

An Easy Guide to Bank Services and Charges For HSBC Premier Customers as of July 15, 2010

HSBC Premier



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Account Services

Minimum Total Relationship Balance Requirement (TRB) ¹	PHP4,000,000 or FCY equivalent	
HSBC Premier Junior Pack Minimum Total Relationship Balance Requirement (TRB) ¹	PHP5,000 or FCY equivalent	
Service Charge (for falling below TRB/ADB) ²	PHP4,000/month	
Account Closing Fee ³	PHP2,500	
Interest Rates	Indicative interest rates are posted in our branches but are subject to change at anytime. Please contact your branch of account or call us at (02)85-808 for up-to-date information.	
International Services		
Emergency Encashment	No charge	
International Account Opening Service Fee	No charge	
Foreign Currency (FCY) Cash Deposits and Withdrawals ⁴		
Cash deposit/withdrawal (USD)	USD2 handling fee for every USD1,000 in excess of USD2,000 cash deposited or withdrawn per day	
Cash deposit/withdrawal (other FCY)	0.25% Commission in Lieu of Exchange on total amount	
Other Account Services		
AutoSaver Account Monthly Transfer Amount	Minimum PHP1,000 or USD50 per month, subject to Maximum Account Balance	
AutoSaver ATM Fee (ATM only provided upon client's request)	PHP300	
AutoSaver Amendment Fee	PHP100/amendment	
AutoSaver Handling Fee	PHP300	

Notes Section

1 Total Relationship Balance

Total Relationship Balance (TRB) is calculated based on the average total balances in all deposit accounts and investments within the bundled account package (in any one calendar month) per customer.

² Service Charge

Debited against client's demand deposit account if:

- a. Client's TRB on all active accounts fall below TRB requirements for two consecutive months; or
 b. Client's dormant or unclaimed accounts fall below TRB minimum requirement for one month.

Dormant accounts are savings accounts with no activity deposits and withdrawals for two years and current accounts with no activity for one year. Unclaimed accounts are savings and current accounts with no activity fro three years.

3 Account Closing Fee

If closed within 3 months after opening, unless, Treasurer-In-Trust-For account has been incorporated.

4 Foreign Currency Cash Deposits and Withdrawals

Note: Fees do not apply if cash deposit/withdrawal involves foreign exchange or conversion. Payment of foreign currency notes is subject to availability. Customers are advised to reserve foreign currency notes three working days in advance to ensure transaction can be completed.



Time Deposit Services

Obilinaina Daga Tima Danasita Minimum F	Namaait Diagamant Amazunta
Philippine Peso Time Deposits - Minimum D	_ <u>-</u>
Regular Time Deposits (up to 1 year)	PHP25,000
High-Yield Time Deposit	PHP100,000
1-Year Time Deposit with monthly interest payments	PHP100,000
MoneyBack Time Deposit	PHP150,000
Foreign Currency Time Deposits ¹ - Minimu	m Deposit Placement Amounts
Australian Dollar	AUD3,000
Canadian Dollar	CAD2,500
Euro	EUR2,500
Hong Kong Dollar	HKD20,000
Japanese Yen	JPY250,000
New Zealand Dollar	NZD3,000
Singapore Dollar	SGD5,000
Sterling Pound	GBP2,500
Swiss Franc	CHF3,000
US Dollar	USD2,500
US Dollar MoneyBank Time Deposit	USD2,500
US Dollar One-Year Time Deposit with monthly interest payments	USD2,500
Handling Charges on Maturing Placements	
Customer initiated instructions	No charge
Customers who have requested bank to contact them for instructions	PHP100 handling fee/placement
Pre-termination of Time Deposits	

Notes Section

1 Foreign Currency Time Deposit

Foreign currency time deposits are available from one month to twelve months. Interest on savings accounts and/or time deposits are subject to change without prior notice and may at times be zero. For shorter tenors or lesser amounts, we recommend a savings account in lieu of a time deposit.

