



APPLICATION FOR MEMBERSHIP



DATE

PERSONAL INFORMATION

EMPLOYEE No.	SURNAME	FIRST NAME	MIDDLE NAME			
PERMANENT ADDRESS						
House No.	Street Name	Subdivision	Barangay	Municipality/City	Province	ZIP Code
PRESENT ADDRESS						
House No.	Street Name	Subdivision	Barangay	Municipality/City	Province	ZIP Code
DATE OF BIRTH (mm/dd/yyyy)	PLACE OF BIRTH	GENDER	CIVIL STATUS	NATIONALITY		
		<input type="checkbox"/> FEMALE <input type="checkbox"/> MALE				
COMPANY	BRANCH	DEPARTMENT	DATE HIRED			
POSITION TITLE	RANK/LEVEL	TAXPAYER IDENTIFICATION No. (TIN)	SOCIAL SECURITY SYSTEM (SSS) No.			
MOTHER'S MAIDEN NAME (First, Middle and Last Name)	MOBILE NUMBER	EMAIL ADDRESS				

BENEFICIARIES (Following the hierarchy rule)

NAME OF BENEFICIARY/IES (First, Middle and Last Name)	RELATIONSHIP	BIRTHDATE

NOTE:

- For married member, only legitimate spouse, child/ren/legally adopted child/ren and natural parents shall be registered as beneficiary/ies.
- For single member, child/ren and natural parents or siblings (if parents are deceased), shall be registered as beneficiary/ies.

I hereby apply for membership in this Association. Membership fee of TWO HUNDRED PESOS (P 200.00) will be added to my first contribution. Should this application be approved, I hereby promise to abide by the by-laws and regulations of SMSLAI.

Likewise, I authorize my employer to deduct from my salary and remit the following amounts to SMSLAI starting on the nearest payday following the Board of Trustees' approval:

- ☒ a. For my Capital Contribution per pay day (In Philippine Peso). Minimum required amount per rank/level shall apply.

<input type="checkbox"/> 300	<input type="checkbox"/> 600	<input type="checkbox"/> 1,500	<input type="checkbox"/> 4,000
<input type="checkbox"/> 400	<input type="checkbox"/> 800	<input type="checkbox"/> 2,000	<input type="checkbox"/> 5,000
<input type="checkbox"/> 500	<input type="checkbox"/> 1,000	<input type="checkbox"/> 3,000	<input type="checkbox"/> Others _____

- ☒ b. For my Savings Account the amount of P _____ per pay day. (Amount should be in multiples of P100)

I hereby give my full consent to the Association and its authorized representatives or agents to collect, use, verify, process and dispose in a secure manner, whether through manual or electronic means, for the period allowed under the applicable laws and regulations, any personal data I provide for the purposes of my membership and any related applications or requests. I acknowledge that the collection and processing of my personal data is necessary for such purposes. I am aware of my right to be informed, to access, to object, to file a complaint, to rectify and to data portability, and I understand that there are procedures, conditions and exceptions to be complied with in order to exercise or invoke such rights.

APPLICANT'S SPECIMEN SIGNATURE

1.	2.	3.
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FOR HR DEPARTMENT'S USE ONLY

FOR SM SLAI BOARD OF TRUSTEES' USE ONLY

We have verified the information stated above and recommend the approval of this application under the payroll type below:

<input type="checkbox"/> Regular	<input type="checkbox"/> Executive
<input type="checkbox"/> Confidential	<input type="checkbox"/> Others _____

The applicant's membership to SMSLAI is hereby:

<input type="checkbox"/> Approved as:	<input type="checkbox"/> Disapproved
<input type="checkbox"/> New	
<input type="checkbox"/> Amnesty	

ENDORSED BY/DATE	POSITION TITLE	BY/DATE	ENCODED BY/DATE
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Please fill up the BDO Cash Card Application Form, attach your colored 1" x 1" ID picture (white background) and submit to SM SLAI Membership with a photocopy of your valid company ID with 3 specimen signatures. Your SM SLAI/BDO Cash Card will be sent to you through your HR Department.

