

Summary of Corresponding Transfer Fees through Digital Channels

Based on the Latest Disclosures of BSP Supervised Financial Institutions (BSFIs) as of 30 April 2025^{1/}

Name of BSP Supervised Financial Institutions	Individual		Corporate	
	PESONet	instaPay	PESONet	instaPay
UNIVERSAL AND COMMERCIAL BANKS				
Asia United Bank Corporation	P8.00	P8.00	P8.00	P8.00
Australia and New Zealand Banking Group Ltd. ^{2/}	**	**	P0.00 - P400.00	**
Bank of America, N.A.	**	**	P20.00 - P100.00	**
Bank of China (Hongkong) Limited-Manila Branch	P30.00	P20.00	P30.00	**
Bank of Commerce	P15.00	P15.00	P25.00	P25.00
Bank of the Philippine Islands	P50.00	P10.00	P15.00	P10.00
Bank of the Philippine Islands (formerly Robinsons Bank Corporation)	P15.00	**	P15.00 - P20.00	P10.00
BDO Unibank, Inc.	P50.00	P10.00	P0.00 - P50.00	P25.00
Cathay United Bank Co., Ltd-Manila Branch	P200.00	**	P200.00	**
China Banking Corporation	P20.00	P10.00 - P15.00	P50.00	P25.00
CIMB Bank Philippines, Inc. ^{3/}	FREE	FREE	FREE	FREE
Citibank, N.A.	**	**	P0.00 - P100.00	**
CTBC Bank (Philippines) Corporation ^{4/}	P25.00	P15.00	P25.00	P15.00
Deutsche Bank AG ^{2/}	**	**	P0.00 - P100.00	**
Development Bank of the Philippines	P10.00	P10.00	P10.00	P10.00
East West Banking Corporation	FREE	P10.00	FREE	P10.00
JP Morgan Chase Bank, N.A.	**	**	P0.00 - P110.00	**
Keb Hana Bank-Manila Branch	\$5.00	**	\$5.00	**
Land Bank of the Philippines ^{5/}	FREE - P17.00	FREE - P15.00	P10.00 - P150.00	P15.00
Maybank Philippines, Inc.	**	P10.00	P30.00	**
Mega International Commercial Bank Co., Ltd.	\$10.00	**	\$10.00	**
Metropolitan Bank and Trust Company ^{6/}	P50.00	P0.00 - P25.00	P50.00	**
Mizuho Bank, Ltd.-Manila Branch	**	**	P50.00	**
MUFG Bank, Ltd.	**	**	P250.00	**
Philippine Bank of Communications ^{2/}	P15.00 - P500.00	P20.00	P15.00 - P500.00	**
Philippine National Bank	P20.00	P20.00	P50.00	P15.00
Philippine Trust Company ^{2/}	P25.00 - P50.00	P15.00	P25.00 - P50.00	**
Rizal Commercial Banking Corporation	P10.00	P8.00 - P25.00	P10.00	P15.00
Security Bank Corporation ^{7/}	**	P25.00	P0.00 - P15.00	P0.00 - P20.00
Shinhan Bank-Manila Branch	P100.00	**	P100.00	**
Standard Chartered Bank	**	**	P50.00	P25.00
Sumitomo Mitsui Banking Corporation-Manila Branch	**	**	P250.00	**
The Hongkong & Shanghai Banking Corporation	FREE	**	P50.00	P25.00
Union Bank of the Philippines ^{8/}	FREE	FREE - P10.00	P0.00 - P25.00	P0.00 - P25.00
United Overseas Bank Limited, Manila Branch	**	**	P150.00	**
THRIFT BANKS				
AllBank (A Thrift Bank), Inc.	P25.00	P15.00	P25.00	P15.00
BPI Direct BankO, Inc., A Savings Bank	P50.00	FREE - P10.00	P50.00	FREE
Card SME Bank, Inc., A Thrift Bank	**	P12.00	**	P12.00
China Bank Savings, Inc.	P20.00	P10.00	P50.00	P10.00
City Saving Bank, Inc.	FREE	P10.00	FREE	P10.00



