

**Maximize your savings with
optimal interest rates**



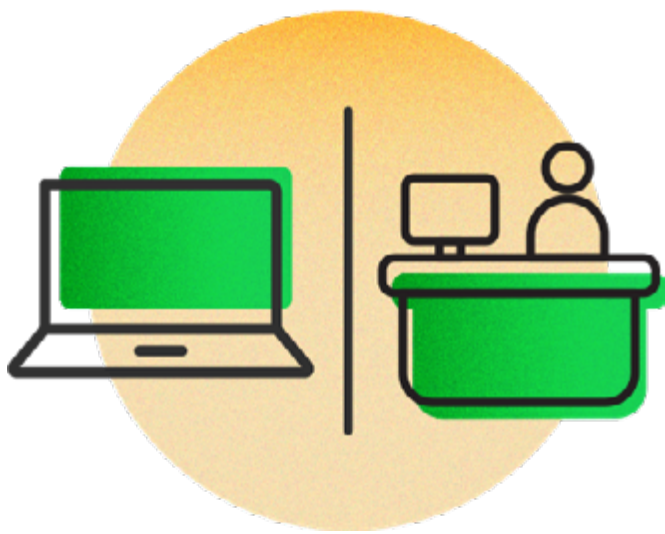
LANDBANK

OPTISAV^{ER}

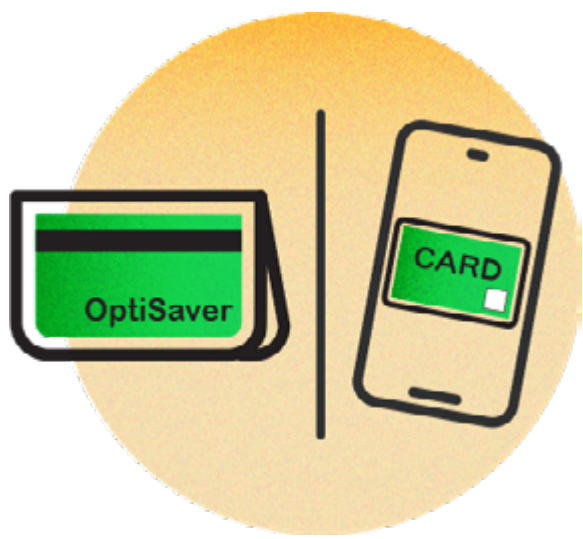
**Save more, earn more with tiered interest rates
up to 4% based on average daily balance**



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Open through the LANDBANK Mobile Banking Application (MBA) or a LANDBANK Branch



Two account options (LANDBANK Visa Cardless or Passbook account)



Convenient monitoring through the LANDBANK MBA



Tiered interest rates from 0.05% to 4.00%

Minimum initial deposit

P50,000.00

Required minimum balance to earn interest

P50,000.00

Minimum term

None

Allowed number of deposits and withdrawals/fund transfer per month

Unlimited

Interest computation

Daily

Withholding tax

20%

Deposit instrument

LANDBANK Visa Cardless account or OptiSaver
Passbook

PDIC Insurance

P500,000.00

INTEREST RATES

ADB Range: P50,000 – P499,999.99

Interest Rate: Regular interest rate of 0.05%

ADB Range: P500,000.00 and above

Interest Rate: Tiered rates based on ADB

ADB Range	Interest Rate*
50,000.00 – 499,999.99	0.05%
500,000.00 – 999,999.99	1.00%
1,000,000.00 – 2,999,999.99	2.00%
3,000,000.00 – 4,999,999.99	2.50%
5,000,000.00 – 6,999,999.99	3.00%
7,000,000.00 – 8,999,999.99	3.50%
9,000,000.00 – 9,999,999.99	3.75%
10,000,000.00 and up	4.00%

*present interest rates, subject to quarterly repricing

FEES

Type	Amount
Service Fee in excess of two (2) withdrawals per month for over-the-counter transactions	P200.00 per withdrawal, automatically deducted by the system from deposit account at the end of the month
Service Fee for Falling Below Minimum ADB	P200.00/month
Dormancy Fee	P30.00/month
Service Fee if closed within 30 calendar days from date of opening	P300.00
Documentary Stamp Tax	None
Replacement Fee for lost/damaged passbook or conversion of account	P200.00

FUNCTIONALITIES

	LANDBANK Visa Cardless account	Passbook
Usage Channels	<p>As source and destination account for fund transfer or crediting channels.</p> <p>Viewing of the following through the MBA:</p> <ul style="list-style-type: none"> • Current account balance • Transaction history 	
Over-the-counter transactions	Applicable based on existing procedure, even within ATM withdrawal limit	
Automatic Closure	90 days zero balance	

*subject to cardless transaction processing rules

**Interbank through Instapay and PESONet, VISA direct money transfer, LANDBANK Remittance System (LBRS), weAccess and eMDS



INTEREST

To be accrued daily and shall be credited to the account at the end of every month. Interest due for one (1) day shall be computed as:

Daily Balance x Daily Interest Factor

The interest earned on this deposit shall be subject to the prevailing withholding tax rate.



DEPOSITS

Can be made through the following modes:

- Over-the-counter by the depositor or through authorized representative
 - For LANDBANK Visa Cardless account:
via Cash Deposit Machine
 - Fund transfer via ATM or the LANDBANK Mobile Banking App (MBA)
 - Interbank fund transfer
-



WITHDRAWALS

For passbook accounts: must be made by the depositor personally or by an authorized representative

For LANDBANK Visa Cardless: can be performed through the MBA (fund transfer or bills payment), cardless withdrawal via LANDBANK ATMs, and over-the-counter



DORMANCY

Follows existing procedure on the dormancy of a regular LANDBANK account



ACCOUNT CLOSURE

Follows existing procedures on the closure of a regular and internet banking account

For accounts closed within 30 calendar days from the date of opening, service fee applies

For more information, contact:

LANDBANK CUSTOMER CARE DEPARTMENT

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SERVING THE NATION

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www.landbank.com

Regulated by the Bangko Sentral ng Pilipinas.

Deposits are insured by PDIC up to P500,000 per depositor

A proud member of ***BancNet***