



PNB

DIGITAL BANKING ENROLLMENT FORM

Branch _____

NAME OF DEPOSITOR(S):			ENROLLMENT DATE:		
DATE OF BIRTH:	MOTHER'S MAIDEN NAME:	MOBILE NUMBER:		E-MAIL ADDRESS:	
DIGITAL BANKING FACILITY: <input checked="" type="radio"/> Internet and Mobile Banking		TYPE OF ACCOUNT: <input type="radio"/> Savings Account (SA) <input type="radio"/> Current Account (CA) <input type="radio"/> Others, pls. specify:		ACCOUNT NUMBER:	

By signing this form, I hereby certify and affirm that the information given above is true, accurate and complete. I give my written consent to allow PNB to verify the information provided above. I agree to inform PNB of any change in the information provided.

In case of Joint-OR Accounts, all transactions/requests/instructions by any one of the depositors/accontholders are deemed done with the consent of all co-depositors/co-accontholders. In case of conflicting requests or instruction by any one of the depositors/accontholders, the Bank shall act on the request/instruction received earlier in time, without incurring any liability for any delay or inaction with respect to the request or instruction from the co-depositors/co-accontholders received by the Bank at a later time.



Signature of Depositor

Processed by / Date:	Approved by / Date:	Encoded by / Date:
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PHILIPPINE NATIONAL BANK DIGITAL BANKING SERVICE TERMS AND CONDITIONS

The following Terms and Conditions shall govern the access and use of the Philippine National Bank Digital Banking Service (PNB Digital or the "Service"). PNB Digital refers to both Internet Banking (accessed through internet and mobile browsers) and Mobile Banking (accessed using Mobile App). The user of PNB Digital shall be referred to as PNB Digital User ("User"). By accessing or using PNB Digital, the person/s accessing or using this Service hereby agree/s to be bound by these Terms and Conditions without limitation or qualification.

I. ACCESS TO THE PNB DIGITAL BANKING SERVICE

Account holders who wish to avail of PNB Digital may do so by enrolling their active accounts.

Only single-owned accounts and joint "or" accounts may be enrolled to PNB Digital. Additional restrictions may apply for some types of accounts such as SSS accounts, GSIS accounts, Direct Deposit, or other types to be determined from time to time at the Bank's discretion. Initial enrollment is done by the Accontholders either online or thru their branch of account.

Accontholders who enroll using their non-ATM accounts must submit a duly accomplished Electronic Banking Enrollment Form to the branch of account. The branch will process the enrollment and the client will thereafter receive a temporary PIN through his/her registered mobile phone. Upon receipt of the temporary PIN, client should immediately use that PIN to enroll in PNB Digital. The client must keep his or her PIN secure and shall not disclose the same to any party. The Accontholder shall hold PNB free from any liability arising from access or use of the PIN by a third person.

II. SECURITY

The PNB Digital user shall assign a Username and User Password that will be used when accessing PNB Digital. For certain transactions, the Bank will issue a system-generated OTP sent as a text message to the Account holder's mobile phone number registered with PNB Digital. The Username, User Password and OTP, as may be applicable, will be used to validate transactions made through any PNB Digital channel.

The Username, User Password and OTP shall be for the exclusive use of the Account holder. These shall not be disclosed to any other person under any circumstance. The Accontholder shall hold PNB free from any liability arising from access or use of the Accontholder's Username, User Password and OTP by a third person.

The Accontholder likewise shall hold PNB free from any liability should the receipt of the OTP be delayed or prevented by factors affecting the Accontholder's mobile phone or internet service provider. PNB does not guarantee the delivery of the OTP. A transaction entailing the use of the Username, User Password and OTP shall, in all circumstances and at all times, whether with or without the Accontholder's authorization, be conclusively binding on the Accontholder. PNB assumes a transaction using a valid Username, User Password and OTP is the authorized instruction of the Accontholder.

For security reasons, PNB highly recommends that the Accontholder regularly change his / her User Password. The Bank shall automatically block or disable access to the account in case a wrong User Password is entered three (3) consecutive times. In such case, access to all PNB Digital shall be automatically denied.