Relationship Manager or call our 24-hour Premier Call center at (02)85-808.



Check Account Services

Philippine Peso Check Deposit		
Checks deposited and drawn on Provincial banks	Minimum of PHP200/check or 0.125% of check whichever is higher plus PHP40 (postage fee)	
Philippine Peso checks sent for special clearing	PHP1,200/check	
Philippine Peso Check Deposit Clearing Hol	· · · · · · · · · · · · · · · · · · ·	
Metro Manila/Cebu/Davao/	3 working days	
Cagayan de Oro/Zamboanga		
Regional	7 working days	
Provincial	Sent for collection	
USD/FCY Check Deposit (purchased for immediate credit to account at	the bank's discretion)	
USD/FCY check/drafts issued by other banks,	Minimum of USD6/check or 0.2% of	
companies or personal entities	amount of check, whichever is higher	
USD/FCY check/drafts issued by	Minimum of USD6/check or 0.125% of	
HSBC bank/branches	amount of check, whichever is higher.	
USD/FCY Check Deposit/Checks		
For deposit to same FCY account	USD4 or FCY equivalent	
For deposit to PHP account	PHP250 + DST ¹ of PHP1.50	
For deposit to different FCY account (e.g. USD check to GBP account)	PHP250	
Sent for collection (at the bank's discretion)	USD17	
USD Check Deposit Clearing Hold Period		
Clearing hold periods are as follows:		
US within New York City	12 working days	
US Mainland	19 working days	
Outside Mainland US Territories/ Other Countries and Territories	21 working days	
JPY Checks		
Check collection through Japanese Local Bank	JPY6,000	
Check drawn on HSBC Tokyo	Free	
Traveler's Check	JPY100/item (Minimum of JPY2,000)	
Philippine Peso Check Account Services		
Stop Payment Order	PHP1,000/check	
Cancellation of Stop Payment Order	PHP1,000/check	



Check Account Services (continued)

USD Check Account Services	
Via Local Payment (Default)	USD6/check
Via Transfer (between HSBC Group Accounts in the Philippines)	Free of charge
Via GSRT (Real Time) at the beneficiary's option	USD30/check
Via Telegraphic Transfer (for checks accepted abroad and presented here in the Philippines for clearing)	USD30/check
Stop Payment Order	USD20/check cleared
Cancellation of Stop Payment Order	USD20/check cleared
Traveler's Checks (TCs) ²	
Payment of TCs to account or encashment of TCs	USD1 per check; minimum USD3 charge per transaction + DST¹ of PHP0.30 for every PHP200 or fraction thereof
Cashier's Order/Manager's Check	PHP100
Issuance of Demand Drafts ³	
A. Accountholders	
By debiting a Philippine Peso account with us	PHP110 plus DST of PHP0.30 for every PHP200 or fraction thereof
By debiting USD/ FCY account (debit same FCY)	USD18 or FCY equivalent
By debiting non-USD/FCY account (debit different FCY)	PHP600 or FCY equivalent
Stop Payment Order for Demand Drafts purchased	USD30/draft
B. Non-HSBC Philippines Accountholders	
Paid in Philippine Pesos	PHP1,000 plus DST ¹ of PHP0.30 for every PHP200 or fraction thereof
Paid in USD/FCY	USD50
Returned Check Charges	
Notification Fee ⁴ for Philippine Peso or Foreign Currency Account	PHP1,200/check or FCY equivalent
Interest for Insufficient Cleared Funds (PHP/USD)	This is equivalent to the banks prevailing Insufficient Cleared Funds interest rate for the day computed against the amount of the check
Due to Insufficient or Uncleared Funds for Philippine Peso account	PHP2,000/check plus PHP200 for every PHP40,000 of the amount of check and a fraction thereof per day
Due to Insufficient or Uncleared Funds for USD account	USD30/check
Due to a check previously stopped by accountholder	PHP2,000/check



