

# HSBC Digital Starter Kit



HSBC

Together we thrive

# Contents

## Click one to begin:

### Get started

- How to register ▶
- Secure Key benefits & how to order ▶
- Setting up your Secure Key ▶
- Logging In ▶

### Move Money

- Local ▶
- International ▶
- to Saved Payees ▶

### Pay Bills >

### Global View >

### Global Transfers >

### Order a Chequebook >

### Send a Secure Message >

### View e-Statements >

### Request for your PIN >

### Apply for new products [Savings](#) | [Term Deposits](#) | [Credit Card](#) >

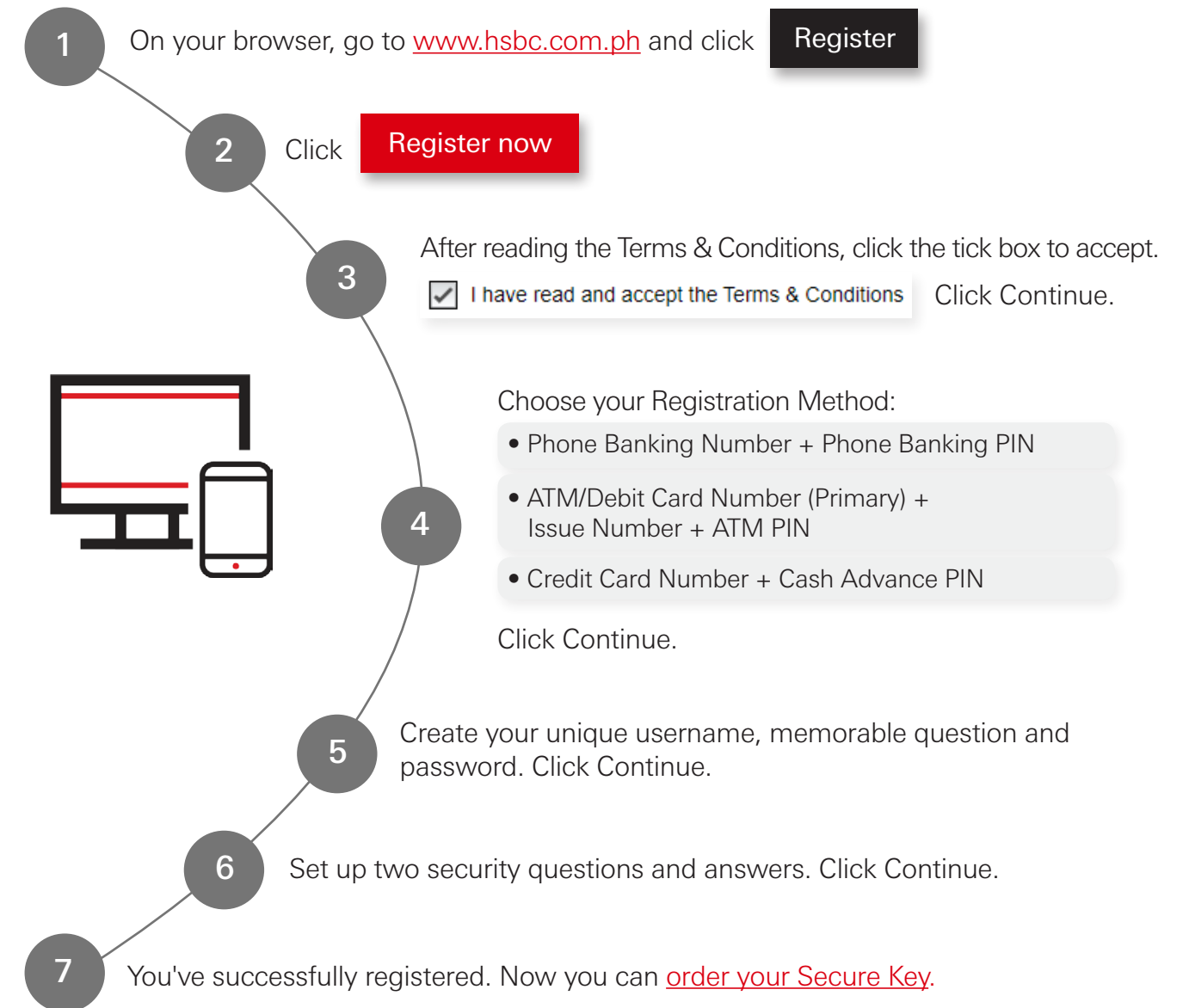
### Troubleshooting

- Resetting your log-in details ▶
- Unable to transfer ▶
- Replacing your Secure Key ▶
- With Secure Key vs. Without Secure Key ▶



## Get Started

### How to register



# Get Started

## Secure Key

### Benefits of having your Secure Key

Your Secure Key is your best tool to protect your finances.

#### Enhanced security against online fraud

Provides an extra layer of protection with two-factor authentication to log in and perform sensitive transactions like moving money to third parties.

#### Peace of mind

Now protecting more transactions and constantly validating only you are making them.

#### Small and portable

Smaller than a credit card and slimmer than the previous Secure Key, it should easily slide into your pocket or wallet.

#### Easy-to-use

Just switch it on, enter your Secure Key PIN, and it'll give you a unique, one-off six digit passcode to use each time you log on.



### How to order

Free when you register to online banking, just follow these steps to have your own:

- 1 Log in to your account at [www.hsbc.com.ph](http://www.hsbc.com.ph) using your memorable answer and password (**Without Secure Key** type of log on).
- 2 Click on your name at the top Menu bar then click **Manage Secure Key**.
- 3 Follow the on-screen instructions to place an order and choose between picking it up at one of our branches or having it delivered to you.
- 4 Once you receive your Secure Key, prepare to [set it up](#).



# Get Started

## Setting up your Secure Key


- 1

After you register for online banking, log in to your account at [www.hsbc.com.ph](http://www.hsbc.com.ph) and simply follow the on-screen instructions to begin setting up your HSBC Secure Key.
- 2

You will be led to the **Activate your Secure Key** page. Click on **Generate an activation code now** (this will be sent to your registered mobile number) and enter the code on the field.
- 3

Enter your device's serial number found at the back.
- 4

Create your Secure Key PIN.
- 5

Generate a security code by clicking on  while the screen displays HSBC. Enter the code on the field. Click **Continue**.

www.hsbc.com.ph

Activate your Secure Key

All fields are required

1. Enter your activation code

Please enter your activation code below.


Activation code

[Generate an activation code now.](#)


2. Enter your serial number

Your serial number is on the back of your Secure Key in the lower left corner.

Enter your serial number  ...  ...





Turn on your device by pressing and holding . **New PIN** will be displayed on screen.

**Tip:** The Secure Key does not have an off button. After 30 seconds of inactivity, the device will automatically switch off.



Enter a 6-digit PIN of your choice. This PIN will be your password everytime you use the device. After you enter your PIN, **PIN CONF** will be displayed on screen. Press  to continue.



Confirm your PIN by re-entering it into the device. You'll then see **NEW PIN CONF** and **HSBC** displayed on screen. Your device is now ready to generate a security code.

**Tip:** If unsuccessful, press  to return to Step 1

www.hsbc.com.ph

4. Generate a security code

Enter security code



With your Secure Key turned on and HSBC displayed on the screen, **press the green button** to generate a security code.



# Get Started

## Logging in

There are two ways you can log in.

### With your Secure Key

Here you'll need your **memorable answer** and **Secure Key PIN** to log in.

1

Log in to your account at [www.hsbc.com.ph](http://www.hsbc.com.ph) with your username.

2

Click the **With Secure Key** tab.

3

Follow the on-screen instructions to input your memorable answer and security code.

4

Click **Continue**.

Online Banking

Take a tour (1.40 mins)

Please enter your username

Continue

Remember my username

Register for online banking >

1. Select log in method

With Secure Key

Without Secure Key

Use your Secure Key to logon to full online banking

2. Answer your memorable question

What is your memorable answer?:

Forgot the answer to your memorable question?

