

## IMPORTANT NOTICE TO DEPOSITORS

**Capital Markets Efficiency Promotion Act (CMEPA)** or Republic Act No.12214 was signed into Law last May 29,2025 and takes effect by July 01,2025. The new law aims to develop capital market competitiveness by simplifying the taxation of passive income.

All **Interests on Peso Long-Term Deposits** placed by clients are affected in a manner presented below:

Placement Date	Holding Period	Final Withholding Tax Rate
Before July 01,2025	Upon maturity of 5 years	0%
	4 years to less than 5 years	5%
	3 years to less than 4 years	12%
	Less than 3 years	20%
Effective July 01,2025	Regardless of the holding period	20%

For further inquiries, please visit or reach-out nearest branch within your area.

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