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Application For: RCBC Bankard Visa CLASSIC

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PLEASE TELL US ABOUT YOURSELF

NAME OF APPLICANT

Last: IBARDOLAZA First: MICHAEL Middle(in full): RAZON
Name to appear on the card: Michael Ibardolaza

Date of Birth: Aug 16, 1982
Gender: Male
Civil Status: Married
Citizenship: Filipino
U.S. Tax Account Number:
Place of Birth: Caloocan City
Home Phone: n/a
Mobile Phone: 9261442306

MOTHER'S FULL MAIDEN NAME

Last: RAZON First: TERESITA Middle(in full): EBRON

HOME ADDRESS

(No. Street Subdivision, City): BLK 1 LOT 9 INTERIOR MASAYA HOA GULOD NOVALICHES QUEZON CITY
Zip Code: 1117
Home Ownership: Owned (not mortgaged) Year(s): 1 Month of stay: 2
Do you own a car?: No How many?: 0 Mortgaged?:
Stayed USA 183 Days: No
No. of dependent children: 1
TIN: 435-917-557
SSS NO./GSIS NO.: 3421584076
Email Address: michaelibardolaza@rocketmail.com
Educational Attainment: College
Permanent Address: BLK1 LOT9 INTERIOR MASAYA HOA GULOD NOVALICHES QUEZON CITY
Zip Code: 1117

YOUR FINANCIAL STATUS

Employment: Private Sector
Nature of Work: Consultancy
Nature of Work Other:
Company Name: Resuly-oriented collection agency inc.

COMPANY ADDRESS

(Dept.,Floor,Bldg.,No.,Street,Subd,City): UNIT 4B FUTURE POINT PLAZA II 115 MO. IGNACIA QC
Zip Code:
Total # of Years Working: 10
1 Years 2 Months of stay (with PRESENT Company/Business)
Office Number: 02-3320634
Fax Number: 02-4157456
Nature of Business: Occupation / Position: SUPERVISOR

TOTAL GROSS ANNUAL INCOME / SOURCE OF FUND P P250,000 to per annum
Please make sure that the income you declare matches the documents you are submitting. Income is not the only criterion for approval of application.

CARD DETAILS

Issuer	Card Number	Credit Limit	Issue Date
RCBC Bankard Credit Cards			
Other Credit Cards			

Preferred Billing Address:

Location: Office Location Landmark: NEAR IN ABS CBN

Reminder: At our option, your card and statement will be automatically delivered to your alternate address if our efforts to send these to your preferred delivery address prove unsuccessful.

Card Authorized Recipient

Please indicate the name/s of your authorized representative/s in case you are not available to receive your card/welcome package during delivery.

FULL NAME OF AUTHORIZED REPRESENTATIVE(Last, First, Middle) Sherly Ragandap
Contact Number : Mobile Number : 9169390626

E-STATEMENT VIA EMAIL

e-Statement Via Email: Yes Email Address: michaelibardolaza@rocketmail.com

YOUR SPOUSE

COMPLETE NAME

Last: IBARDOLAZA First: JOSIEGENE Middle(in full): FUENTES
Date of Birth: Feb 25, 1980

Employment:HOUSEWIFE

Present Address:BLK1 LOT9 INTERIOR MASAYA HOA GULOD NOVALICH

Home Phone Number:NA

Cell Phone No:9193393722

Company Name:NA

Company Address:NA

Email Address:

Occupation / Position:NA

TOTAL GROSS ANNUAL INCOME / SOURCE OF FUND P per annum

SUPPLEMENTARY CARD / S

1. COMPLETE NAME

Last:

First:

Middle(in full):

Date of Birth:

Gender:

Civil Status:

Relationship:

Place of Birth:

Nationality:

Home Phone Number:

Present Address:

Mobile No.:

Office Phone Number:

Employment:

Company Name:

Company Address:

Email:

Occupation / Position:

Assigned Spend Limit of : P

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Declaration of Credit Card Fees, Charges and Interest Rates. When used herein, "Card" means any credit card issued by RCBC and/or RCBC Bankard Services Corporation (the "Bank"). "Cardholder" means the person who has been issued by the Bank one or more Cards, including extension Cards.

Membership Fee. The Bank charges Membership Fee to be determined by the Bank for use of the Card and/or the other facilities and services which may from time to time be made available to the Cardholder and/or for the maintenance and administration of any balance or transaction on the Card. The Cardholder agrees to pay said fee, which may be charged to the credit line or on any available fund on the Card account.

