

PRODUCTS & SERVICES

PRODUCTS & SERVICES

LOANS	
Product/Service	Description
Commercial Loans (Peso and/or Foreign Currency)	
Short- Term Revolving Facilities	
Non-Trade Facilities	
Credit Line	This is a revolving credit facility made available to a client within the approved limit(s) and tenor(s). This is usually granted to augment a business' short term working capital requirements.
Accounts Receivable Line (ARL)	This is a revolving credit facility that is meant to liquefy a borrower's accounts receivables.
Bills Purchased Line (BPL)	BP is a credit line utilized for the purchase of current-dated local checks.
Second Endorsed Checks Line (SECP)	This is a form of accommodation to eligible clients to allow purchase of checks drawn to individuals / entities other than the borrower – presenter.
Trade Facilities	
These are credit facilities used to finance the movement of goods / merchandise and services within or across country borders and self-liquidating in nature.	
Import / Domestic Trade Facilities	
Letter of Credit Line	This is a credit facility against which the Bank will issue a written undertaking (i.e., Letter of Credit) given to the seller upon the instruction of the customer / buyer, to pay at sight or at a determinable future date within a prescribed time limit and against stipulated documents.
Trust Receipt (TR) Line	This is a credit facility granted by the Bank to finance bills drawn under domestic or import LCs issued by the Bank. Goods financed by the Bank under LC are released to the customer / buyer under a Trust Receipt (TR) Agreement. Trust Receipt is a security transaction intended to aid in financing importers or domestic buyers. It is the security feature in the LC / TR transaction wherein the Bank extends a loan to a borrower covered by the letter of credit, with the trust receipt as a security for the loan.
Shipping Guarantee	Shipping Guarantee / Shipline Bond is an undertaking issued by the Bank at the request of the importer, addressed to the carrier (shipping company), asking the carrier to accept guarantee in place of the original shipping document (bill of lading), to release the carrier of any legal consequences because it has released the goods without an original shipping document.
Export Financing	
Export Advance Loan / Line	This credit facility is used to finance the production of export sales where the loan is granted for the pre-export requirements of the client.
Export Bills Purchased Line	The Bank purchases drafts or bills of exchange arising from export transactions, drawn on LCs issued by foreign banks.
Others	
Standby LC Facility	A standby LC is established primarily as a payment undertaking issued by the Bank to support an underlying contract. It serves as a security or guarantee for the payment of a loan or the performance of an obligation.
Bank Guarantee	A bank guarantee is an irrevocable commitment of the Bank binding itself to pay a sum of money in the event of non-performance of a contract by a third party.
Long-Term Non-Revolving Facilities	
These are non-evolving facilities maturing beyond one year (from date of commitment to date of final payment).	
Corporate Finance Loans	
Project Finance Loans	

Product/Service	Description
Microfinance Loans (through Rizal Microbank)	
SmallBiz Regular Loan	The Small Biz Regular Loan is an individual loan product designed to cater the financial needs of businessmen who wish to further improve their business operations. It aims to make available affordable and easily accessible credit to entrepreneurs to help them finance and/or expand their present business operations and increase their incomes. Loan amount from more than PhP1,000,000.00 up to PhP5,000,000.00 subject to client's capacity to pay. Loan increases are subject to repayment behavior and capacity evaluation
SmallBiz Lite	This product aims to provide financial capital to micro and small entrepreneurs who are capable to borrow at least P100,000 with the intention to improve their business operations. Such access to credit will enable these clients to expand their business and consequently, increase their income. The product primarily targets entrepreneurs who generate daily, weekly, semi-monthly or monthly income, have adequate financial records (whether or not these are formalized through an audited financial statement) and have been operating for at least three years. Loan amount ranges between P100,000 to P1 Million subject to client's capacity to pay. Loan increases are subject to repayment behavior and cash flow evaluation.
Small Biz RCL	The Small Biz Revolving Credit Line (RCL) Facility is a flexible, standby, individual loan product of Rizal MicroBank. The Small Biz RCL allows a borrower to borrow money from the Bank without the hassle of applying for a loan every time the need for funds arises. It is a reusable source of funds that can readily be tapped at the borrower's discretion subject to approved credit line limit and term set by the Bank. The line will be available for one year. During this allotted period of time, the facility will allow the borrower to take out, repay, and take the loan out again, and allow the borrower to use as much of the credit as is available and only pay interest on what has been used. Up to PhP20,000,000.00 subject to client's capacity to pay. Loan increases are subject to repayment behavior and capacity evaluation.
Value Chain Financing Loans	Value Chain Financing is a loan facility program that offers different business solutions to bank partners addressing the financing gap within their value chain.
Purchase Order Financing	Extend additional working capital to your suppliers via a term loan or credit line facility where the maximum loan is based on the resources needed to finance your orders.
Payables Financing	Spend your capital in a more efficient manner by paying for your purchases within 30-90 days but still allow your suppliers to receive their payments within 1-2 days.
Distributor Financing	Grow your revenues by enabling your distributors/clients to procure more goods from your company, with the loans given to enact this (increased) purchase.
SPECIAL LENDING FACILITIES	
BSP Rediscounting Facility	
CONSUMER LOANS	
Auto Loans	A loan that helps finance a purchase of a brand new or used car
Auto Loan Plus	An auto loan facility that comes with Motor Car Insurance for the entire loan term. Insurance premium is paid monthly along with the loan amortization and in equal amount throughout the duration of the loan.
Housing Loans	a loan that helps finance the purchase of real property, or the construction/ renovation of a house.

