

#	Question	Answer
1	How do I know if I'm eligible for the 4% p.a. interest rate promo?	An SMS will be sent to you stating that you are qualified for the promo within the first week after every qualifying month (For August Eligibility - the SMS will be sent on the 1 st week of September, For September Eligibility – the SMS will be sent on 1 st week of October) stating that you have complied with the required mechanics and will be granted 4% p.a. interest for that particular qualifying month.
2	How do I compute for my average daily balance growth?	<p>You may calculate your average daily balances (ADB) by summing up all your balances at the end of each day for each qualifying month, and divide it by the total number of days in the qualifying month.</p> <p>To know your average daily balance (ADB) growth:</p> <ol style="list-style-type: none"> 1. Get your average daily balances for the month of August and subtract it on your average daily balances for the month of July. If it that equals to at least PHP1,000 or more, you will be granted 4% for the month of August. 2. Get your average daily balances for the month of September and subtract it on your average daily balances for the month of August. If it that equals to at least PHP1,000 or more, you will be granted 4% for the month of September. <p style="text-align: center;">ADB = $\frac{\text{Sum of Daily Balances for the month}}{\text{Days in the month}}$</p> <p style="text-align: center;">ADB Growth = ADB (2nd month) – ADB (1st month)</p> <p>You may refer to the average daily balance calculator for more information.</p>
3	I have grown my average daily balances (ADB) already. Why is my app still showing my base interest rate? (3% for UpSave and 3.1% for GSave)	<p>Regardless of achieving at least PHP1,000 ADB growth or maintaining PHP100,000 on your account, you will still see 3% and 3.1%, on your UpSave and/or GSave as your base interest rate in the mobile app.</p> <p>Your additional 1% and/or 0.9% on your UpSave and/or GSave is part of the special promo for the limited period, which will be credited every month, separately to your account within fourteen (14) business days.</p>
4	If I grew my average daily balances (ADB) by PHP1,000 already, does it mean I get 4% for the entire promo period?	No, if you grew your ADB by at least PHP1,000 or more for 1 month, you will only get 4% p.a. interest for one qualifying month. To get 4% p.a. interest again, you must grow your average daily balances (ADB) by at least PHP 1,000 or more for the succeeding qualifying month.