



RCBC Resumption of Payment FAQs

What happens to my loan now that the Payment Holiday has been lifted?

Starting June 1, 2020, the collection of loan payments will resume. Clients with previously scheduled Auto Debit Arrangements with their RCBC account will be debited on the scheduled date and clients with Post-Dated Check arrangements will be deposited on the scheduled date. Payments over-the-counter will continue to be accepted, in accordance with your scheduled monthly amortization.

What if I did not avail of the Payment Holiday?

If you did not avail of the Payment Holiday, please pay the lapsed amortizations immediately, or for other options, please call our Loans Customer Care Hotline at +63-2-8555-8772, Domestic Toll free number at 1-800-10000-8772, or our Collections Hotline at 8555-8703, Mondays to Fridays from 8:30AM to 5:30PM. You may also email RCBCCollections@rcbc.com.

What if I availed of the Payment Holiday?

For those who have availed the Payment Holiday, you may proceed with the payment of your monthly amortization plus the accrued interest on the next due date. For your ease and convenience, we have prepared flexible options for you to pay the accrued interest on staggered basis (i.e., 3, 6, 9 or 12 months) or staggered for the remaining term of the loan.

We would be more than glad to hear from you. You may conveniently request for computations on accrued interest as follow:

Via Email	Via SMS
Use "ACCRUED INTEREST" as email subject and provide Full Name, Loan Account Number and birthdate in the email content and send to RCBCCollections@rcbc.com	Text "ACCRUED INTEREST" _Full Name_ Loan Account Number _Birthdate" and send to 0995- 032-5091

For clients who were not able to signify their choice whether to avail or not of the Payment Holiday, these loans were automatically enrolled to avail of the Payment Holiday in accordance to the provisions of the Bayanihan Act. As such, please be reminded that interest will be charged on your outstanding principal balance during the Payment Holiday.

Should you have any queries on your loan account, we encourage you to do it from the safety of your home by calling our Loans Customer Care Hotline at +63-2-8555-8772, Domestic Toll free number at 1-800-10000-8772, or our Collections Hotline at 8555-8703, Mondays to Fridays from 8:30AM to 5:30PM. You may also email RCBCCollections@rbc.com.

To know more about the Payment Holiday please visit: https://www.rbc.com/uploads/media/May-15-2020--Payment-Holiday-Extension_FAQs.pdf