PNB may retain information collected in your use of PNB Digital such as, but not limited to, the device model and details, operating system, browser, IP addresses, GPS location and other relevant information. These information may be used to provide additional security, personalized promos and future feature enhancements in PNB Digital.

III. AVAILABILITY OF THE DIGITAL BANKING SERVICE AND TRANSACTION CUT-OFF

PNB Digital shall be available to the Accontholder seven (7) days a week, twenty-four (24) hours a day. PNB Digital shall not be available (i) during system and host maintenance performed from time to time; (ii) in case of computer, telecommunication, electrical or network failure or for any other reason beyond the control of PNB. PNB reserves the right to schedule and perform system and host maintenance, as the Bank deems necessary, with prior notice to Account holders via an advisory to be made on PNB's official website (<http://www.pnb.com.ph/>).

Although PNB Digital may be available, the Accontholder understands that "banking days" shall mean Monday to Friday (excluding Saturday, Sunday and official national or local holidays) when the Bank is open for business. Unless a transaction is dated for a certain future time, any financial transaction by the Accontholder through a PNB Digital channel shall be processed and value-dated on the same day, provided, that the transaction is made on a banking day and within the Bank's prescribed cut-off time. Transactions made through any PNB Digital channel are subject to PNB's prescribed cut-off time. Transactions made after the designated cut-off time(s) shall be processed the same day but value-dated the following banking day.

IV. SERVICES AVAILABLE IN PNB DIGITAL

Account Inquiries. The Accontholder may inquire about the account balances of his or her current, savings, time deposit, and loan accounts. The Accontholder may also view and download a detailed transaction history of his or her current and savings accounts.

Funds Transfer. The Accontholder may transfer funds instantly, scheduled on a future date or on a recurring basis. The Accontholder may transfer funds from any of his / her enrolled PNB current / savings deposit account to any PNB current / savings deposit accounts, whether these are his / her own accounts or an account of a third party.

The Accontholder can only transfer funds between his own accounts if these are manually added to the Account holder's PNB Digital user account. Transfer of funds to third party accounts will require a One-Time PIN which is sent to the Account holder's registered mobile number. These controls are in place to protect the Accontholder, provide additional security and to avoid erroneous transactions when doing a fund transfer.

Any fund transfer made through PNB Digital shall be deemed final when the system has successfully executed the instruction / transaction.

The Account holder may amend or cancel future-dated and recurring fund transfers as posted in any of the PNB Digital channel before the actual date of the transfer. PNB reserves the right to impose or charge a fee for every fund transfer made from the Accountholder's enrolled account.

Bills Payment. The Accountholder may pay his / her bills to merchants / institutions who are billers-partners of PNB through selected PNB Digital channels. For his or her convenience, the Accountholder has an option to save or retain biller and subscriber account information using PNB Digital for recurring or frequently used services or facilities of such billers.

The Accountholder may view the details of his / her payment transactions through PNB Digital. The Accountholder may amend or cancel future-dated and recurring bill payments as posted in PNB Digital before the actual date of the payment. All future-dated and recurring bill payments that have been executed by the system are considered final.

The Accountholder agrees that the Transaction Reference Number issued through PNB Digital shall serve as evidence of payment as received by PNB. However, the Accountholder must obtain the corresponding official receipt from payee institution or merchant.

In accepting bills/merchandise/service payments, PNB merely acts as the conduit of the Accountholder and the payee institution/merchant. The Accountholder hereby authorizes PNB to debit his/her deposit account for the payment to the payee institution's or merchant's account. The Accountholder agrees that any complaint/protest relative to billing statements of the payee institution/merchant, including discrepancies between the billing amount and the paid amount, shall be taken up directly by the Account holder with the said payee institution/merchant.

The Accountholder authorizes PNB to disclose to any of the payee institution/merchant any matter pertaining to the account as may be necessary for the operation of this bills payment arrangement. For this purpose, PNB is hereby held free and harmless from any and all liabilities, claims, demands, suits of whatever nature, arising out of or in connection with such disclosure.

