or endorsement is also mentioned and written on the blank spaces provided in the Policy. Unless applied for by the Insured, any rider clause, warranty or endorsement, issued after the original Policy shall be countersigned by the Insured, which countersignature shall be taken as his agreement to the contents of such rider, clause, warranty or endorsement.



10. Written notice of claim given by or on behalf of the Insured or Beneficiary to the Company or to any authorized representative of the Company, with information sufficient to identify the Insured, shall be deemed to be notice to the Company.
11. The Company, upon receipt of the notice, will furnish the claimant such forms as are usually required by the Company for filing proofs of loss. If such forms are not so furnished by the Company within fifteen (15) days after its receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in the Policy for filing proofs of loss written proof covering the occurrence, character and extent of the loss for which claim is made. All certificates, information and evidence, other than the usual claim forms which the Company may reasonably require in support of a claim shall be furnished by the Insured.
12. Completed claim forms and written proof of loss must be furnished the Company within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time.

## **RECEIPT OF PAYMENT CLAUSE**

This Policy including any renewal thereof and/or any endorsement thereon is not in force until the premium has been fully paid to and duly received by the Company in the manner provided herein.

Any supplementary agreement seeking to amend this condition prepared by agent, broker or Company official, shall be deemed invalid and no effect.

No payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Company shall have been given to the Insured, except when such printed receipt is not available at the time of payment and the Company or its representative accepts the premium in which case a temporary receipt other than the printed form may be issued in lieu thereof.

## **CHANGES IN POLICY CLAUSE**

None of the provisions, conditions and terms of this Policy shall be waived or altered except by endorsement signed or initialed by an authorized official of the Company and issued whenever applicable in accordance with the provisions of Section 50 of the Insurance Code.

## **CANCELLATION CLAUSE**

This Policy shall not be cancelled by or on behalf of the Company except in accordance with and pursuant to the provisions of Sections 64 and 65 of the Insurance Code. In the event of such cancellation, the Company shall refund the paid premiums less the earned portion thereof to the Insured; likewise, this Policy may be cancelled at the request of the Insured, in which case the Company will retain the corresponding premium based on the short period rate scale.

## **SHORT PERIOD RATE SCALE**

It is hereby agreed that in the event this Policy is surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with the following scale for the time the Policy has been in force: -

## **RENEWAL CLAUSE**

Unless the Company at least forty-five days in advance of the end of the Policy period mails or delivers to the Insured at the address shown in the Policy notice of its intention not to renew the Policy or to condition its renewal upon reduction of the limits or elimination of the coverages the Insured shall be entitled to renew the Policy upon payment of the premium due on the effective date of renewal.

## **CIVIL CODE ARTICLE 1250 CLAUSE**

“In case an extraordinary inflation or deflation of the currency stipulated should supervene the value of the currency at the time of the establishment of the obligation shall be the basis of payment,...” shall not apply in determining the extent of liability under the provisions of this Policy.

## **NUCLEAR EXCLUSIONS CLAUSE**

This Insurance does not cover –

loss or destruction of, or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;

any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, by, or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission.

The indemnity provided by this Policy shall not apply to nor include any loss, destruction, damage, or legal liability, directly or indirectly caused by, or contributed to, by, or arising from nuclear weapons material.

## ARBITRATION CLAUSE

All differences as to the amount of any loss or damage covered by this Policy shall be referred to the decision of an arbitrator, to be appointed by the parties in difference or, if they cannot agree upon a single arbitrator, to the decision of two arbitrators, one to be appointed in writing by each of the parties within thirty (30) days after having been required in writing so to do by either of the parties or, in case of disagreement between the arbitrators, to the decision of an umpire to be appointed in writing by the arbitrators, before entering on the reference and an award by the arbitrator or arbitrators or umpire shall be a condition precedent to any right of action against the Company only in cases of differences as to the amount of liability arising out of this Policy.

## ACTION OR SUIT CLAUSE

If a claim be made and rejected and an action or suit be not commenced either in the Insurance Commission or any court of competent jurisdiction within twelve (12) months from receipt of notice of such rejection, or in case of arbitration taking place as provided herein, within twelve (12) months after due notice of the award made by the arbitrator or arbitrators or umpire, then the claim shall be for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

## SETTLEMENT OF CLAIM CLAUSE

The amount of any loss or damage for which the Company may liable, under this Policy, shall be paid within thirty (30) days after proof of loss is received by the Company and ascertainment of the loss or damage is made either by agreement between the Insured and the Company or by arbitration; but if such ascertainment is not had or made within sixty (60) days after such receipt by the Company of the proof of loss, then the loss or damage shall be paid within ninety (90) days after such receipt. Refusal or failure to pay the loss or damage within the time prescribed herein will entitle the Insured to collect interest on the proceeds of the Policy for the duration of

Source: [https://help.gcash.com/hc/en-us/article\\_attachments/46604367089689](https://help.gcash.com/hc/en-us/article_attachments/46604367089689)

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## GCash Advisories {#gcash-advisories}

*Path: sections/22717320336281*

**ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[GCash Pro Platform Termination](#)

[Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)

[Advisory for iPhone Users affected Express Send Feature Issue](#)

[GCash Pera Outlet \(GPO\) Plus Advisory](#)

[Advisory on Revenue Regulation 16-2023](#)

[Advisory for using GCash on iPhone with iOS 13 and Below](#)

[Shift of SMS messages to GCash App Inbox](#)

[GCash Updated Terms and Conditions](#)

Source: <https://help.gcash.com/hc/en-us/sections/22717320336281>

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*Path: sections/22717320336281-GCash-Advisories*

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# GCash Borrow Load {#gcash-borrow-load}

*Path: articles/8934604455065-GCash-Borrow-Load*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What are the GCash Borrow Load fees I need to know about?](#)
- [I have a concern with GCash Borrow Load. What do I do?](#)
- [How can I repay my GCash Borrow Load?](#)
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- [I canceled my Borrow Load transaction but it still pushed through. What do I do?](#)
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## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GCash Borrow Load lets you instantly get prepaid load promos for mobile or broadband, even if you have zero balance. You'll just need to **pay it back within 14 days**, with a **small processing fee**.

Borrow Load is only **available to selected GCash users**. GCash will notify you via SMS if you qualify.

Jump to:

- [Eligibility for Borrow Load](#)
- [Activate Borrow Load](#)
- [Borrow Load Products](#)
- [How to Use Borrow Load](#)
- [How to Repay Borrow Load](#)
- [Get Help with Borrow Load](#)

## Eligibility for Borrow Load

To be eligible for Borrow Load, you must meet the following requirements:

- 21 to 65 years old
- You must be a Filipino citizen

- You must be a Fully Verified GCash user
- You must have a good credit record and did not commit any fraudulent transactions
  - Your eligibility is subject to credit risk rules and policies
- You must not have an active *Borrow Load* promo.
  - If you have an existing *Borrow Load* promo, you need to settle it first before you can avail of another one.

## How to Activate Borrow Load

To learn how to activate your Borrow Load, check out the steps below:

1. On your GCash app, tap **Load > Borrow Load**
2. Select **Activate**
3. Review your personal details and agree to the Terms and Conditions. Tap **Start Borrowing**

You'll be led to a page that confirms the successful activation of your Borrow Load.

