

## PSBank Loan Payments via 7-Eleven

### Frequently Asked Questions

#### What are the PSBank Loans that I can settle via 7-Eleven?

You can pay the following PSBank loans via 7-Eleven:

- PSBank Auto Loan
- PSBank Home Loans (Home Loan, Home Construction Loan and Home Credit Line)
- PSBank Flexi Personal Loan
- PSBank Business Loans (SME Term Loan, SME Business Credit Line, etc.)

*Note: Only those loan accounts with active, current or updated status are eligible for payments in the facility. Loan accounts which are past due or under litigation are NOT accepted.*

*Payments which are not accepted by 7-Eleven may be verified and coordinated with PSBank Customer Experience at (02) 8845-8888, email at [customerexperience@psbank.com.ph](mailto:customerexperience@psbank.com.ph), or via LiveChat at [www.psbank.com.ph](http://www.psbank.com.ph). You may also visit any PSBank near you.*

#### Can I use checks to pay PSBank loans via 7-Eleven?

No. 7-Eleven only accepts cash for PSBank loan payments.

#### How do I pay for my PSBank Loan via 7-Eleven?

##### Using the CLiQQ App

- a. From the CLiQQ App, select Pay Bills, then Loans. On the list of billers, select PSBank Loan
- b. Encode the following information:
  - 15-digit loan account number
  - Mobile number
  - Amount of payment
- c. Click Confirm.
- d. Get the generated bar code and present this to the cashier at any 7-Eleven store near you for verification. Once validated, pay the amount due and convenience fee.
- e. Get and keep your official receipt as proof of payment.

##### Using the CLiQQ kiosk machine

- a. From the CLiQQ kiosk machine, select Bills Payment, then Loans. On the list of billers, select PSBank.
- b. Encode the following information:
  - 15-digit loan account number
  - Mobile number
  - Amount of payment
- c. Click next and enter your mobile number.
- d. Click next and get the generated bar code and present this to the cashier for verification. Once validated, pay the amount due and convenience fee.
- e. Get and keep your official receipt as proof of payment.

Note:

- If the CLiQQ app or CLiQQ kiosk machine is offline or if 7-Eleven will not be able to issue an electronic official receipt, kindly settle your PSBank loans instead through any of the following:
  - Via PSBank Mobile, PSBank Online, PSBank Business Online Buddy (if corporate) or PSBank ATM
  - Over-the-counter at any PSBank Branch
  - Via InstaPay or PESONet by transferring funds from your accounts in other banks to your 15-digit PSBank loan account number
  - Via ATM or BancNet Online (if activated by member institutions' online or mobile app)
- The barcode is valid for payment/presentation to the cashier within 24 hours from the time it was generated.

### Can I make partial payments?

Yes. You can make partial payments on or before your due date. We encourage you to make payments at least one day before your due date.

### Is there a corresponding fee for paying my PSBank loan via 7-Eleven?

A service fee of PhP15.00 per transaction will be charged by 7-Eleven based on channel limit below:

- Maximum limit per transaction:
  - if initiated via CLiQQ kiosk machine – up to PhP10,000.00
  - if initiated via CLiQQ app – up to PhP50,000.00
- Maximum amount limit per account per day is PhP50,000.00.

To illustrate:

PSBank Loan Amortization is PhP12,000.00

#### ***Payment initiated through the CLiQQ kiosk machine***

TRANSACTION PROCESSING	AMOUNT	FEE	TOTAL
1 <sup>st</sup>	PhP10,000.00	PhP 15.00	PhP10,015.00
2 <sup>nd</sup>	2,000.00	PhP 15.00	2,015.00
Total amount to be presented to the cashier for payment			<b>PhP12,030.00</b>

#### ***Payment initiated through the CLiQQ App***

TRANSACTION PROCESSING	AMOUNT	FEE	TOTAL
Total amount to be presented to the cashier for payment	PhP12,000.00	PhP15.00	<b>PhP12,015.00</b>

**When will my payment be reflected to my PSBank loan account?**

Payments made to your PSBank loan account via 7-Eleven before 11:30 PM cut-off time on weekdays will be processed and posted to your account within the day. On the other hand, payments made on weekends or holidays will be posted at the end of the next banking day.

We encourage you to make payments at least one day before your due date.

**Will there be instances of payments to PSBank loans which will not be accepted by 7-Eleven?**

7-Eleven will not accept PSBank loan payments under the following cases:

- 7-Eleven connection is down
- ECPay connection is down
- PSBank connection is down.
- Status of your loan account is not current (i.e., past due, under litigation, etc.) or status have restrictions
- You entered a wrong PSBank Loan account number

**What if I entered a valid PSBank loan account number which belongs to another person, how will I recover the funds?**

As long as a valid account number is provided, payment will be accepted by the system. Hence, we encourage you to ensure the accuracy of the PSBank loan account numbers that you will encode in 7-Eleven's CLiQQ app or machine.

**How do I check if payment has been posted?**

If target loan account is enrolled in PSBank Online, PSBank Mobile or Business Online Buddy (BOB), you may directly check if the payment is posted thru the transaction history under My Accounts in PSBank Mobile, My Loan Accounts in PSBank Online or Basic Banking in BOB.

You may also confirm payment by calling or visiting any PSBank Branch, by calling our Customer Experience Hotline at (02) 8845-8888, e-mailing us at [customerexperience@psbank.com.ph](mailto:customerexperience@psbank.com.ph), or LiveChat with us at [www.psbank.com.ph](http://www.psbank.com.ph).

**What should I do if I have concerns or questions on paying my PSBank loan via 7-Eleven?**

For inquiries or concerns on paying your PSBank loan via 7-Eleven, you may visit or call any PSBank Branch. You may also call our 24/7 Customer Experience Hotline at (02) 8845-8888, e-mail us at [customerexperience@psbank.com.ph](mailto:customerexperience@psbank.com.ph), or LiveChat with us at [www.psbank.com.ph](http://www.psbank.com.ph).