Complete the Cash Card Enrollment Form. All fields must be filled out. If not applicable, put NA.
Write your name and sign on the Data Privacy Act Consent (page 3)

Date (mm/dd/yyyy) New Card No. Old Card No. (For Replacement) Cash Card CIF No.

☐ **Company**

Company Name

☐ **Retail**

BDO Branch

Purpose

☐ Personal Use ☐ Corporate ☐ Others

Cardholder Type

☐ Purchaser/Cardholder ☐ Recipient (Supplementary or Third Party)

Relationship: _____
Primary CC#: _____

Purchaser / Cardholder Information

Full Name (First Name, Middle Name, Last Name)

Name to appear on card (not to exceed 25 characters)

Birthday (mm/dd/yyyy)

____/____/____

Place of Birth (City/Province)

Present Address (No., Street, Subdivision/Barangay/District/Town/City/ Province, Country, Zip Code)

Home Phone Number

(Area Code + Landline Number)

Mobile Number/s

(Prefix + Mobile No.)

Permanent Address (No., Street, Subdivision/Barangay/District/Town/City/ Province, Country, Zip Code)

☐ Check if same as present address

Nationality

☐ Filipino

☐ Others: _____

Civil Status

☐ Single ☐ Married

☐ Others: _____

Mother's Maiden Name (First Name, Middle Name, Last Name)

Tax Identification Number (TIN)

SSS/GSIS Number

Name of Employer/Business

If without TIN, indicate reason:

☐ Student

☐ Minor (non-student)

☐ Housewife/House Husband

☐ Non-resident

☐ Unemployed/Beneficiary

☐ Overseas Filipino Worker (OFW)

☐ Others

Specify: _____

If without SSS/GSIS, indicate reason:

☐ Student

☐ Minor (non-student)

☐ Housewife/House Husband

☐ Non-resident

☐ Unemployed/Beneficiary

☐ Overseas Filipino Worker (OFW)

☐ Others

Specify: _____

Business Address

Work/Business Phone Number/s

E-mail Address

Job Title or Nature of Work (if employed) / Nature of Business (if self employed)

ID/s Presented (Indicate Type of ID)

Source of Funds

☐ Salary

☐ Business

☐ Allowance

☐ Commission

☐ Pension

☐ Remittances

☐ Investments

☐ Others: _____

ID Numbers (If ID presented is not TIN or SSS/GSIS)

Recipient Information (If Cash Card is to be given for Supplementary or to Third Party – to be accomplished by Purchaser)

Full Name (First Name, Middle Name, Last Name)

Name to appear on card (not to exceed 25 characters)

Birthday (mm/dd/yyyy)

____/____/____

Place of Birth (City/Province)

Present Address (No., Street, Subdivision/Barangay/District/Town/City/ Province, Country, Zip Code)

Home Phone Number

(Area Code + Landline Number)

Mobile Number/s

(Prefix + Mobile No.)

Permanent Address (No., Street, Subdivision/Barangay/District/Town/City/ Province, Country, Zip Code)

☐ Check if same as present address

Nationality

☐ Filipino

☐ Others: _____

Civil Status

☐ Single ☐ Married

☐ Others: _____

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☐ Non-resident

☐ Unemployed/Beneficiary

☐ Overseas Filipino Worker (OFW)

☐ Others

Specify: _____

If without SSS/GSIS, indicate reason:

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☐ Non-resident

☐ Unemployed/Beneficiary

☐ Overseas Filipino Worker (OFW)

☐ Others

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Source of Funds

☐ Salary

☐ Business

☐ Allowance

☐ Commission

☐ Pension

☐ Remittances

☐ Investments

☐ Others: _____

ID Numbers (If ID presented is not TIN or SSS/GSIS)

Specimen Signature (Please sign 3x)

Signature 1

Signature 2

Signature 3

I hereby certify that the information I provided herein is accurate and complete, and I have read and agreed to be bound by the Terms and Conditions governing the issuance and use of BDO Cash Card as stated herein.

