

Description	Standard Chartered Bank	EastWest Bank	Standard Chartered Bank	EastWest Bank	Standard Chartered Bank	EastWest Bank	Standard Chartered Bank	EastWest Bank
Product Type	Regular Savings Account	Premium Savings Account	Regular Savings Account (Foreign Currency or FCY)		Regular Current Account	Regular Current Account	Time Deposit Local and Foreign Currency	
Currency	Php	Php	USD, GBP, JPY, EUR, AUD, SGD, HKD and NZD.		Php	Php	PHP, USD, AUD, EUR, GBP and NZD	PHP, USD, CNY, EUR, JPY and SGD
Time Deposit Tenure	N/A	N/A	N/A	N/A	N/A	N/A	30, 60, 90, 180, 360 days	30, 60, 90, 180, 360 days, 2 years, up to 5 years
Minimum Maintaining balance	Php 50,000	Php 2,000	Php 200,000 or its equivalent after conversion	USD 200, GBP 100, JPY 0, EUR 0, AUD 250, SGD 0, HKD 250 and NZD 250	Php 200,000	Personal - Php 5,000 Corporate - Php 20,000	-	-
Balance to earn interest	Php 200,000	Php 10,000	Only USD and AUD earns interest: USD 500k, AUD 10,000	USD 500, GBP 100, JPY 25,000, EUR 250, AUD 250, SGD 100, HKD 250 and NZD 250	N/A	N/A	N/A	Php 10,000
Interest Rate per annum	0.30%	0.30%	AUD 0 to 9,999 = 0% AUD 10,000 to 99,999 = 0.43% AUD 100K and up = 1.00% USD 500K and up = 0.25%	USD = 0.250%, CNY = 1.000%, EUR = 0.100%, JPY = 0.005%, SGD = 0.100%	0.000%	0.000%	based on prevailing interest rates of the Bank	based on prevailing interest rates of the Bank
Checkbook	N/A	N/A	N/A	N/A	Yes	Yes	N/A	N/A
ATM/Debit Card	Yes	Yes	N/A	N/A	Yes	Yes for personal accounts only	N/A	N/A
Internet Banking	Yes	Yes	N/A	Yes	Yes	Yes	Viewing Only	Viewing and Booking online
Fall-below fee (minimum balance requirement)	Php 400	Php 500	\$ 10 or its equivalent in 3rd FCY per month	Equivalent or lower	Php 400	Php 500	N/A	N/A
Dormant Account Charges	Php 200	Php 500	\$ 15 or its equivalent in 3rd FCY per month	Equivalent or lower	Php 200	Php 500	N/A	N/A
Early Account Closure Charges	Php 300	Php 500	\$ 15 or its equivalent in 3rd FCY per month	Equivalent or lower	Php 300	Php 500	-	-
Number of days of "early closure"	90 days from opening date	30 days from opening date	90 days from opening date	30 days from opening date	90 days from opening date	30 days from opening date	-	-
Debit Card Replacement Fee	Php 100	Php 150	N/A	N/A	Php 100	Php 150	N/A	N/A
Debit Card Renewal Fee (Free for PRB)	Php 100	Php 150	N/A	N/A	Php 100	Php 150	N/A	N/A
Checkbook Order	N/A	N/A	N/A	N/A	Php 200/checkbook (Php 180 for PrB)	Personal - P175 Corporate - P350	N/A	N/A
ATM Withdrawal (Daily)	Php 100,000	Php 100,000	N/A	N/A	Php 100,000	Php 100,000	N/A	N/A

Description	Standard Chartered Bank			EastWest Bank	
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Savings Account Classifications - Tiered

