

APPLICANT/SENDER INFORMATION

Name of Sender/Applicant (Last Name, First Name, Middle Name)	Request for: <input type="checkbox"/> New Card <input type="checkbox"/> Replacement Card
Address	Contact No/s.

CARDHOLDER / BENEFICIARY INFORMATION

(Please provide details if Cardholder is different from the Applicant.)

Name of Cardholder (Last Name, First Name, Middle Name)		Date of Birth (mm-dd-yyyy)	
Residence Address		Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Nationality
Tel. No.	Mobile Phone No.	Email Address	Mother's Maiden Name

Name to Appear on the Card (maximum of 26 characters)
<div style="border: 1px solid black; width: 100%; height: 20px; position: relative;"> <div style="position: absolute; top: 0; left: 0; right: 0; bottom: 0; border: 1px solid black;"></div> </div>

For Bank's Use Only		Certification	
IDs Presented / ID No.		I hereby certify that I have read, understood and, agree to be bound to the terms and conditions governing the use of the Sterling Bank Shop N Pay Card. I also acknowledge that the value to be stored in my Shop N Pay card is not a deposit account and not insured by the Philippine Deposit Insurance Corporation (PDIC).	
Processed By:	Checked & Approved By:		
		<div style="display: flex; justify-content: space-between;"> <div>_____ Signature of Applicant</div> <div>_____ Date</div> </div>	
Shop N Pay Card No.		Card & PIN Mailer Received By:	
Card Released By:	PIN Mailer Released By:	<div style="display: flex; justify-content: space-between;"> <div>_____ Signature of Applicant</div> <div>_____ Date</div> </div>	