3. Enter security code

Step 1

Press and hold the to turn on your Secure Key, then enter your Secure Key PIN

Step 2

With the HSBC welcome screen displayed, press the to generate a security code

Step 3

The security code will be shown on your Secure Key screen

Hide instructions

Need help with your Secure Key?

Enter security code:

Forgot your Secure Key PIN?

Lost, damaged or stolen Secure Key >

Cancel

Continue



We recommend using your Secure Key when you log in so you can do any transaction that you need to do online successfully. Click [here](#) to find out what you can do with and without your Secure Key.



Set up **SMS alerts** to keep up to date with your account. After logging in, just select the drop-down next to your name at the top menu bar. Select **Notification settings** to see and choose your options. HSBC Advance and Credit Card customers get 3 free alerts per month while HSBC Premier customers get 5, and all succeeding alerts are charged at PHP2 each.

### Without your Secure Key

Here you'll need your **memorable answer** and **password** to log in.

1

Log in to your account at [www.hsbc.com.ph](http://www.hsbc.com.ph) with your username.

2

Click the **Without Secure Key** tab.

3

Follow the on-screen instructions to input your memorable answer and password.

4

Click **Continue**.

Online Banking

Take a tour (1.40 mins)

Please enter your username

Continue

Remember my username

Register for online banking >

1. Select log in method

With Secure Key

Without Secure Key

Use your Secure Key to logon to full online banking

2. Answer your memorable question

What is your memorable answer?:

Forgot the answer to your memorable question?

3. Enter the **third, fifth and sixth** characters of your password

Password

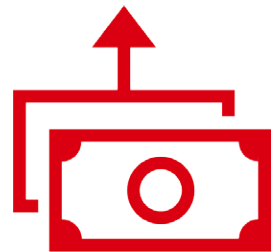
Forgot your password?

Forgot both your memorable answer and your password?>

Cancel

Continue

# Move Money



# Move Money

## Local Transfers on your browser

Click [here](#) for Local Transfers on your app

1

Log in to [www.hsbc.com.ph](http://www.hsbc.com.ph) using your Secure Key.

2

From the **My Banking** menu, click **New payment or transfer**.

3

Choose the account you'll send money from then click **New Payee**, then **Person**.

4

Go to **Account type** and choose the category of the account you're transferring to: **HSBC Bank Account**, **HSBC Credit Card** or **Other Local Bank** (if transferring to an HSBC Philippines Account, choose Other local bank).

www.hsbc.com.ph

New transaction

123

From

Philippines  
Statement Savings Account  
PHP

To

My accounts  
My payees  
New payee

Payee Type

Person  
Company

www.hsbc.com.ph

Payee bank details

Bank Country/territory

PHILIPPINES

Account Type

HSBC Bank Account

Account Currency

Account Number

- 5

Fill out the rest of the required information (including **Branch Name** for Other local bank transfers).
- 6

Follow the on-screen instructions to generate the security code. Click **Continue**.
- 7

Review the details then click **Confirm**.

www.hsbc.com.ph

Bank Country/territory

PHILIPPINES

Account Type

Other Local Bank

Bank Details

Bank Name Search

Bank Name and Branch

BANK OF XXXXXX

Account Number

XXXXXX

Next to personal details

Payee personal details

Payee Name

PATRICK CRUZ

☒ Save to my payees  
Details will be stored for future transactions

Continue with payment

Branch Name

XXXXXX

Other Details (optional)

Other Details

Other Details

Other Details

**Tip:** Check the **Save to my payees** box to add the account to your **My Payees** list.

Click [here](#) for a list of Other Local Banks you can transfer to.



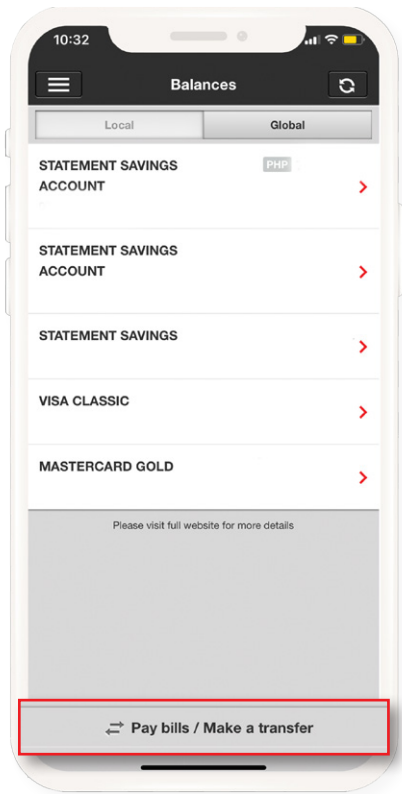
# Move Money

## Local Transfers on the app

Download the app [here](#)

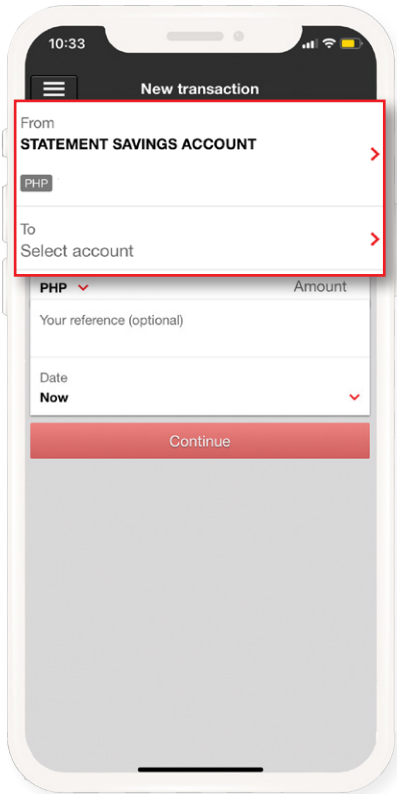
1

Open the HSBC Mobile Banking app and log in using your Secure Key.  
Tap **Pay bills/Make a transfer** at the bottom of the home screen.



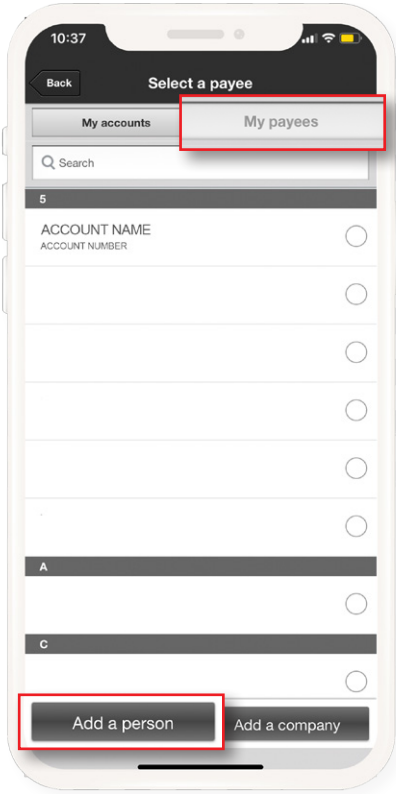
2

Choose the account you'll send money from then tap **Select account**.



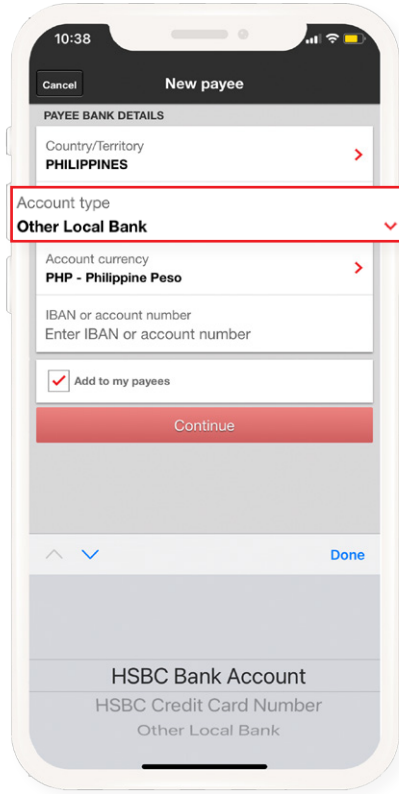
3

Tap on **My payees** then **Add a person**.