Check Account Services (continued)

Due to returned Checks presented for the 3rd time and returned to HSBC	PHP1,000/check or a charge equal to the amount of check multiplied by the Interbank call loan rate for the day, whichever is higher, in addition to the usual returned check charges	
Checkbooks		
Philippine Peso Temporary (20 leaves)	PHP240/booklet	
Philippine Peso Regular (50 leaves)	PHP200/booklet	
USD Temporary (20 leaves)	USD6/booklet	
USD Regular (50 leaves)	USD12/booklet	
Delivery of Checkbooks ⁵		
Within Metro Manila	PHP50	
For Provincial/Overseas Areas	PHP500 for every 500 grams or a fraction thereof; minimum of PHP500	
Check/Voucher Retrieval	PHP30 per Check/Voucher retrieval	

Notes Section

- a. For non-HSBC Philippines accountholders but HSBC Group customers, outward overseas transactions will be allowed subject to presentation of proof of the account held (e.g. ATM Card, checkbook, passbook, statement) and to the Bank's consent. Outward overseas transaction amount must be minimum of USD500 and maximum of USD5,000. The sale of any demand draft will only be considered against presentation of original identification and a declaration regarding the purpose of the purchase.
- b. HSBC may decline to purchase, clear, or process checks at its sole discretion.
- c. Checks accepted for clearing are reflected immediately in your account, but funds and any interest earned will only be available after the clearing hold period lapses.
- d. Clearing fees shall be deducted from proceeds remitted to presenting bank. Default mode of transmittal is Local Payment unless presenting bank and/or payee specifically requests PDDTS.

1 DST

DST means Documentary Stamp Tax. It is a government levy and may vary.

² Sale of TC

Not applicable to encashment of HSBC issued TCs.

³ Issuance of Demand Drafts

Subject to Bangko Sentral ng Pilipinas Circular 388 (Purchase of Foreign Currency).

4 Notification Fee

Should a check be presented against one of your accounts and there are insufficient cleared funds in the account to cover it, we will attempt to contact you to ask for instructions.

⁵ Delivery of Checkbooks

Only applicable to clients with Letter of Indemnity for checkbook mailing.



Telegraphic Transfer Services

Outward Overseas Telegraphic Transfer (TT) ¹		
A. Accountholders		
By debiting a Philippine Peso account with us (over-the-counter transactions)	Not subject to DST if remitter and beneficiary are the same. Otherwise, PHP700 + DST of PHP0.30 for every PHP200 or fraction thereof	
By debiting same FCY as TT amount (over-the-counter transactions)	USD28 plus USD30 HSBC Bank, USA charge for USD transactions	
By debiting a different FCY as TT amount (over-the-counter transactions)	PHP1,125 or FCY equivalent	
Via Phonebanking (same foreign currency)	USD25 or FCY equivalent plus USD25 HBUS charge for USD transactions, due to serial payment method	
Via Phonebanking (cross-currency)	PHP700 or FCY equivalent plus USD25 HBUS charge for USD transactions, due to serial payment method	
Via Internet Banking (same FCY and cross-currency)	Free of charge if done via Global Transfers (Me2Me) else, USD25or FCY equivalent plus USD25 HBUS charge for USD transactions, due to serial payment method	
Via Date-Triggered Standing Instruction	Free of charge if beneficiary and remitter are the same, otherwise, AUD 10 CAD 10 CHF 10 EUR 7 GBP 7 HKD 80 JPY 1,075 NZD 15 SGD 15 USD 14	
Via Date-Triggered Standing Instruction (Cross-currency)	Free of charge if beneficiary and remitter are the same, otherwise, PHP700 or FCY equivalent	
B. Non-HSBC Philippines Accountholders		
Paid in Philippine Pesos	PHP1,800 plus DST of PHP0.30 for every PHP200 or fraction thereof	
Paid in Foreign Currency	USD50	