Name of BSP Supervised Financial Institutions	Individual		Corporate	
	PESONet	instaPay	PESONet	instaPay
First Consolidated Bank, Inc. (A Private Development Bank) ^{2/}	P25.00 - P600.00	**	P25.00 - P600.00	**
Malayan Savings Bank, Inc.	P50.00	P15.00	**	**
Philippine Savings Bank	P50.00	P15.00	P50.00	**
Producers Savings Bank Corporation	**	P25.00	**	P25.00
Queen City Development Bank, Inc.	**	P10.00	**	P10.00
Sterling Bank of Asia, Inc. (A Savings Bank)	P15.00	P15.00	P15.00	P15.00
Sun Savings Bank, Inc.	**	P10.00	**	P10.00
UCPB Savings Bank	P15.00	*	P15.00	*
Wealth Development Bank Corporation ^{2/}	P30.00 - P100.00	P15.00	P30.00 - P100.00	**
RURAL BANKS				
Bangko Nuestra Senora del Pilar, Inc.. (A Rural Bank)	P50.00	**	P50.00	**
BDO Network Bank, Inc. (A Rural Bank)	**	*	**	*
BOF, Inc. (A Rural Bank)	P50.00	**	P50.00	**
Camalig Bank, Inc. ^{2/}	P20.00 - P500.00	P15.00	P20.00 - P500.00	P15.00
Cantilan Bank, Inc.	P20.00	P25.00	P20.00	P 25.00
CARD Bank, Inc. (A Microfinance-Oriented Rural Bank)	**	P12.00	**	P 12.00
CARD MRI Rizal Bank, Inc.	P12.00	P12.00	**	**
Cebuana Lhuillier Rural Bank, Inc.	P50.00	P15.00	P50.00	P15.00
Dungganon Bank, (A Microfinance Rural Bank) Inc.	P10.00	P10.00	P10.00	P10.00
East West Rural Bank, Inc.	FREE	P8.00	FREE	P8.00
Malarayat Rural Bank, Inc.	P50.00 - P100.00	**	P50.00 - P100.00	**
New Rural Bank of San Leonardo (Nueva Ecija), Inc.	P30.00	**	P30.00	**
Own Bank, The Rural Bank of Cavite City, Inc.	FREE	FREE	FREE	FREE
Rang-Ay Bank, Inc. (A Rural Bank)	P50.00 - P100.00	**	P50.00 - P100.00	**
Rural Bank of Guinobatan, Inc.	P25.00	P15.00	P25.00	P15.00
SeaBank Philippines, Inc. (A Rural Bank) ^{9/}	FREE - P15.00	FREE - P15.00	FREE - P15.00	FREE - P15.00
Top Bank Philippines, Inc. (A Rural Bank)	FREE	**	FREE	**
DIGITAL BANKS				
GoTyme Bank Corporation ^{10/}	FREE	FREE - P8.00	**	**
Maya Bank, Inc.	FREE	P15.00	FREE	FREE
Tonik Digital Bank, Inc.	FREE	FREE	FREE	FREE
Union Digital Bank ^{11/}	FREE	FREE	FREE	FREE
UNObank, Inc.	FREE	FREE	FREE	FREE
ELECTRONIC MONEY ISSUERS - NBFi				
Banana Fintech Services Corporation	**	P10.00	**	P0.00 - P10.00
DCPay Philippines, Inc.	FREE	P10.00	P5.00	P10.00
Gpay Network PH, Inc. (GrabPay)	**	P15.00	**	**
G-Xchange, Inc. (GCASH)	**	P15.00	**	P15.00
Maya Philippines Inc.	**	P15.00	FREE	**
PayMongo Payments, Inc.	P10.00	P10.00	P10.00	P10.00
PPS-PEPP Financial Services Corp. (PalawanPay)	**	P10.00	**	P10.00
ShopeePay Philippines, Inc.	**	P15.00	**	P15.00
StarPay Corporation	**	P15.00	**	P15.00



Name of BSP Supervised Financial Institutions	Individual		Corporate	
	PESONet	instaPay	PESONet	instaPay
TayoCash, Inc.	P5.00	P12.00	P5.00	P12.00
Traxion Pay, Inc.	P50.00	P20.00	P50.00	P20.00
USSC Money Services, Inc. ^{2/}	FREE	P25.00 - P75.00	FREE	P25.00 - P75.00
Zybi Tech, Inc.	P30.00	P8.00	P30.00	P8.00

*Receiver only

**Service not available

1/ PESONet over-the-counter (OTC) fees are no longer included in the list.

2/ Fees are tiered depending on the amount of transaction.

3/ FREE InstaPay transfers are only up to 5 transactions per day. Succeeding transfers will be automatically redirected to PESONet.

4/ Retail Internet Banking (RIB) 2.0 version has no PESONet facility as of the moment.

5/ Free for the first three transactions worth P1,000 and below per day using mobile banking app and iAccess.

6/ Free of charge in MBO & MBOA for transactions worth P1,000.00 and below until April 2025

7/ Fees are temporarily waived until further notice for non-individual accounts transacting via DigiBanker. Clients with proprietary front-end system or those API-based clients are exempted from this promo.

8/ For transactions worth P500.00 and below: FREE from 24 April 2024 to 31 May 2025.

9/ Free for first 15 sending transactions per week (PESONet and InstaPay combined), P15.00 per transaction thereafter. Resets every Monday.

10/ For InstaPay, every transaction with paid P8.00 transfer fee, the succeeding transaction is free. The cycle repeats every other transaction.

11/ Free for InstaPay fund transfer transactions until 30 June 2025, fee of P10.00 thereafter