4

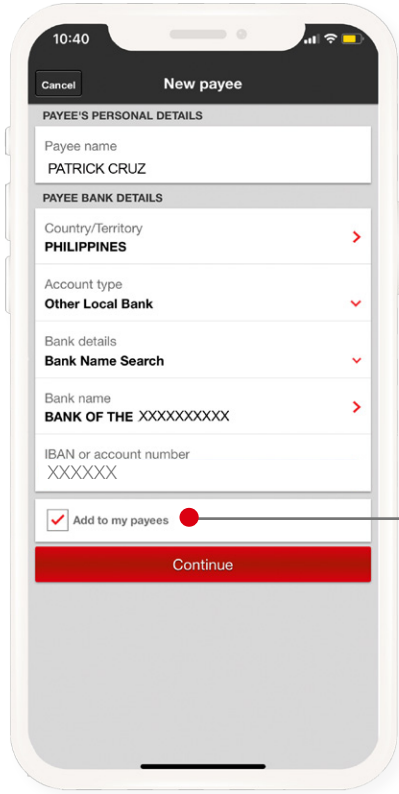
Go to **Account type** and choose the category of the account you're transferring to: **HSBC Bank Account**, **HSBC Credit Card** or **Other Local Bank**.



(if transferring to an HSBC Philippines Account, choose Other local bank)

5

Fill out the rest of the required information (including **Branch Name** for Other local bank transfers).



6

Follow the on-screen instructions to generate the security code. Tap **Continue**.

7

Review the details then tap **Confirm**.

**Tip:** Tick the **Add to my payees** box to add the account to your **My Payees** list.

Click [here](#) for a list of Other Local Banks you can transfer to.

# Move Money

## International Transfers on your browser

Click [here](#) for International Transfers on your app

Ready the correct details needed to make sure your international transfer is a success.  
Ask your beneficiary to provide you with the IBAN or Swift Code of the receiving bank if the receiving bank requires it.

1

Log in to [www.hsbc.com.ph](http://www.hsbc.com.ph) using your Secure Key.

2

From the **My Banking** menu, click **New payment or transfer**.

3

Choose the account you'll send money from then click **New Payee**, then **Person**.

4

Search and select the **Country, City and Bank Name & Branch**.

www.hsbc.com.ph

New transaction

1

2

3

From

Philippines  
Statement Savings Account  
PHP

To

My accounts  
My payees  
New payee

Payee Type

Person  
Company

www.hsbc.com.ph

Payee bank details

Bank Country/territory

AUSTRALIA

Bank City

MELBOURNE

Bank Name and Branch

XXXXX BANK COLLINS ST MELBOURNE A

Account Number

XXXXXX

Next to personal details

- 5

Fill out the rest of the required information. Key in the IBAN (at the Account Number field) or Swift Code (at the Other Details field) if the receiving bank requires it.
- 6

Follow the on-screen instructions to generate the security code. Click **Continue**.
- 7

Review the details then click **Confirm**.

**Tip:** Remember to choose the correct currency when writing the amount.

www.hsbc.com.ph

Payee Name

PATRICK CRUZ

Payee Address Line 1

75 PARKES ROAD

Payee Address Line 2

MELBOURNE VICTORIA

Payee Address Line 3 (optional)

3000

Payee Country/territory

AUSTRALIA

Continue with payment

Amount

AUD 100.00

Currency Converter

Fees paid by

I pay charge - Sender pays all charges

Your reference (optional)

Enter a reference for this payment

Payee reference (optional)

Enter a reference for this payment

Purpose of transaction

Monthly allowance / family support

Date

Now Later Recurring

Transaction Security Code

.....

Hide Secure key instructions

Step 1

Press and hold then enter your secure key pin.

Step 2

Press the then enter the last 8 digits of the account number you are sending the transaction to.

Step 3

Press the again and enter the 6 digit code into the input field above.

Continue Cancel

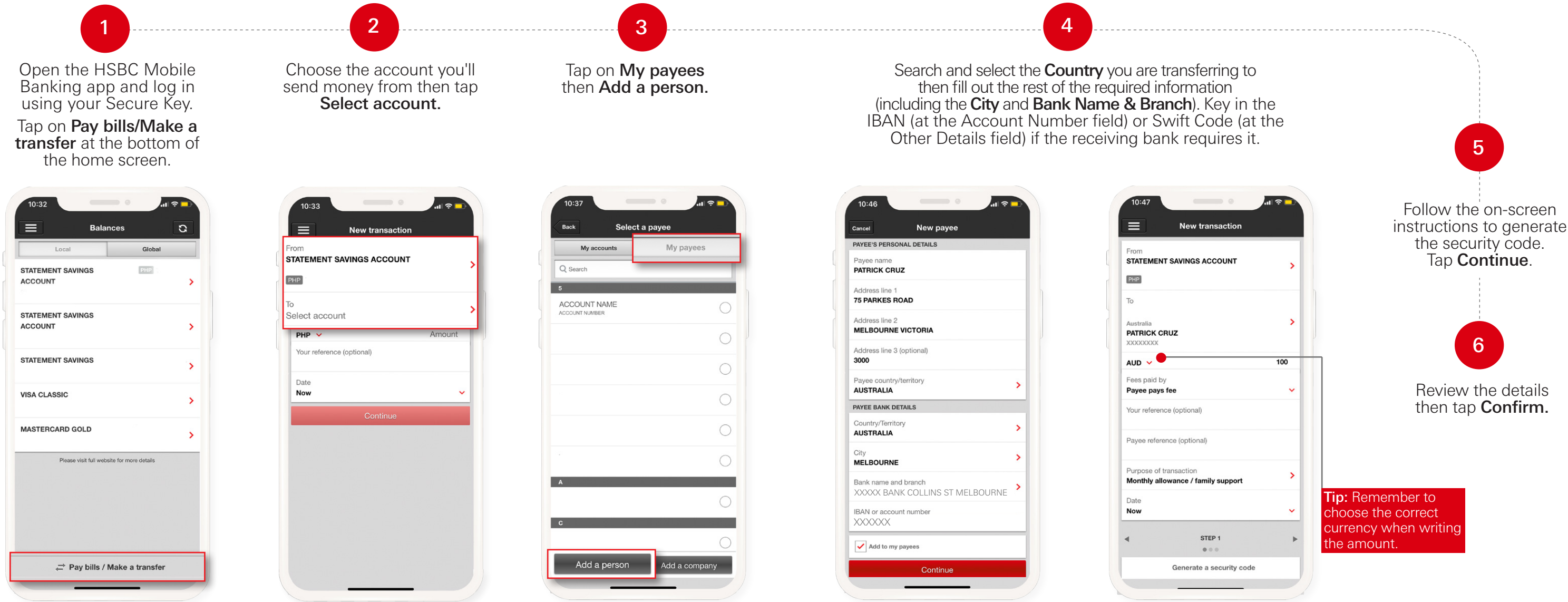
For a list of cut off and processing times per currency, click [here](#).

# Move Money

## International Transfers on the app

Download the app [here](#)

Ready the correct details needed to make sure your international transfer is a success.  
Ask your beneficiary to provide you with the IBAN or Swift Code of the receiving bank if the receiving bank requires it.



For a list of cut off and processing times per currency, click [here](#).



# Move Money to Saved Payees

## On your browser

Log in to [www.hsbc.com.ph](http://www.hsbc.com.ph) using your Secure Key.

From the **My Banking** menu, click **New payment or transfer**.

Choose the account you'll send money from then click **My Payees**.

Search and select the name of the payee you want to send payment to.

Fill out the rest of the required information and click **Continue**.

Review the details then click **Confirm**.