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Home Loan Plus	a home loan facility that comes with Fire Insurance for the entire loan term. Insurance premium is paid monthly along with the loan amortization and in equal amount.
PERSONAL LOANS	
RCBC Personal Loan	<p>A multi-purpose and unsecured installment loan facility for personal needs.</p> <ul style="list-style-type: none"> • A client may borrow from Php20,000 to Php2M for as low as .90% monthly add-on rate from 6 to up to 36 months • Current application channels: Branch and Direct Sales agencies <p>Terms & Conditions apply.</p>
RCBC Salary Loan	<p>A multi-purpose and unsecured installment loan facility available to individuals employed by accredited RCBC Salary Loans companies.</p> <ul style="list-style-type: none"> • A client may borrow from Php10,000 to Php2M payable from 3 to up to 60 months • Current application channel: Through Company HR <p>Terms & Conditions apply.</p>
RCBC Payday NOW	<p>A salary advance facility that enables pre-qualified RCBC Payroll account holders to instantly receive in advance a portion or up to 40% of their next salary.</p> <ul style="list-style-type: none"> • Availment is exclusively via the RCBC Pulz app and funds will be deposited directly into the client's payroll account in just a few seconds. • Payment is via automatic salary deduction • Processing fee is Php125 or 3% of the loan amount, whichever is higher. <p>Terms & Conditions apply.</p>
RCBC Salary Loan NOW	<p>A fully digital loan facility for pre-qualified RCBC Payroll Account holders with higher loan amount and more flexible & longer terms, exclusively available through the RCBC Pulz app.</p> <ul style="list-style-type: none"> • Application is fully automated via the RCBC Pulz app • Payments are divided according to the number of payroll credits per month via automatic salary deduction • Funds will be deposited directly into the client's payroll account in just a few seconds <p>Terms & Conditions apply.</p>
RCBC Personal Digital Loan	<p>A multi-purpose and unsecured installment loan facility for pre-qualified RCBC clients exclusively available through the RCBC Pulz app.</p> <ul style="list-style-type: none"> • Application is fully automated via the RCBC Pulz app • A client may borrow from Php20,000 to Php2M payable from 6 to up to 36 months • Hassle-free payment via Automatic Debit Arrangement (ADA) <p>Terms & Conditions apply.</p>
RCBC InstaLoan	<p>RCBC InstaLoan is a revolving credit facility that gives clients flexible, on-demand access to funds for personal use. It's ideal for managing financial needs or covering unexpected expenses such as tuition fees, travel, car repairs, home improvements, or debt consolidation.</p> <ul style="list-style-type: none"> • Available for pre-qualified customers • Enjoy flexible access to funds with a separate loan line. • Access up to 1 Million for your various needs with rates as low as 0.90% per month for repayments 6 to 60 months

Product/Service	Description
DEPOSITS	
Peso Deposits	
Checking Accounts	
One Account	A peso deposit account that offers savings, checking, and time deposit features in a single account with zero maintaining balance. Customizable add-on features with equivalent maintaining ADBs may also be opted for.
eWoman Checking	A premier checking account that is especially designed for women that comes with a transaction journal, debit card, and free life insurance.
Dragon Checking	A checking account that combines the tiered interest income feature of a savings account and the functionalities of a checking account that comes with a debit card, transaction journal, and checkbook.
OneAccount Business	A deposit account designed to be a savings, checking and time deposit bank product all rolled into one account catering to the needs of SME Retail clients.
Savings Accounts	
One Account	A peso deposit account that offers savings, checking, and time deposit features in a single account with zero maintaining balance. Customizable add-on features with equivalent maintaining ADBs may also be opted for.
Basic Savings Account	A non-interest earning savings account that caters to all walks of life. With one (1) valid ID or Barangay Certificate and initial deposit of P100, the client can already start his/her financial journey.
iSave	A virtual savings account that provides free personal accident insurance, hospitalization benefit, and tiered interest rates.
GoSavers	A start-up savings account that helps kids and teens save money and transact easily with a debit card and/or passbook.
Regular Savings (ATM + Passbook)	A deposit product that safe keeps funds while it earns interest. It comes with a debit card for ease in transaction.
Dragon Savings (Peso + USD)	A premier savings account that lets depositors earn higher interest as their deposits grow with no lock-out period, thereby giving them access to their funds anytime.
eWoman Savings	A premier savings account that is especially designed for women that comes with a debit card, passbook, and free life insurance.
TeleMoney ATM Savings Account	This is a savings account for OFWs and their beneficiaries with no initial deposit and no maintaining balance. They keep the accounts active by remitting at least once a year so they will not be charged any fees for falling below the required maintaining balance.
MySSS Card	Powered by RCBC DiskarTech, a first-of-its-kind solution that functions as both a valid government ID and a fully operational savings account. The card simplifies benefits disbursement and enables withdrawals, bill payments, and fund transfers, with digital microloans set for rollout.
SSS Pensioner	A savings account for Filipino retirees intended to secure SSS pension funds that earns interest and comes with a debit card.
Time Deposits	
Regular Time Deposit	Short-Term Peso Time Deposit account that rewards clients' patience by giving them a risk-free investment option that gives them more in return the longer they save, with deposit term ranging from 30 days to 1 year.
Time Deposit - 2 Year, 3 Year, 4 Year, 5 Year	Long-Term Peso Time Deposit account available in 2, 3, 4, and 5 year durations. <ul style="list-style-type: none"> • Interest is paid out through a settlement account upon maturity (except for 5-Year Peso Time Deposit which is paid every month)

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Peso Green Time Deposit	The first-of-its-kind in the country. This product also helps fund initiatives from the RCBC Portfolio that are tagged as green or sustainable by Sustainalytics.
Foreign Currency Deposits	
Regular Savings	
US Dollar	A foreign currency denominated savings deposit.
Japanese Yen	
Euro	
British Pounds	
Canadian Dollar	
Chinese Yuan	
Australian Dollar	
Swiss Franc	
Dragon Dollar Savings	A premier dollar savings account that lets depositors earn higher interest as their deposits grow with no lock-out period, thereby giving them access to their funds anytime.
Time Deposits	
US Dollar	Short-Term US Dollar Time Deposit: Short-Term US Dollar Time Deposit account that rewards clients' patience by giving them a risk-free investment option that gives them more in return the longer they save, with deposit term ranging from 30 days to 1 year. Long-Term US Dollar Time Deposit: A dollar time deposit account available in 2, 3, 4, and 5 year durations. • Interest is paid out through a settlement account upon maturity (except for 5-Year US Dollar Time Deposit which is paid every quarter)
Japanese Yen	Other Foreign Currency Deposit Unit (FCDU) Time Deposits: Foreign Currency Deposit Unit (FCDU) Time Deposit account that rewards clients' patience by giving them a risk-free investment option that gives them more in return the longer they save, with a minimum term of 30 days.
Euro Dollar	
British Pounds	
Canadian Dollar	
Australian Dollar	
Swiss Franc	
Day and Night Depository Services	
Safety Deposit Box	
Premier Banking	
Hexagon Club	
Hexagon Club Privilege and Priority	RCBC's Premier Club for retail clients, where members can enjoy premium banking service and special perks for the total RCBC Banking experience.
Hexagon Club Prestige	RCBC's Premier- Club for corporate clients, where members can enjoy premium banking service and special perks for the total RCBC Banking experience.
Branch Channel	
TouchQ	RCBC Touch Q enables customers to pre-stage their branch transactions using Touch Q Kiosk machines, the Touch Q Website, and the Touch Q Mobile Application instead of manually writing on transaction slips.

