

As of July 2026

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Cash Deposit/Withdrawal (outside the province) (Except for Government Accounts, GSIS members/pensioners, OFBank Accounts, LANDBANK Mobile Branch accounts) - PHP50,000.00 and below - Above PHP50,000.00	PHP100.00 PHP200.00
Inter-branch On-us Check Encashment - OSVS Fee - PHP50,000.00 and below - Above PHP50,000.00	PHP100.00/check PHP200.00/check
Inter-branch Debit Memo/Credit Memo (outside the province) (Except MDS LDDAP-ADA, Government Accounts, GSIS members/pensioners, LANDBANK Mobile Branch accounts) - PHP50,000.00 and below - Above PHP50,000.00	PHP100.00 PHP200.00
Account falling below minimum Average Daily Balance (ADB) (Savings, Demand and Special Deposit Accounts: ESP and OptiSaver) - Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter - Collection - Monthly to start at the end of the 2nd month	PHP200.00/month
Closing of Account (Savings, Demand and Special Deposit Accounts: ESP and OptiSaver) Closing of Account within 30 calendar days from date of account opening	PHP300.00
Stop Payment Order (SPO) (except for Government Accounts)	PHP100.00/check
Returned Check - Penalty charge per returned check - Handling fee for Returned Checks and Other Cash Items (RCOCI)	PHP2,000.00/check
	PHP200.00/day for every PHP40,000.00 amount of check or a fraction thereof
Dormant Account Savings and Special Deposit Accounts: ESP and OptiSaver - Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB - Collection - Monthly to start on the 5th year, reckoned from the date of last financial transaction Demand Deposit Account - Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB - Collection - Monthly to start on the 5th year from the date of last financial transaction	PHP30.00/month
Service Fee in excess of two (2) OTC withdrawals per month - Easy Savings Plus (ESP) Account - OptiSaver Account	PHP100.00/withdrawal PHP200.00/withdrawal
Electronic Money Transfer (EMT) - PHP20,000.00 and Below - Above PHP20,000.00	PHP100.00
	PHP100.00 + 1/8 of 1% in excess of PHP20,000
Printing and Reprinting of Bank Statements/Snapshot Fee - Government Customers - Free for transactions within 3 months from date of request - Private Customers	PHP50.00/page
Bank Certification	
- Deposit Balance (for all kinds of bank deposit certification except those covered by MOA/MOU) - Loan Balance - Loan Full Payment - Cash Payment of Donor's Tax, Capital Gains Tax, Estate Tax	PHP200.00/ certification

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

B. Request for Video (CCTV) Footage

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

C. Checks

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

D. Check Warehousing Facility

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

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"			PHP1,200.00
c) 4" x 10" x 24"			
c) 5" x 10" x 24"			
d) 10" x 10" x 24"			
Conditions on the use of SDB: 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			

*per BOC Resolution No. 2022-0727-064

F. Branch Loans

Type of Service/Transaction	Fees/Charges
SALARY LOAN	
System Fee	
Private	2% loan amount, but not to exceed P7,500.00
Government	
• Term of 36 months and below	1% of loan amount, min. of P500 but not to exceed P5,000.00
• Term of more than 36 months	1% of loan amount, min. of P500 but not to exceed P10,000.00
DepEd	Fixed at P4,000.00
Pre-termination/Pre-payment Fee <i>Note: Except DepEd</i>	1% of remaining loan balance, minimum of PHP500.00, maximum of P10,000.00
Penalty on past due amount (principal) after 30 days cure period	
• Private and Government	2% per month
• DepEd	3% per month

BACK-TO-BACK LOAN	
Processing Fee	¼ of 1% of loan amount, minimum of P500 but not to exceed P10,000.00

PENSION AND EMERGENCY RELIEF (PeEr) LOAN	
System Fee	1.5% of loan amount, but not to exceed P5,000.00
Penalty on past due amount (principal) after 30 days cure period	2% per month

EMERGENCY LOAN FOR CALAMITY STRICKEN AREAS	
System Fee	Waived
Pre-termination/Pre-payment Fee	
Penalty on past due amount (principal) after 30 days cure period	2% per month

G. Digital Banking Transactions

Transaction/ Services	LANDBANK Visa Debit Card (LVDC)/ GSIS Card/ PISO Plus VISA BDA	Proprietary (includes Sikat Saka, Bagong Bayani, Corporate Payment Card [CPC])	RFID	E-Card	LANDBANK Institutional Cash Card (LICC) (Proprietary Card)	LANDBANK Mastercard Prepaid Card (LMPC) (GPR, Agent Banking Card, etc.)	Modified Disbursement System (MDS) Account
LANDBANK Card Transactions via ATM							
Interbank Withdrawal	Subject to fees set by other banks					PHP18.00	N/A
Interbank Balance Inquiry						PHP1.00	
Fund Transfer via LANDBANK ATM LANDBANK to LANDBANK	PHP10.00					N/A	
LANDBANK to Other Banks	PHP25.00						
Fund Transfer via Other Banks’ ATMs LANDBANK to LANDBANK							
LANDBANK to Other Banks							
Bills Payment	Free						
International Cash Withdrawal	PHP150.00	N/A				Travel Card - \$3.00 Others - PHP150.00	
International Balance Inquiry	PHP50.00					Travel Card - \$1.00 Others - PHP50.00	

Transaction/ Services	LANDBANK Visa Debit Card (LVDC)/ GSIS Card/ PISO Plus VISA BDA	Proprietary (includes Sikat Saka, Bagong Bayani, Corporate Payment Card [CPC])	RFID	E-Card	LANDBANK Institutional Cash Card (LICC) (Proprietary Card)	LANDBANK Mastercard Prepaid Card (LMPC) (GPR, Agent Banking Card, etc.)	Modified Disbursement System (MDS) Account
LANDBANK Card Transactions via POS							
LANDBANKasama POS Cash-In	PHP3.00 to PHP15.00						N/A
LANDBANKasama POS Cash-Out	PHP30.00						
LANDBANKasama POS Fund Transfer (LMPC to LMPC)	N/A					PHP3.00	
LANDBANKasama Bills Payment (CPC)	N/A	PHP30.00	N/A				
Online Banking (Fund Transfer)							
InstaPay	PHP0.00*				N/A	PHP0.00	PHP15.00
PesoNet							N/A
*Transfer fees effective July 7, 2026 Note: Fee may vary depending on the agreement with respective agency/institution							

H. Other Fees

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

^{1/} Applicable fees are subject to change without prior notice.

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

^{3/} Includes cardless withdrawal for LANDBANK cards and cash advance transactions for credit cards.

^{4/} No initial card fee shall be collected if existing MOA provides free issuance of initial card.

^{5/} 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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