Checked/Verified by:

Approved by:

Client Risk Classification
(For Bank's Use Only)

Signature of Cardholder Over Printed Name

Signature Over Printed Name

Signature Over Printed Name

* For Branch - Authorized Signatories/Officer of the Branch

* For Corporate - Authorized Signatories/Officer of the Company

Acknowledgement (To be signed upon receipt of BDO Cash Card)

Received by:

Verified by:

Released by:

Perforation Details:
(If not claimed after 60 days)

Signature Over Printed Name/Date

Signature Over Printed Name/Date

Signature Over Printed Name/Date

Signature Over Printed Name/Date

CCEF19_Sv1

Terms And Conditions Governing The Use And Issuance Of Cash Card

1. BDO CASH CARD. The BDO Unibank, Inc. (BDO) Cash Card (the "Cash Card") is a prepaid, reloadable, multi-purpose electronic value card, which can be used as a debit card for banking and other lawful transactions, local and international. The Cash Card may be issued to corporate and retail clients, may be Pre-Embossed [with no name embossed thereon], or Embossed [with name embossed thereon]. As used hereunder, "Cardholder" shall refer to the named or designated Cardholder of the Cash Card or its/their authorized holder of the Cash Card, when applicable. The Cash Card may only be redeemed at face value. It shall not earn interest nor rewards and other similar incentives convertible to cash, nor be purchased at a discount.

2. CASH CARD LOAD. The Cash Card is activated upon initial loading or crediting. The initial load in the Cash Card shall be at least P100.00 or such other amount as may be imposed by BDO. At no time shall the funds covered by the Cash Card be more than: (a) the maximum balance of Php100,000.00, or as specified by BDO (as the same may be revised by BDO from time to time) and (b) the combined reload limit of the cardholder set by BSP per month.

3. CASH CARD RELOAD. The Cash Card can be reloaded or credited with cash in the manner and/or channels as may be prescribed by BDO from time to time.

4. CASH CARD USAGE/FEES. The Cash Card may be used to (i) purchase items/goods/services at accredited merchants; (ii) withdraw cash thru designated automated teller machines ("ATM"); (iii) receive/transfer value from/to another Cash Card; (iv) balance inquiry; (v) change Cash Card Personal Identification Number ("PIN") for ATM and POS use, thru ATM; (vi) load/reload value; (vii) pay bills; (viii) purchase prepaid mobile load; and (ix) such other uses as may be allowed by BDO. BDO reserves the right to impose fee/s for Cash Card usage in such amount/s as it may reasonably determine. All Cash Card purchase and/or withdrawal transactions in US Dollars made outside of the Philippines, shall be converted into its Philippine Peso equivalent, while purchases and/or withdrawal transactions in third currency shall be converted into US Dollars prior to conversion into their Philippine Peso equivalent. All US Dollar and Philippine Peso conversions shall be based on the prevailing BDO Foreign Exchange Rate at the time of transaction which shall be deemed as valid and binding upon the Cardholder. Applicable foreign exchange mark-up rate is also applied to cover 1% assessment fee charged by Mastercard, and service fee of 1% of the converted amount based on the prevailing exchange rate of BDO at the time of transaction.