The screenshot shows the 'New transaction' page on the HSBC website. It includes fields for 'From' (Statement Savings Account), 'To' (My accounts, My payees, New payee), 'My payees' (search bar with 'PATRICK CRUZ XXXXXXXXX'), 'Branch Name' (P. GUEVARRA SAN JUAN), 'Other Details (optional)', 'Amount' (PHP 1,000.00), 'Your reference (optional)', and 'Date' (Now, Later, Recurring). A 'Continue' button is at the bottom right.

## On the app

Download the app [here](#)

Open the HSBC Mobile Banking app and log in using your Secure Key. Tap on **Pay bills/Make a transfer** at the bottom of the home screen.

Choose the account you'll send money from then tap **Select account**.

Tap on **My payees** then choose the payee from your list.

The five screenshots show the app's transaction process: 1. Home screen with 'Pay bills / Make a transfer' highlighted. 2. 'New transaction' screen with 'From' account selected. 3. 'Select a name' screen with 'My payees' highlighted. 4. 'New transaction' screen with payee and amount filled. 5. 'Verify' screen with transaction details for confirmation.

Fill out the rest of the required information and tap **Continue**.

Review the details then tap **Confirm**.



# Pay Bills





# Pay Bills

On your browser

Log in to [www.hsb.com.ph](http://www.hsb.com.ph) using your Secure Key.

From the **My Banking** menu, click **New payment or transfer**.

Choose the account you'll send money from then click **New Payee**, then **Company**.

Search and select the name of the company/merchant you want to send payment to. Under **Company reference**, write the account number.

Fill out the rest of the required information and click **Continue**.

Review the details then click **Confirm**.

**Tip:** You can choose your HSBC Credit Card to make payments online. Make sure your merchant accepts credit card payments.

Click [here](#) for a list of companies/merchants you can transfer to. Check first with your biller/merchant on the correct Company reference account that should be written.

# On the app

Download the app [here](#)

Open the HSBC Mobile Banking app and log in using your Secure Key. Tap on **Pay bills/Make a transfer** at the bottom of the home screen.

Choose the account you'll send money from then tap **Select account**.

Tap on **My payees** then **Add a company**.

Search and select the name of the company/merchant you want to send payment to.

Fill out the rest of the required information and tap **Continue**.

Review the details then tap **Confirm**.



# Global View

Link your HSBC offshore accounts from your browser

Log in to [www.hsbc.com.ph](http://www.hsbc.com.ph) using your Secure Key.

1

From the My Banking menu, click **Add country/territory to Global View** under **Global View**.

2

Search and select the country to be linked then click **Add**.

3

Follow the on-screen instructions to link your profile and complete the Global View registration.

4

**Tip:** You can only link HSBC offshore accounts that you opened under your name

Global View

View your HSBC accounts from several countries at the same time. See your combined balance and make international transfers easily.

**Countries in your Global View**

Philippines (GSP) (Logged in)

**Add another country**

To add a country to Global View, first choose a country where you are registered for online banking.

United States Of America Add

☒ I have read and accept the [Terms & Conditions](#)

**1 Choose a country**  
Select the country you want to add to Global View

**2 Log on**  
Log on to online banking for your chosen country.

**3 Country added**  
The new country is now linked in your global view.



# Global Transfers

Once you've set up Global View, the HSBC accounts you linked will now be visible from your HSBC Philippines online banking page.

Log in to [www.hsbc.com.ph](http://www.hsbc.com.ph) using your Secure Key.

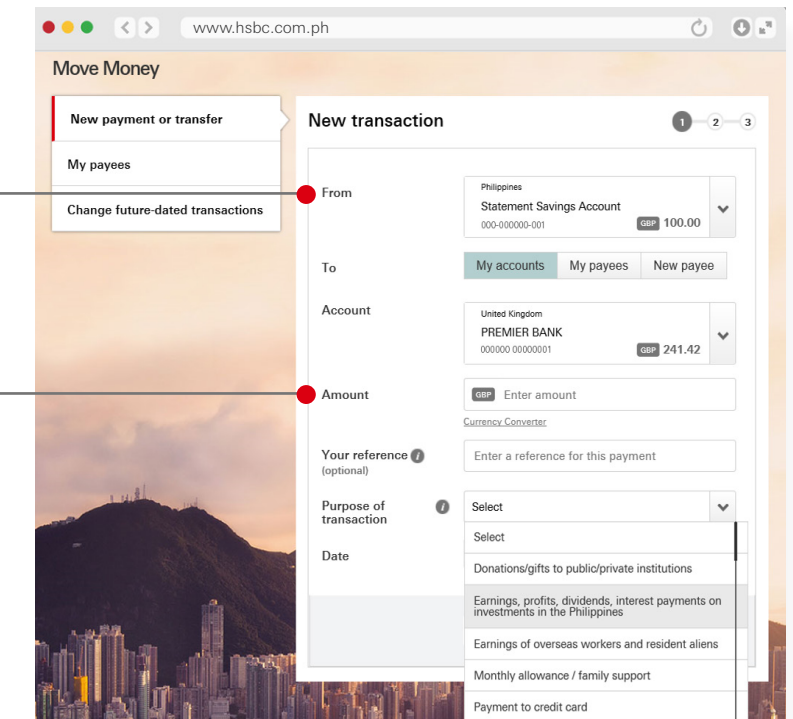
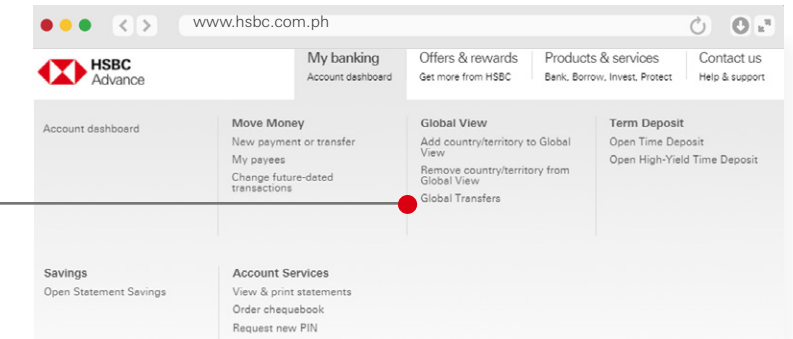
From the My Banking menu, click **Global Transfers** under **Global View**.

Select the Countries you will transfer from and to. Next select the accounts.

Choose the currency and indicate the amount. The indicative currency exchange rate is displayed.

Fill out the rest of the required information then follow the on-screen instructions to complete the Global Transfer.

**Tip:** You can only link HSBC offshore accounts that you opened under your name





# Order a Chequebook

On your browser

Log in to [www.hsbc.com.ph](http://www.hsbc.com.ph) using your Secure Key.

Go to **My Banking** and under **Account Services** click **Order chequebook**.

Fill out the required information then click **Continue**. Verify your details then click **Submit request**.

The first screenshot shows the HSBC Philippines website's 'My banking' dashboard. The 'Order chequebook' option is highlighted under the 'Account Services' section. The second screenshot shows the 'Order chequebook' form. It includes fields for 'Account' (Current Account), 'Chequebook type' (Regular), 'Number of chequebooks' (1), 'Number of pages in cheque book' (25), and 'Delivery Address'. The form also includes a 'Continue' button and a 'Cancel' button.



