



PNB SSS Pension Account for Foreign Nationals

It is an interest bearing Mastercard debit card supported savings account deposit product offered to foreigners who are entitled to Philippine SSS Pension.

Who are eligible:

- Foreign nationals / non-residents who have worked in the Philippines, Filipino permanent migrants with acquired foreign citizenship and overseas Filipinos.
- Have given contributions to the SSS during their working years in the Philippines, and
- Are members of SSS who are already entitled to receive long-term benefits from SSS such as retirement or survivor benefits, but are now based abroad.

Balance Requirements

Initial Deposit	Php0.00
Min. Maintaining Balance	Php500.00
Min. ANB to Earn Interest	Php5,000.00
Interest Rate	0.100.% p.a.

** For complete product features please refer to **Product Features***

What are the requirements to open a PNB SSS Foreign Pension Account

- Valid SSS number
- Valid passport, or
- Valid Government-issued Identification (ID) card with photo
- Copy of the email endorsement from authorized SSS office under the International Operations Group (IOG)
- SSS Letter of Introduction (LOI) from authorized SSS office under International Operations Group (IOG)

**PNB overseas office may require additional IDs or documents for further verification.*

How to Open a PNB SSS Foreign Pension Account



Visit an overseas branch nearest you and present complete requirements

Wait for your account number and debit card

Frequently Asked Questions

FEATURES AND BENEFITS

DEBIT CARD

1. What can I do with my PNB Debit Mastercard overseas?

- Check balance via Mastercard logoed ATMs
- Withdraw your pension from Mastercard logoed ATMs

FEES AND CHARGES

PNB Overseas Account Facilitation	
PNB Global Hongkong	HKD25
PNB Japan	JYP1,500
PNB Singapore	SGD 15
PNB New York / Los Angeles	USD80
PNB Guam	USD15
PNB Europe	GBP25
PNB Remittance Co. (Canada)	CAD50

Balance Requirement	
Initial Deposit	Php0.00
Minimum Maintaining Balance	Php500.00
Minimum ADB to Earn Interest	Php5,000.00
Interest Rate	0.100% p.a.
Dormancy	2 years
Dormancy Fee	Php 30.00 per month after five (5) years of inactivity and if the balance falls below the required MMB.

International Transaction Charges (Debit Mastercard)	
Withdrawal	Php150.00
Balance Inquiry	Php75.00

*All transactions made in foreign currencies will be automatically converted to Philippine Peso on the transaction dates at the prevailing exchange rate applied by Mastercard. The amount converted may include other fees imposed by Mastercard and/or the acquiring bank.

Other Charges	
Card Replacement	Php200.00
Early Closure (Applicable to accounts closed within 30 days from account opening)	Php500.00
Telegraphic Transfer Service from your Philippine Based account	Selected overseas branches

For Consumer Assistance, the Bank has provided the following channels for the ACCOUNTHOLDER to provide feedback in order to continuously improve the service:

1. Approach our Customer Assistance Officer (CAO) or the Sales and Service Head (SSH) in the Branch.
2. Call PNB's 24/7 Customer Care Hotline at +632 8573 8888 or email customercare@pnb.com.ph.

The ACCOUNTHOLDER may also refer their concerns to the BSP Financial Consumer Protection Office at +632 8708-7087 or email consumeraffairs@bsp.gov.ph. PNB is an entity regulated by the Bangko Sentral ng Pilipinas (BSP).

For SSS concerns and inquiries, please get in touch with:

SSS OFW Contact Services Section
email: ofw.relations@sss.gov.ph

or

SSS Overseas Offices

*Please see directory of SSS Overseas Offices.