Transaction	Fee
Online and POS Purchase	Free
Balance Inquiry	
BDO ATMs	Free
Other Local Bank ATMs	Php 2.00
Overseas ATMs	USD 1.00
ATM Withdrawal	
BDO ATMs	Php 2.00
Other Local Bank ATMs	Php 11.00
Overseas ATMs	USD 3.50
Cash Reload	Php 15.00

5. AUTHENTICATION PROCEDURES. The Cardholder agrees to comply with the following authentication procedures:

- 5.1 For ATM transactions, insert the Cash Card in the ATM card slot and enter Cash Card PIN for ATM.
- 5.2 For Contactless transactions, Tap only or Tap and enter PIN/Sign (depending on amount)
- 5.3 For POS transactions using Cash Card, swipe the Cash Card on the POS terminal and enter Cash Card PIN for ATM and/or sign transaction slip.
- 5.4 For Online Banking initial transactions, enroll Cash Card in Online Banking and enter User ID and Password; for subsequent transactions, enter User ID and Password.
- 5.5 For Phone Banking initial transactions, enroll Cash Card in Online Banking, and enter telephone PIN ("TPIN"); for subsequent transactions, enter TPIN.

6. RESPONSIBILITY OF THE CARDHOLDER. The care and safety of the Cash Card is the sole responsibility of the Cardholder. The Cardholder hereby agrees to safeguard the Cash Card as if it were cash. The Cardholder agrees to comply with the following minimum responsibilities, particularly in respect of the following products and usage:

6.1 Online Products and Services

- a) Secure Login ID and Password or PIN
 - Not to disclose Login ID and Password or PIN.
 - Not to store Login ID and Password or PIN on the computer.
 - Regularly change password or PIN and avoid using easy-to-guess password such as names or birthdays. Password should be a combination of characters (uppercase and lowercase) and numbers and should be at least 7 digits in length.
- b) Keep personal information private.
 - Not to disclose personal information such as address, mother's maiden name, telephone number, social security number, bank account number or e-mail address unless the one collecting the information is reliable and trustworthy.

c) Observe internet security measures as follows:

- Check for the right and secure website.
- Before doing any online transactions or sending personal information, make sure that correct website has been accessed. Beware of bogus or "look alike" websites which are designed to deceive consumers.
- Check if the website is "secure" by checking the Universal Resource Locators (URLs) which should begin with "https" and a closed padlock icon on the status bar in the browser is displayed.
- To confirm authenticity of the site, double-click on the lock icon to display a security information of the site.
- Not to send any personal information particularly password or PIN via ordinary email.
- Not to open other browser windows while banking online.
- Avoid using shared or public personal computers in conducting e-banking transactions.
- Disable the "file and printer sharing" feature on the operating system if conducting banking transactions online.
- Contact the banking institution to discuss security concerns and remedies to any online e-banking account issues.

6.2. Automated Teller Machine (ATM)

- Use ATMs that are familiar or that are in well-lit locations where one feels comfortable. If the machine is poorly lit or is in a hidden area, use another ATM.
- Have Cash Card ready before approaching the ATM. Avoid having to go through the wallet or purse to find the card.
- Not to use ATMs that appear to have been tampered with or otherwise altered. Report such condition to the bank which owns the ATM.
- Memorize ATM Personal Identification Number (PIN) and never disclose it to anyone. Do not keep those numbers or passwords in the wallet or purse. Never write them on the Cash Card itself. And avoid using easily available personal information like a birthday, nickname, mother's maiden name or consecutive numbers.
- Be mindful of "shoulder surfers" when using ATMs. Stand close to the ATM and shield the keypad with hand when keying in the PIN and transaction amount.
- If the ATM is not working correctly, cancel the transaction and use a different ATM. If possible, report the problem to the bank which owns the ATM.
- Carefully secure Cash Card and cash in the wallet, handbag, or pocket before leaving the ATM.
- Not to let other people use your card. If Cash Card is lost or stolen, report the incident immediately to BDO Call Center at 8631-8000.

