

MEMORANDUM NO. 2025-01

TO : ALL BANKS

SUBJECT : Increase in PDIC Maximum Deposit Insurance Coverage

Effective 15 March 2025, the Maximum Deposit Insurance Coverage provided by the Philippine Deposit Insurance Corporation (PDIC) is increased to One Million Pesos (P1,000,000.00) per depositor, per bank.

Banks are enjoined to download the [new Official PDIC Digital Decal](#) from the link below starting 28 February 2025. Upon effectivity of the new MDIC, banks shall prominently display the new Official PDIC Digital Decal in its official website, official social media pages, digital channels, mobile applications, ATMs and other similar machines, and include in its general advertisements and advertisement of deposit products the new Insurance Statement: "Deposits are insured by PDIC up to P1 Million per depositor."

Banks are likewise enjoined to display the attached Notice to Depositors on the new MDIC in place of the old decals and standees.

For guidance and strict compliance.

(SGD.) ROBERTO B. TAN
President and CEO

[New Official PDIC Digital Decal.jpg \(1867×1998\)](#)