Interest Charge. Interest will be charged if the payment made to the Credit Card by the Payment Due Date is less than the Total Balance Due, if no payment was made to the Credit Card by the Payment Due Date, or if a Cash Advance transaction has been made. The interest will be imposed at the current interest rate on the:

1. Unpaid Cash Advance balance (including interest charges and fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full; and,
2. Unpaid balance (inclusive of interest charges and fees) stated in the previous statement of account and on all new transactions incurred within the previous statement period computed from the transaction date until the current statement date. No interest is charged if the Cardholder pays in full the total balance due on or before the payment due date and has no Cash Advance transaction.

Interest Computation. Interest is computed as follows:

For Retail transactions: (1) Multiply the applicable monthly interest rate to Retail Transactions, instalment amortizations, any retails fees and non-interest charges for the day and divide it by 30. The interest on Retail transactions and instalment amortizations in the current statement date will not be included until the next statement date. (2) Multiply the applicable monthly interest rate to previous day's retail outstanding balance and deduct any payments made during the same day, following the application of payments, and divide it by 30. The interest computed in (1) and (2) will be the total interest for the day on Retail transactions and outstanding balance. The new retail outstanding balance will be the previous statement balance plus retail transactions, installment amortizations, retail fees and noninterest charges less payment. The retail interest for the month is the sum of the interest for each day from the day after the previous statement date to the current statement date. Interest charged on retail transactions and instalment amortization will be added to the retail outstanding balance in the next statement date while interest charged on the retail fees and non-interest charges will be added to the retail outstanding balance in the current statement date.

For Cash Advance transaction: (1) Multiply the applicable monthly interest rate to Cash Advance availments and its related non-interest fees and charges for the day and divide it by 30. (2) Multiply the applicable monthly interest rate to previous day's cash advance outstanding balance and deduct any payments made during the same day, following the application of payments, and divide it by 30. The interest computed in steps 1 and 2 will be the total interest for the day on cash advance. The cash advance outstanding balance will be the previous statement balance plus cash availments and its related non-interest fees and charges less payment. Interest charged on Cash Advances will be added to the Cash Advance outstanding balance in the current statement date.

The process is repeated until the next statement date.

Monthly Installment Due Applicable to RCBC Bankard Cash Loan Installment Due, Balance Conversion Installment Due, Unli 0% Installment Due, CHARGE Installment Due, Balance Transfer Installment Due and all other Installment Due. The Monthly Installment Due forms part of the Minimum Amount Due in the Statement of Account. If the Cardholder chooses to pay only a portion of the Total Balance Due as indicated on the Statement of Account, the unpaid portion of the Installment Due shall be subject to the monthly interest charge at the prevailing rate. Usual monthly late charge applies. The computation of the Monthly Installment Due shall be on a diminishing balance basis, under which the allocation of payment to the principal and the interest of the Monthly Installment Due over the term (number of months) is not equal.

Foreign Exchange Rates. All charges and transactions made in currencies other than Philippine Pesos shall, in accordance with the Bank's procedures, be automatically converted to Philippine Pesos at an exchange rate determined by MasterCard/Visa/JCB/China Union Pay which amount represents the Cardholder's payment to the Bank for the purchase and payment of the foreign currency necessary to discharge the amounts due to foreign merchants. The exchange rate applied is determined on the date of posting to the Card account and may be different from the rate in effect on the date the transaction is made. The converted amount shall be charged by up to 2.03% representing the Bank's service fee and any assessment fee(s) charged by MasterCard/Visa/JCB/China Union Pay.

Changes in Fees and Charges. The Bank reserves the right to change, at any time and from time to time, the amount, rates, types and/or basis of calculation of all interest, fees and charges payable by the Cardholder under this agreement; provided, however, that the changes shall become effective thirty (30) days from notice. The notice of changes of interest, fees and charges may be contained in the Statement of Account. The Bank may charge the new rates to the Card account and/or request that the Cardholder pay the same on demand.

CUSTOMER UNDERTAKING & DECLARATION

Products and Service Offers. I/We hereby allow and authorize RCBC and/or RCBC Bankard Services Corporation, its branches, subsidiaries, affiliates, agents and representatives and third parties selected by any of them and certain companies, to offer specially selected products and services to me/us through mail/e-mail/fax/SMS or by telephone. The foregoing constitutes my/our written consent for any transfer and disclosure of my/ our names, addresses, contact details, account and relationships balances/numbers and other relevant information to, between and among RCBC and/or RCBC Bankard Services Corporation branches, subsidiaries, affiliates, agents and representatives and third parties selected by any of them or RCBC and/or RCBC Bankard Services Corporation and selected companies for the purposes indicated above.