Telegraphic Transfer Services (continued)

Inward Overseas Remittances		
A. Accountholders		
USD/FCY for credit to Philippine Peso account	DST of PHP0.30 for every PHP200 or fraction thereof	
USD/FCY for credit to USD/FCY account	No charge	
B. Non-HSBC Philippines Accountholders		
For further credit to other banks via:		
Local Telegraphic Transfer in Philippine Pesos	PHP350	
Local Telegraphic Transfer in US Dollars	USD20	
FCY Demand Draft	USD50 or FCY equivalent	
PDDTS/GSRT/Outward Overseas	USD30	
Telegraphic Transfer		
For collection over the counter (not credited	to an HSBC account)	
Paid in Foreign Currency	USD70	
Paid in Philippine Pesos	PHP3,850 plus DST of PHP0.30 for	
	every PHP200 or fraction thereof	
Outward Local Payment		
Paid in Philippine Pesos		
Over the counter	PHP150	
Via Internet Banking/Phonebanking/DSI	PHP140	
Philippine Domestic Dollar Transfer System	PHP1,350	
(PDDTS) - RTGS		
(same day credit to beneficiary's account)		
Paid in Foreign Currency		
Over the counter	USD3	
Phonebanking	No charge	
Date Triggered Standing Instruction	USD equivalent of PHP140	
Philippine Domestic Dollar Transfer System	USD30	
(PDDTS) - GSRT		
(same day credit to beneficiary's account)		





Telegraphic Transfer Services (continued)

Inward Local Payment	
Philippine Peso for credit to Philippine Peso account	PHP100
USD/FCY credit to USD/FCY account	USD3
USD for credit to Philippine Peso or different FCY account	PHP100
Via PDDTS for credit to account	USD5
Via RTGS for credit to account	PHP200

Notes Section

- a. For non-HSBC Philippines accountholders but HSBC Group customers, outward overseas transaction to their own HSBC accounts abroad will be allowed subject to presentation of proof of the account held (e.g., ATM card, checkbook, statement) and to the Bank's consent. Outward overseas transaction amount must be minimum of USD500 and maximum of USD5,000. The sale of any demand draft will only be considered against presentation of original identification and a declaration regarding the purpose of the purchase.
- b. DST stands for Documentary Stamp Tax. It is a government levy and may vary. Our charges for remittances do not include any charges which may be levied by banks overseas. Please ask us for details of charges levied by HSBC/HSBC Savings Bank's overseas branches. We will be pleased to provide an indication.
- c. Documentary Stamp Tax of P0.30 for every P200 or fraction thereof is charged if original currency received by HSBC is FCY.
- d. Premier clients remitting funds to same-named accounts in other HSBC sites are suggested to subscribe to Global View or to pre-enroll their accounts.
- e. Global Transfers (Me2Me) is an Internet-based user interface that allows clients to transfer funds to same-named accounts in other locations provided they are linked via Global View.

¹ Outward Overseas TT

Subject to Bangko Sentral ng Pilipinas Circular 388 (Purchase of Foreign Currency).





