

BANK FEES AND CHARGES FOR TRANSACTIONS / SERVICES



As of July 2024

REGULAR TRANSACTIONS

Type of transaction	Particular	Description of charges	Rates / Fees
USD WITHDRAWAL (OVER-THE-COUNTER)	USD cash withdrawal from USD account (if fund was from inward remittance)	Cash commission	0.5% of withdrawal amount
	USD cash withdrawal from USD account (if fund was from Cash Deposit)	Cash commission	Waived
PHP WITHDRAWAL (OVER-THE-COUNTER)	PHP cash withdrawal from PHP or USD account (Regardless of the source)	Cash commission	Waived
DORMANT ACCOUNT	<p>SAVINGS DEPOSIT ACCOUNT: Coverage – Accounts with no depositor-initiated financial transaction for two (2) years.</p> <p>DEMAND DEPOSIT ACCOUNT: Coverage – Accounts with no depositor-initiated financial transaction for one (1) years.</p>	<p>Dormancy Fee Collection – Monthly to start at the 5th year, reckoned from the date of the last financial transaction.</p>	PHP 30.00/ month or its USD equivalent.

REMITTANCE

Type of transaction	Particular	Description of charges	Rates / Fees
INWARD REMITTANCE	SWIFT (USD) CREDIT TO USD SAVINGS ACCOUNT	Commission	<p>USD 4,000.00 and below – USD 10.00</p> <p>USD 4,000.01 and above – Remittance amount x 0.25% (maximum of USD 100.00)</p> <p>OFW – USD 5.00 (Fixed amount)</p>
	SWIFT (USD) CREDIT TO PHP CASA	<p>Commission</p> <p>DST</p>	<p>USD 4,000.00 and below – USD 10</p> <p>USD 4,000.01 and above – Remittance amount x 0.25% (maximum of USD 100)</p> <p>*OFW – USD 5.00 (Fixed amount). Waived of DST fee</p> <p>PLUS PHP 0.60 per PHP200 and fraction thereof</p>
	PDDTS (LOCAL USD) CREDIT TO USD SAVINGS ACCOUNT	Commission	USD 5.00
	PDDTS (LOCAL USD) CREDIT TO PHP CASA	<p>Commission</p> <p>DST</p>	<p>USD 5.00 or its PHP equivalent</p> <p>PLUS PHP 0.60 per PHP200 and fraction thereof</p>
	EPCS/ PesoNet (PHP) CREDIT TO PHP CASA	Service Charge	PHP 0.00
	RTGS (PHP)	Commission	USD 5.00 (PHP equivalent)

REMITTANCE

Type of transaction	Particular	Description of charges	Rates / Fees
OUTWARD REMITTANCE (Over-the-counter transaction and Online Banking Fund Transfers)	SWIFT (INTERNATIONAL TRANSFER)	Outward Remittance Commission	USD 4,000.00 and below – USD 10 USD 4,000.01 and above – Remittance amount x 0.25% (maximum of USD 100)
		Cable Charge	PLUS USD 15.00
	SWIFT (INTERNATIONAL TRANSFER) If fund is from PHP account	Outward Remittance Commission	USD 4,000.00 and below – USD 10 USD 4,000.01 and above – Remittance amount x 0.25% (maximum of USD 100)
		Cable Charge	PLUS USD 15.00
		DST	PLUS PHP 0.60 per PHP200 and fraction thereof
	PDDTS (USD) LOCAL TRANSFER	Outward PDDTS Commission	USD 10.00
	Cable Charge	PLUS USD 15.00 (Fixed amount)	
EPCS/ PesoNet (PHP) LOCAL TRANSFER	Outward EPCS/ PesoNet Commission	USD 5.00	
RTGS (PHP) LOCAL TRANSFER	Outward RTGS Commission	USD 15.00	

