

Add Funds Fees and Crediting Schedule

Philstocks Office

Branch Over-The-Counter (OTC)	Fee	Crediting Schedule
Cash	Free	Within 1 hour upon receipt of request
Check (BDO and BPI)	Free	Within 24 hours upon receipt of request
Other Banks	Free	Within 1-3 days (for bank clearing) upon receipt of request

Weepay

ATM	Fee	Crediting Schedule
BancNet	P 25	Real-time

Coins.ph

	Fee	Crediting Schedule
Via Philstocks Mobile App	Free	Real-time

UnionBank of the Philippines (UBP)

Online Banking (Mobile App & Browser)	Fee	Crediting Schedule
Bills Payment (Enrolled using your Philstocks Account Number or PAN)	Free (Until further notice)	Within 2 hours upon successful transaction

ATM	Fee	Crediting Schedule
Bills Payment (Enrolled using your Philstocks Account Number or PAN)	Free (Until further notice)	Within 2 hours upon successful transaction

Banco de Oro (BDO)

Branch Over-The-Counter (OTC)	Fee	Crediting Schedule
Cash	Free	Within 1 hour upon receipt of request
Check (On-us)	Free	Within 1 hour upon receipt of request
Other Banks (Local)	Free	Within 1-3 days (for bank clearing) upon receipt of request

Online Banking: Mobile App & Browser	Fee	Crediting Schedule
BDO Account / Fund Transfer (Enrolled)	Free	Within 1 hour upon receipt of request
Any BDO Account (Not Enrolled) <i>Note: Php 10,000.00 Limit</i>	Free	Within 1 hour upon receipt of request
BDO Bills Payment (Enrolled using your Philstocks Account Number or PAN)	P 25	Within 2 hours upon successful transaction

ATM	Fee	Crediting Schedule
Cash	Free	Within 1 hour upon receipt of request
Bills Payment (Enrolled using your Philstocks Account Number or PAN)	P 25	Within 2 hours upon successful transaction

	Fee	Crediting Schedule
Remittance	Fee varies depending on your sending bank. Please contact your bank for particulars.	Within 2-5 business days upon receipt of proof of transaction. <i>Note: This may vary depending on the validation of transaction with the bank</i>

Bank of the Philippine Islands (BPI)

Branch Over-The-Counter (OTC)	Fee	Crediting Schedule
Cash	Free	Within 1 hour upon receipt of request
Check (On-us)	Free	Within 1 hour upon receipt of request
Other Banks (Local)	Free	Within 1-3 days (for bank clearing) upon receipt of request

Online Banking: Mobile App & Browser	Fee	Crediting Schedule
Transfer to Anyone / Fund Transfer	Free	Within 1 hour upon receipt of request
Bills Payment (Enrolled using Philstocks Account Number or PAN) <i>Note: Bills Payment enrolled using old reference should be reenrolled using PAN</i>	P 25	Within 1-2 business days upon successful transaction

	Fee	Crediting Schedule
Remittance	Fee varies depending on your sending bank. Please contact your bank for particulars.	Within 2-5 business days upon receipt of proof of transaction. <i>Note: This may vary depending on the validation of transaction with the bank</i>

Metrobank (MBTC)

ATM	Fee	Crediting Schedule
Bills Payment (Enrolled using your Philstocks Account Number or PAN)	Coming Soon	Coming Soon

Guidelines

A. Kindly note that to process your Add Fund Request, you must upload your proof of transaction on your web platform. (<https://my.philstocks.ph>).

How?

1. Login to your Philstocks account
2. Click 'Requests' on your right hand corner
3. Under 'Add Fund', select your Mode of Payment
4. Fill up necessary fields
5. Upload your proof of transaction
6. Click 'Proceed'

Note: For Bills Payment, there is no need to upload provided enrolled using Philstocks Account Number (PAN)

B. Kindly provide complete and correct details to avoid delay in crediting or rejection of request. Rejected request should be re-uploaded to obtain a new request number. To check the status, kindly go to Request > Request Status.

C. Add Fund Requests made after 4:00 PM will be considered as for the next working day.

D. When issuing a check for add fund, kindly indicate the complete Corporate Name of Philstocks, which is **Philstocks Financial Inc.**

*For Example: Pay to the order of **Philstocks Financial Inc.***

Cash Out Fees and Availability

Claiming Option

By Deposit	Fee	Availability Check will be dispatched for deposit within:
Local Bank (Preferred Banks)	Free	2-3 working days
Local Bank (Other Banks)	Free	2-3 working days <i>Note: Philstocks default issuing bank is BDO. For Philstocks ATM Card Account holder, a UBP check will be issued. Kindly expect additional 1-3 days bank clearing period, for banks apart from the mentioned.</i>
Foreign Bank	\$ 10 <i>*Additional Fee may apply, depending on your receiving bank. Contact your bank for particulars.</i>	3-5 working days <i>Note: Kindly check with your receiving bank for additional time needed to clear your funds and their charges.</i>

List of Preferred Banks: AUB-BDO-BPI-Eastwest Bank-Security Bank-UCPB-Unionbank; CHIB.

If not mentioned, it is considered as Non-Preferred Bank.

By Pick Up (Philstocks Office)	Fee	Availability Check will be available within
Personal (Account Holder/s)	Free	2-3 working days
Authorized Person	Free	2-3 working days <i>Note: Default pick up location is Philstocks Tektite (Head Office). Additional 1 day, if you selected Binondo Branch as your pick up location.</i>

Guidelines

A. Cash Out Requests are done on your web platform.

How?

1. Login to your Philstocks account
2. Click 'Requests' on your right hand corner
3. Click 'Cash Out' on your left hand corner
4. Under 'Cash Out', select your Claiming Option
5. Fill up necessary fields
6. Click 'Proceed'

B. If amount is from selling proceeds on the same day of request, check will be dated three (3) days after transaction. Otherwise-if amount is from available cash, check will be dated two days after request.

Note: Kindly observe 12:00 NN cut-off.

C. Cash out requests made after 12:00 NN will be processed the next business day.

D. Amount requested shall be issued in the form of check payable to your registered trading account name. Philstocks default issuing bank is BDO. For Philstocks ATM Card Account holder, a UBP check will be issued.

E. Only checks that is for pick up by Personal (Account Holder/s) will be released uncrossed/open. For other claiming options checks will be crossed, unless requested.

F. Client will be informed through email if there's a concern regarding the request. Do check your registered email for advice.

Deposit Rejection

Please be informed that deposit rejection may occur. Common reasons are as follows:

1. Cash Deposit Only (CDO) Account
2. Joint Accounts
3. Invalid Account Name/Number

G. Cancellation Of Cash Out Request

Kindly note that to process the Cancellation of Cash Out Request, you must communicate with a Philstocks Representative. You may reach them through their hotlines or send an email at info@philstocks.ph

How?

1. Communicate with the Philstocks Representative your request to cancel.
2. Allow Philstocks Representative to verify information.
3. Upon successful verification, cancellation of request will be executed.

Amount will be credited back to your trading account and Cancellation Fee may apply. See table for details.

Status of Cash Out Request	Fee	Crediting of Fund Back to Trading Account
Pending	Free	Real Time Crediting
On-Process	P 100 Cancellation Fee	Within the day
Granted / Issued	P 100 Cancellation Fee	Next working day