## Borrow Load Products

Here are some of the promos available for Borrow Load:

GLOBE & TM

### GO UNLI50

- 3-day validity
- 500 MB data for all sites + UNLI calls and texts to all networks

### EASYSURF50 FUNALIW

- 3-day validity
- 2 GB data + 6 GB of Facebook, YouTube, Mobile Legends, TikTok, & more (2GB/day) + UNLI texts to all networks

### GOEXTRA99

- 7-day validity
- 8 GB data for all sites + UNLI texts and calls to all networks

### GO+99

- 7-day validity
- 8 GB 5G open access data or 8 GB choice of apps

DITO

### DATA 50

- 7-day validity
- 5 GB all-access high-speed data

### **LEVEL-UP SOCIALS 50**

- 3-day validity
- 7 GB: 3.5 GB of Facebook, Messenger, Instagram, WhatsApp & Threads + 3.5 all-access Data

### **DITO LEVEL-UP 99**

- 30-day validity
- 7 GB all-access data + Unlimited All Net SMS + Unlimited DITO-to-DITO voice calls + 300 mins of calls to other mobile networks

### **SMART**

### **ALL DATA 50**

- 3- day validity
- 2 GB Shareable Data for all sites

### **NEW POWER ALL 99**

- 7-day validity
- 8 GB Shareable Data for all sites & apps + UNLI TikTok every day + UNLI Allnet texts for 7 days

### **ALL DATA 99**

- 7-day validity
- 6 GB Shareable Data for all sites

**Note:** The **repayment deadline of Borrow Load is 14 days** after you use the Borrow Load promo.

## **How to use Borrow Load**

### **Note:**

A PHP 10.00 processing fee applies each time you borrow load, plus any load convenience fees.

To learn how to activate your Borrow Load, check out the steps below:

1. On your GCash app, tap **Load > Borrow Load**
2. Select the load you want to borrow
3. Fill in all the details and tap **Next**
4. Pick a promo and tap **Borrow Load**

Make sure the “Borrow” option is selected. Agree to the Terms and Conditions. Select **Confirm**

# How to repay Borrow Load

## Note:

For late payments, a penalty fee of **2.5% of the outstanding principal balance** will be charged 1 day after the due date, 31 days after the due date, and 61 days after the due date.

Follow the steps below to repay your Borrow Load promo:

1. On your GCash app, tap **Load > Borrow Load**
2. Tap **Pay**
3. Enter the amount you wish to pay and tap **Next**
4. Review the payment details and tap **Pay**

If you still have unpaid dues, GCash will automatically deduct them from your wallet on the due date until the total amount is fully settled. After each auto-deduction, you'll receive an SMS notification.

To avoid delays, we recommend paying your GLoan dues directly through the Borrow Load page.

Your payment will be reflected within **24 hours** after making the transaction. If after 24 hours the payment is still not reflected, [click here to ask for help](#).

## Get Help with Borrow Load

Unable to borrow load

It may be because you have an existing borrow load promo. You can't avail of more than one borrow load promo at a time.

If you can't borrow load due to an error message, please [click here to ask for help](#).

Borrow load was not successful

If you have received an error message that the load you borrowed was not successful, this may be because you still have an **active service that can't co-exist with the Borrow Load service** that you're trying to register to.

Load product is unavailable

Customers may also see **different terms** depending on their GCash tenure and usage. This may change as we continuously develop the Borrow Load service.

Did not receive load

If you made a purchase but did not receive the load, please check the following:

- Review if the transaction is reflected in your [Transaction History](#)
- Check if you inputted the correct mobile number
- If you still need help, [click here to ask for help](#)

Received incorrect load credit



If you received an incorrect load credit than the amount you purchased, please [click here to ask for help](#).

Charged more than once for a purchase

If you avail more than once, then you will also be charged more than once with the relevant Borrow Load price and processing fee based on the number of times you avail.

If you have been charged more than once, then you may have availed of a borrow load offer multiple times.

If you think you have been wrongfully charged, [click here to ask for help](#).

Learn about how you can [settle your dues for Borrow Load here](#).

[Previous](#)

I canceled my Borrow Load transaction but it still pushed through. What do I do?

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- [What are the GCash Borrow Load fees I need to know about?](#)
- [I have a concern with GCash Borrow Load. What do I do?](#)
- [How can I repay my GCash Borrow Load?](#)
- [What are the GCash Borrow Load promos available?](#)
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- [I canceled my Borrow Load transaction but it still pushed through. What do I do?](#)
- [GCash Borrow Load](#)

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Source: <https://help.gcash.com/hc/en-us/articles/8934604455065-GCash-Borrow-Load>

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## GCash Card Fast FAQs {#gcash-card-fast-faqs}

*Path: [articles/21907534783769-GCash-Card-Fast-FAQS](#)*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What can I do with my GCash VISA/Mastercard Card?](#)
- [How can I order a GCash VISA Card?](#)
- [Can GCash deliver my GCash Card to my location?](#)
- [How do I withdraw cash using my GCash VISA/Mastercard Card?](#)
- [GCash Card Fast FAQs](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Got questions about the new GCash Card? Check out the fast FAQs below:

Who can apply for a GCash Card?

Only [Fully Verified GCash](#) and [GCash Jr.](#) account owners are allowed to avail and order a GCash Card.

What will happen to my old GCash Mastercard?

You may continue to enjoy the benefits of your current GCash Mastercard until its expiry date.

I have a pending GCash Mastercard order. Can I cancel?

Card orders for the GCash Mastercard were turned off several months ago. All orders of GCash Mastercard have already been processed.

Where can I get the new GCash Card?

You may only order the new GCash Card in the app. To learn more, please visit [Order a GCash Card](#).

Why can't I click the Order a Card button?

You may only order 1 GCash card per account.

Will my name be printed on the GCash Card?

Yes, your name will be on the GCash Card to maintain exclusivity and uniqueness to its owner in case of identity checks.

Does the GCash Card have an expiry date?

Yes, the expiry date of the GCash Card can be seen on the back of the card.

Is my GCash Card capable of PayWave?

[PayWave](#) using the GCash Card is dependent on the merchant partner.

Is my GCash Card linked to my GGives or GCredit?

No, the GCash Card is linked to your wallet balance only and serves only as a prepaid debit card.

Can I purchase items using my GCash Card if I do not have enough funds in my wallet balance?

To make purchases or withdraw money using the GCash card, please have sufficient funds in your linked GCash wallet, as the card functions as a prepaid debit card.

Do I need to enter a PIN when using my GCash Card for POS (Point of Sale) transactions?

**Note:** The 6-digit PIN differs from the 4-digit GCash MPIN you use to log in to your GCash account.

Depending on the merchant, you may be asked to enter your 6-digit card PIN to complete your transaction using your GCash card.

Do I need to enter a PIN when withdrawing using my GCash Card?

**Note:** Your available balance may appear as PHP 0.00 on the printed receipt. Please refer to your linked GCash app to check your wallet balance.

Like the usual debit card, you will be required to enter your 6-digit PIN for ATM withdrawals.

I noticed unauthorized transactions in my GCash account. What do I do?

If you notice unauthorized transaction items (unexpected charges, unauthorized money transfers, etc) in your [GCash Transaction History](#), follow these steps:

1. **Check all platforms where GCash is a linked payment method:** Make sure your subscriptions in social media accounts or e-commerce platforms are still active and accurate (i.e App Store, Google Play Store, Netflix, Spotify)
2. **Change your MPIN :** Secure your GCash account by changing your MPIN
3. **Report the transaction:** If you notice unfamiliar transactions in your GCash account, report them **within 15 days of the transaction date** then [click here to ask for help](#).

[Previous](#)

How do I withdraw cash using my GCash VISA/Mastercard Card?

[Next](#)

- [What can I do with my GCash VISA/Mastercard Card?](#)
- [How can I order a GCash VISA Card?](#)
- [Can GCash deliver my GCash Card to my location?](#)
- [How do I withdraw cash using my GCash VISA/Mastercard Card?](#)
- [GCash Card Fast FAQs](#)

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Source: <https://help.gcash.com/hc/en-us/articles/21907534783769-GCash-Card-Fast-FAQS>

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## GCash Card Protect {#gcash-card-protect}

*Path: articles/22690937303833-GCash-Card-Protect*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Etiga Full Phone Protection](#)
- [Etiga Phone Screen Protection](#)
- [Express Send Scam Insurance](#)
- [GCash Card Protect](#)
- [GInsure Online Shopping Protect Insurance](#)
- [PGA Sompom Online Shopping Insurance](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GCash Card Protect is an insurance product covering the physical card for GCash Visa Cards purchased via the GCash app.

GCash Card Protect is **free for the first 30 days after you link or activate your card**. To keep your GCash VISA card protected after that, you can renew the coverage through the GCash app in the GInsure Marketplace.