Authorized Depository of the Republic of the Philippines
Member: PDIC

Product Features

Source of fund	SSS Pension Only
Initial Deposit	None
Minimum Maintaining Balance (MMB) / Minimum Monthly Average Daily Balance (ADB)	Php 500.00
Balance to Earn Interest	Php 5,000.00
MMB Penalty for accounts with balances that fall below the required minimum monthly ADB for two (2) consecutive months	Php150.00
Dormancy period	2 years
Dormancy fee	Php 30.00 per month after five (5) years of inactivity and if the balance falls below the required MMB.
Eligibility	Foreign Philippine SSS Pensioners only
Account Opening via Online Account Application	Not available
Enrollment/Registration to PNB Digital	Not available

PNB Overseas Offices with Authority to Accept Account Facilitation

PNB Global Hongkong	Unit 01, 9th Floor, Tung Wai Commercial Building, 109-111 Gloucester Road, Wanchai, Hong Kong Tel. No. (852) 2230-2216 Trunkline: (852) 2543-7780
Tokyo Branch	2/F Mita-Kawasaki Building 2-11-15 Mita, Minato-ku, Tokyo108-0073 Tel. No. (813) 6858-5910
Nagoya Sub-Branch	7/F Nishiki 324 Building, 3-24-24 Nishiki, Naka-Ku, Nagoya-shi, Aichi-ken 460-0003 Japan Tel. No. (8152) 968-1800
Singapore Branch	304 Orchard Road, #03-02/07 Lucky Plaza Shopping Centre, Singapore 238863 Tel. No. (65) 6737-4646
PNB Guam Branch	Suite 114/114C, Micronesia Mall, 1088 West Marine Corps Drive, Dededo, Guam 96932 Tel. No. (1671) 649 5002
Philippine National Bank (Europe) Plc	238 Vauxhall Bridge Road London SW1V 1AU Tel. No. (0044) 207 3132300 / 2302 / 2303
Los Angeles Branch	3435 Wilshire Boulevard, Suite 104 and 107 Los Angeles CA 90010, USA Tel. No. (213) 841-3643(323) 308-8173 (213) 926-9543(213) 709-5180
New York Branch	561 Seventh Avenue, 2F New York, NY 10018 Tel. No. (212) 790-9600(212) 790-9618(212) 790-9616

PNB Remittance Company (Canada) - Main Office	104-3050 Confederation Parkway Mississauga Ontario L5B 3Z6 Canada Tel. No. (905) 897-9600/ (905) 896-4840/ (905) 896-9743
---	---

PNB Valid/Acceptable Identification Documents (IDs) for Account Opening Facilitation

PNB New York

➤ Mandatory Requirement:

- SSN – Social Security Number
- TIN – Tax Identification Number

➤ Primary IDs

Individual U.S. Person

- State Issued Driver's License / Learner's Permit
- State Issued Identification Card
- Passport (US issued)
- US Military Photo Card
- US Military Dependent Photo Card

Individual Non-U.S. Person

- Foreign Passport (with a US Visa)
- Permanent Resident Alien Card/Alien Registration Receipt Card (Form I-551)
- Employment Authorization Card with Photo issued by USCIS/DHS

➤ Secondary IDs:

Individual U.S. Person

- SS Card
- US Voter's Registration Card
- US Birth Certificate
- US Marriage Certificate
- Debit/Credit Cards with printed name and signature issued by major credit card companies, e.g. Visa, MasterCard, American Express and Discover.
- Senior Citizen IDs issued by any US Government Federal/State agencies.
- U.S. Medicaid Cards issued by the Centers for Medicare and Medicaid Services (CMS) of the US Department of Health and Human Services

Individual Non-U.S. Person

PNB Guam

➤ Primary IDs

Individual U.S. Person

- State Issued Photo bearing Driver's License
- State Issued Identification Card
- Passport (US issued)
- US Military Photo Identification Card
- US Military Dependent Photo ID Card

Individual Non-U.S. Person

- Foreign Passport (with a US Visa)
- Permanent Resident Alien Card/Alien Registration Receipt Card (Form I-551)
- Employment Authorization Card with Photo issued by USCIS/DHS

➤ Secondary IDs:

Individual U.S. Person

- U.S. Social Security Card issued by the Social Security Administration
- U.S. Voter's Registration Card
- Birth Certificate issued by a state, county or municipal authority of the United States
- Marriage Certificate issued by a state, county or municipal authority of the United States

Individual Non-U.S. Person

- Philippine Social Security System (SSS) Card
- Philippine Government Service Insurance System (GSIS) Card
- Philippine Driver's License issued by the Land Transportation Office (LTO)
- Birth Certificate in security paper issued by the Philippine National Statistics Office (NSO)