# Send a Secure Message





# Send a Secure Message

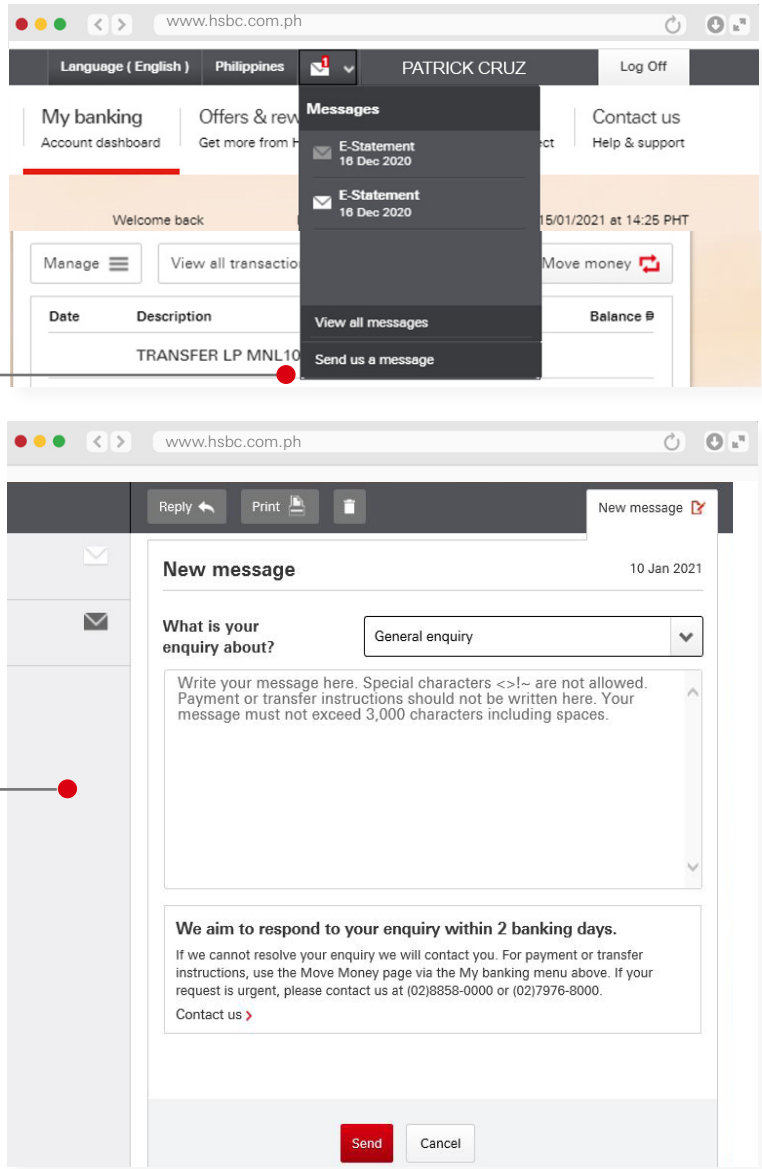
On your browser

Log in to [www.hsbc.com.ph](http://www.hsbc.com.ph) using your Secure Key.

Click the mail icon at the top menu bar then click **Send us a message**.

Select a subject from the list then type your message in the box (copy-pasting is disabled). Note that the special characters <, >, !, and ~ are not allowed and you have until 3,000 characters for your message. Click **Send**.

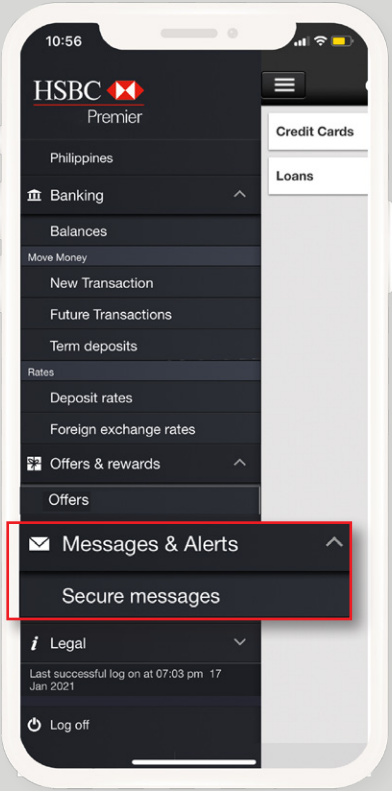
**Tip:** Talk to us or send in your requests through this feature.



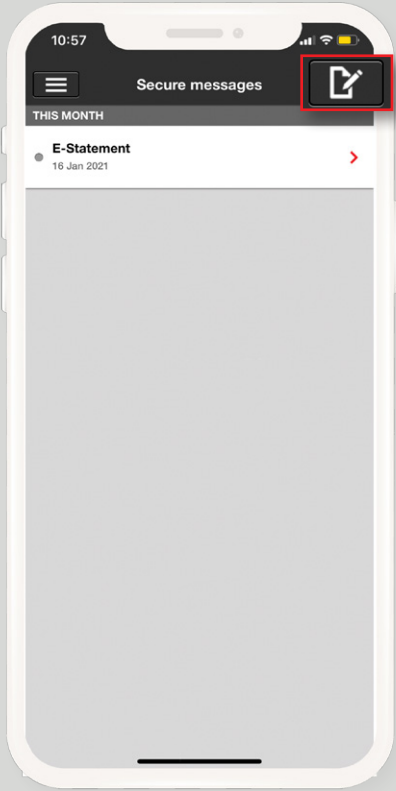
# On the app

Download the app [here](#)

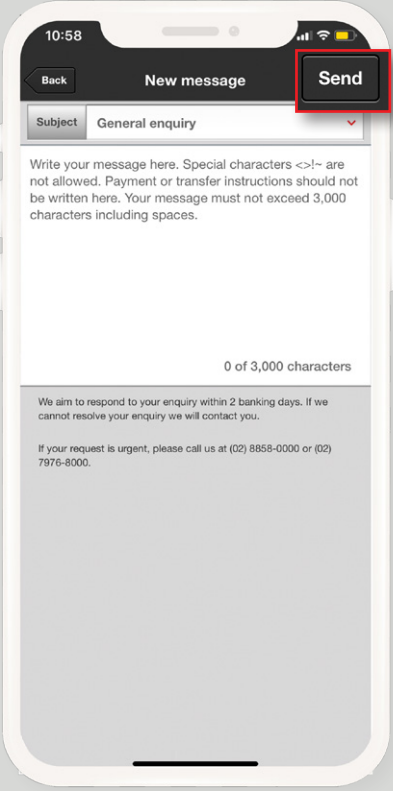
Open the HSBC Mobile Banking app and log in using your Secure Key. On the side menu, tap **Messages & Alerts** then click **Secure messages**.



Tap the write mail icon at the top right of the screen.



Select a subject from the list then type your message in the box (copy-pasting is disabled). Note that the special characters <, >, !, and ~ are not allowed and you have until 3,000 characters for your message. Tap **Send**.





# View your e-Statements

On your browser

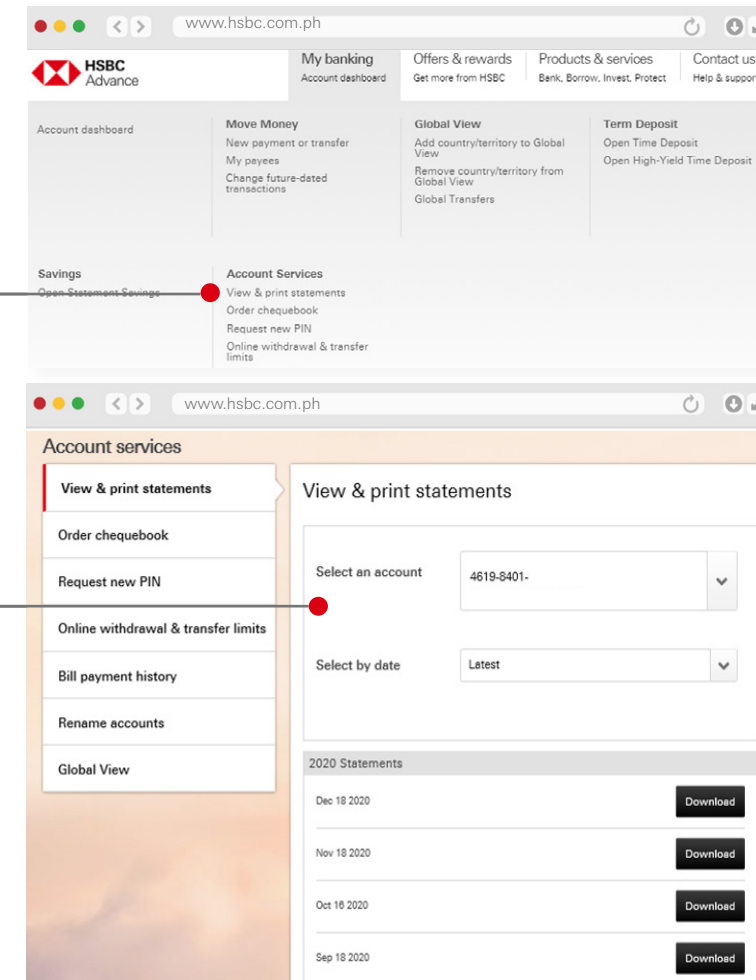
View up to the last 3 months for your deposit accounts and up to the last 6 months for your credit card accounts.

