

As of July 1, 2025

## A. Current Account<sup>4/</sup>

NAME OF DEPOSIT PRODUCT	MINIMUM INITIAL DEPOSIT		REQUIRED MINIMUM ADB <sup>5/</sup>		INTEREST RATE (PER ANNUM)	REQUIRED DAILY BALANCE TO EARN INTEREST		MONTHLY SERVICE CHARGE BELOW MINIMUM ADB <sup>5/</sup>	MONTHLY DORMANCY FEE <sup>6/</sup>	FEE IF CLOSED WITHIN 30 CALENDAR DAYS FROM DATE OF OPENING
	INDIV.	CORP.	INDIV.	CORP.		INDIV.	CORP.			
REGULAR CURRENT ACCOUNT	₱5,000	₱10,000	₱5,000	₱10,000	n/a	n/a	n/a	₱200	₱30	₱300
CURRENT ACCOUNT with ATM Access	₱5,000	n/a	₱5,000	n/a	n/a	n/a	n/a	₱200	₱30	₱300
Peso E.A.S.Y Check	₱10,000	₱20,000 (for private) ₱30,000 (for government)	₱10,000	₱20,000 (for private) ₱30,000 (for government)	0.05% <sup>1/</sup>	₱10,000	₱20,000 (for private) ₱30,000 (for government)	₱200	₱30	₱300
Peso E.A.S.Y Check with ATM Access	₱10,000	n/a	₱10,000	n/a	0.05% <sup>1/</sup>	₱10,000	n/a	₱200	₱30	₱300

## B. Savings Account<sup>4/</sup>

NAME OF DEPOSIT PRODUCT	MINIMUM INITIAL DEPOSIT		REQUIRED MINIMUM ADB <sup>5/</sup>		INTEREST RATE (PER ANNUM)	REQUIRED DAILY BALANCE TO EARN INTEREST		MONTHLY SERVICE CHARGE BELOW MINIMUM ADB <sup>5/</sup>	MONTHLY DORMANCY FEE <sup>6/</sup>	FEE IF CLOSED WITHIN 30 CALENDAR DAYS FROM DATE OF OPENING
	INDIV.	CORP.	INDIV.	CORP.		INDIV.	CORP.			
REGULAR PASSBOOK SAVINGS ACCOUNT	₱10,000	₱10,000	₱10,000	₱10,000	0.05% <sup>2/</sup>	₱10,000	₱10,000	₱200	₱30	₱300
SAVINGS ACCOUNT with ATM Access	₱500	n/a	₱500	n/a	0.05% <sup>2/</sup>	₱2,000	n/a	₱200	₱30	₱300
US DOLLAR SAVINGS ACCOUNT	\$100	\$1,000	\$100	\$1,000	0.025% <sup>3/</sup>	\$500	\$1,000	\$5	\$0.50	\$10
EURO SAVINGS ACCOUNT*	€500**	€500**	€500	€500	0.00%	None	None	N/A	€5	€3
LANDBANK PISO ACCOUNT	₱1.00	n/a	None	n/a	0.05%	₱2,000	n/a	waived	waived	₱300
	Maximum Outstanding Balance					: ₱50,000 at any given time				
	Monthly Aggregate Credit/Deposit Limit					: ₱50,000				
	Auto Closure					: With a balance of P1.00 and below; Without transaction for 180 days				

\* Offered in select Branches

\*\* Shall either be purchased from LANDBANK using the client's Peso or USD funds or wire transferred from other banks