7. INACTIVE CASH CARD. A Pre-Embossed Cash Card shall automatically be placed in inactive status after a period of one hundred and eighty (180) days of financial inactivity from the date of its last transaction. While an Embossed Cash Card shall automatically be placed in inactive status after a period of three hundred and sixty (360) days of financial inactivity from the date of its last transaction. The Cash Card, while in inactive status, shall be subject to a monthly maintenance fee of Php50.00, or as imposed by BDO to be automatically deducted from the outstanding value of the Cash Card on the last day of the month. When the value of the inactive Cash Card becomes zero, the Cash Card will be automatically closed. Once the Cardholder uses the Cash Card while status is inactive, provided that the Cash Card was not automatically closed, the same shall automatically revert to active status.

8. AUTHORIZED SALES OUTLETS. The Cash Card shall be purchased only from BDO/its branches and BDO accredited partners. Any purchase of Cash Card made from any other person/entity not accredited nor expressly recognized or authorized by BDO, shall be at Cardholder's own risk.

9. LOST/STOLEN CASH CARD. Lost or stolen Cash Card shall be immediately reported by the Cardholder to BDO Customer Contact Center at 8631-8000, subject to submission of Declaration of Loss, presentation of valid ID, and other requirements as may be prescribed by BDO. Pursuant to the sole responsibility of the Cardholder for the care and safety of the Cash Card, all transactions generated by the use of the lost/stolen Cash Card shall be deemed conclusively binding upon the Cardholder and BDO will not be liable for any loss or damage incurred by the Cardholder. Upon compliance with the requirements of BDO, and provided that the lost/stolen Cash Card is not expired at the time it was reported lost/stolen, a new Cash Card will be issued to the Cardholder and any outstanding balance of the lost/stolen Cash Card may be transferred to the new Cash Card after deducting the replacement fee/s which may be due to BDO.

10. DAMAGED/DEFECTIVE CASH CARD - BDO shall replace damaged Cash Card (previously used) or defective Cash Card (never used), subject to the surrender of the said Cash Card, and provided that the Cash Card is not expired at the time of surrender. BDO shall issue a replacement Cash Card with value equal to the remaining balance of the damaged/defective Cash Card after deducting any fee/s which may be due to BDO. Replacement cost of Php150.00 for damaged Cash Card shall be charged to the Cardholder, while replacement of defective Cash Card shall be issued at no cost to Cardholder.

11. TERMINATION/SUSPENSION OF CARD USE

- 11.1 The Cardholder may request BDO to terminate or suspend its use of the Cash Card by calling BDO Customer Contact Center, or by visiting the Branch of Account to make such request. BDO shall, on a best efforts basis and to the extent practicable, immediately effect the requested cancellation or termination. The Cardholder shall remain responsible for any transactions made using the Cash Card until the time of the said termination or suspension.
- 11.2 BDO may terminate or suspend the Cardholder's use of the Cash Card at any time, without need of prior notice to the Cardholder if:

