
PSBank offers fastest, simplest way to acquire your dream home

Jason, a hardworking OFW, dreams of providing his family with a new home they can finally call their own. Annette, a housewife, has been living with her in-laws in the province. With two growing kids, she hopes to finally live with her husband in the city, in a house they hope to pay for and proudly call their very own.

Like Jason and Annette, you may also nurture a dream of someday getting your own home. PSBank believes that your dream of being a homeowner does not have to be hampered by tedious home loan procedures and complicated mortgage agreements.

The PSBank Home Loan offers a minimum of P1 million for the purchase of your dream house and lot, townhouse, duplex, condominium unit, or residential lot, and house construction or renovation. Upon submission of complete complete documents, the PSBank Home Loan will provide a credit decision within five days via SMS. It also has Prime Rebate that allows customers to earn rebates on any advance or excess PSBank Home Loan payments anytime, any day.

“The PSBank Home Loan’s five days or less credit decision spares prospective homebuyers from the agony of waiting endlessly for the approval of their loan applications,” said PSBank President Pascual M. Garcia III.

WHAT'S NEW

PSBank Auto Loan steals the show



PSBank Auto Loan team with Guinness world record holder for precision driving Russ Swift during the Manila International Auto Show in April.

A record 78,000 car enthusiasts flocked to the Manila International Auto Show (MIAS) during its three-day run at the World Trade Center in Pasay City last April. PSBank was the only bank sponsor of one of the country’s biggest annual automotive events.

PSBank conducted fast credit decisions for guests who applied for the PSBank Auto Loan. The loan offered simple application process, flexible financing terms, affordable monthly amortizations, one of the lowest interest rates in the market, and credit decision via SMS in as fast as 24 hours.

Those who qualified for the PSBank Auto Loan could also avail of Prime Rebate, a first in Philippine banking. It rewards customers with rebates when they pay their amortization before the scheduled monthly due date, or on the monthly due date but in excess of the amortization amount.

"The rebates can shorten a loan term or reduce a loan's total amount, or both. So our customers can have the flexibility and ease of paying off their loans in a shorter period of time or at a discounted rate over time. It's actually paying off car loans faster without shelling out additional amortization," said Jess Custodio, PSBank First Vice President and Auto Loans Division Head.

PSBank sends 50 scholars to school

"Thank you so much for supporting my education and giving me the opportunity to continue my studies. Without your assistance, I don't know if I'd still be able to graduate from high school. Education is indeed the most essential thing in a student's life. Thank you for letting me experience it. I'm proud to say that I have graduated with honors and it's all because of you!"

~ Rigell Capisen, Philippine Buddhacare Academy



Photo shows (3rd and 4th from left) PSBank President Pascual M. Garcia III, ACFSP President Dr. Bee Ching Ong Kian Kok, together with (L-R) PSBank SFVP Yolanda L. Dela Paz, SVP/Branch Banking Group Head Jose Vicente L. Alde and directors of the ACFSP Board during the signing.

This year, more students like Rigell will get a chance to continue their high school or college education through the PSBank Educational Assistance Program.

PSBank and the Association of Chinese Filipino Schools in the Philippines (ACFSP) recently signed a memorandum of agreement, increasing the number of scholars to 50 in line with the Bank's 50th anniversary this year. Of this number, 40 will come from ACFSP and 10 from Chiang Kai Shek College.

The program was established in 2008 to provide scholarships to underprivileged but deserving students. Last March, a scholar graduated from college and 11 from high school. College scholars are given priority hiring status and invitation for practicum in PSBank.



June 2010 Issue

Pay your bills online and get a chance to win a prize!

Congratulations to the May 14 winners of P2,000 in the PSBank Remote Banking (PRB) online bills payment promo!

Keep on paying all your bills online to get more chances of winning P2,000 in the upcoming monthly draw on June 14 and P10,000 in the grand draw on July 14. Continue to enjoy fast and convenient payments to over 70 accredited institutions through PSBank Remote Banking, PSBank's secure Internet channel available round the clock. For more details, please visit www.psbank.com.ph or email remotebanking@psbank.com.ph,

Here are some of the companies that accept payments through PSBank Remote Banking:

Credit cards: Metrobank Unocard, Visa Peso, Visa, Dollar; MBTC/PSBank Card; Allied Bank/PNB Credit Cards; Bankard-RCBC/JCB Intl; Banco Filipino VISA; Citibank VISA/MC; HongKong Shanghai Bank Credit Cards; Diners Card/Security Bank Credit Cards; Standard Chartered Visa/MC; Amex Platinum; East West Card; Union Bank Visa Credit, Metrobank MC Dollar

Telcos: PLDT, Smart Communications, Globe Telecom, Innove, Bayantel, PT and T/Greendot

Cable TV: Destiny Cable CATV and Internet; Skycable/Homecable/ZPDEE; Knowledge Channel, Planet CATV

Next issue: List of billers for Loans, Insurance, Schools, Government, Charitable Organizations and others.

WISE WORDS

“Always walk through life as if you have something new to learn and you will.”

~ Vernon Howard



P661 million Special Dividends

Last May 31, PSBank provided its eligible shareholders as of record date May 17, 2010 with Special Dividends of 27.5% or P2.75 per share. The special dividends for 2010 amounted to P661 million, the highest amount of dividends PSBank has distributed to its shareholders. The full- year 2010 dividends of PSBank are expected to reach P805 million, including regular dividends. PSBank's steady dividends payment is a testament to the soundness of its corporate strategy, which has allowed it to overcome the effects of market volatility and adverse conditions in the economy in recent years. Aside from the

monetary returns, shareholders also benefit from the strength and stability of PSBank as it celebrates its 50th anniversary this year.

What are Special Dividends?

Regular dividends are considered a tangible benefit given to shareholders investing in a financially sound corporation. They represent a return on capital that shareholders provide to the company. On the other hand, **Special Dividends**, which is another way to share profits with shareholders, are usually given when a company experiences strong earnings.



Convenient, cashless shopping with PSBank Flexi

In case you're forgetting, you can use your PSBank Flexi Personal Loan with Prime Rebate for so many things including cashless shopping.

Yes, there's no need to withdraw cash when you shop for groceries, home appliances, personal gadgets and other items using your PSBank Flexi ATM card in BancNet-affiliated stores! Convenient, isn't it?

You can also use your PSBank Flexi to pay for your child's school expenses and other bills, home or car repairs, out of town trips and even special occasions such as weddings, baptisms and birthdays. What's more, when you pay in advance or in excess of your monthly due, you get rebates! PSBank Flexi also pre-enrolls your account in PSBank Remote Banking, an Internet banking channel that allows you to perform banking transactions anytime, anywhere.



Account update info

Looking for a previously owned car at a very good price? Want to know about low rates and exciting promos that bring value for your money?

You're important to us and we would like to keep you in the loop about the latest PSBank news that will benefit you. So if you changed cell phone numbers, started on your new job or transferred to another residence lately, please let us know right away.

Kindly call our Customer Service Hotline at (02) 845-8888 or email us at customerservice@psbank.com.ph anytime, any day.

For comments and suggestions on PSBank Customer Updates, email corcomm@psbank.com.ph.