

PRESENT THIS PASSBOOK WHENEVER DEPOSITS OR WITHDRAWALS ARE MADE.
NOTIFY THE BANK OF ANY CHANGE OF ADDRESS OR STATUS. NOTIFY THE BANK
IMMEDIATELY IF PASSBOOK IS LOST OR STOLEN.

Serial No.

8721566

A

511: DAVAO - DIGOS

**Peso Savings
Account No.**

005110008303

Name

DAVAO DEL SUR ELECTRIC COOPERATIVE INC

Address

DASURECO

BREY COGON

2. The opening, operation and closure of the account shall be principally governed by the Terms and Conditions Governing Deposit Accounts agreed by the Account Holder upon account opening supplemented by these Rules and Regulations. The term "Account Holder" shall refer to any one of the Depositors named in Joint OR Accounts, or all of the Depositors named in Joint AND Accounts, provided that deposits to Joint AND Accounts may be made by any one of the Depositors named in the account or his duly authorized representative.
3. Upon opening of passbook-based accounts, BDO shall provide the Account Holder with a passbook in which all transactions shall be recorded. The Account Holder must not write anything on the passbook under any circumstances. BDO will not be liable or will not be made responsible for unauthorized entries made in the passbook. In the event of any discrepancy between the entries in the passbook and the records and accounts of BDO, the records and accounts of BDO shall prevail and be conclusive and binding on the Account Holder.
4. The Account Holder/authorized representative must present the passbook each and every time a transaction has to be made to the account. However, BDO may allow deposit transactions and, upon request of the Account Holder, allow withdrawal/debit transactions without the presentation of the passbook but shall be subject to required approvals and fees, as applicable. The passbook shall be updated over the counter at any BDO branch or in other authorized channel/s, as applicable, to reflect all the transactions made by the Account Holder/authorized representative in all forms, mediums and channels.
5. In case the passbook is damaged, lost or stolen, the Account Holder shall immediately notify BDO in writing and comply with the policies and procedures of BDO for the replacement of passbook including but not limited to the submission of a Sworn Statement/Affidavit of Loss, as applicable regarding the circumstances behind the damage, loss or theft of the passbook. BDO will not be held liable for any transaction made by persons presenting the passbook prior to its receipt of written notice from the Account Holder.
6. Deposits to the account must be made by using the prescribed deposit transaction form, or through the medium, channel or process implemented by BDO. BDO may, in its sole discretion, refuse to accept any deposit, or return any deposit, in whole or in part, together with the accrued interest.
7. Withdrawals from the account must be made by the Account Holder/authorized representative by using the prescribed