Netbank Promotional Time Deposit: Product Guidelines

Earn up to 8.5% p.a. with our 2-Week Limited Time Deposit Offer!

Grow your savings faster with Netbank's special promotional Time Deposit (TD) rates. This offer is available exclusively on the Netbank Mobile app for a strictly limited period of 2 weeks (November 17 – November 30, 2026).

1. Promotional Interest Rates & Tiers

Enjoy higher guaranteed returns depending on your chosen term and placement amount:

Term	Placement Amount	Promotional Interest Rate
6 Months	Minimum Deposit of PHP10,000.00 and above	7.0% p.a.
1 Year	Minimum Deposit of PHP10,000.00 to PHP1,000,000.00	7.5% p.a.
1 Year	Above PHP1,000,000.00	8.5%

Note: Interest rates are per annum (p.a.) and are subject to the standard 20% Philippine Final Withholding Tax on interest income.

2. Eligibility & Requirements

To avail of this promotional offer, you must:

- Be an existing Netbank Mobile customer with a verified account (or open and verify a new account within the promo period).
- Fund your Time Deposit placement within the 2-week promo window (on or before November 30, 2026).
- Meet the minimum placement requirement of **PHP10,000.00** per Time Deposit account.

3. How to Open a Promotional Time Deposit

a) Log in to your Netbank Mobile app.
b) Tap the **Advice** button at the bottom of your Netbank Mobile app.
c) Go to the **Money Wellness Hub**.
d) Tap **Open a Time Deposit**.
e) Choose your preferred term (6 Months or 1 Year) and enter your placement amount.
f) Review the details and confirm your placement to lock in your promotional rate.

4. Key Terms & Conditions

- **Promo Period**: Valid for placements successfully created and funded from November 17, 2026 to November 30, 2026 only. Placements made after this period will automatically revert to Netbank's standard Time Deposit rates.
- **Interest Payout**: Interest is calculated based on a 365-day year and will be credited to your nominated Netbank Savings Account upon maturity.
- **Pre-Termination**: Early withdrawal or pre-termination before the maturity date is subject to Netbank's standard pre-termination fees, documentary stamp tax (DST) deductions, and reduced interest rates.
- **Rollover / Maturity**: Upon maturity, your principal (and interest, if applicable) will be credited to your settlement account unless you opt for automatic rollover at the prevailing standard rate at the time of maturity.
- **PDIC Coverage**: Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to ₱1,000,000 per depositor.

5. Need Assistance?

For questions, account verification support, or assistance with placements above ₱1,000,000, please reach out to us via email at cs_mobile@netbank.ph.