- a) The Cardholder has breached these Terms and Conditions;
- b) BDO learns of the Cardholder's bankruptcy, insolvency, liquidation, dissolution, death, incapacity, or other analogous circumstances, or that the Cardholder committed an act of bankruptcy, insolvency, liquidation, dissolution or other analogous acts, or that a bankruptcy or insolvency or other analogous petition has been filed against the Cardholder;
- c) If in BDO's reasonable opinion, the Cash Card is being used for any unlawful or illegal activity or transaction;
- d) BDO considers that there exist other reasonable grounds to do so.
- 11.3 Any and all accrued but unpaid obligations of the Cardholder to BDO prior to termination, and terms and conditions hereof which by express terms, shall survive the termination of the Cardholder's right to use the Cash Card.
- 12. AMENDMENT.** BDO reserves the right to amend the Cash Card Forms and Terms and Conditions and any such amendment shall be binding upon the Cardholder upon notice (by publication, or other means of communication, electronic or otherwise).
- 13. UNDERTAKING.** In case of overcredit, erroneous credit or misposting of any amount to Cardholder's Cash Card as appearing in the records/books of BDO, and for whatever cause such as but not limited to systems error, error in communication facilities, Cardholder hereby agrees and undertakes to immediately return to BDO the overcredit, erroneous credit or misposted amount. For this purpose, Cardholder irrevocably authorizes BDO/its representatives, without need of notice or demand upon the Cardholder, to immediately freeze or put on hold the affected Account/s and/or effect the debiting of funds from the Cash Card to the extent of the overcredit, erroneous credit, or misposted amount, and without BDO/its representatives incurring any liability as a consequence thereof. This is without prejudice to the exercise by BDO of its right to enforce full recovery and collection of the overcredit, erroneous credit or misposted amount (plus interest at BDO's then prevailing interest rate on loans of similar amount and costs of collection) in case the Cardholder's Cash Card cannot be debited for any reason such as but not limited to insufficient balance, as well as the exercise by BDO of other legal remedies to which BDO may be entitled to under the law and this Agreement, including but not limited to immediate cancellation or suspension of the relevant Cash Card, civil, criminal and/or administrative remedies. Pending full recovery or collection by BDO of the overcredit, erroneous credit or misposted amount, the Cardholder shall hold the said amount in trust for BDO. Failure of Cardholder to account for and return the overcredit, erroneous credit or misposted amount to BDO shall give rise to a prima facie presumption of misappropriation or conversion with intent to defraud, on the part of Cardholder.
- 14. LIMITATION OF LIABILITY.** Without prejudice to the provisions of Section 6 and Section 15 hereof, the Cardholder agrees that BDO's liability for any loss or damage that the Cardholder may incur under this Agreement or from the use of the Cash Card shall in no case exceed the amount of P10,000.00 or the actual damage, whichever is lower. Any claim or complaint relative to any Cash Card transaction under the provision of this paragraph, must be presented within ten (10) days from the date of such transaction, otherwise, it shall be deemed irrevocably waived. This provision shall survive the termination or suspension of the right to use the Cash Card.
- 15. NON-LIABILITY.** BDO shall not be liable for any loss or damage of whatever nature in connection with transactions involving the Cardholder's use of the Cash Card, including but not limited to any of the following instances: (i) disruption, failure or delay relating to or in connection with Cash Card transactions due to circumstances beyond the control of BDO, fortuitous events such as, but not limited to prolonged power outages, breakdown in computers, peripherals devices and communication facilities, typhoons, floods, public disturbances and calamities and other similar or related cases; (ii) loss or damage which the Cardholder may suffer arising out of any fraudulent or unauthorized utilization of Cash Card due to theft or unauthorized disclosure of PIN/TPIN/Username/Password or violation of other security measures with or without the Cardholder's participation and/or arising out of authorized or unauthorized use of the Cash Card, and/or loss or damage arising out of card skimming (i.e. illegal copying of information from the magnetic strip of a credit or debit card, like the Cash Card) and/or use of skimmed Cash Card; (iii) inaccurate, incomplete or delayed information received due to disruption or failure of any communication facilities used for the Cash Card; (iv) mechanical defect in or malfunction of the electronic device

on which the Cash Card is used (i.e., ATM, POS, Dongle, Reader, etc.); the Cash Card not being honored or being declined; any delay in the crediting of funds or debiting of payment from the Cash Card due to or by reason of failure and/or malfunction of any mechanical, electronic or other part, component system or network upon which the ATM/branch computer is critically dependent for normal and efficient operations; and/or (v) improper, unauthorized use of the Cash Card's facilities and electronic devices (i.e., ATM, POS, Dongle, Reader, etc.); or recklessness or accident in connection with the use thereof. Further, BDO shall not be liable for any indirect, incidental, or consequential loss, loss of profit or damage that the Cardholder may suffer or has suffered by reason of the use or failure or inability to use the Cash Card under the terms of this Agreement. This provision shall survive the termination or suspension of the right to use the Cash Card.