## C. Time Deposit Account<sup>4/</sup>

NAME OF DEPOSIT PRODUCT	MINIMUM PLACEMENT	MINIMUM TERM	INTEREST RATE (PER ANNUM)	PRE-TERMINATION RATE/PENALTY	DOCUMENTARY STAMP TAX (DST)
Peso Time Deposit	₱1,000	30 days	Based on LANDBANK's posted rates, terms and amount	Revert to prevailing regular savings rate	Peso - Charge to depositor upon initial placement and every renewal
US Dollar Time Deposit	\$1,000				US Dollar - None
High-Yield US Dollar Time Deposit (HYUSD TD)	\$2,000 up to \$9,999.99	2 years	0.40% <sup>3/</sup> Compounded annually for the duration of the term	<b>Interest rate shall be pro-rated:</b> <ul style="list-style-type: none"> <li><b>One (1) year and below</b> = prevailing US dollar savings deposit interest rate</li> <li><b>More than one (1) year</b> = prevailing US dollar time deposit interest rate for 61-90 days placement</li> <li>Placement may be cancelled without penalty if done within the <b>cooling-off period of two (2) banking days</b> from opening/placement subject to submission of written notice to the Branch</li> <li>All placements cancelled during the cooling-off period of two (2) banking days from opening/placement shall not be entitled to interest</li> </ul>	None
	\$10,000	3 years	0.50% <sup>3/</sup> Compounded annually for the duration of the term		
LANDBANK GreenGrowth Deposit	₱50,000	1 Year (not renewable)	<ul style="list-style-type: none"> <li><b>P50K - below P500K</b> 2.25%</li> <li><b>P500K - below P5M</b> 3.25%</li> <li><b>P5M and above</b> 4.25%</li> </ul>	Revert to prevailing Peso Regular Savings rate	<ul style="list-style-type: none"> <li>Charge to Bank upon placement</li> <li>Charge to depositor if pre-terminated</li> </ul>

## D. Special Deposit Account<sup>4/</sup>

TYPE OF DEPOSIT ACCOUNT	MINIMUM INITIAL DEPOSIT	REQUIRED MINIMUM AVERAGE DAILY BALANCE	REQUIRED DAILY BALANCE TO EARN INTEREST	INTEREST RATE (PER ANNUM)	MONTHLY SERVICE CHARGE IF BELOW MINIMUM AVERAGE DAILY BALANCE <sup>5/</sup>	MONTHLY DORMANCY FEE <sup>6/</sup>	FEE IF CLOSED WITHIN ONE (1) MONTH FROM OPENING DATE	DOCUMENTARY STAMP TAX (DST)
<b>EASY Savings Plus (ESP)</b>  <ul style="list-style-type: none"> <li>Individual Account</li> <li>Institutional Account</li> </ul>	₱20,000	₱20,000	₱10,000	<ul style="list-style-type: none"> <li>P10K - below P20K <b>0.05%</b></li> <li>P20K and above <b>Tiered rates based on LANDBANK'S Regular Peso TD posted rates</b></li> </ul>	₱200	₱30	₱300	None
	₱1,000,000	₱1,000,000	₱1,000,000	<ul style="list-style-type: none"> <li><b>0.50%</b></li> </ul>	₱200	₱30	₱300	None
<b>LANDBANK OptiSaver</b>	₱50,000	₱50,000	₱50,000	<ul style="list-style-type: none"> <li>P50K - below P500K <b>0.05%</b></li> <li>P500K and above <b>Tiered interest rates from 1.00% to 4.00%</b></li> </ul>	₱200	₱30	₱300	None

NAME OF DEPOSIT PRODUCT	MINIMUM PLACEMENT	MINIMUM TERM	INTEREST RATE (PER ANNUM)	PRE-TERMINATION RATE/PENALTY	DOCUMENTARY STAMP TAX (DST)
<b>High-Yield Savings Account (HYSA)</b>	₱1,000,000	30 days	Based on LANDBANK's posted rates, terms and amount	<b>Interest rate shall be pro-rated:</b> <ul style="list-style-type: none"> <li><b>15 days and below</b> = <math>\frac{1}{4}</math> of the given rate or prevailing savings rate whichever is higher</li> <li><b>more than 15 days</b> = <math>\frac{1}{2}</math> of the given rate or prevailing savings rate whichever is higher</li> </ul>	<ul style="list-style-type: none"> <li>Charge to Bank upon initial placement and every renewal</li> <li>Charge to depositor if pre-terminated</li> </ul>