GCash Card Protect **cannot be transferred or refunded**. If your GCash VISA card is lost and reported, the protection ends and cannot be transferred to a new card.

Jump to:

- [Coverage](#)
- [Eligibility](#)
- [Enroll Card Protect](#)
- [Renew Card Protect](#)
- [Claims and Cancellation](#)
- [Contact BPI-MS](#)

## Coverage of Card Protect

**Note:** GCash and GCash Jr. account holders who purchase and activate their GCash VISA Cards are entitled to **one (1) month FREE Card Protect coverage**.

GCash Card Protect provides GCash and GCash, Jr. account holders who purchase and activate their GCash VISA Card **protection from Unauthorized Transactions**.

In case of this incident, the customer is reimbursed **PHP 10,000 per occurrence or incident**, and up to **PHP 20,000 aggregate limit** if their GCash Card is used by unauthorized third parties, including fraudulent/unauthorized pay-to-tap transactions and

excluding transactions that did not require MPIN or OTP.

With GCash Card Protect, an additional layer of protection is provided to users which includes **coverage for lost cards** of PHP 185 for card replacement and up to PHP 225 for **card replacement delivery fee**.

### Examples:

Cyber Incident No.	Date of Loss	Result of Investigation	Unauthorized Transaction Amount	W/in occurrence limit	W/in aggregate limit	Claim amount paid to customer
1	Jan 1	Valid – card was stolen and used for pay-to-tap	5,000	Yes	Yes	5,000
2	Jan 15	Valid – card was used by someone else and OTP went through	12,000	No	Yes	10,000
3	Jan 20	Valid – card was used in online shopping	7,000	Yes	No	total claims now at 24,000
<b>Total Amount of Unauthorized Transactions</b>				24,000		<b>Total Amount Covered (Aggregate Limit)</b>
						20,000

### Exclusion from Coverage

- **Abnormal Conditions/ State of Emergency / Mass Cyber-Attack**
- **Business Activities** - any loss based upon, arising from or as a consequence of any activities carried out by the Insured for trade, business or professional purposes, including any loss connected to an account with a financial institution that is used for trade, business or professional purposes.
- **Confidence Scams** - any loss based upon, arising from or as consequence of a confidence trick involving feigned intentions towards the Insured, such as romantic intentions, investments, contracts, loans and the like, gaining the Insured's confidence or affections, and then using that goodwill to commit fraud.
- **Currency** - any loss involving unregulated digital currency of any kind, unregulated virtual currency of any kind or unregulated cryptocurrency of any kind.
- **Dishonest Acts**
- **Indirect or Consequential Loss**
- **Infrastructure Failure**- any loss based upon, arising from or as consequence of any outage in or disruption of electrical power or telecommunications services operated by a third-party service provider.
- **Lost or Stolen Plastic Cards unless specifically covered**
- **Nuclear Risks**
- **Prior Matters** - any loss based upon, arising from or as a consequence of any fact, circumstance, act, threat or event which the Insured was aware of prior to the inception date of this policy.
- **Property Damage**
- **Terrorism**
- **Voluntary Disclosure** - any loss based upon, arising from or as a consequence of voluntary disclosure by the Insured of any code or other security information to someone who subsequently commits or colludes with the Insured in an identity theft, cyber event, non-delivery, accidental damage or theft.
- **War, Invasion and Civil Commotion**
- **Wear and Tear**
- **Police Report** - any loss based upon, arising out of or a consequence of non-reporting of the identity theft, cyber event, or theft to the police and/or the Insured do not have a police reference number.
- **Corporate Cyber Liability Exclusion**- any losses related to corporate cyber liability or arising from a commercial cyber-attack and any losses where a legal corporate entity of any sort is the subject of a cyber-attack. Legal corporate entities here are in

reference to but not limited to NGOs or any registered or unregistered business entity.

- **Infectious / Communicable Disease Exclusion**

## Eligibility

**Note:** You cannot purchase Card Protect on behalf of someone else. The Insured will be the GCash account owner who purchased the physical GCash VISA Card via the GCash App

You can avail of GCash Card Protect if you are:

- A Fully Verified GCash user
- An account holder with a linked GCash card to your GCash registered mobile number

## Enroll Card Protect

**Note:** As each customer is allowed to have a maximum of three (3) GCash VISA Cards, the same customer is also entitled to a maximum of three **(3) GCash Card Protect policies**, one (1) Card Protect per GCash VISA Card.

A customer who activates a GCash VISA Card will automatically be entitled to a non-cancellable one **(1) month FREE GCash Card Protect**.

A Confirmation of Insurance Cover (CoC) will be sent to your GCash registered/verified email address **within 7 business days**.

You can renew your GCash Card Protect Plan via GInsure [here](#)!

## Renew Card Protect

You can renew your GCash Card Protect through the GCash App by following these steps:

1. Log in to your GCash account.
2. Select **GInsure > Lifestyle**
3. Tap **Card Protect Renewal**
4. Select **Buy Now** or **Activate**

You can renew your coverage monthly, semi-annually, or annually and enable auto-renewal for continuous protection. You will receive your Confirmation of Insurance Cover via your verified email within seven (7) business days of renewal.

# Claims and Cancellation

## File a Claim for Card Protect

To report cyber incidents, unauthorized card transactions, accidental loss, or damage to your GCash card, please submit a ticket via the GCash Help Center.

To file a claim for Card Protect prepare the following documents:

|||| --- | --- || **For Card Replacement/Delivery Cost | For Unauthorized Charges** || 1. Claim Form

2. Valid ID of the subscriber
3. Proof of request for card replacement
4. GCash Ticket No. | 1. Claim Form
2. Police Report
3. Valid ID of the subscriber
4. Proof of loss of funds due to fraud committed (e.g. Electronic communication received, bank certification of fraudulent transfer, card statement with the fraudulent charges, etc)
5. GCash Ticket No. |

For further assistance, you may additionally contact BPI MS Personal Cyber Customer Hotline at 8840-9444 or visit <https://bpims.mycybercentre.com/en/> for more information.

Please have your GCash Ticket Number ready. For any claim concerns or cyber event, call Cyber Scout at 8840 9444.

In the event of unauthorized card transactions, accidental loss, or damage to your GCash card, kindly file a support ticket through the GCash Help Center or reach out to 2882.

## Cancel your Card Protect

Cancellation of this policy by the user is not entitled to any refund. GCash and BPI MS reserves the right to cancel your coverage by giving you at least seven (7) days prior notice in writing to the address on file, and in accordance with the law. The reasons for cancellation and schedule for the return of premiums are provided in the CoC and/or the policy terms and conditions.

## Contact BPI-MS

If you have additional questions, you may contact Bank of the Philippine Islands-MS (BPI-MS) via [BPIMS\\_Non-Motor\\_Claims@bpi.com.ph](mailto:BPIMS_Non-Motor_Claims@bpi.com.ph)

To learn more about GCash Card Protect, view their [Terms & Conditions](#).

- [Card Protect Terms and Conditions.pdf](#) 200 KB [Download](#)

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Express Send Scam Insurance

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## GInsure Online Shopping Protect Insurance

- [Etiga Full Phone Protection](#)
- [Etiga Phone Screen Protection](#)
- [Express Send Scam Insurance](#)
- [GCash Card Protect](#)
- [GInsure Online Shopping Protect Insurance](#)
- [PGA Sompom Online Shopping Insurance](#)

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Source: <https://help.gcash.com/hc/en-us/articles/22690937303833-GCash-Card-Protect>

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## GCash Cards Dota 2 Experience 2025 Raffle {#gcash-cards-dota-2-experience-2025-raffle}

*Path: articles/46898541708057-GCash-Cards-Dota-2-Experience-2025-Raffle*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Cards Dota 2 Experience 2025 Raffle](#)
- [Fuse Summer Promo 2025](#)
- [Sulong Kaagapay UNAHCO Cashback Promo](#)
- [GCrypto Rebate Promo](#)
- [CIMB PH – Earn More Promo](#)
- [Move It Summer Promo 2025](#)
- [GCash Summer 2025 Promo](#)
- [Lucky Pay Bills Promo](#)
- [HODL and Win USDC Promo](#)
- [Load Voucher Promo for Verification](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Enter the GCash Cards Dota 2 Experience 2025 Raffle by using your GCash Visa Card. Earn entries by ordering and linking your GCash Card, or making payments in stores, online, or abroad.