- 16. AGREEMENT TO TERMS AND CONDITIONS.** This Agreement shall be subject to existing policies and procedures of BDO relative to Cash Card which are deemed incorporated herein by way of reference, and as may be amended or supplemented by BDO from time to time. The Cardholder hereby agrees that his/her signature on this Cash Card Forms and/or the use of the Cash Card, constitutes the Cardholder's agreement to these terms and conditions as well as the acceptance of the corresponding risks associated with the use of the Cash Card.
- 17. CASH CARD SERVICE.** If the Cardholder is enrolled under a particular BDO Cash Card Service (i.e. payroll, remittance, etc.), and for as long as he/she is enrolled as such, the Cardholder agrees to be bound by the terms and conditions of the existing Cash Card Service Agreement, in so far as may be applicable. In case of conflict between the provisions of this Terms and Conditions and the Cash Card Service Agreement, the latter shall prevail.
- 18. COMPLIANCE WITH EXISTING LAW/S.** The Cardholder hereby warrants that his/her use of the Cash Card, specifically, the transfer and/or receipt of funds thru the use of the Cash Card, does not and will not violate the applicable provisions of the Anti-Money Laundering Law / its amendment, and other pertinent laws, government rules or regulations. The Cardholder hereby renders BDO free and harmless from any liability whatsoever which may arise from the Cardholder's violation of said laws, government rules or regulations.
- 19. DISCLOSURE OF INFORMATION.** The Cardholder expressly agrees to the disclosure by BDO or its related company, as it deems fit, of any and all information about the Cardholder, his/her Cash Card, and/or his/her Cash Card transactions, to other companies, financial institutions, any third party, and/or any government regulatory agency, without BDO or its related company, incurring liability as a consequence thereof.
- 20. NO PDIC COVERAGE.** The BDO Cash Card and the value stored therein is not a deposit account and is not insured by Philippine Deposit Insurance Corporation (PDIC).
- 21. GOVERNING LAW.** These Terms and Conditions shall be governed and construed in all respects in accordance with the laws of the Republic of the Philippines but in enforcing these Terms and Conditions, BDO is at liberty to initiate and take actions or proceedings or otherwise against the Cardholder in the Republic of Philippines or elsewhere as BDO may deem fit, and the Cardholder hereby agrees that where any actions or proceedings are initiated or taken in the Republic of Philippines, the Cardholder hereby submit to the jurisdiction of the courts of the Republic of Philippines in all matters connected with the obligations and liabilities under or arising out of these Terms and Conditions.
- 22. CARDHOLDER COMPLAINTS.** For concerns, please go to your Branch of Account or call Customer Contact Center at 8631-8000. To learn more about BDO Customer Assistance Mechanism, please visit www.bdo.com.ph/consumer-assistance. If BDO deems it necessary, BDO will conduct an investigation on the complaint for its prompt resolution and communicate its findings to the Cardholder. The Cardholder agrees to fully cooperate with any such investigation by providing the necessary or required data, information, and documents.
- 23. BSP CIRCULAR NO. 649.** To the extent applicable, these terms and conditions shall be subject to BSP Circular No. 649 Series of 2009 which is deemed incorporated herein by reference.

BDO Unibank, Inc. is supervised by the Bangko Sentral ng Pilipinas, telephone: (02) 8708-7087; email: consumeraffairs@bsp.gov.ph. The BDO, BDO Unibank, and BDO-related trademarks are owned by BDO Unibank, Inc.