Product/Service	Description
TREASURY	
Foreign Exchange	
Foreign Exchange Spot	Exchange of one currency for another currency (i.e. USD, JPY, SGD, HKD, AUD, EUR, GBP, CAD, NZD)
RCBC FX Online	
Purchase of Foreign Currency	24/7 capability to buy and sell currency through RCBC Pulz
Sale of Foreign Currency for Travel and Investment	
Fixed Income	
Peso-denominated government securities and other debt instruments	Trading of government and corporate debt papers for various debt issuers.
Treasury bills	
Fixed rate treasury notes (FXTNs)	
Retail treasury bonds (RTBs)	
BSP Securities	
Corporate bonds and other debt instruments	
Foreign currency denominated bonds	
Republic of the Philippines bonds (ROPs)	
Retail Dollar Bonds	
United States Treasury bills, notes and bonds	
Other sovereign or quasi-sovereign bonds or government-owned and controlled corporate bonds	
Corporate bonds and other debt instruments	
Derivatives	
Foreign Exchange Forwards	Agreement to buy or sell a fixed amount of foreign currency at a pre-agreed fixed exchange rate for settlement at a predetermined future date.
Foreign Exchange Swaps	Simultaneous purchase and sale, or sale and purchase, of one currency in terms of another, with different settlement dates. This usually consists of one spot leg and one forward leg.
Foreign Exchange Options	Contract between a buyer and a seller that gives the buyer the right, but not the obligation, to buy ("call option") or sell ("put option") an agreed amount of a specific currency at a fixed exchange rate ("Strike Price") on a specific time and date in the future.
Interest rate swaps	Contract wherein one party pays periodic amounts in respect of each calculation period in a currency based on a fixed rate while its counterparty pays periodic amounts in the same currency based on a floating rate index that is reset periodically. The periodic amounts are based on a predetermined notional amount in the same currency.
Cross currency swaps	An agreement between two parties to exchange principal and interest payments in two different currencies on pre-agreed dates in the future.
Asset Swaps	A structured investment product which consists of an Asset (i.e. time deposit or bond) plus a Cross currency swap that provides clients with an all-in PHP return.
Asset Forwards	A structured investment product which consists of an Asset (i.e. time deposit or bond) plus a Forward that provides clients with an all-in PHP return.

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Product/Service	Description
CREDIT CARDS	
RCBC Visa Infinite	<p>Discover the infinite joys of shopping, travel, and rewards.</p> <ul style="list-style-type: none"> The first and only RCBC Credit Card with a metal core Every Php30 spent = 1 Rewards Point 5x Rewards Points on overseas in-store & online spend 3x Rewards Points on local online spend Receive 20,000 Bonus Rewards Points every year Complimentary Priority Pass™ membership and access to PAGSS International Lounges in NAIA Terminals 1 and 3 Complimentary Travel Insurance & Purchase Protection Access to Visa Affluent benefits such as 24/7 Visa Concierge, Visa Luxury Hotel Collection, e-commerce Protection, and more Receive a welcome gift* of 100,000 Rewards Points <p><i>*For new-to-RCBC Credit Card applicants only Terms & Conditions apply.</i></p>
RCBC Visa Platinum	<p>The VIP Travelers Card</p> <ul style="list-style-type: none"> The only RCBC Credit Card with Preferred AIRMILES which allows you to earn free flights faster Every Php25 overseas/Php 48 spend = 1 Preferred AIRMILE at 1:1 conversion to Asia Miles, Mabuhay Miles, or airasia Rewards Complimentary Priority Pass™ membership and access to PAGSS International Lounges in NAIA Terminals 1 and 3 Complimentary Travel Insurance & Purchase Protection Access to Visa Affluent benefits such as 24/7 Visa Concierge, Visa Luxury Hotel Collection, e-commerce Protection, and more <p><i>Terms & Conditions apply.</i></p>
RCBC World Mastercard	<p>The ideal card for the highly-esteemed clients.</p> <ul style="list-style-type: none"> Earn 1 Rewards Point for every Php10 international spend and Php30 local spend Instantly redeem your Points and use to pay for your recent purchases via Pay with Rewards through Erica chatbot Complimentary Priority Pass™ membership with one free access every year and access to PAGSS International Lounges in NAIA Terminals 1 and 3 Complimentary Travel Insurance with overseas medical coverage Access to exceptional offers, travel guides, recommendations & more via the Mastercard Travel & Lifestyle Service. Plus, complimentary e-Commerce Protection <p><i>Terms & Conditions apply.</i></p>
RCBC Black Card Platinum Mastercard	<p>The prestigious card that provides exceptional travel and lifestyle benefits.</p> <ul style="list-style-type: none"> Available in Peso and Dollar variants For as low as Php36 spent = 1 Rewards Point Can be redeemed as AIRMILES, shopping vouchers, cash credits, or donation World-Class Travel perks such as free access to PAGSS International Lounges in NAIA Terminals 1 & 3 and complimentary Travel Insurance & Purchase Protection Complimentary e-commerce Protection <p><i>Terms & Conditions apply.</i></p>
RCBC Diamond Card Platinum Mastercard	<p>An affinity card that allows you to automatically donate to a worthy cause.</p> <ul style="list-style-type: none"> Through its Diamond Cares Program, every Php100 card spent, Php0.10 will be automatically donated to your preferred charity – Gawad Kalinga’s Kusina ng Kalinga, Zonta Foundation for Women, or WWF For as low as Php36 spent = 1 Rewards Point Can be redeemed as AIRMILES, shopping vouchers, cash credits, or donation World-Class Travel perks such as free access to the Marhaba Lounge in NAIA Terminal 3 and complimentary Travel Insurance & Purchase Protection Complimentary e-commerce Protection <p><i>Terms & Conditions apply.</i></p>