Log in to [www.hsbc.com.ph](http://www.hsbc.com.ph) using your Secure Key.

Go to **My Banking** and under **Account Services** click **View & print statements**.

Select the account and the date of the statement you want to view then click **Download**.

**Tip:** View your transactions on the app up to the last month's cut off.





# Request for your PIN



On your browser

Log in to [www.hsb.com.ph](http://www.hsb.com.ph) using your Secure Key.

Go to **My Banking** and under **Account Services** click **Request new PIN**.

Fill out the required information.

Follow the on-screen instructions to generate the security code then Click **Continue**.

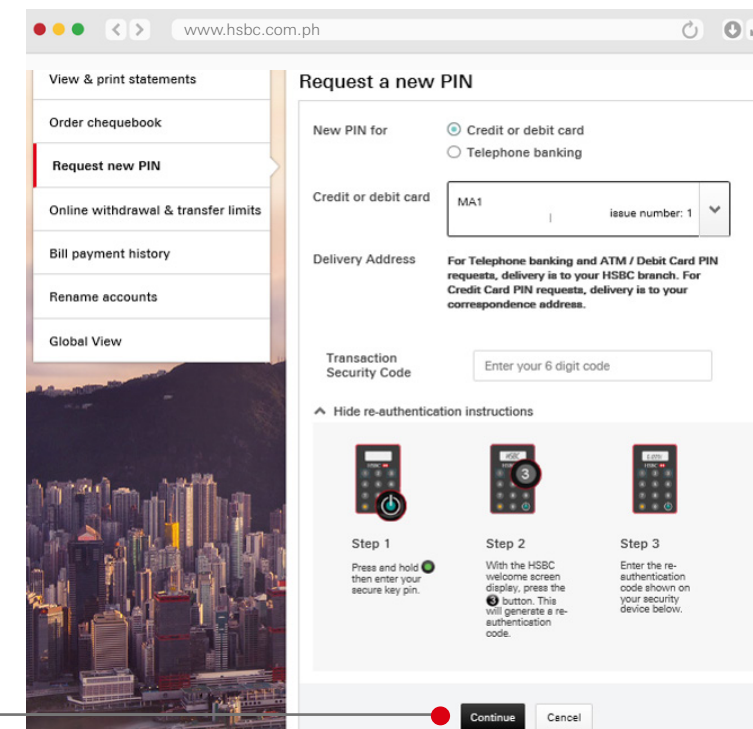
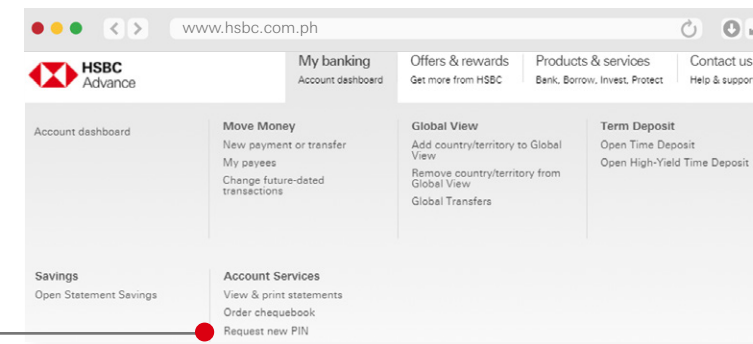
**Tip:** You can also request for your PIN by sending a Secure message.

1

2

3

4





# Apply for new products





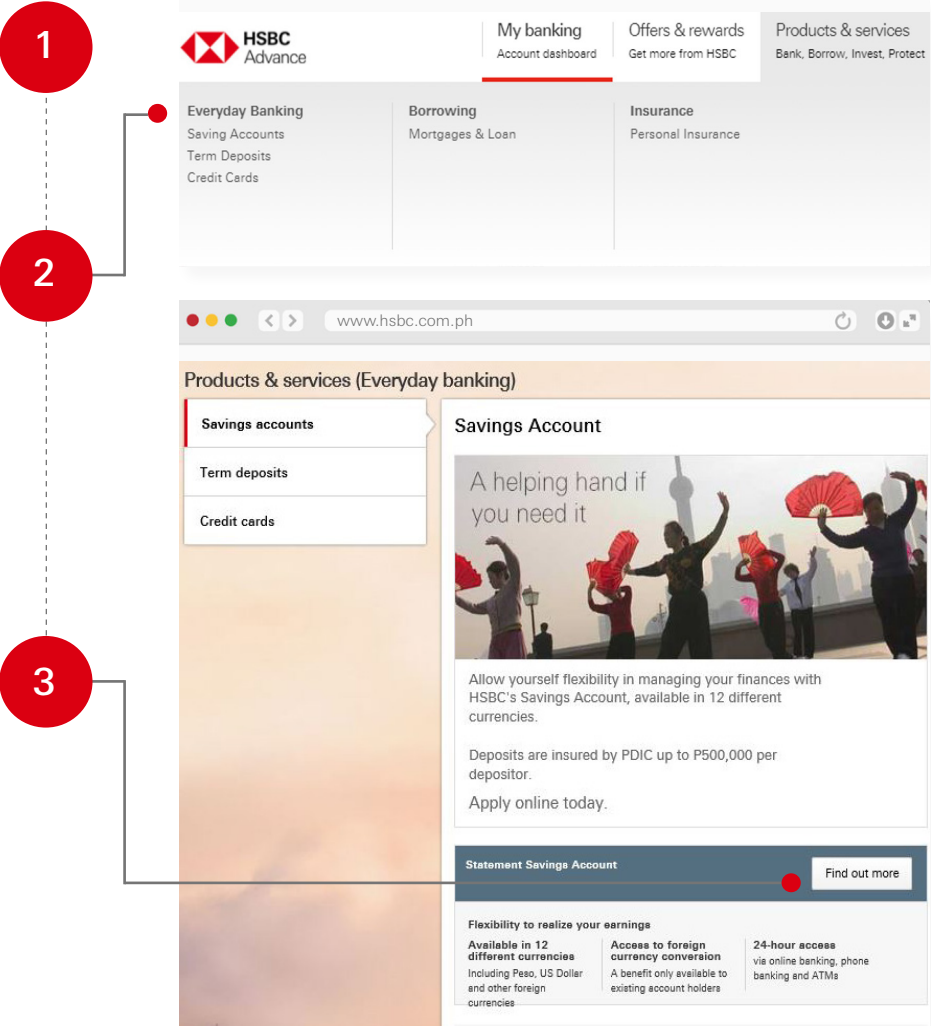
# Apply for new products

On your browser

Log in to [www.hsb.com.ph](http://www.hsb.com.ph) using your Secure Key.

