

As of May 13, 2025

## A. Regular Transactions

Type of Service/Transaction	Fees/Charges
<b>Inter-branch Deposit/Withdrawal (outside the province)</b> (Except for Government Accounts, GSIS members/pensioners, OFBank Accounts, LANDBANK Mobile Branch accounts) <ul style="list-style-type: none"> <li>PHP50,000.00 and below</li> <li>Above PHP50,000.00</li> </ul>	PHP100.00 PHP200.00
<b>Inter-branch On-us Check Encashment - OSVS Fee</b> (within or outside the province) <ul style="list-style-type: none"> <li>PHP50,000.00 and below</li> <li>Above PHP50,000.00</li> </ul>	PHP100.00/check PHP200.00/check
<b>Inter-branch DM/CM (outside the province)</b> (Except subject of MDS LDDAP-ADA, Government Accounts, GSIS members/pensioners, LANDBANK Mobile Branch accounts) <ul style="list-style-type: none"> <li>PHP50,000.00 and below</li> <li>Above PHP50,000.00</li> </ul>	PHP100.00 PHP200.00
<b>Account falling below minimum Average Daily Balance (ADB)</b> <b>(Savings, Demand and Special Deposit Accounts: ESP and OptiSaver)</b> <ul style="list-style-type: none"> <li>Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter</li> <li>Collection - Monthly to start at the end of the 2<sup>nd</sup> month</li> </ul>	PHP200.00/month
<b>Closing of Account</b> <b>(Savings, Demand and Special Deposit Accounts: ESP and OptiSaver)</b> <ul style="list-style-type: none"> <li>Closing of Account within 30 days from opening date</li> </ul>	PHP300.00
<b>Stop Payment Order (SPO)</b> (except for Government Accounts)	PHP100.00/check
<b>Returned Check</b> <ul style="list-style-type: none"> <li>Penalty charge per returned check</li> <li>Penalty charge for Returned Checks and Other Cash Items (RCOCI)</li> </ul>	PHP2,000.00/check
	PHP200.00/day for every PHP40,000.00 amount of check or a fraction thereof
<b>Dormant Account</b>  <b>Savings and Special Deposit Accounts: ESP and OptiSaver</b> <ul style="list-style-type: none"> <li>Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB</li> <li>Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction</li> </ul> <b>Demand Deposit Account</b> <ul style="list-style-type: none"> <li>Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB</li> <li>Collection - Monthly to start at the 5th year from the date of last financial transaction</li> </ul>	PHP30.00/month
<b>Service Fee in excess of two (2) OTC withdrawals per month</b> <ul style="list-style-type: none"> <li>Easy Savings Plus (ESP) Account</li> <li>OptiSaver Account</li> </ul>	PHP100.00/withdrawal PHP200.00/withdrawal
<b>Electronic Money Transfer (EMT)</b> <ul style="list-style-type: none"> <li>PHP20,000.00 and Below</li> <li>Above PHP20,000.00</li> </ul>	PHP100.00
	PHP100.00 + 1/8 of 1% in excess of PHP20,000
<b>Printing and Reprinting of Bank Statements/Snapshot Fee</b> <ul style="list-style-type: none"> <li>Government Customers - Free for transactions within 3 months from date of request</li> <li>Private Customers</li> </ul>	PHP50.00/page
<b>Bank Certification</b>	
<ul style="list-style-type: none"> <li>Deposit Balance (for all kinds of bank deposit certification except those covered in MOA/MOU)</li> <li>Loan Balance</li> <li>Loan Full Payment</li> <li>Cash Payment of Donor's Tax, Capital Gains Tax, Estate Tax</li> </ul>	PHP200.00/ certification

<b>Bank Certificate on Bank Guarantee Against Deposit (BGAD)</b>	
• 1 year or 360 days	PHP1,000.00
• 120 days	PHP400.00
• Extension of term for another 120 days	PHP400.00
<b>Certified True Copies of Documents</b>	
• Government Customers – Free for transactions within 3 months from date of request • Private Customers	PHP100.00/page
<b>Passbook Replacement (lost or damaged)</b>	PHP200.00
<b>Courier Fee</b>	PHP100.00/item
• Foreign checks for clearing • ATM Cards	