Product/Service	Description
RCBC JCB Platinum	<p>Prestige & privileges in a single card</p> <ul style="list-style-type: none"> Perfect for your Japan travel! Earn higher Rewards Points for purchases in Japan Every Php25 retail spend in Japan = 1 Rewards Point Exclusive travel, attractions, & shopping offers in Japan 24/7 Concierge Desk Earn Rewards Points for your purchases elsewhere Can be redeemed as AIRMILES, shopping vouchers, cash credits, or donation World-Class Travel perks such as complimentary access to airport lounges in Japan, Hawaii, Guam, Seoul, and more major cities, free access to the Marhaba Lounge in NAIA Terminal 3 and complimentary Travel Insurance & Purchase Protection <p><i>Terms & Conditions apply.</i></p>
RCBC UnionPay Diamond Card	<p>The ideal card for frequent travelers to China.</p> <ul style="list-style-type: none"> Perfect for your travel in China! Earn 2x Rewards Points on hotel & restaurant spend in China and Hong Kong Exclusive access to travel & lifestyle offers in China Earn Rewards Points for your purchases elsewhere Can be redeemed as AIRMILES, shopping vouchers, cash credits, or donation World-Class Travel perks such as free access to the Marhaba Lounge in NAIA Terminal 3 and complimentary Travel Insurance & Purchase Protection <p><i>Terms & Conditions apply.</i></p>
RCBC Hexagon Priority World Mastercard	<p>Create unlimited unforgettable, priceless experiences</p> <ul style="list-style-type: none"> A FREE-FOR-LIFE complimentary credit card for RCBC Hexagon Club Priority members Especially reserved for highly valued customers, RCBC Hexagon Club Priority is a priority banking program that provides personalized service, expert and tailored advice, and exclusive perks and privileges For as low as Php36 spent = 1 Rewards Point Instantly redeem your Points and use to pay for your recent purchases via Pay with Rewards through Erica chatbot World-class Travel & Lifestyle perks such as complimentary Priority Pass™ membership & access PAGSS International Lounges in NAIA Terminals 1 and 3, Travel Insurance with Travel Medical & COVID-19 Coverage & Purchase Protection, access to Mastercard Travel & Lifestyle Service, and complimentary e-Commerce Protection <p><i>Terms & Conditions apply.</i></p>
RCBC Hexagon Club Platinum Mastercard	<p>Enjoy a life full of rewards.</p> <ul style="list-style-type: none"> A FREE-FOR-LIFE complimentary credit card for RCBC Hexagon Club members Hexagon Club is RCBC’s premier club for accountholders where members enjoy premium banking service and special perks for a total RCBC banking experience. For as low as Php36 spent = 1 Rewards Point Can be redeemed as AIRMILES, shopping vouchers, cash credits, or donation World-Class Travel perks such as free access to the Marhaba Lounge in NAIA Terminal 3 and complimentary Travel Insurance & Purchase Protection Complimentary e-commerce Protection <p><i>Terms & Conditions apply.</i></p>

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YGC Rewards Plus RCBC Credit Card	<p>Get rewarded with your banking and insurance transactions.</p> <ul style="list-style-type: none"> • Earn Rewards Points from your RCBC deposit, RCBC home and auto loan, and Malayan insurance payments • Earn Rewards Points from your card spending here and abroad • Earn flexible, non-expiring Rewards points from your purchases which you can exchange for AIRMILES, Shopping Vouchers, or Cash Credit to your RCBC Credit Card • International Travel Privileges – Travel Insurance, Purchase Protection, and access to the Marhaba Lounge in NAIA Terminal 3 • Available in Platinum Mastercard and Gold & Classic Visa variants. <p><i>Terms & Conditions apply.</i></p>
RCBC GOLD and CLASSIC Mastercard Credit Cards	<p>The card for those moving up the ladder of success</p> <ul style="list-style-type: none"> • Earn flexible, non-expiring Rewards points which can be exchanged for AIRMILES, Cash Rebates, Shopping Vouchers, Cash Credit to RCBC Credit Card, Deposit to an RCBC account, or as Donation • International Travel Privileges – Travel Insurance, Purchase Protection, and access to PAGSS International Lounges in NAIA Terminals 1 and 3 • Free budget monitoring tools • Convenient and rewarding bills payment <p><i>Terms & Conditions apply.</i></p>
RCBC GOLD and CLASSIC JCB Credit Cards	<p>The card for those moving up the ladder of success.</p> <ul style="list-style-type: none"> • Earn flexible, non-expiring Rewards points which can be exchanged for AIRMILES, Cash Rebates, Shopping Vouchers, Cash Credit to RCBC Credit Card, Deposit to an RCBC account, or as Donation • International Travel Privileges – Travel Insurance, Purchase Protection, and access to PAGSS International Lounges in NAIA Terminals 1 and 3 • Free budget monitoring tools • Convenient and rewarding bills payment <p><i>Terms & Conditions apply.</i></p>
RCBC Flex Gold Visa	<p>The card that's packed with rewarding benefits for young professionals</p> <ul style="list-style-type: none"> • 2X Rewards Points on two preferred categories – choose from Dining, Clothing, Travel or Transportation • Earn flexible, non-expiring Rewards Points on purchases elsewhere • International Travel Privileges – Travel Insurance, Purchase Protection, and access to PAGSS International Lounges in NAIA Terminals 1 and 3 • Free budget monitoring tools • Convenient and rewarding bills payment <p><i>Terms & Conditions apply.</i></p>
RCBC Flex Visa	<p>The card that will enable millennial to achieve their life goals</p> <ul style="list-style-type: none"> • 2X Rewards Points on two preferred categories – choose from Dining, Clothing, Travel or Transportation • Earn flexible, non-expiring Rewards Points on purchases elsewhere • International Travel Privileges – Travel Insurance, Purchase Protection, and access to PAGSS International Lounges in NAIA Terminals 1 and 3 • Free budget monitoring tools • Convenient and rewarding bills payment <p><i>Terms & Conditions apply.</i></p>
RCBC Corporate Card	<p>Issued to corporations for use of their select officers and employees primarily for business-related expenses such as travel, representation, and purchase of office equipment and supplies.</p> <p>Available in Philippine Peso and US Dollar.</p>