Prizes include:

- An exclusive gaming house experience
- A trip to Riyadh for the Esports World Cup
- Steam codes
- GCash x Talon merchandise

**Note:** Winners of the ESports World Cup Experience and their companions must have a valid passport until at least **March 30, 2026**. If the winner doesn't have a passport, a reserve winner will be selected instead.

## Who can Join?

To join, you must have a Fully Verified GCash account.

## When is the Promo Period?

April 15 to June 15, 2025.

## How to join the promo?

To join the raffle, go to the **GCash app > Cards**, and tap the promo to opt-in the promo.

To earn raffle entries:

- Order and link your GCash Card,
- Make payments in stores, online or abroad with your GCash Card

## When are the raffle dates for the promo?

May 15, 2025, 11:00am

May 30, 2025, 11:00am

June 18, 2025, 11:00am

## When will I receive the prize if I won in the raffle?

After every raffle date, the winners will be notified 5 days after via SMS, email, and post mail.

## Need more Help?

### I did not receive a raffle entry after my GCash Card transaction. What should I do?

If you didn't get a raffle entry after using your GCash Card, check these first:

- Was your transaction between April 15 and June 15, 2025?

- Did you opt into the raffle? (Look for a prompt in the **Cards** section.)
- Was your card linked before the transaction?
- Was the transaction refunded or found invalid? Refunded or fraudulent transactions do not count.
- Wait one day. Your raffle entry should show up the day after your transaction.
- Check your app notifications for updates.

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## Fuse Summer Promo 2025

- [GCash Cards Dota 2 Experience 2025 Raffle](#)
- [Fuse Summer Promo 2025](#)
- [Sulong Kaagapay UNAHCO Cashback Promo](#)
- [GCrypto Rebate Promo](#)
- [CIMB PH – Earn More Promo](#)
- [Move It Summer Promo 2025](#)
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- [Lucky Pay Bills Promo](#)
- [HODL and Win USDC Promo](#)
- [Load Voucher Promo for Verification](#)
- [Where can I check GCash Promos?](#)
- [View and use vouchers via Voucher Pocket](#)
- [I don't want to receive SMS of GCash offers and promos](#)

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Source: <https://help.gcash.com/hc/en-us/articles/46898541708057-GCash-Cards-Dota-2-Experience-2025-Raffle>

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## GCash Digicities {#gcash-digicities}

*Path: articles/36611209268761-GCash-Digicities*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Pera Outlet Terms and Conditions](#)
- [GCash Pera Outlet Commissions and Fees](#)
- [Paano mag fund-in sa GPO Wallet?](#)
- [Mag-apply bilang isang GCash Pera Outlet Partner](#)
- [Official GCash Pera Outlet Distributors](#)
- [Alamin ang status ng GCash Pera Outlet application](#)
- [Paano makahanap ng Authorized GCash Pera Outlet](#)

- [Dagdag pondo sa GCash Pera Outlet Wallet gamit ang GCash wallet o GGives](#)
- [Paano gamitin ang mga services ng GCash Pera Outlet](#)
- [Manage your Pera Outlet account](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Digicities is a GCash program that works with local government units in 27 major cities to make digital payments more accessible.

Digicities aims to:

1. **Help Local Governments:** Provide easy-to-use digital tools to make government services more efficient.
2. **Support Businesses:** Make it easier for businesses to accept payments and reach more customers.
3. **Teach Digital Skills:** Help people learn the skills they need to succeed in a digital world

For further information, visit the [official Digicities website](#).

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Manage your Pera Outlet account

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- [GCash Pera Outlet Terms and Conditions](#)
- [GCash Pera Outlet Commissions and Fees](#)
- [Paano mag fund-in sa GPO Wallet?](#)
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- [Manage your Pera Outlet account](#)
- [GCash Digicities](#)

36611209268761

Source: <https://help.gcash.com/hc/en-us/articles/36611209268761-GCash-Digicities>

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# GCash Features for Basic vs Fully Verified Accounts

## {#gcash-features-for-basic-vs-fully-verified-accounts}

Path: [articles/19576345096217-GCash-Features-for-Basic-vs-Fully-Verified-Accounts](#)

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [My GCash payment or transaction was unsuccessful but my wallet was deducted. How do I get a refund?](#)
- [Differences between Send Money, Bank Transfer, Cash In, Cash Out](#)
- [Manage your GCash account](#)
- [GCash Features for Basic vs Fully Verified Accounts](#)
- [Get Started with GCash](#)
- [Reach your Money Goals](#)
- [Protect Your GCash Account](#)


## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Discover the features you can access with a Basic Profile and Fully Verified GCash accounts. Here's a quick summary of the difference:

|||| --- | --- || **Basic** | **Fully Verified** ||  Pay Bills

 Buy Load

 Cash In | Features of Basic Profile, plus:

 Send Money

 Bank Transfer

 Pay QR

 Pay Online

 GCash Card

 Borrow

 GSave

 GInvest |

## Basic Profile

With a Basic profile, you can:

**Pay Bills** Easily settle your bills, utilities, government fees, etc through GCash.

**Buy Load**

Purchase telco, non-telco, and broadband load directly through the app.

**Cash In**

Top up your GCash Wallet through linked accounts, bank transfers, and partner outlets

## Fully Verified Profile

With a Fully Verified account, you have an **increased Wallet and Transaction Limit** and can enjoy more features like:

**Send Money**

Send money to other GCash Wallets quickly and securely

**Bank Transfer**

Easily transfer money from your GCash wallet to any local or digital bank account

**Pay QR**

Make quick, contactless payments by scanning a merchant's QR code directly

**Pay Online**

Complete transactions with merchants and apps online using your GCash account

**Borrow**

GCash provides three lending solutions to meet your financial needs:

1. **GCredit:** A **personal credit line** for purchases and payments within the app.
2. **GLoan:** A **cash loan** disbursed to your GCash wallet with flexible repayment.
3. **GGives:** A **buy-now-pay-later feature** for purchases with payments spread over time.

**GInvest**

Save and grow your money effortlessly with the GCash app by exploring:

**GSave:** Choose from 4 partner banks and open a savings account with high interest and easy access all within the GCash app

**GCrypto:** Buy, sell, and hold popular cryptocurrencies directly.

**GStocks:** Invest in Philippine stocks powered by AB Capital Inc.

**GFunds:** Invest in mutual funds managed by ATRAM and BPI.

Related to

- [gcash guide](#)

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Manage your GCash account

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Get Started with GCash

- [My GCash payment or transaction was unsuccessful but my wallet was deducted. How do I get a refund?](#)
- [Differences between Send Money, Bank Transfer, Cash In, Cash Out](#)
- [Manage your GCash account](#)
- [GCash Features for Basic vs Fully Verified Accounts](#)
- [Get Started with GCash](#)
- [Reach your Money Goals](#)
- [Protect Your GCash Account](#)

19576345096217

Source: <https://help.gcash.com/hc/en-us/articles/19576345096217-GCash-Features-for-Basic-vs-Fully-Verified-Accounts>

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## GCash Help Center {#gcash-help-center}

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## GCash Help Center

How can we help you?