Submission of Documents. I/We declare that: the above information and the information in the submitted documents is true, correct and updated; and the submitted documents are genuine and duly executed. I/We authorize RCBC and/or RCBC Bankard Services Corporation to verify and investigate this information from whatever source it may consider appropriate. I/We authorize RCBC and/or RCBC Bankard Services Corporation to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish authenticity of my/our latest ITR and other financial statements submitted by me/us to RCBC and/or RCBC Bankard Services Corporation. I/We understand that falsifying any of the information on the submitted documents is sufficient ground for legal action and rejection of my/our application.

Reason for Action on Application. I/We understand that RCBC and/or RCBC Bankard Services Corporation has the sole discretion to accept or reject any application.

RIGHT TO OFFSET – Pursuant to the provisions of Articles 1278 to 1290 of the New Civil Code of the Philippines, as amended, in the event I/we fail to pay any obligation arising from the use of my/our RCBC Bankard, I/we hereby agree to voluntarily surrender, as a form of payment for unpaid obligations, any and all deposits, securities, properties (real or personal) and other things of value which are currently or at a later time in the possession of RCBC/RCBC Savings or any of their subsidiaries or affiliates. In this regard, I/we also expressly consent and irrevocably constitute RCBC/RCBC Savings or any of its subsidiaries and affiliates, to be my/our Attorney-in-Fact with full power and authority to assert your legal claim over all deposits, securities, properties (real or personal) and other things of value in the possession of RCBC/RCBC Savings or any of their subsidiaries or affiliates, sell these and apply the proceeds of such sale as payment for my/our obligation. Should these funds and/or assets be insufficient to settle my/our obligation or if not such funds and/or assets exist, I/we agree to assign and deliver any deposits or funds I/we may have with other banks or financial institutions to pay off my/our obligations to RCBC. In view of this, I/we consent and authorize the bank or financial institution to disclose to RCBC or its duly authorized representative information relating to any deposit or funds with such bank or financial institution.

WAIVER OF RIGHTS ON LAWS OF CONFIDENTIALITY – I/We hereby agree and authorize RCBC/RCBC Savings to collect, use, process, store, update, and disclose all information, personal or otherwise, relating to me/us or my/our accounts or credit standing in relation to the use of the Card or any products, services, facilities or channels that I/we may avail of now or in the future from RCBC/RCBC Savings or any of its subsidiaries and affiliates. For this purpose, I/we hereby waive my/our rights as defined under applicable confidentiality and data privacy laws in the Philippines and other jurisdictions, including but not limited to, Republic Act (RA) No. 1405 or The Law on Secrecy of Bank Deposits, RA 6426 or The Foreign Currency Deposit Act, RA 8791 of the General Banking Law and RA No. 10173 or the Data Privacy Act of 2012.

Authority to Disclose. I hereby give consent to the transfer, disclosure and communication of any information relating to me (including information you obtain from third parties such as any credit bureau, credit information, service providers, credit and loan providers, financial institutions) from you to, between and among your branches, subsidiaries, affiliates, agents and representatives and third parties selected by any of them of you (collectively referred to as the “ Receiving and Disclosing Parties”), wherever situated, for use (including for use in connection with the provision of any products and services to me, and for data processing and storage, customer satisfaction surveys, product and service offers made through mail/e-mail/fax/SMS or telephone, anti-money laundering monitoring, reporting under the Foreign Account Tax Compliance Act (FATCA), where applicable, review and reporting, statistical and risk analysis and risk management purposes). In addition to the foregoing, you or any of the Receiving and Disclosing Parties may transfer and disclose any information as may be required by any applicable law, regulation, court, regulator or legal process. Without prejudice to generality of the foregoing, where you are a user, member of or subscriber for the information sharing services of activities of, any credit bureau, banking or credit associations, credit information service provider, credit and loan providers (individually and collectively referred to as “Credit Institutions”), I expressly authorize: (a) you to transfer and disclose to any such Credit Institutions; and (b) any such Credit Institutions to transfer and disclose to any user, fellow member or subscriber, any information (and updates or corrections), whether positive or negative, relating to me and/or any of my account(s) with you (and for such purposes). I acknowledge that such information shall include basic credit data under the Credit Information System Act (R.A. 9510), i.e., personal information or demographics, account information, account status, and monthly summary or snapshot of the account. The foregoing constitutes my consent for any transfer and disclosure of information relating to me/us and/or my/our account(s) to, between and among you, the Receiving and Disclosing Parties or Credit Institutions for any of the purpose above or under applicable law, regulation, court regulator or legal purposes. I agree to hold you, branches, subsidiaries, affiliates, agents and representatives free and harmless from ant liability that may arise from any transfer, disclosure or storage of information relating to me and/or any of my account(s) with you.