Product/Service	Description
CO-BRAND CARDS	
AirAsia Credit Card	<p>Your ticket to free flights</p> <ul style="list-style-type: none"> • Up to 10,000 Welcome Airasia Points* <i>* for new-to-RCBC Credit Card applicants only</i> • Earn 1 Airasia Point for as low as Php22 spend • Instant upgrade to AirAsia Platinum Membership Status • Priority Check-in, Boarding and Xpress Baggage <p><i>Terms & Conditions apply.</i></p>
AirAsia Platinum Credit Card	<p>Unlock unlimited adventures!</p> <ul style="list-style-type: none"> • Up to 15,000 Welcome Airasia Points* <i>* for new-to-RCBC Credit Card applicants only</i> • Earn 1 Airasia Point for as low as Php22 spend • Instant upgrade to AirAsia Platinum Membership Status • Priority Check-in, Boarding and Xpress Baggage • Unlimited free access to PAGSS International Lounge at NAIA Terminal 1 <p><i>Terms & Conditions apply.</i></p>
RCBC Landmark Anson's Mastercard	<p>The breakthrough card that combines the benefits of a loyalty card, discount card, and credit card ALL-IN-ONE.</p> <ul style="list-style-type: none"> • 5% Rebate on your Landmark Department Store, Landmark Supermarket and Anson's straight purchases every Mondays to Fridays • Earn Rewards Points for all purchases outside Landmark • Redeem Landmark Gift Certificates with your Rewards Points • International Travel Privileges – Travel Insurance, Purchase Protection, and access to the Marhaba Airport Lounge <p><i>Terms & Conditions apply.</i></p>
RCBC Balesin World Mastercard	<p>High-status Card with world-class perks exclusive to members of the prestigious Balesin Island Club</p> <ul style="list-style-type: none"> • For as low as Php36 spend = 1 Rewards Point • Instantly redeem your Points and use to pay for your recent purchases via Pay with Rewards through Erica chatbot • Rewards Points that can be redeemed as payment for Balesin Club transactions at point-of-sale, as AIRMILES, or as Cash Rebates • Complimentary Priority Pass™ membership with one free access each year and access to PAGSS International Lounges in NAIA Terminals 1 and 3 • Complimentary Travel Insurance with Travel Medical & COVID-19 Coverage & Purchase Protection • Access to exceptional offers, travel guides, recommendations & more via the Mastercard Travel & Lifestyle Service. Plus, complimentary e-Commerce Protection <p><i>Terms & Conditions apply.</i></p>
ZALORA Credit Card	<p>The first fashion & lifestyle credit card in the region that rewards you every time you shop online.</p> <ul style="list-style-type: none"> • Free Php5,000 Shopping Credits as your Welcome Gift* <i>* for new-to-RCBC Credit Card applicants only</i> • Earn up to 6% Cashback on ZALORA & other online purchases, plus flexible Rewards Points on other retail spend • Unlimited Free Shipping with ZNOW • Free Virtual Card for a safe online shopping experience • First eco-friendly credit card in the country <p><i>Terms & Conditions apply.</i></p>

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RCBC Balesin World Mastercard	<p>High-status Card with world-class perks exclusive to members of the prestigious Balesin Island Club</p> <ul style="list-style-type: none"> For as low as Php36 spent = 1 Rewards Point Instantly redeem your Points and use to pay for your recent purchases via Pay with Rewards through Erica chatbot Rewards Points that can be redeemed as payment for Balesin Club transactions at point-of-sale, as AIRMILES, or as Cash Rebates Complimentary Priority Pass™ membership and access to the Marhaba Lounge in NAIA Terminal 3 Complimentary Travel Insurance with Travel Medical & COVID-10 Coverage & Purchase Protection Access to exceptional offers, travel guides, recommendations & more via the Mastercard Travel & Lifestyle Service. Plus, complimentary e-Commerce Protection <p><i>Terms & Conditions apply.</i></p>
RCBC The City Club World Mastercard	<p>High-status Card with unparalleled perks exclusive to members of the prestigious The City Club</p> <ul style="list-style-type: none"> For as low as Php36 spent = 1 Rewards Point Instantly redeem your Points and use to pay for your recent purchases via Pay with Rewards through Erica chatbot Rewards Points that can be redeemed as payment for The City Club transactions at point-of-sale, as AIRMILES, or as Cash Rebates Complimentary Priority Pass™ membership and access to the Marhaba Lounge in NAIA Terminal 3 Complimentary Travel Insurance with Travel Medical & COVID-10 Coverage & Purchase Protection Access to exceptional offers, travel guides, recommendations & more via the Mastercard Travel & Lifestyle Service. Plus, complimentary e-Commerce Protection <p><i>Terms & Conditions apply.</i></p>
TRUST SERVICES	
Trusteeship	
Retirement Fund Management	An arrangement which provides companies with expert assistance and advice in the setting-up, management and administration of employee benefit plans to provide for retirement, welfare, savings and other benefits to its employees.
Corporate and Institutional Trust	An arrangement established by juridical entities, institutions, foundations, NGOs, agencies, whether government or private, primarily for charitable, religious, educational, athletic, scientific, medical, cultural, specialized lending or developmental project or such other purposes of similar nature for the purpose of seeking assistance in the management of their investible funds.
Pre-Need Trust Fund Management	A trust fund set up by a pre-need company with a duly licensed trust entity for the delivery of benefits to plan holders under their respective plan contracts, which trust funds shall be managed and administered by the trust entity in accordance with the Pre-need Code and the regulations of the Insurance Commission.
Retail Employee Savings Plan	A product which allows companies to augment their retirement or provident funds through a disciplined approach to saving by encouraging its employees to set aside some of their regular pay for investment and savings purposes.
Personal Management Trust	A living trust created by an agreement whereby the trustor conveys property of funds to be managed by the trustee, based on the terms and conditions in the agreement.
Mortgage / Collateral / Security Trusteeship	An arrangement wherein the trust institution acts as an intermediary between a borrower and its creditors in the administration of a single property or a pool of properties securing the loans of a borrower.
Bond Trusteeship	An arrangement wherein the trust institution is given the authority and power by a bond issuer to monitor the terms of a bond indenture and protect the interest of the bondholders.
Accounts Trusteeship	An arrangement wherein a trust entity manages and administers the cash flows and project accounts in relation to project finance arrangements between a borrower and a group of creditors.