### Search

Popular searches:

[follow up ticket](#) [log in ID MPIN](#) [GCash Jr. verification](#) [how to get Help](#)

### Products & Services

[Your Account](#) [Send](#)

[Load Cash In](#)

[Transfer Cards](#)

[Bills GSave](#)

[GGives GCredit](#)

[GLoan Pay](#)

[GInsure GFunds](#)

[GStocks PH GCrypto](#)

[GLife GCash for Business](#)

[GForest Promos](#)

[A+ Rewards Ship & Deliver](#)

[Jobs](#)

## Your Guide to GCash

[\*\*\\ Getting Started with GCash\\\*\*\\ New to GCash? Check out this beginner's guide!](#)

[\*\*\\ GCash Features for Basic vs Fully Verified Accounts\\\*\*\\ Check out the features of Basic and Fully Verified GCash accounts.](#)

[\*\*\\ Protect your GCash Account\\\*\*\\ Secure your account with GCash's safety features and tips.](#)

[\*\*\\ Manage your GCash Account\\\*\*\\ Learn how to manage your account info, access, and history.](#)

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## Videos

Source: [https://help.gcash.com/hc/en-us/requests/new?ticket\\_form\\_id=360000706713](https://help.gcash.com/hc/en-us/requests/new?ticket_form_id=360000706713)

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## Products & Services

[Your Account](#) [Send](#)

[Load](#) [Cash In](#)

[Transfer](#) [Cards](#)

[Bills](#) [GSave](#)

[GGives](#) [GCredit](#)

[GLoan](#) [Pay](#)

[GInsure](#) [GFunds](#)

[GStocks](#) [PH](#) [GCrypto](#)

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## Videos

Tips para maging GCash-verified!

How to be GCash Verified

How to be GCash Jr. Verified

#GSafeTayo: How to Avoid Phishing Scams

#GSafeTayo presents "DOUBLESAFE"

Source: <https://help.gcash.com/hc/en-us/>

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## GCash Overseas {#gcash-overseas}

*Path: categories/28749077487769*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Get Started with GCash Overseas

- [GCash Overseas Available Countries and Services](#)
- [Register to GCash Overseas](#)
- [Get Fully Verified with GCash Overseas](#)
- [How to use GCash Overseas](#)

## Cash in via International Banks and Partners

- [How do I link my US bank account to GCash?](#)
- [What are the official US bank channels for Cash in?](#)
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## Claim Remittance

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## GSave Overseas by CIMB

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- [What are the GSave Overseas Interest Rates?](#)
- [How do I withdraw from my GSave Overseas account?](#)
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## Cash In via Linked International Partners

- [How do I link my Payoneer to GCash?](#)
- [How do I cash in to GCash using Payoneer?](#)
- [How do I link my PayPal to GCash?](#)
- [How do I cash in to GCash using PayPal?](#)

Source: <https://help.gcash.com/hc/en-us/categories/28749077487769>

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Source: <https://help.gcash.com/hc/en-us/categories/28749077487769-GCash-Overseas>

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## GCash Overseas Available Countries and Services {#gcash-overseas-available-countries-and-services}

*Path: articles/28753833785241-GCash-Overseas-Available-Countries-and-Services*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Overseas Available Countries and Services](#)
- [Register to GCash Overseas](#)
- [Get Fully Verified with GCash Overseas](#)
- [How to use GCash Overseas](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Use GCash Overseas if you're a [Fully Verified](#) user. Send money, pay bills, and more with a **PHP 100k daily outgoing limit** and **no monthly outgoing limit**.

Services available to GCash Overseas users

- [Send Money](#)
- [PH Bank Transfer via Instapay Send](#)
- [Load](#)
- [Pay Bills](#)
- [Cash in via Payoneer](#)
- [Cash in via International Remittance Partners](#)
- [GSave Overseas](#)

Select a continent to check where GCash Overseas is available. Pumili ng kontinente para i-check kung saan available ang GCash Overseas

Africa

- Algeria
- Angola
- Benin
- Botswana
- Burundi
- Cabo Verde
- Côte d'Ivoire
- Djibouti
- Egypt
- Equatorial Guinea
- Eritrea
- Gambia
- Ghana
- Lesotho
- Liberia
- Madagascar

- Malawi
- Morocco
- Niger
- Rwanda
- Senegal
- Seychelles
- Tunisia
- Uganda
- Zambia
- Zimbabwe

## Asia

- Bangladesh
- Bhutan
- Brunei Darussalam
- Cambodia
- China
- Georgia
- India
- Indonesia
- Israel
- Japan
- Jordan
- Kazakhstan
- Kuwait
- Lao PDR
- Lebanon
- Macau
- Malaysia
- Maldives

- Mongolia
- Nepal
- Oman
- Pakistan
- Qatar
- Saudi Arabia
- Singapore
- South Korea
- Sri Lanka
- Taiwan
- Tajikistan
- Thailand
- Turkmenistan
- United Arab Emirates
- Uzbekistan

## Europe

- Albania
- Andorra
- Austria
- Belarus
- Belgium
- Bosnia and Herzegovina
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Faroe Islands
- Finland
- France

- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Isle of Man
- Italy
- Latvia
- Lithuania
- Luxembourg
- Macedonia, Republic of
- Malta
- Montenegro
- Netherlands
- Norway
- Poland
- Portugal
- Romania
- Serbia
- Slovenia
- Spain
- Sweden
- Switzerland
- United Kingdom

#### North America

- American Samoa (*U.S. territory in Oceania, but often grouped with U.S.*)
- Aruba
- Bahamas
- Barbados

- Belize
- Bermuda
- Canada
- Cayman Islands
- Costa Rica
- Cuba
- Dominican Republic
- Greenland
- Guatemala
- Honduras
- Jamaica
- Nicaragua
- Panama
- Puerto Rico
- Trinidad and Tobago
- Turks and Caicos Islands
- United States of America
- British Virgin Islands

#### South America

- Argentina
- Bolivia
- Brazil
- Chile
- Colombia
- Ecuador
- Guyana
- Paraguay (*Not listed but notable omission*)
- Peru
- Uruguay



- Venezuela (*Not listed but notable omission*)

## Oceania

- Australia
- Cook Islands
- Fiji
- Guam
- Kiribati
- Marshall Islands
- Nauru
- New Caledonia
- New Zealand
- Palau
- Papua New Guinea
- Samoa
- Solomon Islands
- Tonga

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## Register to GCash Overseas

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Source: <https://help.gcash.com/hc/en-us/articles/28753833785241-GCash-Overseas-Available-Countries-and-Services>

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## **GCash Pera Outlet Commissions and Fees {#gcash-pera-outlet-commissions-and-fees}**

*Path: articles/45731364203801-GCash-Pera-Outlet-Commissions-and-Fees*

**ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

**Articles in this section**

- [GCash Pera Outlet Terms and Conditions](#)
- [GCash Pera Outlet Commissions and Fees](#)
- [Paano mag fund-in sa GPO Wallet?](#)
- [Mag-apply bilang isang GCash Pera Outlet Partner](#)
- [Official GCash Pera Outlet Distributors](#)
- [Alamin ang status ng GCash Pera Outlet application](#)
- [Paano makahanap ng Authorized GCash Pera Outlet](#)
- [Dagdag pondo sa GCash Pera Outlet Wallet gamit ang GCash wallet o GGives](#)
- [Paano gamitin ang mga services ng GCash Pera Outlet](#)
- [Manage your Pera Outlet account](#)

[See more](#)

**Promoted articles**

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

**Commissions**

Bilang isang GCash Pera Outlet retailer, ikaw ay makakatanggap ng commission para sa pag-provide ng GCash services sa iyong customers:

Transaction Type	Commission
Pa-Cash In	1%
Pa-Cash Out	2%
Bills Pay	Average of Php 3. Earnings vary per biller.

Tingnan ang sample computation:

Transaction Type	Transaction Amount	Customer Fees	Total Amount Paid/ Deducted	GPO Commission
Pa-Cash In	Php 1,000	Php 10	Php 1,010	Php 10
Pa-Cash Out	Php 1,000	Php 20	Php 1,020	Php 20
Bills Pay	Bill Amount: Php 1,000	Biller Fee: Php 10	Php 1,010	Php 3

**Fees**

Bahagi ng mga services na natatangap bilang isang GPO ang Fund-in. Tingnan ang table para sa updated fees:

Fund-in Method	Charges to GPO
via Dagdag Pondo	0% (FREE)
via Distributor	Up to 0.5%

**Sample Computation:**

||||| --- | --- | --- | --- || **Fund-in Method** | **Fund-in Amount** | **Service Fee** | **Total Amount to be Paid** || via Dagdag Pondo (mula sa GCash wallet) | Php 1,000 | Php 0 | Php 1,000 || via Distributor | Php 1,000 | Php 5 | Php 1,005 |

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Paano mag fund-in sa GPO Wallet?