<ul style="list-style-type: none"> • Philippine SSS Card • Philippine GSIS Card • Philippine Driver's License issued – LTO • Birth Certificate – NSO • Marriage Certificate – NSO <p>PNB RCC Canada</p> <ul style="list-style-type: none"> • Provincial Issued Driver's License • Permanent Resident Card • Passport (Canada issued) • Passport (Philippine issued) • Citizenship Card (Canadian) • Provincial Government Identification (Ontario ID/Photo card) 	<ul style="list-style-type: none"> • Marriage Certificate in security paper issued by the Philippine National Statistics Office (NSO) <p>PNB Singapore</p> <ul style="list-style-type: none"> • Passport (Singapore and Philippine issued) • Singapore Issued Identity Card (IC) • Singapore Issued Employment Pass/Work Permit/S-Pass/Student Pass/Long Term Social Visit Pass
<p>PNB Europe</p> <ul style="list-style-type: none"> • UK Photo Card Driving License • Valid Passport 	<p>PNB Hong Kong / PNB Global HK</p> <ul style="list-style-type: none"> • Hong Kong Identity Card • Valid Passport
<p>PNB Los Angeles</p> <p>➤ Mandatory Requirement:</p> <ul style="list-style-type: none"> • SSN – Social Security Number • TIN – Tax Identification Number <p>➤ Primary IDs</p> <ul style="list-style-type: none"> • State Issued Driver's License / Learner's Permit • State Issued Identification Card • Passport (US issued) • US Military Photo Card • US Military Dependent Photo Card • Philippine Passport • Employment Authorization Card with Photo issued by USCIS/DHS <p>➤ Secondary IDs:</p> <ul style="list-style-type: none"> • US Voter's Registration Card • US Birth Certificate • US Marriage Certificate • Debit/Credit Cards with printed name and signature issued by major credit card companies, e.g., Visa, MasterCard, American Express and Discover. • Senior Citizen IDs issued by any US Government Federal/State agencies 	<p>PNB Tokyo/Nagoya</p> <ul style="list-style-type: none"> • Valid Passport • Residence Certificate (Japan Issued for Foreigners) • Alien Certificate of Registration (Phl. Issued for Foreigners) • My Number Card (with photo) • Driver's License (Untemenkyosho) • Health/Medical Insurance Card (Kenko Hoken) • Family Registry (Koseki Tohon) • Insured Person's Card (national health insurance, health insurance, seamen's insurance, or nursing care insurance, etc.) • Society Membership Card (National Government Employees' Provident Society or Regional Government Employee's Provident Society) • Residence Certificate • Receipt of National or Local Tax*, Certificate of Tax Payment*, Receipt of Social Insurance Premium • Documented granted or issued by an official government agency

<ul style="list-style-type: none"> • U.S. Medicaid Cards issued by the Centers for Medicare and Medicaid Services (CMS) of the US Department of Health and Human Services • US Health Cards 	
---	--

SSS OVERSEAS OFFICES			
COUNTRY	CONTACT INFORMATION		
US	Los Angeles Foreign Office (FO)	losangeles@sss.gov.ph	+1 213 432 7402
	New York Foreign Office (FO)	newyork@sss.gov.ph	+1 917 607 5178
CANADA	Bilateral Agreements Department	bilad@sss.gov.ph	(632)8924-7822
	Toronto Foreign Office (FO)	toronto@sss.gov.ph	+1 416 485 2999 +1 416 485 2888
	Calgary Foreign Office (FO)	calgary@sss.gov.ph	+1 587 834 3330
	Vancouver Foreign Office (FO)	vancouver@sss.gov.p	+1 604 641 1234 local 3275
JAPAN	Bilateral Agreements Department	bilad@sss.gov.ph	(632)8924-7822
Hong Kong	Hong Kong Foreign Office (FO)	hongkong@sss.gov.ph	+852 3595 5357 +852 3595 5358
Singapore	Singapore Foreign Office (FO)	singapore@sss.gov.ph	+65 9639 5453
UK	Bilateral Agreements Department	bilad@sss.gov.ph	(632)8924-7822
	London Foreign Office (FO)	london@sss.gov.ph	44207) 451-1830 (44208) 432-9864

Revised As of 02/06/2025