Product/Service	Description
Life Insurance Trust	An irrevocable trust where the trustor designates the trust institution as trustee and irrevocable beneficiary of his life insurance policy/ies so that upon his death, the trust institution can file the death benefit claim from the insurance company, manage and distribute the insurance proceeds to the ultimate beneficiaries according to the instructions of the trustor during his lifetime.
Agency	
Escrow	An arrangement wherein a trust entity, as escrow agent, acts as a neutral third party to protect the interest of two or more contracting parties while conditions upon which the contract is contingent are being fulfilled, or to protect the parties' interests in case of default.
Safekeeping	Agency agreements where the property owner turns over to the trust institution his valuables or other instruments such as or those similar to transfer certificate of title or certificate of deposits, where the trust institution has no other duty but to keep the property safe and return or deliver the same to the owner upon the latter's order or instruction.
Investment Management Account (IMA)	An agency account wherein the trust institution manages and invests funds delivered by individual or corporate clients in accordance with certain client-prescribed guidelines and parameters.
Digital Investment Management Account (IMA)	An agency account opened and managed online via RCBC Pulz Web wherein the trust institution manages and invests funds delivered by individual or corporate clients in accordance with certain client-prescribed guidelines and parameters.
Loan/Facility and Paying Agency	An arrangement wherein the trust institution acts for and in behalf of a borrower for the purpose of overseeing the timely and organized implementation of the terms and conditions of a loan/facility arrangement with a group of creditors, including the collection of payments on the facility/loan accounts for remittance to the creditors.
Registry and Paying Agency	Agency agreement where the trust institution is appointed as registrar and/or paying agent for various financial transactions such as but not limited to loan paying services to distribute interest payments and principal amortizations, bond paying services to distribute coupon and principal payments to bond investors or simple distribution of funds to numerous investors.
Perpetual Care Trust Fund	A trust fund designed specifically to the lifetime maintenance of a memorial park.
Collateral/ Security Agency	A collateral/security agency manages, safeguards, and monitors assets pledged as collateral for loans, ensuring compliance, assessing risks, and handling enforcement or recovery actions in case of default on behalf of clients.
Sinking Fund Management	An arrangement whereby an individual or corporation sets aside a certain sum of money for a certain period of time, proceeds of which shall be used to pay certain obligations or shall be utilized for the specific purpose for which the sinking fund was intended.
Stock Transfer and Dividend Paying Agency	An agency arrangement where the trust entity is engaged in ascertaining, verifying and recording the ownership and transfer of the shares of stock of a corporation as well as the issuance of cash or stock dividends to the company's shareholders.
Unit Investment Trust Fund	An open-ended pooled trust funds denominated in any acceptable currency operated and administered by trust entities and made available by participation of various clients, both individual and corporate.
RCBC Peso Money Market Fund	The Fund is classified as a money market fund consisting of investments in bank deposits and fixed income securities with remaining terms to maturity of not more than three (3) years and has a weighted average portfolio life of one (1) year or less. The weighted average portfolio life shall be computed by weighting the remaining term to maturity of each underlying asset by its market value.
RCBC Peso Cash Management Fund	The Fund is classified as a money market fund consisting of investments in bank deposits and fixed income securities with remaining terms to maturity of not more than three (3) years and has a weighted average portfolio life of one (1) year or less. The weighted average portfolio life shall be computed by weighting the remaining term to maturity of each underlying asset by its market value.

PRODUCTS & SERVICES

Product/Service	Description
RCBC Peso Fixed Income Fund	The Fund is classified as a fixed income fund and has a weighted average portfolio life of more than one (1) year. The weighted average portfolio life shall be computed by weighting the remaining term to maturity of each underlying asset by its market value.
RCBC Multi-Asset Fund	The Fund is classified as a multi-asset fund consisting of a diversified portfolio of fixed income securities, equities, and other allowable investments for UITFs.
RCBC Equity Fund	The Fund is classified as an equity fund consisting of a portfolio with at least 80% of its Net Asset Value (NAV) invested in local equities.
RCBC Dollar Money Market Fund	The Fund is classified as a money market fund consisting of investments in bank deposits and fixed income securities with remaining terms to maturity of not more than three (3) years and has a weighted average portfolio life of one (1) year or less. The weighted average portfolio life shall be computed by weighting the remaining term to maturity of each underlying asset by its market value.
RCBC Dollar Fixed Income Fund	The Fund is classified as a fixed income fund and has a weighted average portfolio life of more than one (1) year. The weighted average portfolio life shall be computed by weighting the remaining term to maturity of each underlying asset by its market value.
RCBC Peso Short Term Fund	The Fund is classified as a money market fund consisting of investments in bank deposits and fixed income securities with remaining terms to maturity of not more than three (3) years and has a weighted average portfolio life of one (1) year or less. The weighted average portfolio life shall be computed by weighting the remaining term to maturity of each underlying asset by its market value.
RCBC R25 Blue-Chip Equity Fund	The Fund is classified as an equity fund consisting of a portfolio with at least 80% of its Net Asset Value (NAV) invested in local equities.
RCBC R25 Dividend Equity Fund	The Fund is classified as an equity fund consisting of a portfolio with at least 80% of its Net Asset Value (NAV) invested in local equities.
RCBC US Equity Index Feeder Fund	The Investor Fund is classified as a US EQUITY FEEDER FUND consisting of a portfolio with at least 90% invested in a single US equity index fund (herein referred to as the "Target Fund") duly registered/authorized/approved in its home jurisdiction by a regulatory authority that is a member of the International Organization of Securities Commission (IOSCO), with the balance invested in US dollar denominated deposits or other money market instruments.
RCBC Peso S&P 500 Index Equity Feeder Fund	This Fund is a Peso-denominated Unit Investment Trust Fund (UITF) designed for investors seeking exposure to the U.S. equity market. The fund allocates at least 90% of its assets to the iShares Core S&P 500 ETF (IVV), managed by BlackRock Fund Advisors (BFA).
ELECTRONIC BANKING CHANNELS	
RCBC Online Corporate (ROC)	The latest internet banking experience for RCBC corporate clients. ROC is equipped with the latest securities, and notifications that will help client feel more secure and experience almost real time updates and notifications. Plus other services such as Fund Transfer, Payroll Creditings, Accounts Inquiry and Transaction History, ACA, ADA, just to name a few.
RCBC Pulz	RCBC's flagship digital banking platform for the affluent and emerging affluent, designed for digitally savvy clients with more sophisticated, time-bound, and global banking needs. It offers the widest range of pioneering features among Philippine digital banking apps, including free bank transfers for Wealth and Hexagon clients and first-in-market capabilities such as in-app UITFs. In 2025, RCBC became the first bank in the Philippines to offer U.S. virtual accounts in partnership with Meridian, a leading US-based provider of real-time global payments networking. The joint innovation allows RCBC customers to open and manage a U.S. virtual account directly through the RCBC Pulz app, no U.S. address, social security number, or residency required.
Automated Teller Machines (ATM)	With over 1,400 ATMs nationwide, you can save time and evade the queuing at payment centers
ATM GO (MPOS)/ POS	RCBC ATM Go is the Philippines' first Kapitbahay ATM expanded access to essential banking services for both local users and digitally savvy tourists. Its bank-agnostic infrastructure supports Mastercard and Visa cardholders while embedding ATM Go terminals within trusted community-based partners, particularly money service businesses. This ecosystem-driven approach extended RCBC's reach to rural and remote areas, making everyday financial services available in familiar, accessible locations.