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45731364203801

Source: <https://help.gcash.com/hc/en-us/articles/45731364203801-GCash-Pera-Outlet-Commissions-and-Fees>

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## GCash Pera Outlet GPO Plus Advisory {#gcash-pera-outlet-gpo-plus-advisory}

*Path: articles/37831595333017-GCash-Pera-Outlet-GPO-Plus-Advisory*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### Articles in this section

- [GCash Pro Platform Termination](#)
- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
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- [Advisory on Revenue Regulation 16-2023](#)
- [Advisory for using GCash on iPhone with iOS 13 and Below](#)

- [Shift of SMS messages to GCash App Inbox](#)
- [GCash Updated Terms and Conditions](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
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Ang bagong **GCash Pera Outlet (GPO) Plus** mobile app ay may mga bagong features at updates sa iyong experience bilang GPO partner.

Basahin ang sumusunod para malaman ang mga features ng bagong app

### Ano ang mga benefits ng bagong GPO mobile app?

- Mas maraming fund-in options
- Additional billers
- All load partners now available
- Mas mabilis na approval (2-3 days)
- Assisted onboarding ng agent para siguradong tamang documents ang maipasa.
- 14 day trial period

## Tungkol sa bagong GPO

Ano ang mga features ng bagong app?

### Available Features:

- Pa-Cash In
- Pa-Cash Out
- Send Load
- Pay Bills

### Coming Soon:

- Gumawa ng QR
- Dagdag Pondo

### Ano'ng Bago?

- **Updated Dashboard:** Mas madali ang navigation.
- **Total Earnings Target Tracker:** Pwede ka nang mag-set at mag-track ng target earnings kada buwan.
- **Additional Fund-In Partners:**
  - DSP Agent / Distributor Fund-In
  - **Mga Bagong Partners:**
    - 711
    - ECPAY (Listahan ng Accredited ECPay Merchant Partners)
    - Online Banking (Listahan ng Bank Partners)
- **Wallet History:** Buong record ng iyong wallet transactions.
- **Additional Billers:** Over 500+ biller partners na pagpipilian.

- **Additional Load Partners:** Maari na mag offer ng load to ALL networks
- **My Suki:** Maaring i-save ang details ng iyong Suki para maiwasan ang pagpapadala ng transactions sa maling recipient.
- **My Kita:** Mabilis na ma-monitor ang iyong kita.

Paano ko ipondohan ang bagong GPO wallet?

- Ang iyong bagong GPO account ay magsisimula sa **zero balance**.
- Pumili mula sa existing fund-in methods o kontakin ang iyong **Distributor**. **Dagdag Pondo** ay kasama dito

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37831595333017

Source: <https://help.gcash.com/hc/en-us/articles/37831595333017-GCash-Pera-Outlet-GPO-Plus-Advisory>

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## GCash Pera Outlet Terms and Conditions {#gcash-pera-outlet-terms-and-conditions}

*Path: articles/46184546420633-GCash-Pera-Outlet-Terms-and-Conditions*

### ADVISORY:

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By applying to be a GCash Pera Outlet (GPO), you accept and agree to be legally bound by the following terms and conditions (T&Cs):

These Terms and Conditions (T&Cs) shall be effective, valid and binding from the time you agreed to it, and will exist up to the time that it is terminated by you or us, save for those provisions that will remain effective after termination as stated in these T&Cs, laws or regulations. GCash reserves the right to modify these T&Cs at any time without any advance notice. Any changes to these T&Cs will be effective immediately upon posting on this page, with an updated effective date. By accessing or using the GCash Service after any changes have been made, you signify your agreement on a prospective basis to the modified T&Cs and all the changes. Be sure to turn to this page periodically to ensure familiarity with most current versions of the T&Cs.

Please also read the [Privacy Notice](#) of GCash before using any or a portion of the GCash Service. The Privacy Notice describes the purpose and manner of collection, processing, and sharing of your personal data when using the GCash Service. If you do not understand or do not wish to be bound by these T&Cs and the Privacy Notice you cannot access or use any portion of the GCash Service. Further, you acknowledge that you have fully understood and agree to be governed by the rules and regulations of the GCash Service you are availing yourself of.

Under these T&Cs, the terms "GCash" "we", "us", and "our" refer to G-Xchange Inc. together with its employees, directors, affiliates, successor and assigns. GCash is duly registered with and licensed by the Bangko Sentral ng Pilipinas (BSP).

### 1. BASIC TERMS

2. By accepting these T&Cs, you represent that you are at least 18 years old, and that you are registering for GCash Pera Outlet account
3. As a registered business entity, you represent that you are duly authorized to do business and your employees, officers, representatives and other agents accessing or using the GCash Service are duly authorized to access and use the GCash Service and to legally bind you to these T&Cs and all transactions conducted under your mobile number and Mobile Personal Identification Number (MPIN).
4. Once approved as a GPO, you warrant that you shall adhere, at all times, to all applicable laws and regulations, including laws and regulations enforced by the Bangko Sentral ng Pilipinas and the Anti-Money Laundering Council, among others.

## 5. DEFINITION OF TERMS

6. **GCash Service** - The term refers to the range of financial and non-financial services provided by GCash, including but not limited to mobile wallet functionalities, fund transfers, bill payments, purchasing of goods and services, and access to promotional offers. These services are accessible via the GCash mobile application and its associated platforms such as the GPO app.
7. **GPOs**— The term refers to the general trade customers, such as sari-sari store owners, targeted by the platform, which enables them to offer digital services through the GPO app.
8. **GPO App and/or GPO Platform** - The term refers to the mobile application specifically designed for GCash Pera Outlet (GPO) transactions and interactions. It includes all features, functionalities, and interfaces provided to users for managing their GPO transactions, and accessing GPO services.
9. **GPO Services** - The term encompasses all financial and transactional services provided through the GPO App. This includes services such as cash-in and cash-out transactions, bill payments, buy load, and any other financial services offered through the GPO App to facilitate customers' needs.
10. **GPO Wallet** - The term "GPO Wallet" refers to the virtual wallet feature within the GPO App that holds the user's funds, allowing them to perform various financial transactions. This digital wallet can be used for cashing in, cashing out, making payments, and other financial operations as provided by the GPO Services.
11. **GPO Account History** - The term refers to the record of all transactions and activities associated with a user's GPO Wallet. This includes details of deposits, withdrawals, payments, and any other interactions that impact the balance or status of the GPO Wallet.
12. **GPO Transaction History** - The term refers to the detailed log of all financial transactions executed through the GPO App. This includes individual records of transactions such as cash-ins, cash-outs, bills payments, and any other financial operations performed by the user within the GPO app.
13. **My Kita** - The term refers to a specific part of the GPO app located at the bottom of the screen after logging in. This section displays the kita or earnings for each transaction. By clicking on this menu, users can filter by date and type of transaction or search for a particular transaction.

## 14. APPLICATION FOR GCASH PERA OUTLET

15. You agree to provide all necessary information and render all reasonable assistance and cooperation that we may require in order to complete your verification as a GPO. The information you provide will be used to determine if you are eligible to begin and/or continue to use your GPO App and/or GPO Services. All collection and use of your personal data by us are subject to the [Privacy Notice](#) of GCash.
16. You agree that if you are granted access to the GPO Platform without submitting the necessary business document(s), you will only be granted a 14-day period to comply with the said requirements. Otherwise, GCash reserves the right to suspend your GPO until you completely submit all of the necessary business document(s).

17. Depending on the specific GPO Service you will use, you agree that we may verify your registration information with the help of a third-party verification vendor, if necessary.