DIGITAL BANKING AND ATM TRANSACTION

Type of transaction	Particular	Description of charges	Rates / Fees
FUND TRANSFER VIA INTERNET BANKING	KEB Hana Bank Manila Account to KEB Hana Bank Manila Account	Fund Transfer Fee	Waived
	KEB Hana Bank Manila Account to other Local Bank or International Bank	Fund Transfer Fee	Please refer to Remittance Charges at table above
BILLS PAYMENT	Service not available		
TRANSACTIONS VIA KEB HANA BANK MANILA ATM	KEB HANA BANK MANILA ATM Card	Withdrawal Balance Inquiry	FREE FREE
	OTHER BANKS' CARD	Withdrawal Balance Inquiry	PHP 15.00 PHP 1.25
TRANSACTIONS VIA OTHER BANKS' ATM MACHINE USING KEB HANA BANK MANILA'S ATM CARD	KEB HANA BANK MANILA ATM Card	Withdrawal Balance Inquiry	Fees may vary depending on bank.

CHECKS

Type of transaction	Particular	Description of charges	Rates / Fees
RETURNED CHECK	Penalty charge per returned check	Returned Check Penalty	PHP 2,000.00 per check PLUS PHP 200.00/ day For every PHP40,000.00 amount of check or a fraction thereof per day, per check.
STOP PAYMENT ORDER (SPO)	Filing of SPO (excluded of SPO charge with PCHC)		WAIVED
CHECKBOOK	Checkbook order/ re-order (Booklet of 100 pcs.)		PHP 700.00 (DST included)
MANAGER'S CHECK			USD 5.00 per check
DEMAND DRAFT CHECK			USD 5.00 per check

CERTIFICATES AND OTHERS

Type of transaction	Particular	Description of charges	Rates / Fees
CERTIFICATION	BALANCE CERTIFICATE	Certifies the account balance as of a specific date	USD 5.00 per certification
CERTIFICATION	INWARD REMITTANCE CERTIFICATE	Confirms receipts of funds for inward remittance	USD 5.00 per certification
ACCOUNT MANAGEMENT	STATEMENT OF ACCOUNT	Summary of all account transactions over a specified period	WAIVED
ACCOUNT VERIFICATION	BANK CONFIRMATION	Formal document confirming account balances and financial details	WAIVED
CARD SERVICES	ATM CARD ISSUANCE	Issuing a new ATM Card	WAIVED
CARD SERVICES	ATM CARD REPLACEMENT	Replacing a lost or damaged card	WAIVED
PASSBOOK SERVICES	Passbook Replacement	Issuing a new passbook to replace a lost or damaged one	WAIVED

LOANS

The following fees and charges apply to individual and corporate loans.

Type of transaction	Particular	Rate	Note
1. Taxes			
a) Documentary Stamp Tax	Loan Disbursement / Extension	0.75% per annum or PHP1.5 on each PHP200	N/A to Loans Disbursed to Overseas Client
b) Final Withholding Tax	Interest	(Interest Amount/90%) x 10%	Only applicable to USD Loans for Domestic clients
c) Credit Withholding Tax	Interest	2% of Interest	Returned to clients who have gotten letter from BIR for approving such return
2. Penalties			
a) Pre-termination Fee	Penalty Fee	1.4% or 1.1% Per Annum on Amount Prepaid	1.4% on Secured Loans and 1.1% on Unsecured Loans
b) Overdue Interest	Late Fee	Normal Interest Rate Plus 3% ~ 15%	Rate increases as overdue day increases

