

GENERAL INFORMATION

RCBC Savings Bank MyWallet Visa is an electronic cash card or a prepaid stored value card that is widely accepted worldwide where Visa is accepted.

KEY RISKS

- Foreign Currency Conversion Risk as a result of the exchange fluctuation in pre-authorization and settlement
- Not covered by PDIC

KEY FEATURES

- No Maintaining Balance
- Is not a deposit account and is not insured by PDIC
- Does not earn interest
- For individual accounts only; joint accounts are not allowed
- Card Purchase Fee of P150
- Loading Fee of P20
- Maximum Load Amount of P100,000 per depositor per month
- Inactivity Fee of P200/month to be collected on the 13th month of last transaction
- Card Replacement Fee of P110
- Loading may be done through RCBC Savings Bank & RCBC branches and loading partners (eg. Palawan Pawnshop)
- Accepts funds through Visa Direct Service from selected banks in selected countries
- Accepts funds through Telemoney

FEEES AND CHARGES
*AS OF OCT. 31, 2015
SUBJECT TO CHANGE

Upon Enrollment	MYWALLET REGULAR		MYWALLET VISA	
Balance Requirement	NONE		NONE	
Card Purchase Fee	Php 100		Php 150	
Over-the-Counter Processing Fees				
Loading Fee (through RSB/ RCBC)	Php 20.00		Php 20.00	
Balance Inquiry	Php 10.00		Php 10.00	
Withdrawal	Php 50.00		Php 50.00	
Fund Transfer - RSB Acct. to MyWallet / MyWallet to MyWallet	Php 20.00		Php 20.00	
Fees using RCBC Savings / RCBC ATMs	RCBC Savings ATM	RCBC ATM	RCBC Savings ATM	RCBC ATM
Balance Inquiry	FREE	Php 1.00	FREE	Php 1.00
Withdrawal	FREE	Php 2.00	FREE	Php 2.00
Fund Transfer - MyWallet to MyWallet	FREE	Php 5.00	FREE	Php 5.00
Fund Transfer - RSB Checking / Savings Acct. to RSB MyWallet	Php 10.00	Php 10.00	Php 10.00	Php 10.00
Bills Payment	FREE	FREE	FREE	FREE
Fees using Other BancNet Member Bank's ATMs				
Balance Inquiry	Php 2.00		Php 2.00	
Withdrawal	Php 14.00		Php 14.00	
Fund Transfer - RSB Acct. to MyWallet / MyWallet to MyWallet	Php 27.50		Php 27.50	
Bills Payment	FREE		FREE	
Fees using Visa ATMs (overseas)				
Balance Inquiry	NA		Php 50.00	
Withdrawal	NA		Php 150.00	
Other Fees				
Renewal Fee	NONE		P100.00 / 5 yrs	
Inactivity Fee (no transaction for 12 consecutive months)	Php 200 / month (starting on the 13th month)		Php 200 / month (starting on the 13th month)	
Card Replacement	Php 110.00		Php 110.00	
Maximum Load Amount per Customer	Php 100,000 / month		Php 100,000 / month	

PRODUCT COMPARISON

	Initial and Maintaining Balance	Maintaining Balance Fee	Loading Fee	Interest Rate	24/7 ATM Access	AccessOne	Point-of-Sale (Bancnet)	PDIC Insurance	Maximum Load Limit per Month
MyWallet Visa	Php 100.00	NA	Php 20.00	NA	YES	YES	YES	NA	Php 100,000
ATM Savings Account	Php 500.00	Php 200.00	NA	0.25%	YES	YES	YES	up to Php 500,000.00	NA