## 18. GCASH PERA OUTLET FEATURES, SERVICES AND OPERATIONS

19. Upon onboarding, a GPO Wallet will be created for you, independent from any personal user wallet that you may currently have with GCash, without any initial wallet limit. GCash, however, reserves the right to subsequently impose limits on your GPO Wallet if, upon its assessment, such is warranted by circumstances.
20. GCash will provide you with GPO merchandise and onboarding kit, which will include an instruction manual, stickers, and earnings cheat sheet. You agree to display all merchandise provided by GCash through its official partners, and prevent any form of vandalism to the best of your ability.
21. You will be granted access to the GPO Platform to access the following GCash Services, which you should make available to the customers during store hours unless there is a system downtime:
  22. Pa-Cash In
  23. Pay Bills
  24. Pa-Cash Out
  25. Send Load
  26. Fund-In
27. GCash may deactivate these GCash Services at any given time and for any duration
28. You are allowed to impose additional charges to a customer for all these GCash Services. GCash, however, will not be liable for any charges that is beyond GCash's Suggested Retail Price, which is found in the onboarding kit.

## 29. YOUR OBLIGATIONS AS A GPO

30. **Follow the Law.** Make sure you follow all laws and regulations related to money transfers and remittances at your business location.
31. **Process and Honor GCash Services.** Always process and honor GCash Services as outlined in this Agreement, unless there are circumstances completely out of your control that you couldn't have anticipated or resolved.
32. **KYM/KYB.** Ensure all your agents are verified through KNOW YOUR MERCHANT (KYM) or KNOW YOUR BRANCH (KYB) checks before you allow them access to the GCash Services.
33. **Update GCash on New Hires.** Let GCash know about any new employees or franchisees so GXI can arrange training within two (2) weeks of their hiring or shop opening.
34. **Monitor Transactions.** Keep track of all transactions and your agent network. Report any suspicious transactions or doubts about legitimacy to GCash within two (2) business days.



35. **Terminate Abusive Agents.** If GXI identifies any abusive agents, stop all dealings with them within twenty-four (24) hours of GCash's request. If you don't, GCash may deactivate or suspend your access to GCash Services.
36. **Support Investigations.** Help with any investigations into fraud or abuse by providing GCash with necessary information and details about any suspected fraud, fraudulent agents, unauthorized or fraudulent activities.
37. **Share Information.** Obtain consent from your agents to share their personal information with GCash if needed for investigations. GCash will keep this information confidential and only use it for investigating suspicious transactions.
38. **Keep Records.** Save all hard-copy and electronic records of remittance transactions, KYM, and KYB information for ten (10) years. Provide GCash access to these records when requested, and cooperate with any BSP or court requests for access.
39. **Maintain Standards.** Apply the same standards required by this Agreement to your agents and branches. Ensure they maintain good business practices and controls to protect both your and GCash's interests.
40. **COMMISSION, FEES AND OTHER FINANCIAL MATTERS**
41. **Commission Fees.** Your commission earnings for providing GCash services are as follows:
- For Pa-Cash In transactions, you will earn 1% of the transaction amount.
  - For the Pa-Cash Out transactions, you will earn 2% of the transaction amount.
  - For the Pay Bills transactions, you will earn an average of ₱3.00 per transaction. Earnings may vary per biller.
42. **Commission Payout and Verification.** Your commission fee shall be paid out to your GPO Wallet on a real-time basis, after every transaction made. You can verify this by checking either the transaction history of the GPO Platform or the "My Kita" menu in the GPO App. GCash reserves the right to adjust or reverse the commission paid out to your GPO Wallet with respect to transactions that it has verified to be unsuccessful or fraudulent.
43. **Distributor Fees.** Distributors may offer a fund-in service to your GPO Wallet for which they may charge a fee of 0.5% of the funded amount. The Distributor will clearly disclose the fee before the transaction, and will be responsible for the collection and management of this fee. You retain the right to choose this service or to use the Dagdag Pondo fund-in service, which currently remains free.
44. **Changes to Commission Schedule.** GCash may change the commission schedule but will communicate any fee and/or commission changes to you in advance and, if applicable, how to accept and make those changes effective. GXI will communicate via the usual channel of communication any change to commission rates within thirty (30) calendar days prior to implementation.
45. **Acceptance or Rejection of Changes.** Subject to applicable law, you accept the new fee and commission rates by continuing to conduct GPO Services after the change takes effect. If you do not agree with a price change, you have the right to reject the change by deactivating your GPO account prior to the price change going into effect.

46. **FRAUD AND FRAUDULENT TRANSACTIONS**

47. You are expected and required to use all necessary efforts to prevent the occurrence of fraud and fraudulent or unauthorized activities while processing transactions using GPO Platform.
48. You agree that you will not receive a commission fee for any transaction caused by fraudulent or unauthorized activities. You also agree that if GCash has already paid you your commission fee prior to being aware of the occurrence of fraudulent or unauthorized activities in your processing of such transactions corresponding to such commission fee, GCash shall consider such payment as “Excess Payment”, which it shall deduct or set-off from your future commission fee.
49. In case of paragraph (2) above, GCash will inform you of the fact that it has considered your commission fee as “Excess Payment” and the amount of “Excess Payment” as soon as practical. If you would like to dispute the fact or the amount of “Excess Payment”, you must immediately notify GCash of your intent to dispute in order for GCash to initiate an investigation. GCash’s findings in its investigation will be final and conclusive.
50. In addition to adjustment or reversal of paid commission fee or “Excess Payment”, GCash, upon notice, may also disconnect or block your access to the GPO Services.
51. If GCash determines during its investigation that the fraudulent or unauthorized activities was not caused by your or any of your authorized representatives’ wrongful act omission, you shall work together with GCash to resolve the issue.
52. If, however, GCash determines during its investigation that you or any of your authorized representatives committed fraud or participated in the commission of fraudulent or unauthorized activities, GCash, in addition to disconnecting your access to the GPO Services under paragraph (4) above, can do any or a combination of the following:
  53. Full recovery or reimbursement from you of all the direct costs incurred by GCash because of the fraud, fraudulent or unauthorized activities that you or any of your authorized representatives committed or participated in; and
  54. Blacklist you or any of your authorized representatives committed, or participated in the commission of, fraud, fraudulent or unauthorized activities.

## 55. INDEMNIFICATION: LIMITS OF LIABILITY

56. GCash is not liable for any indirect or consequential loss that you may incur.
57. GCash is not liable for any misrepresentation, fraud, fault, or misconduct that you or any of your authorized representatives have committed. You shall be liable to GCash for the damages and losses that GCash will incur because of: (a) your failure or delay in performing your obligations as a GPO under this T&Cs; and (b) breach of your warranties and representations under this T&Cs.
58. You acknowledge that the GCash Service or the GPO App may not be operational all the time and may be interrupted by causes beyond GCash’s control. GCash, thus, shall not be held liable for causes not attributable to its fault or negligence, including *Force Majeure*.

## 59. SENDING OF ACCOUNT / TRANSACTION HISTORY STATEMENT

Upon the GCash Pera Outlet's request, GCash shall send a copy of the GCash Pera Outlet Account/Transaction History statement either via mail, fax or email, as may be applicable. The mere act of sending the Account Transaction History statement in the mode and to the address you indicated is conclusive presumption that you have received the same. GCash and its employees, agents, or representatives shall be held free and harmless from any and all liability should the Account / Transaction History statement be read by any person other than the GCash Pera Outlet. Neither can you thereafter raise the defence that you failed to receive the Account / Transaction History statement. In all instances, GCash Pera Outlet may inquire about the Account Transaction History statement by contacting the GCash Hotline. GCash may charge a fixed amount for Account / Transaction History Statement fee per request

**10. DISPUTES AND ERRONEOUS TRANSACTIONS.** The entries in the Account/ Transaction History statement are presumed true and correct unless GCash Pera Outlet notifies GCash in writing of any disputes thereon within fifteen (15) days from the date of transaction. If no dispute is reported within the said period, all transactions and the entries in the Account/ Transaction History statement are considered conclusively true and correct. Disputed transactions shall only be credited back to GCash Pera Outlet's Wallet once the claim/ dispute has been properly processed, investigated, and proven to be in favor of the GCash Pera Outlet. On the other hand, there shall be no reversals for transactions made through key-word based commands and erroneous transactions made by the GCash Pera Outlet.