Product/Service	Description
RCBC DiskarTech	RCBC DiskarTech is the world's first multilingual financial inclusion super app, designed to make banking accessible to a broad range of Filipinos. Originally designed to support marginalized groups, including Indigenous communities in remote areas, the app has since expanded to serve a broader market. Available in Tagalog-English (Taglish) and Cebuano, DiskarTech offers various financial services, including digital savings, fund transfers, etc.
PAYMENT SOLUTIONS	
RCBC POS	<p>RCBC POS accepts both debit and credit cards, local and international, of Mastercard, Visa, JCB, and UnionPay:</p> <ul style="list-style-type: none"> Accepts Straight Charge, 0% Interest Installment, Regular Installment, and Buy Now, Pay Later Offers Dynamic Currency Conversion which allows card transactions to be processed in the cardholder's home currency at a competitive exchange rate <p>Payment acceptance and terms vary per merchant. <i>Terms & Conditions apply.</i></p>
RCBC Webpay	<p>Facilitates the acceptance of electronic payments for online transactions for Mastercard, Visa, and JCB, which:</p> <ul style="list-style-type: none"> Protects the merchants and the customers through 3D Secure verification Accepts installment payments from 3 to up to 36 months Provides next-day payment to the merchant via auto-credit to RCBC account <p><i>Terms & Conditions apply.</i></p>
PayLater	<p>An installment platform solution of Mastercard through PineLabs that enables Acquirers to accept installment transactions from other Issuing banks.</p> <ul style="list-style-type: none"> Customers can pay through interest-free monthly installments to a single access point Accepts installment payments from 3 to up to 36 months Current Participating Issuers: AUB, Landbank, Security Bank <p><i>Terms & Conditions apply.</i></p>
RCBC QR Pay	<p>A QR Payment solution, wherein corporate clients/merchants can accept payments from their customers by scanning the QR Code using the mobile app of the participating member banks of Bancnet.</p> <p>RCBC QR Pay uses QR Ph, Philippines' national QR Code standard, as initiated by BSP.</p> <ul style="list-style-type: none"> Free QR Standee for every store Minimal flat transaction fee for every payment transaction Real-time or batch automatic crediting of settlement funds With daily and monthly transaction reports for easy monitoring and reconciliation <p><i>Terms & Conditions apply.</i></p>
RCBC Negosyo Bundle	<p>RCBC Negosyo Bundle is designed to empower SMEs with a comprehensive suite of solutions. It includes:</p> <ul style="list-style-type: none"> QR Ph with low transaction fees RCBC OneAccount Business - a deposit account with no Average Daily Balance (ADB) Fast-Track RCBC Personal Loan with low rate and flexible terms of up to 36 months
RCBC Tap-to-Phone	<p>RCBC Tap-to-Phone is an innovative solution that allows your businesses to accept Visa and Mastercard payments using your NFC-enabled Android phone. Transforms an NFC-enabled Android phone into a dynamic payment terminal</p> <ul style="list-style-type: none"> Allow customers to pay with their Visa and Mastercard credit, debit, and prepaid cards, issued locally and abroad, by simply tapping their cards against the phone terminal. Generate and send digital receipts via QR and email Funds are credited to your account as fast as the next banking day! 24/7 Merchant Support

PRODUCTS & SERVICES

Product/Service	Description
CORPORATE CASH MANAGEMENT SERVICES	
Collection and Receivables Services	
Bills Collection	Billers or merchants can efficiently and conveniently collect payments or sales from their payors/customers/agents/distributors through the following channels: 1) RCBC’s strategically located branches nationwide, 2) RCBC internet banking facilities using RCBC Online Retail (ROR), RCBC Online Corporate (ROC) and RCBC Mobile Banking, 3) Automatic Debit Arrangement (ADA) and 4) Automated Teller Machines. At the end-of-day, all payments or collections will be credited centrally to the biller/merchants account including the consolidated daily collection report summarizing all collections received for the day. Reports shall be transmitted via Secured File Transfer Protocol or SFTP.
Automatic Debit Arrangement (ADA)	A collection channel wherein collection of bills/dues of our client’s billers are automatically debited from the payor’s RCBC account enrolled in ADA Facility and credited to the collection or settlement account of the corporate client. Payors can do online ADA enrollment of its RCBC account through RCBC Online Banking (ROR).
Deposit Pick-up	RCBC’s fleet of armored cars is dispatched to the client’s offices or outlets to pick-up funds and deposit to the client’s nominated RCBC account. This service fulfills the client’s need of having its sales collections and other funds collected in a secure and safe manner.
CashCube	The machine is an added service to our Deposit Pick-Up arrangement. The machine has the capability to automatically count and validate cash bills/notes and issue an acknowledgement receipt to the user. The cash accepted by the machine is recorded in a system real time which the bank and client can access to view and download the daily transactions. The report will be the basis for the bank to credit a corporate client’s account as per agreed time with client. Cash inside the machine will be picked-up by the Service Provider once the threshold limit is reached as set by the corporate client. The service provider is responsible for the following: a. Machine maintenance b. Cash pick up servicing from the machine c. Maintenance of the system where the cash accepted by the machine is recorded.
CashRider	A cash pick-up service for clients whose cash collections, with a maximum amount of Two Hundred Thousand Pesos (P200,000.00), are picked-up by the Bank’s accredited service provider’s non-armored motorized collector. The motorized collector will then bring the cash to the designated RCBC Business Center for cash processing and account crediting.
PDC Warehousing	Safekeeping or custodianship of post-dated checks are outsourced to RCBC. All checks will be safe kept in vaults and will be deposited to the customer’s RCBC account on maturity date. The status of the PDCs in RCBC custody may be viewed or monitored online through the RCBC Online Corporate (ROC) internet banking system.
CheckStream	RCBC’s CheckStream software allows such companies, particularly real estate and leasing companies, to automate the printing of details on all blank checks provided by their customers so that all they need to do is sign the checks, resulting in fast and error-free PDC preparation. The PDCs are then submitted to RCBC, who will monitor maturities and deposit checks that fall due into the company’s account. Since CheckStream also automatically uploads the details of all checks prepared, the company can monitor its inventory of PDCs warehoused with RCBC. This software is bundle with PDC Warehousing.
CheckScan	Check Scan Service allows corporate clients to send and deposit their checks to the bank by using RCBC –provided check scanner. The check scanner has a software application that will scan and produce checkimages compliant to Philippine Clearing House Corporation (PCHC) Image Quality Assurance (IQA) rules. These check images will be sent to the Bank through secured file transmission for further check processing, validation and clearing. CheckScan service is now expanded to include a mobile app to scan and send the check images to the bank for the deposit.
Pay Portal	An electronic commerce (e-commerce) payment solutions platform aiding businesses in the collection of payments online whether it has an online store or not. The payment platform enables its corporate clients to conveniently collect from its individual customers using comprehensive electronic payment rails, such as credit card, direct debit through their bank accounts, online banking, electronic wallets (e-wallets), and over-the-counter payment partners.