## B. Request for Video (CCTV) Footage

Requesting Party	ADB of Deposits	Service Charge	
		For Viewing	For Releasing
<b>LANDBANK Clients/ Depositors</b>	≤ PHP500,000.00	PHP500.00	PHP1,000.00
	> PHP500,000.00	Waived	Waived
<b>Non-LANDBANK Clients/ Depositors</b>	-	PHP1,500.00	PHP1,500.00

## C. Checks

Types of Checkbook	Price/Fee
<b>Personal Checkbook</b> (Booklet of 50 pcs.)	PHP350.00
<b>Commercial Checkbook</b> (Booklet of 100 pcs.)	PHP600.00
<b>MDS Checkbook</b> (Booklet of 100 pcs.)	PHP1,000.00
<b>Manager's Check</b>	PHP100.00/check
<b>Gift Check</b>	PHP55.00/check
<b>Continuous Form Check/Other Customized Checks</b>	To be based on the approved arrangements and design per Memorandum of Agreement

## D. Check Warehousing Facility

Transaction	Fee per Check
<b>Acceptance of Post-Dated Check (PDC)</b>	PHP10.00
<b>Pull-out by depositor</b>	PHP100.00
<b>Resetting of Credit Date</b>	PHP100.00

## E. Safety Deposit Box Fees\* (SDB)

Dimensions	Deposit for SDB Keys	Forced Opening Fee	Annual Rental Fee
a) 5" x 5" x 24"	PHP2,000.00	PHP3,000.00	PHP1,000.00
b) 3" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,200.00
c) 4" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,200.00
c) 5" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,500.00
d) 10" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP2,500.00
<b>Conditions on the use of SDB:</b> 1. To avail of SDB, depositor must have account/s with total ADB of at least PHP200,000 2. Rental Fee is waived if ADB is at least PHP1.0M at any time 3. SDB contract is valid for two (2) years			

## F. Branch Loans

Type of Service/Transaction	Fees/Charges
<b>Salary Loan</b>	
<ul style="list-style-type: none"> <li>Processing fee (except DepEd)</li> </ul>	<ul style="list-style-type: none"> <li>Term of 36 months and below - 1% of loan, minimum of PHP500.00 to maximum of PHP5,000.00</li> <li>Term of beyond 36 months - 1% of loan but not to exceed PHP10,000.00</li> </ul>
<ul style="list-style-type: none"> <li>Pre-payment fee (except DepEd)</li> </ul>	1% of remaining loan balance, minimum of PHP500.00 to maximum of P10,000.00
<b>Loan Against Hold-Out on Deposit/ Assignment of Government Securities</b>	
<ul style="list-style-type: none"> <li>Processing fee</li> </ul>	¼ of 1% of loan, minimum of PHP500.00 to maximum of P10,000.00

## G. Digital Banking Transactions

Transaction/ Services	LANDBANK Visa Debit Card (LVDC)/ GSIS UMID/ PISO Plus VISA BDA	Proprietary (includes Sikat Saka, Bagong Bayani, Corporate Payment Card [CPC])	RFID	E-Card	LANDBANK Prepaid Card (LPC)-Cash Card	LANDBANK Prepaid Card (LPC) (GPR, Gift Card, Travel Card, Agent Banking Card, etc.)	Modified Disbursement Scheme (MDS) Account
<b>LANDBANK Card Transactions via ATM</b>							
Interbank Withdrawal	Subject to fees set by other banks					PHP10.00	N/A
Interbank Balance Inquiry						PHP1.00	N/A
Fund Transfer via LANDBANK ATM LANDBANK to LANDBANK	PHP10.00	PHP10.00	PHP10.00	PHP10.00	PHP10.00	N/A	N/A
LANDBANK to Other Banks	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A	N/A
Fund Transfer via Other Banks' ATMs LANDBANK to LANDBANK	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A	N/A
LANDBANK to Other Banks	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A	N/A
Bills Payment	Free	Free	Free	Free	Free	N/A	N/A
International Cash Withdrawal	PHP150.00	N/A	N/A	N/A	N/A	Travel Card - \$3.00 Others - PHP150.00	N/A
International Balance Inquiry	PHP50.00	N/A	N/A	N/A	N/A	Travel Card - \$1.00 Others - PHP50.00	N/A