Loans

Personal Loan		
Processing Fees	PHP1,500 (deducted from loan proceeds)	
Break Funding Cost (BFC)	Refer to Pre-termination of Loans section for sample calculation	
Amendment Fee (for modification of loan details)	PHP500 per amendment after drawdown	
Late Payment Fee	10% per month on all overdue amounts or a minimum of PHP300	
Documentary Stamp Tax ¹	PHP1 for every PHP200 loan amount and a fraction thereof (deducted from loan proceeds)	
Overpayment Reversal Fee	PHP500	
Loan Certification Fee	PHP300	
Home Loan		
Processing Fees	PHP2,000	
Break Funding Cost (BFC)	Refer to Pre-termination of Loans section for sample calculation	
Penalty Charges	Outstanding Principal and Interest balance x 36% x # of days/360	
Service Fee for Prepayment, Pretermination, Restructuring, or Changing the Interest Review Date or Repricing Period on any banking day that does not fall on a repricing date	PHP500 if amendment is more than PHP100,000 plus applicable BFC PHP2,000 if amendment is less than PHP100,000plus applicable BFC	
Service Fee for Prepayment, Pretermination,	PHP500 if amendment is more than PHP100,000	
or Restructuring on repricing date	PHP2,000 if amendment is less than PHP100,000	
Notarial Fee for Termination/Closing of Home Loans	PHP150	
AssetLink		
Processing Fee	No charge	
Facility Termination Fee	PHP2,500 (if facility is closed within 6 months from set-up)	
Late Payment Penalty	36% p.a. on the overdue monthly interest payment	
Documentary Stamp Tax ²	Computed at PHP1.00 for every PHP200.00 of the AssetLink Credit line. The DST is Computed based on the principal amount of the loan. DST on additional availments which if taken in the aggregate, exceed the AssetLink credit line, shall also be charged ²	
Amendment Fee	No charge	

Notes Section

¹ DST exemption

For loan amounts less than PHP250,000 and use of loan is for Personal Expenditure.

² DST charging

As this is a credit line, clients can avail in excess of the credit limit due to repayments. HSBC will monitor the cumulative availments from the facility. Availments in excess of the credit limit will then be subject to further DST in the manner stated above.





Pre-termination of Loans

For Pre-termination of Loans prior to next Interest Repricing Date¹.

The Break Funding Cost is computed as follows:

(Ref 1- Ref 2) \times (Amount Prepaid) \times (No. of Days prior to Repricing Date divided by No. of Days in a year (360))

Where: Ref 1 is the Cost of Fund (COF) rate for the appropriate Repricing Period during the last Interest Repricing Date.

Ref 2 is the Published daily PDST-R1² rate for the remaining days prior Repricing Date on the pre-termination Date.

- ¹ For Personal Loans, the next Interest Repricing Date and Period are respectively equal to the Maturity Date and Tenor.
- ² Relevant rates are published in www.pdex.com.ph

Sample computation:

- 1 Client takes up a PHP100,000 loan on 01 June 2009 for 24 months. Ref 1 is based on the COF rate at time of drawdown, assumed rate is 9.00%.
- 2 On 29 July 2010, client decides to prepay the outstanding balance of PHP50,000, and his Ref 2 is 6.6329% based on the day's PDST-R1 rate as of 11:45am.

Break Funding Cost is computed as follows:

 $(9.00\% - 6.6329\%) \times (PHP50,000) \times (307 \text{ days/}360 \text{ days}) = PHP1,009.31$

Ref 1: 9.00% Ref 2: 6.6329%

Amount Prepaid: PHP50,000

No. of Days prior to Repricing Date: 307 days

No of Days in a year: 360 days





Sundry Services

Replacement of ATM/Debit card ¹	PHP300/card		
ATM Fees			
Local Cash Withdrawal			
Via HSBC ATM	No Charge		
Via BancNet/Megalink/ExpressNet ATM	No Charge		
Local Balance Inquiry			
Via HSBC ATM	No Charge		
Via BancNet/Megalink/ExpressNet ATM	No Charge		
International Cash Withdrawal			
Via HSBC ATM	No charge		
Via PLUS ATM	PHP150/withdrawal		
International Balance Inquiry			
Via HSBC ATM	No Charge		
Via PLUS ATM	No Charge		
Interbank Funds Transfer (IBFT)			
Transfer within HSBC Accounts via HSBC ATM	No Charge		
IBFT via HSBC ATM	PHP25/transfer		
	PHP90/transfer in excess of 3 IBFT daily		
IBFT via BancNet/Megalink/ExpressNet ATM	PHP25/transfer		
	PHP90/transfer in excess of 3 IBFT daily		
Bank Certification			
3rd Party Verification Request	No charge		
Certification of balance	No charge		
Certification of inward remittance	PHP300/remittance		
Other certifications	No charge		
Statements			
Statement reprint via ATM/downloaded via	No charge		
Internet Banking as an e-Statement			
Statement Reprint (hardcopy) via Branch/Phone Banking/other channels			
Within 12 months	PHP100/monthly statement		
Before 12 months	PHP150/monthly statement		
Text Alerts	5 free alerts/month. PHP2 for each alert thereafter		
Security Device			
New Security Device	No charge		
Replacement of Security Device	PHP500		