Product/Service	Description
Channels	
Over the Counter (OTC)	Transact Over-the-Counter payments in branches nationwide.
Automated Teller Machine (ATM)	With over 1,400 ATMs nationwide, you can save time and evade the queuing at payment centers
Internet – RCBC Online Corporate (ROC)	The latest internet banking experience for RCBC corporate clients. ROC is equip with the latest securities, and notifications that will help client feel more secure and experience almost real time updates and notifications. Plus other services such as Fund Transfer, Payroll Creditings, Accounts Inquiry and Transaction History, ACA, ADA, just to name a few.
Mobile App	Approve your online transactions, anytime, anywhere.
Disbursements	
Auto Credit Arrangement (ACA)	Facility that allows clients to enroll and make regular payments to their suppliers who have RCBC accounts.
Batch Crediting	Facility that allows clients to make adhoc payments to their various partners/agents/suppliers. No payee enrollment required. There are four payment types, as follows: A) Loan Proceeds; B) Dividend; C) Remittance; D) Supplier Payment.
ROC Onsite Corporate Check Printing Facility	This facility allows clients to prepare and print their checks, vouchers, and acknowledgement receipts in their offices via RCBC Online Corporate (ROC).
ROC Outsourced Corporate Check Printing Facility	This facility allows clients to create or upload bulk check requests via ROC. Printing of corporate checks and subsequent releasing to the clients’ payees are done by RCBC through its branches nationwide.
Manager’s Check Printing Facility	This facility allows clients to create or upload bulk Manager’s Check (MC) requests via ROC. Printing of MCs and subsequent releasing to the clients’ payees are done by RCBC through its releasing branches nationwide.
Payroll Service	PAYROLL CREDITING <ul style="list-style-type: none"> This facility allows clients to conveniently send payroll instructions via ROC, to credit the RCBC accounts of their employees. PAYROLL PROCESSING (with software) <ul style="list-style-type: none"> This facility automates client’s payroll computation and processing.
Outward Remittance (Instapay, Pesonet, RTGS, PDDTS and SWIFT)	Facility to transfer funds from an RCBC account to other bank accounts of clients (Local and International).
Government Payment	
BIR ePayment	BIR ePayment provides clients with a faster and secured way of settling their tax payments via RCBC Online Corporate (ROC).
Third Party Services	
Bancnet eGov - SSS/PAG-Ibig/Philhealth	BancNet’s e-Gov Online Facility is a web-based electronic filing and payment facility administered by BancNet. It acts as a gateway for the electronic processing of loan and contribution payments between employers and government agencies (SSS, PhilHealth, & Pag-IBIG).
INVESTMENT BANKING	
Underwriting of Debt and Equity Securities for distribution via Public Offering or Private Placement:	
Real Estate Investment Trusts (REITs)	Guaranteeing and facilitating the distribution and sale of equity and debt securities issued by private institutions via public offering or private placement. This also includes securities of the Government or its instrumentalities.
Common and Preferred Stock	
Long- and Short-Term Commercial Papers	
Corporate Government Bonds	

PRODUCTS & SERVICES

Product/Service	Description
Arranging/Packaging of:	
Syndicated Loans (Peso and Dollar)	Facilitates the raising of funds from a lender or a party of lenders which provide credit facilities, either in peso or fcd. It also includes negotiating the financing structure for project finance loans.
Corporate Notes	
Promissory Notes	
Project Finance	
Acquisition Finance	
Financial Advisory and Consultancy	Providing long-term and/or short-term advice to clients, in the areas of mergers and acquisitions, corporate finance strategies, restructurings, company valuation and spin-offs.
Mergers and Acquisitions	
REMITTANCE SERVICES	
Credit to Account	OFWs can have their remittances credited directly to an RCBC, RCBC Savings account or any account with other local banks. This is the safest and fastest way to remit funds as proceeds are immediately credited to the OFW or beneficiary's account.
Cash Pick-Up	The beneficiary has the option of picking up the cash from any branch of RCBC, RCBC Savings Bank, RMB or branch of domestic tie-up partners. These domestic tie-up partners make it possible for the beneficiary to claim his/her remittance even after banking hours or during weekends and holidays.
Bills Payment	This is RCBC's international bills payment service that allows overseas Filipinos to course their payments to accredited companies in the Philippines. Remitters may pay for their SSS contributions, home amortizations and insurance premiums, among others, with the use of this service.
Cash Delivery	Cash is delivered via courier directly to the beneficiary's given address, providing ease and convenience to the beneficiary.
ANCILLIARY SERVICES	
Day & Night Depository Services	Research (Economic & Investment)
Deposit Pick-up and Delivery	Wealth Management
Foreign Currency Conversions	Safety Deposit Box
Foreign Trade Information	



Partners Through Generations

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