

The document was approved by OLYPER BAGUHHIN at 07/08/2025 10:47 PM

This has been approved electronically.

I agree and authorize BPI to debit from my BPI payroll account the amount availed and on the date described below:

1. Amount Availed: 10,000.00
2. Processing Fee: 200.00
3. Net Proceeds: 9,800.00
4. Percentage Fee: 2.00%
5. Payment Due Date: 07-28-2025
6. Purpose: House improvement
7. Payroll Account Number: 1199702196

#### BPI SALARY ON-DEMAND AVAILMENT TERMS AND CONDITIONS:

I agree that my BPI Salary On-Demand availment is subject to the following terms and conditions:

1. I acknowledge and confirm that I have availed of the BPI Salary On-Demand and promise to pay in full the Bank of the Philippine Islands (hereinafter, "BPI" or "Bank") the Amount Availed on Payment Due Date, the details of which are provided above. In connection with the foregoing, I agree and authorize the Bank for the period covered from Payment Due Date until each succeeding date/s thereafter (the "Debit Period"), to debit from time to time from my designated BPI deposit account the amount corresponding to the Amount Availed and such other amounts due to the Bank, until fully paid. The Bank is authorized to debit from my designated BPI account any and all amount due as payment of my BPI Salary On-Demand availment, including interests, miscellaneous fees, and other charges allowed by law, without need of notice or demand. Should my designated BPI deposit account be insufficiently funded upon debit resulting in overdrafts, I agree to shoulder and pay any and all applicable fees and charges.

2. The crediting by the Bank of the BPI Salary On-Demand Net Proceeds into my BPI payroll account shall be binding and conclusive of the amount it advanced to me and which I am obligated to repay on due date. If no complaint is received by the Bank within one (1) business day from BPI Salary On-Demand credit date, I am deemed to have received the full and correct amount on credit date and irrevocably confirms that all details and entries contained herein are valid, true correct and accurate.

3. I agree to utilize the proceeds of my BPI Salary On-Demand availment only for the Purpose(s) stated above.

4. I agree that any of the following events shall constitute an event of default:

(a) lack or insufficient funds deposited in my BPI payroll account to cover the Amount Availed on Payment Due Date.(b) in the event I default in the payment of my obligation (including, but not limited to, interest, penalties, and charges) to the Bank or to any of its subsidiaries or affiliates or to any third person / party;(c) my failure to keep or perform any of the provision of this Terms and Conditions; or(d) in the event of my separation or termination from employment

Then my entire obligation to the Bank shall immediately become due and payable, without need of notice or demand.

5. I agree that effective upon the occurrence of an event of default as described above, the Bank may, in its absolute discretion at any time and without notice, offset my obligations against any deposits, funds, securities, properties and things of value that are now or may hereafter be in the possession, custody or control of the Bank or any of its subsidiaries or affiliates or both, on deposit or otherwise, to the credit of or belonging to me, and apply said deposits, funds, securities, properties and/or things of value against any and all of my outstanding obligations to the Bank, including interests, miscellaneous fees, and other charges allowed by law. For this purpose, I hereby expressly authorize the disclosure, furnishing and / or sharing between the Bank and any of its subsidiaries or affiliates, of any and all information relative to my deposits, funds, securities, properties and things of value in their respective possession, custody or control.

6. The Bank reserves the right to demand payment of the entire amount outstanding in the event the amount due remains unpaid, or is not paid in full, for more than seven (7) days from due date. Furthermore, I irrevocably authorize my company/employer, if applicable, to deduct and apply whatever money due to me including but not limited to my salary, separation pay and other money benefits, which are in its possession or control, in payment of my outstanding BPI Salary On-Demand availments and obligations due to the Bank, plus interests, miscellaneous fees, and other charges allowed by law.

7. I agree to pay a late payment fee, inclusive of taxes, on any overdue sum at the rate of five percent (5%) per month, a fraction of a month to be considered one (1) whole month. Late payment charge shall be added to the full unpaid amount from due date hereof until fully paid. Further, should the Bank collect the amount due from me either through court action or otherwise, I agree to pay twenty five percent (25%) of the total amount due, but in no case less than Twenty Thousand Pesos (P20, 000) for attorney's fees, plus an additional sum equivalent to twenty five percent (25%) of the total amount due which likewise shall not be less than Twenty Thousand Pesos (Php20,000), as liquidated damages, besides the costs, collection expenses, and other charges or disbursements allowed by law.