IMPORT

Type of transaction	DESCRIPTION OF CHARGES	Rate	Reference
1. Open Commission (IF UNDER L/C)			
a) Open Commission & Term Charge	Term Charge	¼ pct for the 1st 90 days 1/8 pct for the 30 days thereafter	Minimum Charge USD 30.00 Minimum Charge USD 30.00
	Cable Charge DST 108	USD 100.00 Fixed P0.30 of every 200 Pesos	*200 Pesos shall round up 200 pesos(Minimum PHP1.50)
b) Increase	Term Charge	¼ pct for the 1st 90 days 1/8 pct for the 30 days thereafter	Minimum Charge USD 50.00 Minimum Charge USD 50.00
	Cable Charge	USD 30.00 Fixed	
c) Extension	Term Charge	¼ pct for the 1st 90 days 1/8 pct for the 30 days thereafter	Minimum Charge USD 50.00 Minimum Charge USD 50.00
	Cable Charge	USD 30.00 Fixed	
d) Amendment	Commission Cable Charge	USD 50.00 Fixed USD 30.00 Fixed	
e) Cancellation	Commission Cable Charge	USD 50.00 Fixed USD 30.00 Fixed	
2. Settlement			
a) Settlement	Commission	USD 50.00 Fixed	
	Commission	USD 100.00 (deduction if sent to chase)	
	Cable Charge	USD 50.00 Fixed	
3. Import Documents against Acceptance			
a) Import Acceptance	Commission Cable Charge	USD 50.00 Fixed USD 30.00 Fixed	
b) Import Settlement	Commission	USD 100.00 minimum	*200 Pesos shall round up 200 pesos(Minimum PHP1.50)
	Cable Charge	USD 30.00 Fixed	
	DST 108	P0.30 of every 200 Pesos	

EXPORT

Type of transaction	DESCRIPTION OF CHARGES	Rate	Reference
1. L/C Advice			
a) Original	Commission	USD 100.00 Fixed	For clients whose transactions are under Export Bills purchased, Advising and/or Amendment Fee shall be WAIVED.
b) Amendment	Commission	USD 50.00 Fixed	With the EXCEPTION of Samsung Electro Mechanics Phils Corp (SEMPHIL), clients whose transactions are under Outward Bills for Collection shall pay advising/amendment fee as stated in this Schedule of Commission/ Charges.
2. L/C Confirmation	Commission	¼ pct (Min USD100.00)	
3. L/C Transfer	Commission	.25 pct (Min USD50.00 Max USD150)	
4. Negotiation			
a) Negotiation	ESBB L/C	Nego Amt x spread of 1 month	*200 Pesos shall round up 200 pesos (Minimum PHP 1.50)
	Courier Charge	USD 50.00 (DHL)	
	DST 107	P0.30 of every 200 Pesos	
b) Discrepancy	Commission	Nego Amt x 1.5 pct	
c) Renego	Commission	KEBHana prime + 2pct (Min USD100.00)	Minimum PHP 1.50
	DST 107	PHP 1.50 per 200	
5. Reimbursement			
a) Usance	Acceptance Fee	¼ pct (Min USD100– Max USD150)	
	Acceptance int.	Libor + Spread	
	Cable Charge	USD 30.00 Fixed	
b) Sight	Commission	¼ pct (Min USD100– Max USD150)	
	Cable Charge	USD 30.00 Fixed	

EXPORT

Type of transaction	DESCRIPTION OF CHARGES	Rate	Reference
6. D/P – D/A			
a) Import Settlement	Commission	¼ pct (Min USD100– Max USD150)	Minimum PHP 1.50
	Cable Charge	USD 30.00 Fixed	
	DST 107	PHP 1.50 per 200	
b) Extension Due Date	Commission	USD 30.00 Fixed	
c) Negotiation	Commission	KEBHana prime + 4pct (Min USD100.00)	Minimum PHP 1.50
	Cable Charge	USD 50.00 (DHL)	
	DST 107	PHP 1.50 per 200	
d) D/A Acceptance	Acceptance Fee	USD 50.00 Fixed	
	Cable Charge	USD 30.00 Fixed	
e) Collection	Commission	USD 100.00 Fixed	L/C collection shall be subject to this clause
	Cable Charge	USD 50.00 (DHL)	
	DST 107	PHP 1.50 per 200	Minimum PHP 1.50