Data Privacy Act Consent

In compliance with the requirements of the Data Privacy Act, I/we hereby consent to the general use and sharing of Information¹ obtained from me/us in the course of my/our Transaction/s² with any member of the BDO Group³ or from Third Parties and BDO Partners.⁴ My/our Information may be collected, processed, stored, updated, or disclosed by the BDO Group to its members, any credit information bureau, Governmental Authorities,⁵ Third Parties and BDO Partners: (i) for legitimate Purposes,⁶ (ii) to implement Transactions which I/we request, allow, or authorize, (iii) to offer and provide new or related products and services of any member of the BDO Group or Third Parties and BDO Partners, and, (iv) to comply with the BDO Group's internal policies and its Reporting Obligations⁷ to any credit information bureau or Governmental Authorities under Applicable Laws.⁸

I/we agree that such Information may continue to be automatically or manually collected, stored, processed and/or shared for five (5) years from the conclusion of my/our Transactions with any member of the BDO Group or until the expiration of the retention limits set by Applicable Laws, whichever comes later.

I/we understand that if I/we wish to access, update, or correct certain Information, or withdraw consent to the use of any of my/our Information, I/we will communicate it through cashcard-dataprivacy@bdo.com.ph. Likewise, I/we may file complaints with, and/or seek assistance from the National Privacy Commission.

I/we acknowledge that BDO is committed to ensuring the confidentiality of my/our information under Republic Act No. 1405 or the "Bank Secrecy Law," Republic Act No. 8791 or the "General Banking Law of 2000," and Republic Act No. 6426 or "The Foreign Currency Deposit Act" subject to Applicable Law, and will exert reasonable efforts to protect against unauthorized use or disclosure.

My/our consent herein supplements but does not supersede or replace any other consent which I/we may have previously provided to BDO with respect to our/my information. This Data Privacy Consent shall be construed in accordance with Philippine Law.

Client Signature over Printed Name

Date (mm/dd/yyyy)

Footnotes:

- 1 Information refers to Personal or Sensitive Personal Information that includes my/our name, address, gender, age, marital status, contact details, birthday, SSS/GSIS, TIN, education, employment information, financial information, medical information, spouse details, preferences, behavior, and other information classified as "personal data," "personal information," or "sensitive personal information" under the Data Privacy Act, and those of my/our authorized representatives, as well as accounts, transactions, and communications.
- 2 Transaction means any transaction, business, or other form of contractual or commercial relationship between me/us and any member of the BDO Group or Third Parties and BDO Partners.
- 3 BDO Group refers to BDO, its parent, subsidiaries, affiliates, and their respective representatives and agents.
- 4 Third Parties and BDO Partners refer to persons and entities (local or overseas) who:
 - Process information, transactions, services, or accounts, on behalf of the BDO Group (including but not limited to courier agencies; telecommunication information technology companies; payment, payroll, collection, training, and storage agencies; entities providing customer support, and other similar entities);
 - Require the Information for market research, product and business analysis, audit and administrative purposes, for offering of products and services, or for marketing or advertising activities undertaken by the BDO Group;
 - Acquire or will acquire the rights and obligations of any member of the BDO Group;
 - Are in negotiation with any member of the BDO Group in connection with the possible sale, acquisition or restructuring of any member of the BDO Group.
- 5 Governmental Authority means the government of the Republic of the Philippines or a foreign country, as may be applicable, or any political subdivision thereof, and any entity exercising executive, legislative, judicial, regulatory, or administrative functions of or pertaining to the government.
- 6 Purposes include but are not limited to credit and risk management, know your customer checks, prevention and detection of fraud or crime, system or product development and planning, cross-selling, direct marketing, profiling, complaints management, insurance, audit and administrative purposes, and relationship management.
- 7 Reporting Obligations means obligations of the BDO Group to comply with (a) Applicable Law, and internal policies or procedures, or (b) any demand and/or requests from Government Authorities for purposes of reporting, regulatory trade reporting, disclosure or other obligations under Applicable Law.
- 8 Applicable Law refers to any statute, law, constitution, regulation, rule, ordinance, order, decree, directive, guideline, policy, requirement or other governmental restriction or any similar form of decision of, or determination of any of the foregoing by, any national, regional or local government or political subdivision, commission, authority, tribunal, agency or entity of the Republic of the Philippines or a foreign country, as may be applicable.