Product Type	Flexi Hi Rate Savings Account	Power Earner Savings Account	eSaver Savings Account	Dream Savers	Tiered Interest Savings Account
Currency	Php	Php	Php	Php	Php
Minimum Maintaining balance	Php 50,000	Php 50,000	N/A	Php 50,000	Php 50,000
Balance to earn interest	Php 50,000	Php 50,000	Php 50,000	Php 50,000	Php 50,000
Interest Rate per annum	1 to 299K = 0.00% 300K to 999K = 0.40% 1M to 2.49M = 0.60% 2.5M to 9.99M = 0.90% 10M to up = 1.10%	1 to 49K = 0.00% 50K to 999K = 0.30% 1.0M to 2.49M = 0.35% 2.5M to 9.99M = 0.45% 10M to up = 0.55%	1 to 999K = 0.50% 1M to 2.49M = 0.65% 2.5M to 9.99M = 1.00% 10M to up = 1.10%	1 to 149K = 0.00% 150k to 999k = 0.30% 1M to 2.49M = 0.35%	1 to 49K = 0.00% 50k to 999k = 0.50% 1M to 2.49M = 0.65% 2.5M to 9.99M = 1.00% 10M to up = 1.10%
Checkbook	N/A	N/A	N/A	N/A	N/A
ATM/Debit Card	Yes	Yes	Yes	Yes	Yes
Internet Banking	Yes	Yes	Yes	Yes	Yes
Fall-below fee (minimum balance requirement)	Php 400	Php 400	N/A	Php 400	Php 500
Dormant Account Charges	Php 200	Php 200	N/A	Php 200	Php 500
Early Account Closure Charges	Php 300	Php 300	Php 300	Php 300	Php 500
Number of days of "early closure"	90 days from opening date	90 days from opening date	90 days from opening date	90 days from opening date	30 days from opening date
Debit Card Replacement Fee	Php 100	Php 100	Php 100	Php 100	Php 150
Debit Card Renewal Fee (Free for PRB)	Php 100	Php 100	Php 100	Php 100	Php 150
Checkbook Order	N/A	N/A	N/A	N/A	N/A
ATM Withdrawal (Daily)	Php 100,000	Php 100,000	Php 100,000	Php 100,000	Php 100,000

Current Account Classifications - Tiered

Product Type	Flexi Hi Rate Current Account	Power Earner Current Account	Interest Plus Current Account	Business Saver Current Account	Tiered Interest Current Account
Currency	Php	Php	Php	Php	Php
Minimum Maintaining balance	Php 50,000	Php 50,000	Php 50,000	Php 50,000	Php 50,000
Balance to earn interest	Php 300,000	Php 150,000	Php 150,000	Php 300,000	Php 150,000
Interest Rate per annum	1 to 299K = 0.00% 300K to 999K = 0.30% 1M to 2.49M = 0.35% 2.5M to 9.99M = 0.45% 10M - up = 0.55%	1 to 149K = 0.00% 150K to 999K = 0.40% 1.0M to 2.49M = 0.60% 2.5M to 9.99M = 0.90% 10M to up = 1.10%	1 to 149K = 0.00% 150K to 999K = 0.40% 1.0M to 2.49M = 0.60% 2.5M to 9.99M = 0.90%	1 to 299K = 0.00% 300K to 999K = 0.40% 1M to 2.49M = 0.60% 2.5M to 9.99M = 0.90% 10M to up = 1.10%	1 to 149K = 0.00% 150K to 999K = 0.40% 1.0M to 2.49M = 0.60% 2.5M to 9.99M = 0.90% 10M to up = 1.10%
Checkbook	Yes	Yes	Yes	Yes	Yes
ATM/Debit Card	Yes	Yes	Yes	Yes	Yes for personal accounts only
Internet Banking	Yes	Yes	Yes	Yes	Yes
Fall-below fee (minimum balance requirement)	Php 400	Php 400	Php 400	Php 400	Php 500
Dormant Account Charges	Php 200	Php 200	Php 200	Php 200	Php 500
Early Account Closure Charges	Php 300	Php 300	Php 300	Php 300	Php 500
Number of days of "early closure"	90 days from opening date	90 days from opening date	90 days from opening date	90 days from opening date	30 days from opening date
Debit Card Replacement Fee	Php 100	Php 100	Php 100	Php 100	Php 150
Debit Card Renewal Fee (Free for PRB)	Php 100	Php 100	Php 100	Php 100	Php 150
Checkbook Order	Php 200/checkbook (Php 180 for PrB)	Php 200/checkbook (Php 180 for PrB)	Php 200/checkbook (Php 180 for PrB)	Php 200/checkbook (Php 180 for PrB)	Personal - Php 175 Corporate - Php 350
ATM Withdrawal (Daily)	Php 100,000	Php 100,000	Php 100,000	Php 100,000	Php 100,000