## Computation of Interest

NAME OF DEPOSIT PRODUCT	INTEREST COMPUTATION	MANNER OF INTEREST PAYMENT	FORMULA	WITHHOLDING TAX
<b>CURRENT ACCOUNT</b> <ul style="list-style-type: none"> <li>Peso E.A.S.Y. Check</li> <li>Peso E.A.S.Y. Check with ATM Access</li> </ul>	<b>Daily</b> provided the account meets the required daily balance	<b>Quarterly</b> Accumulated interest shall be credited at the end of each quarter.	<b>Interest due for 1 day</b> Daily Balance x Daily Interest Factor	<b>Peso and Dollar Accounts</b> 20% withholding tax on interest shall be withheld.
<b>SAVINGS ACCOUNT</b> <b>Peso Account</b> <ul style="list-style-type: none"> <li>Regular Passbook Savings Account</li> <li>Savings Account with ATM Access</li> <li>LANDBANK PISO Account</li> </ul> <b>Dollar Account</b> <ul style="list-style-type: none"> <li>US Dollar Savings Account</li> </ul>	<b>Daily</b> provided the account meets the required daily balance	<b>Quarterly</b> Accumulated interest shall be credited at the end of each quarter.	<b>Interest due for 1 day</b> Daily Balance x Daily Interest Factor	
<b>TIME DEPOSIT ACCOUNT</b> <ul style="list-style-type: none"> <li>Peso Time Deposit</li> <li>US\$ Dollar Time Deposit</li> </ul>	Based on a. Face value b. Term	<b>Upon maturity</b>	<b>Interest due for 1 year and below</b> Face Value x Interest Rate x Term / 360	
<ul style="list-style-type: none"> <li>High-Yield US Dollar Time Deposit (HYUSD TD)</li> </ul>	Based on a. Face value b. Term	<b>Accumulated interest shall be credited annually/Upon maturity</b>	<b>Interest due</b> Face Value x Interest Rate x Term / 365  <i>compounded annually, at the end of each year for the duration of the term</i>	
<ul style="list-style-type: none"> <li>LANDBANK GreenGrowth Deposit</li> </ul>	Based on face value	<b>Upon maturity</b>	<b>Interest due</b> Face Value x Interest Rate x Term / 365	
<b>SPECIAL DEPOSIT ACCOUNTS</b> <ul style="list-style-type: none"> <li>EASY Savings Plus (ESP)</li> <li>LANDBANK OptiSaver Account</li> </ul>	<b>Daily</b> provided the account meets the required daily balance	<b>Monthly</b> Accumulated interest shall be credited at the end of each month.	<b>Interest due for 1 day</b> Daily Balance x Daily Interest Factor	
<ul style="list-style-type: none"> <li>High-Yield Savings Account (HYSA)</li> </ul>	Based on a. Face value b. Term	<b>Upon maturity</b>	<b>Interest due</b> Face Value x Interest Rate x Term / 360	

## Sample Computation of Effective Interest Rates

ILLUSTRATION A: SAVINGS ACCOUNT		ILLUSTRATION B: PESO TIME DEPOSIT ACCOUNT	
<b>Assumption:</b>		<b>Assumption:</b>	
Principal	= ₱30,000	Principal	= ₱30,000
Nominal Interest Rate Per Annum	= 0.05%	Term	= 90 days
Manner of Interest Payment	= Quarterly	Nominal Interest Rate Per Annum	= 0.20% (Based on market rates, term and amount)
Withholding Tax on Interest	= 20%	Manner of Interest Payment	= Upon maturity
		Withholding Tax on Interest	= 20%
<b>Gross Interest Proceeds</b>	= <b>₱3.75</b> (₱30,000 x 0.05% x 90/360)	<b>Gross Interest Proceeds</b>	= <b>₱15.00</b> (₱30,000 x 0.20% x 90/360)
Less: Withholding Tax	= <b>₱0.75</b> (₱3.75 x 20%)	Less: Withholding Tax	= <b>₱3.00</b> (₱15.00 x 20%)
<b>Net Interest Proceeds</b>	= <b>₱3.00</b> (₱3.75 - ₱0.75)	<b>Net Interest Proceeds</b>	= <b>₱12.00</b> (₱15.00 - ₱3.00)
<b>Effective Interest (net of tax)</b>	= <b>0.01% (Quarterly); 0.04% (Annually)</b>	<b>Effective Interest (net of tax)</b>	= <b>0.04% (90 days)</b>

<sup>1/</sup> Effective on 19 August 2020 - Interest Rates for Peso EASY Check and Peso EASY Check with ATM Access

<sup>2/</sup> Effective on 1 August 2020 - Interest Rates for Regular Passbook Savings Account, Savings Account with ATM Access

<sup>3/</sup> Effective on 1 July 2021 - Interest Rates for US Dollar Savings Account, HYUSD TD

<sup>4/</sup> Accounts covered by a Memorandum of Agreement (MOA) shall abide by the terms of the Agreement

<sup>5/</sup> Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter. Monthly collection to start at the end of the second month

<sup>6/</sup> Accounts with no depositor-initiated financial transaction for 1 year for Demand Deposit Accounts and 2 years for Savings Deposit Account and which fall below the required ADB. Monthly collection to start on the 5<sup>th</sup> year reckoned from the date of last financial transaction.



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