8. To the maximum extent allowed by applicable law, I waive all my rights and powers under Sec. 13 Rule 39 of the Rules of Court.

9. I hereby expressly authorize the Bank to process any and all of my relevant information for purposes of implementing/administering my BPI Salary On-Demand availment and designated deposit account into which my BPI Salary On-Demand availment proceeds will be credited, and/or the payments deducted, as the case may be, including information relating to persons related to me such as my spouse (if married). To the extent that applicable confidentiality laws impose non-disclosure requirements on certain relevant information but permits a party to waive such requirements by written consent, the authorization provided herein shall constitute my express written consent for purposes of such applicable laws and I hereby waive any and all statutory provisions governing the confidentiality of any such information including but not limited to RA 1405 and RA 8791.

10. I agree that the handling fee and such other fees and charges, which the Bank, Bangko Sentral ng Pilipinas (BSP) or other government agency may hereafter impose in relation to my BPI Salary On-Demand availments, shall be for my account and shall be deducted from my BPI Salary On-Demand availment proceeds..

11. I agree that the Bank may fully rely on instructions, notices, correspondences and/or document sent or purportedly sent by me using electronic application or electronic or digital signature platform deemed appropriate by and acceptable to the Bank, including the PayWage App, or such other electronic means, which shall be valid and binding upon me. I confirm that (i) the Bank shall have the right (but not the obligation) to act on such instructions, notices, correspondences and/or document and/or take steps in connection therewith or in reliance thereupon as the Bank may in good faith determine, and (ii) the Bank may further use such instructions, notices, correspondences and/or document sent by me using electronic application or electronic or digital signature platform deemed appropriate by and acceptable to the Bank, including the PayWage App, or such other electronic means, as evidence in a court of law or otherwise.

12. I acknowledge that notices, amendments and/or supplements to the BPI Salary On-Demand Availment Terms and Conditions and such other communications related to this document may be published in the Bank's website, mobile app, ATM on-screen message, or in conspicuous places within its branches or sent via any of the following modes: (a) mail or delivery to my last recorded mailing address; (b) transmission electronically to my registered email address with the Bank; (c) short messaging service (SMS); or (d) such other mode of communication or use of an electronic application or platform deemed appropriate by and acceptable to the Bank or as may otherwise be permitted by law or banking regulations, any of which mode of communication or transmission when sent shall be valid and effective notice to them.

13. This document and the BPI Salary On-Demand Availment Terms and Conditions shall be binding upon and shall be enforceable against me, except that I shall have no right to assign or transfer any of my rights or obligations hereunder. The Bank may transfer or assign all or any part of its rights and obligations under this document to any person without need of prior notice to me and for which transfer or assignment by the Bank I hereby give my express consent.

14. I agree that the Bank's failure or delay in exercising any right or remedy herein or under related documents shall not operate as a waiver thereof unless made in writing. The rights and remedies provided here to the Bank shall be cumulative and may be exercised singly or concurrently and shall not be exclusive of any right or remedy provided by law.

15. Any legal action arising out of or in connection with this document shall be brought exclusively in Makati City, or at the option of the Bank, in any place which the Bank has a branch or office. The foregoing, however, shall not be construed to limit the rights of the Bank to commence proceedings against me in any other venue where my assets may be found.

16. I acknowledge and confirm that I have read and understood all the stipulations herein provided. I likewise affirm that all the information provided to me in this document are correct, up to date and complete.

17. By clicking ["I accept"] below, I hereby signify my agreement to the above terms and conditions governing my BPI Salary On-Demand availment, which, together with the BPI Salary On-Demand Application Terms and Conditions, shall constitute my entire agreement with the Bank. I agree that my electronic confirmation herein shall have the same legally binding force and effect as my handwritten signature/s on any paper document. In any proceeding arising from or in connection with this BPI Salary On-Demand availment, I hereby waive the right to raise any defense or question the due execution hereof, all of which are conclusive and legally enforceable on me. This document as approved/concurred/confirmed/accepted electronically by me shall evidence my BPI Salary On-Demand availment.

This contract is between me and the Bank. All transactions arising out of or related to this contract shall be binding only between us. It is understood that this transaction is neither insured by the Philippine Deposit Insurance Corporation (PDIC) nor guaranteed by the Bank.

**THIS IS A SYSTEM GENERATED DOCUMENT; SIGNATURE IS NOT REQUIRED.**