Sundry Services (continued)

Communications		
Telex/Relay Message HSBC Worldwide	USD15	
accountholder		
Local facsimile	PHP50/page	
International facsimile	PHP100/page	
Photocopies	PHP25/page	
Courier charge for documents sent to other HSBC offices and abroad (availment of this service is subject to the Bank's discretion)	Minimum of PHP500 or rate charged by courier company depending on country of destination plus PHP100 handling fee	
Overseas Tracer Fee/Cable Charges	PHP450	
Use of IP phone to home country	No charge	
Payments - for Credit Card or Personal Installment Loan		
Made over the counter	PHP100	
Made through Easy Pay Machines	No charge	
Safety Deposit Boxes ²		
Refundable key deposit (forfeited if key is lost)	PHP2,500	
Annual Rental Fee:		
3x5x24 inches	PHP1,500	
5x5x24 inches	PHP1,800	
3x10x24 inches	PHP2,000	
5x10x24 inches	PHP2,750	
10x10x24 inches	PHP4,000	
Forced-opening charges (if unpaid for 3 months)	PHP3,000	
Standing Instructions		
To execute each Standing Instruction and Special Instruction	No separate charge; Charges as applicable for respective services.	
To Set-up/Amend/Suppress Standing Instructions	No separate charge; Charges as applicable for respective services.	

Notes Section

Replacement of ATM/Debit card
 Replacement of defective and expired card is free of charge.

2 Safety Deposit Boxes Available only to HSBC Premier customers in selected HSBC and HSBC Savings Bank branches.

HSBC Premier



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Credit Cards

Annual Fees	
HSBC Premier MasterCard ¹	No charge
Gold Visa / MasterCard	PHP2,400 for primary PHP1,200 per supplementary
Mabuhay Miles Platinum	PHP5,000 for primary PHP2,500 for supplementary
Mabuhay Miles Visa Gold	PHP3,000 for primary PHP1,500 for supplementary
Mabuhay Miles Visa Classic	PHP1,200 for primary PHP600 for supplementary
	Plus PHP500 annual mileage fee
All other Cards	PHP1,200for primary PHP600 for supplementary
Other Card Fees	
Cash Advance Service Fee	3% of amount drawn or PHP500, whichever is higher
Late Payment Fee	7.5% of min amt due or PHP600, whichever is higher
Overlimit Fee	PHP500
Card replacement Fee (n/a for defective card)	PHP400
Transactional Retrieval Fee	PHP275/transaction
Finance Charge	2.75% per month for HSBC Premier, Mabuhay Miles Visa Platinum and Mabuhay Miles Visa Gold, computed based on ADB.
	3% per month for Advance Gold and 3.5% per month for all other card types computed based on ADB.
Service Fee for Foreign Currency Transactions	1.75% of the converted sum in addition to the reimbursement fee charged by Visa/MasterCard to HSBC equivalent to 1% of the converted sum.