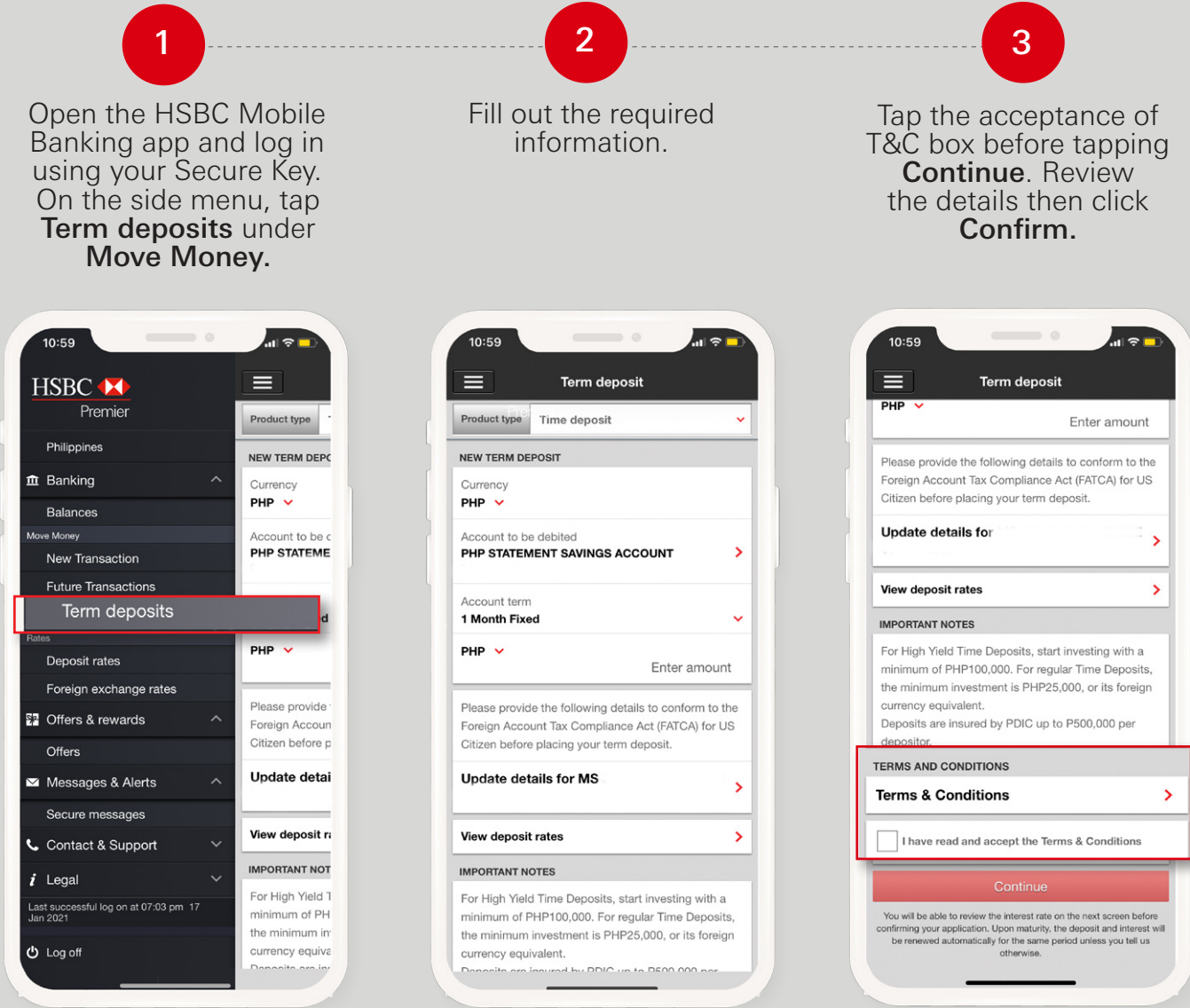
Go to **Products & services** and under **Everyday Banking** click on a product of your choice (Savings account, Term deposit or Credit Card).

Click **Find out more** then follow the on-screen instructions to send over your application.



# Apply for Term deposits on the app

Download the app [here](#)





# Troubleshooting

On your browser



## Resetting your log-in details

### Forgot my Memorable Answer

Click [here](#) if you forgot your Secure Key PIN or your Password

Click [here](#) if you forgot at least two of your log-in details

Go to the log in screen and enter your username. In the log in details page, click **Forgot the answer to your memorable question?**

Answer the two security questions.

Follow the on-screen instructions to complete the reset process.

The diagram illustrates the process of resetting a memorable question on the HSBC website through three sequential screenshots, each marked with a red circle and a number:

- Step 1:** The first screenshot shows the login page at [www.hsbc.com.ph](http://www.hsbc.com.ph). Below the login instructions, there is a section titled "2. Answer your memorable question" with a text input field for the "Memorable Answer". A red dot and a line point to a link that says "Forgot the answer to your memorable question?".
- Step 2:** The second screenshot shows the security questions page. It instructs the user to "To reset your memorable question, first verify your identity using your security questions 1 and 2 as well as your online banking password." It then asks "What is your Favourite Colour?" with a text input field. A red dot and a line point to a link that says "Forgot your answer to security question 1?".
- Step 3:** The third screenshot shows the "Reset memorable question" page. It provides instructions on how to select a new memorable question and enter an answer. It includes a dropdown menu for "Select a memorable question", text input fields for "Memorable answer" and "Confirm answer", and a section for "Please create a new password" with fields for "Password" and "Confirm password". A red dot and a line point to the "Reset memorable question" heading.

# Resetting your log-in details

## Forgot my Secure Key PIN

Go to the log in screen and enter your username. In the log in details page, click **Forgot your Secure Key PIN?**

Answer the two security questions.

Follow the on-screen instructions to complete the reset process.

The first screenshot shows the '3. Enter security code' page. It includes instructions for using a Secure Key device and a link to 'Forgot your Secure Key PIN?'. A red circle with the number '1' is next to this link. The second screenshot shows the 'To begin, please provide your answer to security question 1.' page. It asks 'What is your Favourite Colour?' and has a 'Forgot your answer to security question 1?' link. A red circle with the number '2' is next to this link. The third screenshot shows the 'Enter lock PIN code' page. It includes instructions for locking the Secure Key device and a field to 'Enter lock PIN code'. A red circle with the number '3' is next to this field.

# Resetting your log-in details

## Forgot my Password

Go to the log in screen and enter your username. In the log in details page, click **Forgot your password?**

Answer the two security questions.

Follow the on-screen instructions to complete the reset process.

The first screenshot shows the '3. Enter the third, fifth and sixth characters of your password' page. It has a 'Forgot your password?' link. A red circle with the number '1' is next to this link. The second screenshot shows the 'To begin, please provide your answer to security question 1.' page, identical to the one in the first section. A red circle with the number '2' is next to the 'Forgot your answer to security question 1?' link. The third screenshot shows the 'Reset memorable question' page. It asks to select a new memorable question and enter an answer. A red circle with the number '3' is next to the 'Reset memorable question' heading. Below this, there is a 'Please create a new password.' section with fields for 'Password' and 'Confirm password'.