<b>LANDBANK Card Transactions via POS</b>							
LANDBANKasama POS Cash-In	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	N/A
LANDBANKasama POS Cash-Out	PHP30.00	PHP30.00	PHP30.00	PHP30.00	PHP30.00	PHP30.00	N/A
LANDBANKasama POS Fund Transfer (LMPC to LMPC)	N/A	N/A	N/A	N/A	N/A	PHP3.00	N/A
LANDBANKasama Bills Payment (CPC)	N/A	PHP30.00	N/A	N/A	N/A	N/A	N/A

<b>Online Banking (Fund Transfer)</b>							
InstaPay*	PHP15.00	PHP15.00	PHP15.00	PHP15.00	N/A	N/A	PHP15.00
PesoNet	PHP15.00	PHP15.00	PHP15.00	PHP15.00	N/A	N/A	N/A

\*Interbank fund transfer fee is waived for the first three transactions amounting to P1,000 and below per day (except MDS transactions)

## H. Other Fees

Transaction/ Services	LANDBANK Visa Debit Card (LVDC)/ GSIS UMID	Proprietary (includes Sikat Saka, Bagong Bayani, Corporate Payment Card [CPC])	RFID	E-Card	LANDBANK Prepaid Card (LPC)-Cash Card	LANDBANK Prepaid Card (LPC) (GPR, Gift Card, Travel Card, Agent Banking Card, etc.)	LANDBANK PISO Card/ PISO Plus VISA BDA	OFBank Card
<b>Inactivity Fee</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Initial Card Fee<sup>4/</sup></b>	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	N/A	PHP150.00
<b>Replacement Card Fee</b>	Regular - PHP150.00  GSIS UMID - PHP300.00	PHP110.00	PHP300.00	PHP250.00	<sup>2/</sup> PHP150.00	PHP150.00	PHP110.00	PHP150.00
<b>Request for PIN Mailer<sup>5/</sup></b>	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00
<b>Request for PIN Resetting/ PIN Change<sup>5/</sup></b>	PHP100.00	PHP100.00	PHP100.00	PHP100.00	PHP100.00	N/A	PHP100.00	PHP100.00
<b>Over-the-Counter</b>								
• Cash Loading	N/A	N/A	N/A	N/A	PHP20.00	PHP20.00	N/A	N/A
• Cash Refund/ Disbursement	N/A	N/A	N/A	N/A	PHP10.00	PHP10.00	N/A	N/A
<b>Transactions via LANDBANK ATM</b>	<b>LANDBANK Card</b>	<b>Internationally-issued Cards</b>	<b>Other Bank's card</b>					
<b>ATM Withdrawal<sup>3/</sup></b>	Free	PHP250.00	PHP16.00				FREE	FREE
<b>Balance Inquiry</b>	Free	Free	PHP2.00				FREE	FREE

<sup>1/</sup> Applicable fees are subject to change without prior notice.

<sup>2/</sup> Replacement fee for cash card issued under special projects (i.e. grants, subsidies) shall be based on the approved project guidelines.

<sup>3/</sup> Includes cardless withdrawal for LANDBANK cards and cash advance transactions for credit cards.

<sup>4/</sup> No initial card fee shall be collected if existing MOA provides free issuance of initial card.

<sup>5/</sup> Except DSWD Beneficiaries



Regulated by the Bangko Sentral ng Pilipinas  
<https://www.bsp.gov.ph/>

Deposits are insured by PDIC up to P1 Million per depositor.

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