Notes Section

¹ Available only to HSBC Premier clients





Debit Cards

Maximum withdrawable amount	PHP150,000/day
Maximum VISA point of sale transaction amount	PHP150,000/day
Bills Payment	PHP100,000/day
Replacement of lost/stolen Debit Card	PHP300/card
Local withdrawal via HSBC	No charge
Local withdrawal via BancNet/	No charge
Expressnet/Megalink	
International withdrawal via HSBC ATMs	No charge
International withdrawal via PLUS ATMs	PHP150/transaction
Local balance inquiry via non-HSBC ATMs	No charge
Sales Slip Retrieval	PHP275/transaction
Service Fee for Foreign Currency Transactions	1.75% of the converted sum in addition to the
	reimbursement cost for Visa's assessment fee
	which is 1% of the converted sum.

Notes Section

Replacement of defective and expired card is free of charge.





HSBC Savings

ALABANG G/F Unit 1, The Commercial Complex, Madrigal Avenue, Ayala Alabang Village, Muntinlupa City 1770
Tel. No. (02) 775-0031 to 35
Fax No. (02) 755-5077

BF PARAÑAQUE Gonzy Building, Lot 14 Block 42, President's Avenue, Parañaque City 1700 Tel. No. (02) 659-2150 to 53 Fax No. (02) 807-9109

CALOOCAN 359 Rizal Avenue Extension, Grace Park, Caloocan City 1400 Tel. No. (02) 359-6022 to 30 Fax No. (02) 755-5076

COMMONWEALTH Commonwealth Ave., corner Holy Spirit, Barangay Don Antonio Heights, Quezon City 1121 Tel. No. (02) 952-3001 to 06 Fax No. (02) 755-5079

CUBAO G/F Philamlife Building, Gen. Araneta Avenue, corner Aurora Blvd., Araneta Center, Cubao, Quezon City 1109 Tel. No. (02) 709-1581 to 90 Fax No. (02) 421-4690

FILINVEST G/F BC Group Center, Filinvest Avenue, Filinvest Corporate City, Alabang, Muntinlupa City 1770 Tel. No. (02) 581-8490 to 98 Fax No. (02) 755-5085

FORT BONIFACIO G/F Unit 4, The Fort Strip, Fort Square, Bonifacio Global City, Taguig, Metro Manila 1634 Tel. No. (02) 843-1874 Fax No. (02) 755-5081

GREENHILLS G/F Greenhills Shopping Center, Greenhills, San Juan, Metro Manila 1500 Tel. No. (02) 705-1001 to 05 Fax No. (02) 755-5083 **KATIPUNAN** 299 Katipunan Road, Loyola Heights, Diliman, Quezon City 1104 Tel. No. (02) 436-6066 to 68 Fax No. (02) 755-5084

LEGASPI VILLAGE G/F Optima Building 221, Salcedo Street, Legaspi Village, Makati City 1229 Tel. No. (02) 830-2576 to 79 Fax No. (02) 755-5080

MAKATI AVENUE G/F Peninsula Court, 8735 Paseo de Roxas corner Makati Avenue, Makati City 1200 Tel. No. (02) 817-1002 Fax No. (02) 755-5073

MALL OF ASIA G/F One E-Com Center, Mall of Asia Complex, Pasay City 1300 Tel. No. (02) 901-5851 to 59 Fax No. (02) 755-5087

RCBC PLAZA G/F Tower 2 RCBC Plaza, Ayala Avenue corner Gil Puyat Avenue, Makati City 1200 Tel. No. (02) 757-3925 to 30 Fax No. (02) 755-5078

ROCKWELL R1 Level Space 142, Lopez Drive, Powerplant Mall, Rockwell Center, Makati City 1210 Tel. No. (02) 729-8658, 59, 60, 63, 65 and 66 Fax No. (02) 895-3456

SAN FERNANDO G/F Odette Grace Building, Brgy Dolores, MacArthur Highway, San Fernando City, Pampanga 2000 Tel. No. (045) 875-8022 to 23 Fax No. (02) 755-5089 or (045) 961-0799

VALLE VERDE G/F Silver City's Auto Mall, Frontera Verde Drive, Julia Vargas Ave., Pasig City 1605 Tel. No. (02) 914-0700 Fax No. (02) 755-5091