The Accountholder assumes responsibility for ensuring that payments are for current/due bills only. Payments for billings that are past due, overdue, or beyond the deadline for payments, with notice of service disconnection/termination of contract or lapse of policy, shall be made directly to the collection office of the payee institution/merchant. PNB shall not be held liable for any adverse actions/consequences instituted by the payee institution/s and/or individual/s for payments made on overdue or past due accounts, including payments for service disconnection, termination of contract, lapse of policy, partial payments and/or the like.

The bills payment arrangement between PNB and any of its affiliated payee institutions/merchants may be cancelled at any time by either party. A revised list of affiliated payee institutions/merchants may be found at PNB's official website (<http://www.pnb.com.ph/>).

PNB shall not be liable for any action that may arise between the payee institution/merchant and the Accountholder. The Account holder hereby agrees to hold PNB free and harmless from any and all losses, claims, damages, liabilities, etc. for consequences as a result of any delayed payment by the Accountholder, or for discrepancies between billing amount and paid amount.

Checkbook Request. The Accountholder may request for a checkbook through the PNB Digital. The checkbook may be picked up at the Accountholder's maintaining branch three (3) weeks after date of request. The Accountholder hereby authorizes PNB to debit his/her enrolled account(s) for the fees/charges resulting from checkbook requests submitted in the PNB Digital. Proof of identity will be required to release the checkbooks. A letter of authorization is required if the checkbook(s) will be picked up by an Accountholder's representative.

Invest in Unit Investment Trust Fund. The Accountholder can invest in PNB Unit Investment Trust Funds (UITF) through PNB Digital. The PNB UITF are trust products of the PNB Trust Banking Group (the "Trustee"), not bank deposits. Participation in the funds do not carry any principal protection, has no guaranteed rate of return and is not insured by the Philippine Deposit Insurance Corporation (PDIC).

Investments are valued daily using the mark-to-market methodology and are subject to fluctuations depending on prevailing market conditions. Historical performance is purely for reference purposes and is not a guarantee of future results. Any income or loss is for the account of the trustor. The Trustee is not liable for losses except for gross negligence, fraud or bad faith. All UITFs are subject to trust fees, custodianship fees, taxes and other related charges. Investors may submit their participation or notice of redemption on or before 11:00 of any banking day. All participations and redemptions will be valued using end of day Net Asset Values (NAV). A pre-termination fee will be imposed for redemptions made before the lapse of the fund's minimum holding period.

Availability of Services. Not all functionalities may be available in both Internet and Mobile Banking. Some functionalities are channel specific. Location-based services are only available using the mobile app, while some functionalities are limited to internet banking because of the limitation of mobile devices (i.e. screen size). PNB reserves the right to amend, vary, restrict, terminate or withdraw the benefits, services, facilities and privileges with respect to the deposit account whether specifically relating to the Accountholder or to all Account holders.

V. SERVICE CHARGES AND OTHER FEES

PNB reserves all rights to charge a fee for the use of PNB Digital, and the Accountholder hereby authorizes PNB to debit his / her deposit account for the amount of service charge for the use of the PNB Digital and its related services. PNB also reserves the right to impose new service and maintenance charges and change existing charges within the limits allowed by the law. The rate of such charges, period and method of payment shall be based on the policies enforced by PNB and shall be published in PNB's official website (<http://www.pnb.com.ph/>).

VI. CANCELLATION

PNB reserves the right to cancel, terminate, or suspend the use of PNB Digital granted to the Accountholder for any reason, including, but not limited to, improper handling, insufficient account balance, or violation of these Terms and Conditions, subject to notice to Accountholder.

The Accountholder may cancel or terminate his/her access or use of PNB Digital by accomplishing a cancellation form at his/her maintaining branch.

VII. CONSENT TO RECEIVE ANNOUNCEMENT

The Account Holder agrees to receive messages, advisories or announcements from PNB Digital regarding service downtime, featured services, and marketing promotions via but not limited to phone call, e-mail, SMS, and push notifications.

