

CitySavings ATM CARD APPLICATION FORM

CARDHOLDER'S INFORMATION

LAST NAME	SQUAREPANTS				
FIRST NAME	SPONGE				
MIDDLE NAME	BOB				
HOME ADDRESS:				ZIP CODE:	TELEPHONE/CELLPHONE #:
BINANGONAN Buhangin Binangonan, Rizal PHILIPPINES 1930				1930	639164578451
OFFICE ADDRESS:				ZIP CODE:	OFFICE PHONE NO.:
BLDG A ORTIGAS CENTER San Antonio City Of Pasig, Metro Manila PHILIPPINES 1950				1950	639161844864
TAX IDENTIFICATION NUMBER:		SSS/GSIS ID NO.:		PLACE OF BIRTH:	
123123123		3213213211		BINANGONAN	
DATE OF BIRTH:	CIVIL STATUS:	SEX:	NATIONALITY:	MOTHER'S MAIDEN NAME:	
2000-05-05	Single	MALE	FILIPINO		

TERMS AND CONDITIONS OF CitySavings ATM CARD

1. CARD ISSUANCE

Citysavings ATM Card ("ATM Card or Card") is issued by Citysavings Bank ("Bank") to the applicant/depositor ("Cardholder") which can be used to access the account through the bank's or bank's affiliated Automated Teller Machine (ATM), Cash Dispensers (CD) or Point of Sale (POS) terminals / networks. The cardholders agrees to promptly sign the card upon receipts and keep the card in a secure place.

2. CARD OWNERSHIP

The card shall remain the property of the bank at all times and must be surrendered upon the request of the bank. The bank has the right to terminate or cancel the card without prior notice to the cardholder as may be permitted by law.

3. PERSONAL IDENTIFICATION NUMBER(PIN)

The card is being issued for exclusive use and is not transferable. The cardholder should not reveal Personal Identification Number (PIN) to any person under any circumstances. Any transaction using the card and a valid PIN shall be regarded as authorized by the cardholder. The bank shall not be held liable for any loss or damage incurred by the cardholder for unauthorized use of the card or related PIN.

4. CAPTURED CARD

If a card is captured in any ATM, the cardholder shall claim the card at the acquiring bank or to his issuer bank branch. Cards that remain in the custody of the bank within two (2) working days from date of retrieval from the ATM or date received from acquiring bank shall be immediately destroyed.

5. LOST/STOLEN CARD

In case the card is lost or stolen, the cardholder shall immediately notify the Bank's branch where the account is maintained. Reporting of loss by phone maybe entertained however it must be confirmed in writing within 24 hours otherwise the card will be reverted back to active status. The Bank will not be held responsible for any unauthorized transaction by the use of lost/stolen card until a written notice has beenfiled in by the depositor.

6. PAYROLL ACCOUNT

The bank has the right to convert an ATM payroll account to a regular savings account / regular ATM account once the payroll mother account has notified the bank that the employee is no longer connected with the company. Product features of a regular savings account / regular ATM account shall apply.

7. DEPOSIT ACCEPTANCE

Cash and check deposits shall be made through over the counter and will be credited to the cardholder's account only after verification by the bank. Check deposits will be accepted on collection basis and may be withdrawn only after they are cleared. The amount credited by the bank shall be conclusively binding to the cardholder for all purpose.

8. SERVICE FEE

A service fee depending on the ATM product shall be charged for the following transactions:
a. Replacement of a lost/defective card
b. Over the counter withdrawal transaction
c. Other fees and charges which the bank may impose depending on whatever policy it may adopt in the future.

9. CARD HOLDER'S RESPONSIBILITIES

The cardholder shall be fully responsible for all transactions put through by the use of the card whether or not made with his/her knowledge. The cardholder shall take all the necessary precautions to ensure the safety of the card

10. BANK'S RECORD

The record of the bank for all transactions made by the use of ATM card shall be conclusive and binding for all purposes.

11. OTHER ATM NETWORKS

The cardholder understands and agrees that the Bank does not have any control over the network through which the cardholder may access his/her account or the ATM themselves, or the procedures or participants of the ATM controls such ATM or other network participants adopt in regard to data / information processing. Hence, the bank shall not be liable for any loss or damage of whatever nature incurred by the cardholder as to (i) failure or delay in use of the card due to disruption or malfunction of the ATM or other network communication facilities linking the same or temporary insufficiency of cash in the ATM or other circumstances beyond its control. (ii) unauthorized or fraudulent access or utilization of the card or any service. The cardholder understands and agrees that transactions coursed through any of these networks shall be subject to transaction fees as determined by the networks through which transactions were coursed.

12. AMENDMENTS

The bank reserves the right to add, alter, revise or cancel any of the terms and conditions set by the bank at any time without giving a specific and separate notice to the ATM cardholders. An announcement of the change displayed in a conspicuous place within the branch premises or press release by the bank shall be considered as sufficient notice.