

FREQUENTLY ASKED QUESTIONS – RCBC SAVINGS ACCOUNT+CREDIT CARD BUNDLE
Phase 2 – Updated as of December 5, 2018

1. What is this product?

- This bundle is a joint offer wherein new-to-bank and existing RCBC clients can get a complimentary credit card from RCBC Bankard when they open a new RCBC Peso Savings account with at least an initial P10,000 deposit. They can choose any kind of RCBC Peso Savings account (except for Payroll and Telemoney account types).
NOTE: For applicants who will open Regular Savings ATM or Passbook accounts, it is required that the FlexiSavers product be offered/opened in lieu of the Regular Savings ATM/Passbook variants.
- The complimentary RCBC Bankard credit card has the following features:
 - o Default credit limit of P5,000
 - o Waived annual fee for the first year
 - o Cash advance of up to 30% of the credit card's limit
 - o For increases in credit limit, kindly advise the client to coordinate directly with RCBC Bankard through their Customer Service: (02) 888-1888 or email at service@rcbcbankard.com.

2. Who can avail of this product?

- This bundle is open to **new-to-bank or existing RCBC clients** who will open a new RCBC Peso Savings accounts with at least an initial P10,000 deposit.
- Existing RCBC clients with MyWallet and/or payroll accounts only (still no existing savings accounts)
- Existing RCBC clients with non-CASA accounts, i.e. Trust, Wealth, Loans, etc, but still does not have a savings account
- RCBC clients with closed accounts but wants to reactivate their savings accounts
- RSB clients who do not have existing accounts with RCBC
- They can only avail of this bundle in the following branches:
 1. MM – Greenbelt
 2. MM – Salcedo
 3. MM – JY Campos
 4. MM – Malayan Plaza
 5. MM – RCBC Plaza Main
 6. MM – Eastwood Mall
 7. MM – Quezon Ave. - Roosevelt
 8. MM – JP Rizal
 9. MM – Pasong Tamo EDSA
 10. MM – E. Rodriguez - Dona Josefa
 11. MM – The Strip - Ortigas Ave.
 12. MM – Sto. Domingo, Quezon Ave
 13. MM – Leviste-Salcedo
 14. MM – Aurora Blvd. – Madison
 15. MM – McKinley Hill
 16. MM – Macapagal Ave. – EDSA
 17. MM – ADB Avenue-Garnet
 18. MM – Annapolis Greenhills
 19. Luzon – Starmall Daanghari

20. Luzon – Sta. Rosa

21. Luzon – Rosario

NOTE: The digital campaign launched to support this new product offer is targeted to millennials, ages 21 to 35, however, this is open to interested parties of all ages as long as they proceed to complete the requirements in the five participating branches.

3. Who cannot avail of this product?

- Returning clients of RCBC with bank-initiated closed accounts
- Applicants with BAP adverse findings
- Applicants with delinquency/written off accounts with other banks
- Applicants with delinquency with RCBC Bankard

NOTE: These may be known based on the pre-screening done by the branch personnel re: delinquencies and to manage approval expectations as well by the client.

4. How do I avail of this product?

- Via RCBC Touch Q (online)
 - Open an RCBC Savings Account via <https://touchq.rcbc.com>
 - Prepare a P10,000 initial deposit, at least one (1) valid ID and visit any of the pilot branches
 - Existing account opening & management policies regarding RCBC Savings Accounts apply.
- Via participating RCBC branches
 - Prepare a P10,000 initial deposit, at least one (1) valid ID and visit any of the pilot branches
 - Existing account opening & management policies regarding RCBC Savings Accounts apply.

5. What do I need to avail of this product?

- If you choose to open an RCBC Savings account, you will need at least one (1) photo-bearing government-issued ID, proof of address and at least P10,000 initial deposit.
- You will also need to comply with RCBC's Retail Terms & Conditions when opening your account. All existing account opening & management policies pertaining to RCBC Savings accounts apply.
- Since the RCBC Bankard credit card is complimentary, you **do not need** to present any additional documents to get the credit card, but your application will still be subject to RCBC Bankard's standard processing and card delivery timings.

6. Is this product available nationwide?

- Not yet. This bundled offer is offered in select branches only. Please refer to Question #2 for the complete list of branches.
- Please wait for our announcement regarding the nationwide availability of this offer.
 - *For Social Care: If a potential client is located in an area not covered by the pilot branches, but wants to sign up for the product, send them a DM requesting for their email or mobile number should they be interested to be notified once the offer is nationwide. Sample spiel below:*

Hi (name of customer), may we request for your email and contact number so we can inform you once this offer is available in your area?

7. How much is the minimum initial deposit needed?

- You will only need an initial P10,000 deposit to your new RCBC Peso Savings account.

8. Do I need to submit any documents to get the RCBC Bankard credit card?

- Since the RCBC Bankard credit card is complimentary, you **do not need** to present any additional documents on top of the requirements to open a savings or checking account. You just need to open a RCBC Savings or Checking account with an initial P10,000 deposit via <https://touchq.rcbc.com/> and proceed to our participating branches.

9. How much is the credit limit of the complimentary RCBC Bankard credit card?

- The default credit limit is at P5,000. Should you wish to have your credit limit increased, you may call RCBC Bankard through their Customer Service at (02) 888-1888 or email at service@rcbcbankard.com.

10. How long is the processing and delivery of the credit card?

- Processing of complimentary credit card can be as fast as 3 banking days. If your application is approved, your complimentary credit card will be delivered to you within 7 to 10 banking days.
- Kindly note that processing and approval of the complimentary credit card will be subject to the terms & conditions of RCBC Bankard.

11. Is this the same as RCBC Bankard Instacard?

- No, this bundled offer is different from RCBC Bankard Instacard. This bundled offer does not require any holdout deposit and will not require you to submit additional documents besides the requirements needed to open a savings or checking account.
- To know more about RCBC Bankard Instacard offer, you can visit here: <https://www.rcbcbankard.com/rcbc-bankard-instacard/>

12. Is this offer open to new savings opened under RCBC Savings Bank?

- No. This bundled offer is only open to new savings or checking accounts under RCBC.

13. What if I have an existing savings account with RCBC and I want to avail of this bundle?

- If you have an existing savings account with RCBC, you will just need to open an additional savings account with an initial deposit of P10,000 in any of the participating branches to avail of this bundle.

14. What if I closed my old RCBC account, can I still avail of this bundle?

- Yes, you may. You just need to open a new RCBC savings account with an initial deposit of P10,000 in any of the participating branches to avail of this bundle.

15. How do I follow-up the status of my credit card application & delivery?

- To check the status of your credit card application or delivery, you may call RCBC Bankard through their Customer Service at (02) 888-1888 or email at service@rcbcbankard.com.