STATEMENT OF ACCOUNT VIA E-MAIL SERVICE TERMS AND CONDITIONS

- 1. The SOA via email service shall commence upon approval of the Cardholder's enrollment form.
- 2. The service shall be available as long as the Cardholder's credit card account is in good credit standing.
- 3. Upon enrollment in the SB Cards SOA via E-mail Service, the Cardholder accepts the responsibility of notifying SB Cards of any change in his/her residence, office, billing or e-mail address. Non-notification particularly if the account is past due may lead to the presumption that the credit card been used with intent to defraud.
- 4. SB Cards Corporation reserves the right to change the time and frequency of the email service as it sees fit without prior notice.
- 5. The e-mail service is one-way and is informational in nature, being system-generated and not designed to respond to e-mail messages. If the client sends an e-mail message to the e-mail address used by the e-mail service or replies to the e-mail message, the same shall produce no useful result. If the client wishes to make a clarification, he or she needs to call SB Cards' 24-Hour Customer Contact Center at (02) 88-791-88.
- The e-mail service shall send the e-mail messages only to the e-mail that the Cardholder has
 indicated in this form. Any requests from the Cardholder to direct the SOA to a different e-mail
 address must be evidenced by a new enrollment form sent to SB Cards Corporation for
 approval.
- 7. SB Cards Corporation may send promotional announcement/s as attachment/s to the e-mail message from time to time.
- 8. SB Cards Corporation may terminate, cancel, amend, or modify any or all of the Terms and Conditions herein set forth upon a 30-day written notice to the Cardholders.
- 9. SB Cards Corporation shall not be faulted should the Cardholder not receive the SOA for reason that the Cardholder's e-mail account is full, Cardholder's internet service is down, Cardholder's internet account is disabled, etc.
- 10. Cardholder must remember his/her statement date. If statement is not received 10 days after the statement date, Cardholder must call the Customer Contact Center at (02) 88-791-88 or send an e-mail to customerservice@sbcards.com.ph.
- 11. Should the SOA fall into the hands of unauthorized persons for any reason whatsoever, the Cardholder shall hold SB Cards Corporation free and harmless for any and all liabilities, suits, claims for damages, losses arising therefrom or in connection therewith.
- 12. Computer viruses can be transmitted by email. The Cardholder should check the e-mail and attachments for the presence of viruses. SB Cards Corporation accepts no liability for damage caused by any virus transmitted in the email.
- 13. For cancellation of the e-mail Statement Service, Cardholder must call the Customer Contact Center at (02) 88-791-88 or send an e-mail to customerservice@sbcards.com.ph. The cancellation shall take effect on the next Statement of Account cut-off.
- 14. The Cardholder hereby holds SB Cards Corporation free and harmless from any liability, claims or damages that may arise or which the Cardholder may suffer, as a result of, in connection with, or relevant to the performance or non-performance by the company of this e-mail statement service.