Authority to Verify Information. I/We hereby declare that the above information and the information in the submitted documents is true, correct, and updated; and the submitted documents are genuine and duly executed. I/We hereby authorize RCBC and/or RCBC Bankard Services Corporation to verify and investigate the information from whatever source it may consider appropriate and hereby specifically authorize RCBC and/or RCBC Bankard Services Corporation to have access to and receive information on my/our behalf from the credit bureaus and other financial institutions. I/We hereby authorize RCBC and/or RCBC Bankard Services Corporation to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish authenticity of my/our latest ITR and other financial statements submitted by me/us to RCBC and/or RCBC Bankard Services Corporation. Changes. I shall notify you in writing of any change in my civil status. I shall notify you also of any change in my citizenship and information. Further, I shall notify you any change in my TIN issued to me for my overseas employment.

Cancellation of Card. I/We agree that in case of default or failure to observe any of the terms and conditions of any contract or evidence of indebtedness to one of more Cards or credit facilities issued by RCBC and/or RCBC Bankard Services Corporation, its local branches, subsidiaries and affiliates, RCBC and/or RCBC Bankard Services Corporation may at its sole option or discretion cancel my/our Credit Card/s and other credit facilities without the need of further notice.

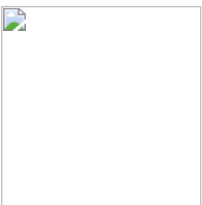
Authority to Record and Use Recording. By providing my/our phone number/s and by calling or accepting calls from RCBC and/or RCBC Bankard Services Corporation (and its Service Providers), I/We authorize RCBC and/or RCBC Bankard Services Corporation to record, replay and communicate to any third party all conversations (including conversations with RCBC and/or RCBC Bankard Services Corporation’s Service Providers) on said phone number/line with me/us or any individual who may answer the phone on my/our behalf. I/We undertake to inform any individual who may answer the phone on my/our behalf, being my/our agent, that RCBC and/or RCBC Bankard Services Corporation shall record, replay, and communicate to any third party the conversations (including conversations with RCBC and/or RCBC Bankard Services Corporation’s Service Providers) with said individual on said phone number/line and that recording, replay and communication is being done with my/our consent and authority.

I/We likewise authorize RCBC and/or RCBC Bankard Services Corporation to store the recorded conversation and agree that they may use the taped or recorded conversation against me/us or against any third party, in any proceeding and for any lawful purpose. RCBC and/or RCBC Bankard Services Corporation (including its Service Providers) shall not be liable for any loss, damage or expense which I/We may suffer as a result of RCBC and/or RCBC Bankard Services Corporation (or its Service Providers) acting on such telephone communications. All information given in this application is true, correct and complete. By signing below, I/We authorize RCBC and/or RCBC Bankard Services Corporation, Inc. to make any credit investigation to evaluate or verify all information, including financial standing or employment. I/We understand that falsification and/or giving false information in this application form, and/or supporting documents submitted, shall be grounds for the rejection of my/our application, immediate termination of my/our credit card privileges, once approved, and/or legal action against me/us. RCBC and/or RCBC Bankard Services Corporation, Inc. shall have no obligation to provide the reason for rejection of the application. By signing at the back of the card/s, and/or using the card/s, I/we accept the terms and conditions of membership, including any amendments thereto. Should it be necessary, RCBC Bankard Services Corporation, Inc. can, with my permission, reduce the credit limit of my other RCBC Bankard card/s in order to qualify me for a new RCBC Bankard credit card. I am also authorizing RCBC or RCBC Bankard Services Corporation to contact or email me regarding promotions, events, special offers or provide me their latest products if I am deemed qualified for such.

I confirm that I have carefully read and understood the Terms and Conditions Governing the Issuance and Use of my RCBC Bankard and that I hereby agree and promise to abide by whatever condition as are stated therein. The absence of my written signature notwithstanding, the mere submission of this application form confirms my agreement to the Declaration above stated and I hereby confirm that all matters declared in this Application are true and correct. 1



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