ShopNPay CARD **AGREEMENT**

- Definitions.** In this text "Bank" means Sterling Bank of Asia, inclusive of its successors in title and assigns. "Card" means the Bank's Shop N Pay card (or any replacement) which is a PIN-based card issued by the Bank upon purchase by the Cardholder for personal, or as a gift to a third party, or for other lawful use. "Cardholder" means the person for whose use the Card is issued by the Bank. "PIN" means the Personal Identification Number provided by the Bank to the Cardholder which is necessary for the use of the Card at Automated Teller Machines ("ATMs") and Point of Sale (POS) terminals of accredited merchants. "PIN Mailer" means the sealed form containing the confidential default PIN randomly generated and assigned to each Shop N Pay Card.
- Card Ownership.** The Card shall remain the property of the Bank and the Cardholder agrees to immediately surrender the Card upon request by the Bank.
- Card Expiry and Renewal.** The Card shall be valid from the date of issuance until the expiration date indicated on the face of the Card, unless earlier terminated by the Bank or voluntarily returned by the Cardholder. The Cardholder may request for renewal of the Card, subject to the requirements at the time of the filing of the request, and approval thereof by the Bank. The Cardholder agrees that if no request for renewal is submitted to the Bank, or if the request for renewal is denied for whatever reason, the Bank may impose a maintenance fee that shall be deducted from the outstanding value of the Card at the end of the fourth (4th) month after the Card expiry date.
- Card Activation and Card Value.** The Card is active upon issuance. The value is limited to the funds that have been loaded into the Card. The maximum value load per month shall be subject to the amount as prescribed by the Bank. The value stored in the Card is not a deposit, shall not earn interest, and is not insured by the Philippine Deposit Insurance Corporation (PDIC).
- Card Loading.** There is no limit on the number of times of loading additional value to the Card provided that it is within the validity period and it does not exceed the maximum amount of the Card value per month. Value loading shall only be allowed at IRemit remittance centers/branches and its tie-up/partner agents.
- Card Usage.** The Card may be used to (a) obtain cash or redeem the Card value, perform balance inquiry, or change the PIN at designated ATMs; (b) pay bills at any Sterling Bank or Bancnet ATM nationwide through the Bills Payment Facility of Bancnet; (c) pay for goods and services at accredited merchants through the use of the electronic payment system at VISA and Bancnet POS terminals; (d) transfer funds through the Inter-Bank Fund Transfer facility (IBFT) and the Multi-Channel Payment Gateway (MCPG) of Bancnet; and (e) for such other facilities that the Bank may offer in the future to the Cardholder with the use of the Card, either through its network of branches, through ATMs, computer systems, or the internet. The Cardholder shall be responsible for all transactions initiated by the use of the Card.
- Fees and Charges.** The Bank has the right to deduct from the outstanding value of the Card the transaction fees such as the amount of the standard ATM charges and fees for transactions in foreign currency, and to impose charges and such other fees on any or all of its products, services and facilities. The Cardholder agrees to pay such fees and charges presently imposed or may be imposed in the future by the Bank at its option.
Card Inactivity. The Card shall be placed in inactive status if there are no financial transactions after twelve (12) consecutive months from its activation or the last transaction date. The Bank may impose a monthly maintenance fee for inactive Cards, which shall be automatically deducted from the outstanding card value beginning on the last day of the 13th month of inactivity. The inactive Card shall be automatically closed when its value becomes zero.
- Cardholder's Obligation.** The Cardholder must use the Card in accordance with these terms and conditions and any amendment thereto, and must take all reasonable steps to safeguard the confidentiality of the PIN and prevent unauthorized use of the Card. The Cardholder must immediately notify the Bank without delay after becoming aware of (a) the loss of the Card and/or PIN; (b) possibility that the Card and/or PIN are exposed to unauthorized use; and (c) any unauthorized transaction, error, or irregularity in the operation of the Card. The Cardholder shall confirm the said notification in writing within twenty-four (24) hours and agrees that the Bank shall not be responsible for unauthorized transactions prior to notifying the latter of such loss or exposure to unauthorized use.
- Card Replacement.** In the event that the Card is lost or stolen, a replacement Card shall be issued by the Bank subject to submission by the Cardholder of a proof of loss or theft, proof of card ownership, and such other requirements as may be prescribed by the Bank. For damaged or defective Card, a replacement Card shall be issued by the Bank upon request by the Cardholder and surrender of the damaged or defective Card, provided that the Card is still valid/unexpired at the time of surrender. The Bank shall issue a replacement card with the value equal to the remaining balance of the lost, stolen, damaged or defective Card, subject to payment of service fees by the Cardholder.
- Payroll Service.** Cardholders who are also enrolled payroll employees agree to be bound by the Terms and Conditions governing the Cash Management Account Agreement between the Bank and the employer.
- Unclaimed Card and PIN Mailer Form.** The Bank shall retain ATM Cards and PIN Mailer forms for safekeeping for a maximum period of one (1) month after which these shall be immediately perforated for security reasons. The Cardholder who fails to claim his Card and the corresponding PIN Mailer form shall be required to apply for a new one.
- Non-Liability.** The Bank shall not be held liable for any loss or damage of whatever nature in connection with transactions involving the Cardholder's use of the Card in any of the following instances: (a) Disruption, failure or delay relating to or in connection with the Card's transactions due to circumstances beyond the control of the Bank; (b) Loss or damage which the Cardholder may suffer arising out of any fraudulent or unauthorized use of the Card due to theft or unauthorized disclosure of the card's PIN or any violation of other security measures with or without the participation of the Cardholder; and (c) Any direct, incidental or consequential loss, loss of profit or damage that the Cardholder may suffer or has suffered by reason of the use or failure or inability to use the Card properly.
- Disclosure of Information.** The Bank shall use various types of information, which may be obtained from (a) information on the application or other forms that the Bank receives from the Cardholder; or (b) information on the transactions involving the Card, in order to verify the identity of the Cardholder, provide services and process transactions, and improve the Bank's services. The Bank may share information on the Cardholder with (a) third parties, agents or services providers contracted to provide a variety of valuable services on behalf of the Bank; (b) other financial institutions and merchants in accordance with the standard banking industry practice; (c) government regulators, agencies, bodies or entities required or permitted by law or regulation; or (d) such other persons or entities that the Bank may deem as having authority or right to disclose such information, as and when required by the circumstances, as in the case of the Bank's participation in any ATM network, electronic fund and/or card network, or resulting from the Bank's outsourcing of its functions as allowed by the BSP. As such, the Cardholder hereby expressly waives his/her right to confidentiality of information or secrecy of bank deposit under the General Banking Law, the Bank Secrecy Law, and other pertinent laws.
- Amendment.** The Bank may, at anytime, amend this Agreement, and the Cardholder shall be notified of any change in the manner provided by applicable law prior to the effective date of the change. Failure of the Cardholder to manifest or register any objection within thirty (30) days from date of the notice would constitute the Cardholder's acceptance of the amendment to the Agreement.
- Compliance with Existing Laws.** The Cardholder hereby warrants that the use of the Card, specifically the transfer and/or receipt of funds does not and will not violate the applicable provisions of the Anti-Money Laundering Law and its amendments, and other pertinent laws, government rules or regulations. The Cardholder hereby renders the Bank free and harmless from any liability, whatsoever which may arise from the Cardholder's violation of said laws and/or government rules or regulations.