# Resetting your log-in details

Forgot at least two of my log-in details

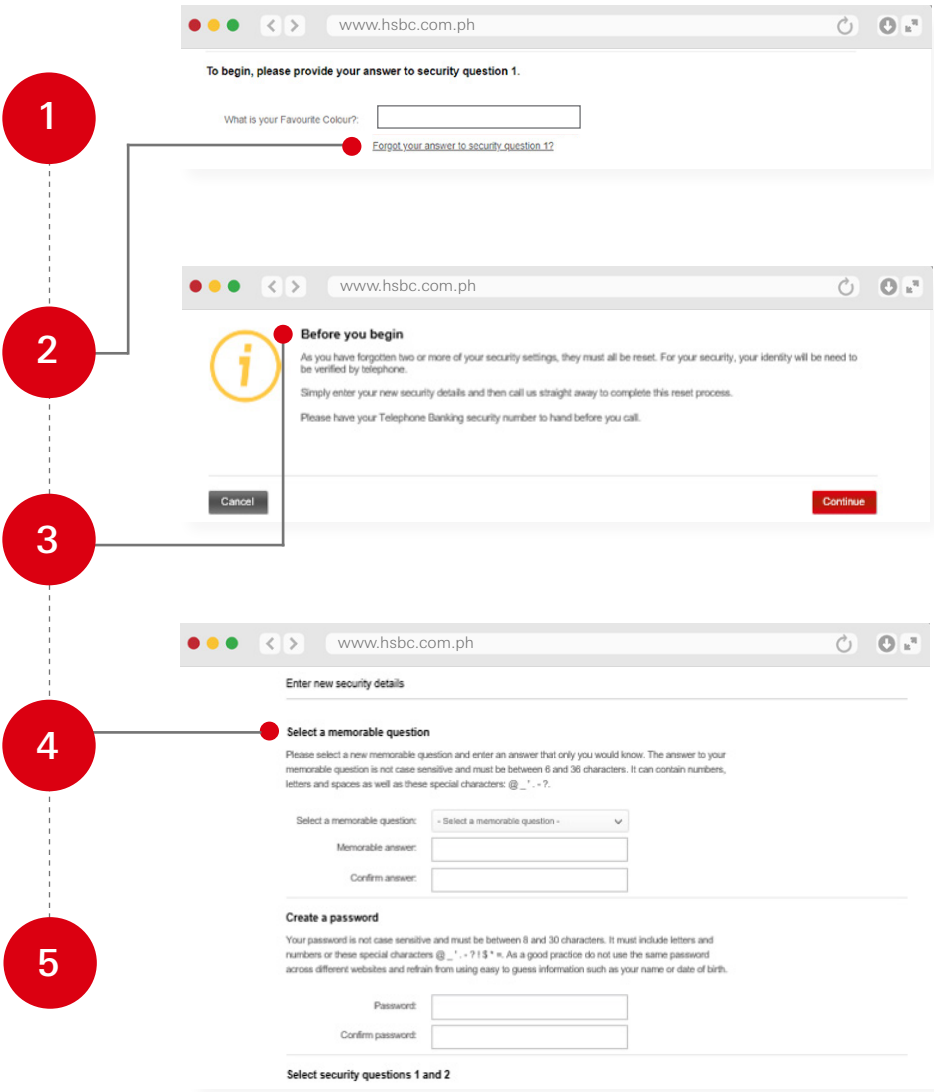
Go to the log in screen and enter your username. In the log in details page, click either **Forgot the answer to your memorable question?** or **Forgot your Secure Key PIN?**

Click **Forgot your answer to security question 1?**

Read through the **Before you begin** page then click **Continue**.

Follow the on-screen instructions and fill out the required information to reset your security details. Click **Continue**.

Take note of your **reset reference number** shown on the confirmation screen. Call us so we can help you in completing the reset.



# Unable to transfer

If you have enough funds but your transfers are not going through, your account's transfer limits might be the issue. Check your limits through these steps:

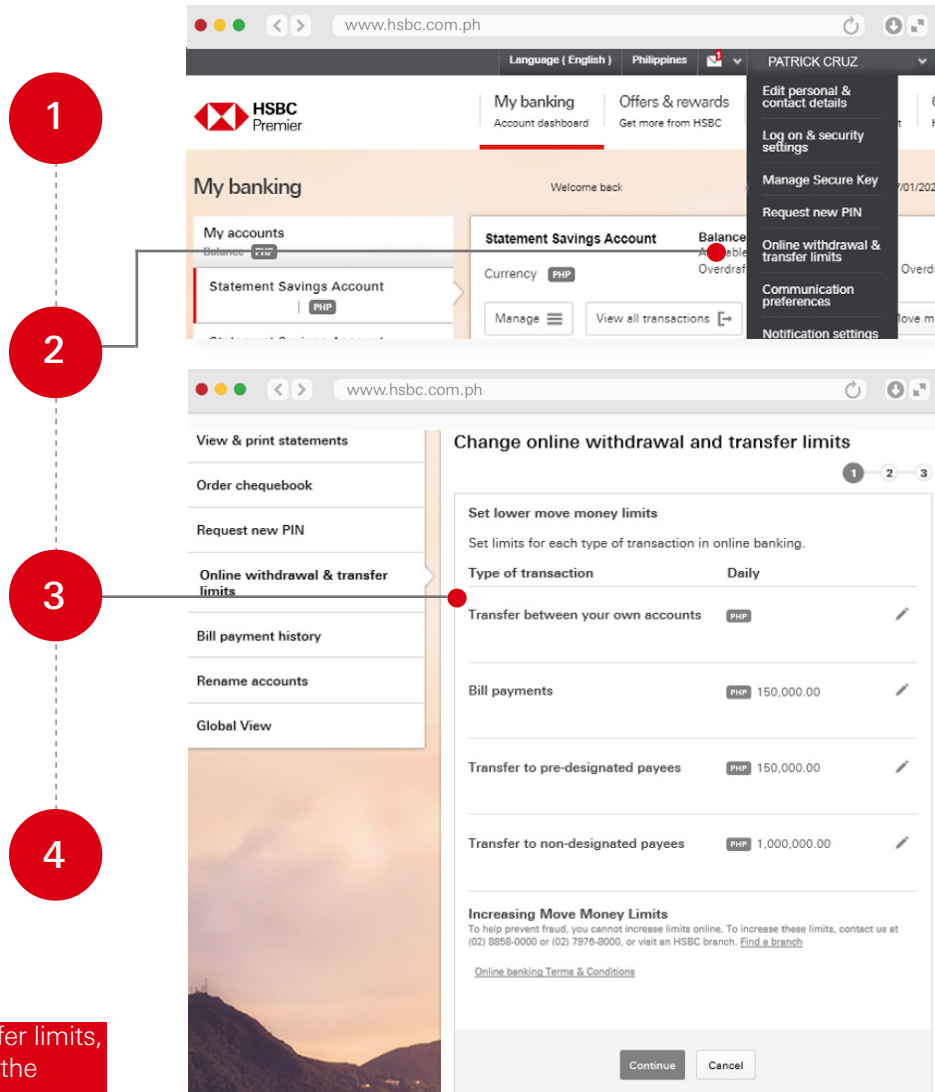
Log in to [www.hsb.com.ph](http://www.hsb.com.ph) using your Secure Key.

Click on your **name** at the top menu bar then click **Online withdrawal & transfer limits**.

You'll find your limits for each type of transaction. If your limit is set to **0** it means your account has been inactive for the past 12 months.

Request for an increase in your limit by **sending a Secure message**.

**Tip:** If you want to lower your transfer limits, just click on the pen icon and write the lower amount. Click **Continue** to save.





# Replacing your Secure Key

## If it is lost


- 1

Call us or talk to your branch of account to report your Lost Secure Key.
- 2

Request for a replacement.

## If it is low on battery

When your Secure Key no longer responds or shows **batt 5, batt 4** or so, it's time to replace it.

- If your Secure Key shows **batt 5, batt 4** or so, [send us a Secure Message](#) to request for a replacement. Let us know through your message what your Secure key's screen shows.
- If your Secure Key no longer responds when you press , call us or talk to your branch of account to request for a replacement.

## Activating your replacement Secure Key

- 1

Create your Secure Key PIN. You can check [Step 4 of Setting up your Secure Key](#) for the step-by-step process.
- 2

If you picked up your Secure Key from the branch, your branch of account can link your new Secure Key to your account on-site at the branch. If you had your Secure key delivered, simply call us and we'll link your new Secure Key during our call.

# With Secure Key vs. Without Secure Key

Keep your Secure Key in hand for an easier online banking experience. In cases you don't have it, here are some transactions you can still do successfully:

	With Secure Key	Without Secure Key
View account summary, transactions & history	✓	✓
Move money between your local HSBC accounts	✓	✓
Move money to new payee	✓	
Move money to saved payee	✓	✓
Pay bills to companies	✓	✓
Manage future-dated or recurring payments	✓	✓
Order a chequebook	✓	
Send message to HSBC	✓	
Read message from HSBC	✓	✓
View and download online statements	✓	✓
Request replacement PIN	✓	
Open new account or time deposit	✓	
Update time deposit maturity instruction	✓	
Change transfer limits (decrease only)	✓	✓
Set up online statements	✓	✓
Set up or change SMS alerts	✓	✓
Change or reset log in details	✓	
Change personal details	✓	



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