

Table of Fees and Charges as of March 3, 2025.

Send Money

Funds Transfer	Channel	Fee
UNO Digital Bank	Intrabank	FREE
Other Banks	InstaPay	PHP 8.00
	PESONet	FREE

Scan QR (QR Ph)

Scan QR	Fee
Transfer to Other UNO Digital Bank Accounts	FREE
Transfer to Other Banks	FREE
Pay to Merchant	FREE

Bills Payment

Partner ¹	Fee
Bayad	FREE ²

¹The full list of billers is available in the UNO Digital Bank mobile application.

²Convenience fees may be charged by select billers.

Get Cash

Over the Counter	Partner ³	Fee
Paynamics	Cebuana	PHP 50.00
	M Lhullier	
	Palawan	
	BDO and Rural Bank Partners	
	SM Cash Pick-up	

³The full list of Get Money cash-out channels is available in the UNO Digital Bank mobile application.

Add Money

Add Money channels are temporarily unavailable as we make way for an upgrade to serve you better. In the meantime, you can still transfer funds to your #UNOready savings account via QRPH scan, InstaPay, or PESONet from your other e-wallets or bank accounts.

Time Deposit Pre-termination

The cost of Documentary Stamp Tax (DST) and a pre-termination penalty will be deducted from the net proceeds of your time deposit.

DST is computed as follows:

PHP 1.50 for every PHP 200.00 of the principal amount. For time deposits with tenure of less than 1 year,

$$\text{DST} = (\text{Original Tenure in Days} / 365) \times (1.50 / 200) \times \text{Principal Amount. } 366 \text{ for a leap year.}$$

Pre-termination Penalty:

50% of gross interest earned if pre-terminated at the first half of the tenure. 25% of gross interest earned if pre-terminated at the second half of the tenure.

Debit Card

Transaction	Fee
Virtual Debit Card Issuance Fee	Free upon account activation
Virtual Debit Card Replacement Fee	PHP 50.00
Physical Debit Card Replacement Fee	PHP 300.00
Local Transactions	
Balance Inquiry	2 FREE Transactions Per Month
	PHP 2.00 Per Transaction Thereafter
ATM Withdrawal	2 FREE Transactions Per Month
	PHP 15.00 Per Transaction Thereafter
International Transactions	
International Transaction Service Fee	2.50% of Transaction Amount
Balance Inquiry	As Levied by Acquiring Bank
ATM Withdrawal	As Levied by Acquiring Bank

Other Fees

Fee	Cost
One-time inactivity fee	-
Dormancy fee	-
Maintenance fee	-