



Preferred Banking Terms and Conditions

To enjoy the privileges and benefits of BPI's Preferred Banking Program, a member agrees to conform with the following Terms and Conditions:

1. Customer should maintain a minimum of P250K in total Average Daily Balance (ADB) in his/her BPI Savings and/or Checking account or a total fund of P500K.
2. All products availed of should always remain in good standing.
3. Evaluation of a customer's continued membership to the Program shall be done annually.
4. BPI reserves the right to allow or disallow the continuance of a customer's membership to the Program.
5. The aforementioned Terms and Conditions may be changed from time to time upon giving the customer prior notice posted in the BPI Preferred Banking website or in such other manner that BPI may decide to use.

BANK OF THE PHILIPPINE ISLANDS

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