

AMENDMENTS TO APPENDIX 45 (NOTES ON MICROFINANCE) OF SECTION X361 OF THE MANUAL OF REGULATIONS FOR BANKS

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Pursuant to Monetary Board Resolution No. 654 dated 18 April 2013, the provisions of the Manual of Regulations for Banks (MORB) on general features of a microfinance savings deposit account, are hereby amended, as follows:

“G. General Features of a Microfinance Savings Deposit Account

- Minimum maintaining balance not exceeding One Hundred Pesos (P100.00)
- Not subject to dormancy charges
- Only for individual microfinance clients whose average daily savings account balance does not exceed Forty Thousand Pesos (P40,000.00)

“x x x”

Effectivity. This Circular shall take effect fifteen (15) calendar days following its publication either in the Official Gazette or in a newspaper of general circulation.

FOR THE MONETARY BOARD:

(SGD.) JUAN D. DE ZUÑIGA, JR.
Officer-in-Charge

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