VII. OTHER AGREEMENTS

If the Accountholder consists of more than one person (i.e. as in the case of joint "and/or" accounts), each and every Accountholder shall be jointly and severally responsible for all transactions involving the use of PNB Digital and the terms and conditions herein shall be jointly and severally binding on each and every one of the Accountholders.

PNB reserves the right to deny, reject, or refuse to grant, act on, or execute a request, instruction, or transaction of the Accountholder for the processing of the services provided under PNB Digital for any reason determined by PNB, including but not limited to, disqualification of the account for such service.

The Accountholder shall accept full responsibility for all transactions made through any PNB Digital channel that use his/her ATM Card number and ATM PIN, and OTP or his/her Username and User Password, with or without his/her knowledge or authority, and shall accept PNB's record of transactions as conclusive and binding for all purposes, absent any manifest error.

The Accountholder agrees that the use of PNB Digital is at his/her own risk and he or she shall assume all risks, errors, omissions and delays incidental to or arising out of the use of the Service. The Accountholder shall accept full responsibility for ensuring the correctness of all transaction information given. PNB shall only rely on the transactional information provided by the Accountholder. As such, the Account holder holds the Bank free and harmless from any damages resulting therewith.

PNB will not be obliged to complete financial transactions that are not covered by sufficient funds. Only cleared and withdrawable balances of the enrolled accounts shall be considered for these transactions. In case of insufficient funds, the request will be cancelled automatically, without need of prior notice. PNB shall have no obligation or liability if it does not complete a transfer due to insufficiency of funds in the enrolled account of the Accountholder.

PNB will not be liable for any losses resulting from circumstances over which it has no direct control, including, but not limited to, the failure of electronic or mechanical equipment or communication lines or other interconnection problems, severe inclement weather, earthquakes, floods or other such events.

PNB does not warrant or represent that access to the whole or part of PNB Digital, or information and/or functions herein will be provided uninterrupted or free from errors or free from unauthorized third party interception or that any identified defect will be corrected, or that there will be no delays, failures, errors, omissions, or loss of transmitted information, or that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to the computer or mobile system of the Account holder. The Accountholder understands that account information, details, and/or services may not be available during end of day batch processing and/or system maintenance.

PNB, including its directors, stockholders, officers, and/or representatives, shall in no event be liable for any loss or damages howsoever arising whether in contract or any other basis, including without limitation, actual, consequential, temperate, nominal, or other damages, or loss of profits or savings arising in connection with the access or use or the inability to access or use PNB Digital, or reliance on the information contained herein, or for any technical, hardware or software failure of any kind, or the interruption, error, defect, omission, delay in operation or transmission, computer viruses or line or system failure, even if PNB is advised of the possibility of such damages, loss or expenses.

The failure of PNB to exercise or enforce any right or provision of these Terms and Conditions shall not constitute a waiver of such right or provision.

PNB hereby reserves the right to amend the foregoing Terms and Conditions anytime as it may deem necessary for the best interest of PNB and the Accountholder. Continued use and non-deactivation of enrollment to PNB Digital constitutes acceptance of these Terms and Conditions and subsequent amendments thereof.

In case of conflict between these PNB Digital Terms and Conditions and the terms and conditions governing the relevant transactions, products, or services, the latter will prevail. All terms and conditions of the Accountholder's existing deposit account with PNB shall remain in full force and effect.

If any part of these Terms and Conditions is determined to be unconstitutional, invalid or unenforceable pursuant to applicable law by a court of competent jurisdiction, the other provisions of the Terms and Conditions not so declared to be unconstitutional, invalid or unenforceable shall continue to be in full force and effect.

Any legal action arising under or by virtue of these Terms and Conditions shall be brought only and exclusively in the proper courts of Pasay City and by accessing or using the Digital Banking Service, the Account holder irrevocably submits to the jurisdiction of such courts.

CONFORME

I acknowledge to have read, understood and agreed to the Digital Banking Service Terms and Conditions. I acknowledge that such terms and conditions may be amended from time to time.



Signature over Printed Name of Depositor