**11. DEACTIVATION AND REACTIVATION OF GCASH PERA OUTLET ACCOUNT**

12. You may choose to deactivate your GCash Pera Outlet account either by contacting GCash directly or doing so via the GCash Pera Outlet Profile. Once addressed, the deactivation will take effect immediately.

13. Any existing balance in the GPO wallet will be disbursed to the account holder and further instructions will be given via email.

14. You may reactivate your GPO account at any given time thereafter, given compliance with the reactivation process.

15. GPO wallets that are dormant or have had no monetary activity for more than six (6) months, or have zero balances, will be automatically closed/terminated.

**16. PURELY CONTRACTUAL RELATIONSHIP.** You and GCash are independent contractors. There is no relationship of agency, partnership, joint venture, franchise, or employment created between you and GCash.

**17. OWNERSHIP OF INTELLECTUAL PROPERTY.** GCash reserves all rights relating to its intellectual property.

**18. CONFIDENTIALITY**

19. You agree to treat any non-public information of GCash, its agents, employees, and representatives, its operations, and the terms and conditions herein, as Confidential Information. During the term of this agreement, and thereafter, you shall hold all Confidential Information in strict confidence and shall not, directly or indirectly, use, disclose, appropriate, copy or communicate the same to any other Party without the written consent of GCash. Any and all information authorized to be disclosed shall be limited only to what has actually been specified by GCash in its written consent.

20. Without the prior written consent of GCash, you shall not disclose to any person (except to your advisors and consultants) the fact that discussions or negotiations are taking place concerning the Project or the existence of this agreement/T&Cs, unless such disclosure is required by law and such disclosure is made after prior consultation with GCash.
21. You shall not issue any public announcement or otherwise concerning the Project without the approval of GCash, except as may be required by law.
22. **DATA PRIVACY.** To know more about how we collect, process, share, and protect your personal data when using the GCash Services, please read our [Privacy Notice](#).

### 23. **MERCHANT LOANS**

As part of the GCash Services, you acknowledge and agree upon your acceptance of these Terms and Conditions that your personal data, and financial information may be shared to and processed by Fuse Lending, Inc., the lending affiliate of GCash, for loan eligibility assessment, data analytics, and marketing and communications.

Your information will be used by Fuse Lending, Inc. in accordance with our privacy policy and solely for the purposes stated herein.

### 17. **FORCE MAJEURE**

18. "Force Majeure" means any event which includes all of the following:
19. could not have been foreseen or which were inevitable and beyond the control of the party invoking it, without any accompanying fault or negligence on the part of such party;
20. prevents or materially affects the ability of the invoking party to comply with any of its obligations under this Agreement; and
21. includes, but is not limited to, acts of God, laws, acts of war or conditions arising out of or attributable to war (whether declared or undeclared), riots, acts of terrorism, insurrection or rebellion, fire, explosions, earthquake, super typhoon, massive flooding, volcanic eruption, global or local disruption of access to the Internet, widespread or massive power outages, criminal activity, telecommunications service interruptions, unauthorized access Or by theft, alteration, loss or to destruction of PF's applications, data, programs, information, network or systems through accident, fraudulent means or any other method by Merchant's users and third parties, or any other analogous event.
22. GCash or the GPO may not claim the benefit of Force Majeure if the event claimed as Force Majeure occurs as a direct result of the affected party's own action(s) or inaction, or the action(s) or inaction of its affiliates, sub-contractors, or other persons under its control.
23. Despite our efforts to ensure the security of our system, you acknowledge the possibility that all electronic data transfers may potentially be susceptible to interception by others. We cannot guarantee that data transfers on the GCash Pera Outlet App or emails transmitted to and from us will not be monitored or read by others.
24. **SEPARABILITY CLAUSE.** If the court finds any provision of this T&Cs invalid or unenforceable, such court decision shall not affect the remainder of this T&Cs.

**25. GOVERNING LAW ; DISPUTE RESOLUTION.** The laws of the Republic of the Philippines will govern this T&Cs and any matters arising from it. Any dispute arising out of or relating to this T&Cs shall be brought before the proper courts of Taguig City, Metro Manila, to the exclusion of all other courts.

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#### GCash Pera Outlet Commissions and Fees

- [GCash Pera Outlet Terms and Conditions](#)
- [GCash Pera Outlet Commissions and Fees](#)
- [Paano mag fund-in sa GPO Wallet?](#)
- [Mag-apply bilang isang GCash Pera Outlet Partner](#)
- [Official GCash Pera Outlet Distributors](#)
- [Alamin ang status ng GCash Pera Outlet application](#)
- [Paano makahanap ng Authorized GCash Pera Outlet](#)
- [Dagdag pondo sa GCash Pera Outlet Wallet gamit ang GCash wallet o GGives](#)
- [Paano gamitin ang mga services ng GCash Pera Outlet](#)
- [Manage your Pera Outlet account](#)
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Source: <https://help.gcash.com/hc/en-us/articles/46184546420633-GCash-Pera-Outlet-Terms-and-Conditions>

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## GCash Pro Platform Termination {#gcash-pro-platform-termination}

*Path: articles/45732029791513-GCash-Pro-Platform-Termination*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Pro Platform Termination](#)
- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
- [GCash Pera Outlet \(GPO\) Plus Advisory](#)
- [Advisory on Revenue Regulation 16-2023](#)
- [Advisory for using GCash on iPhone with iOS 13 and Below](#)
- [Shift of SMS messages to GCash App Inbox](#)
- [GCash Updated Terms and Conditions](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

### How will I know if I am affected by the termination?

Scan to Pay Merchants who are affected will be receiving a termination notice via email regarding the portal's termination date.

### Is there any provision in the contract that access may be terminated?

Yes, this may be found in **Clause 4.1** of the GCASH PRO MSA ( **re: Termination**). The clause is as follows:

4.1. This Agreement and/or any SOW may be terminated by a Party for convenience (for whatever reason) by sending the other Party a written notice of termination at least sixty

(60) days prior to the intended effective termination date.

4.2. Termination of a particular SOW shall not result in the termination of any other SOW unless

specified by the Party calling for termination; however, if a Party terminates this

Agreement, then all SOW then in

### When will my GCash Pro Platform access be terminated?

Access to the platform will be terminated at least 60 calendar days from the date of notice.

### What happens before the termination date?

1. Your access to the GCash PRO Portal and Scan-to-Pay QR for accepting QRPH Payments will remain fully functional.
2. You will continue to receive the auto-settlement of funds to your nominated bank account as usual.
3. Your daily settlement reports will continue to be sent via email, including all transaction history.

### What happens when access is terminated?

1. **Termination of GCash PRO Portal Access:** Your access to the GCash PRO Portal will be terminated. All rights and obligations related to the use of the portal will cease, including the ability to log in or access any services provided via the portal.
2. **Termination of Scan to Pay Service:** You can no longer use the Scan to Pay service or any related payment facilities.
3. **Settlement of Funds: The last settlement of funds will occur on the next banking day from the Termination Date for transactions completed on that same day (Termination Date).**

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Advisory on Automated Fuel Dispenser (Self-Service Gas Pumps) Payments using GCash Cards

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## GCash Promos {#gcash-promos}

*Path: sections/360005003274-GCash-Promos*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[GCash Cards Dota 2 Experience 2025 Raffle](#)

[Fuse Summer Promo 2025](#)

[Sulong Kaagapay UNAHCO Cashback Promo](#)

[GCrypto Rebate Promo](#)

[CIMB PH – Earn More Promo](#)

[Move It Summer Promo 2025](#)

[GCash Summer 2025 Promo](#)

[Lucky Pay Bills Promo](#)

[HODL and Win USDC Promo](#)

[Load Voucher Promo for Verification](#)

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