

SUPPLEMENTARY PROVISIONS FOR AUTOMATED TELLER MACHINE (ATM) CARD

1. The ACCOUNTHOLDER acknowledges that the ATM card is and shall remain the property of the BANK and must be surrendered to the BANK upon request.
2. The ACCOUNTHOLDER further agrees that the ATM may retain the card automatically at any time and without notice to the ACCOUNTHOLDER.
3. The ACCOUNTHOLDER must keep the ATM card in a secure place at all times and exercise due caution to prevent its loss, theft or misuse. In case of lost/damaged/mutilated ATM card, a fee shall be charged if the ACCOUNTHOLDER requests for a replacement card.
4. Confirmed loss or theft of card should be immediately reported to the BANK's branch where the Deposit Account is maintained using the Notice of Lost Card. The BANK will not be responsible for any unauthorized transaction caused by use of lost/stolen ATM card until after twenty four (24) hours that the written notice has been filed by the ACCOUNTHOLDER. Phoned in notice of loss may be entertained subject to the above condition.
5. The ACCOUNTHOLDER shall not reveal the Personal Identification Number (PIN) or cause to reveal the PIN to any person under any circumstances.
6. The ACCOUNTHOLDER shall assume full responsibility for all transactions made by the use of his/her ATM card whether or not made with his/her knowledge or authority.
7. Cash and check deposits shall be credited to the Deposit Account only after verification and count by two (2) authorized representatives of the BANK. Checks will be accepted on collection basis and may be withdrawn only after the prescribed reglementary clearing period. The BANK may charge back any defective or lost item credited to the Deposit Account regardless of the time that has elapsed whether or not the item itself can be returned. Only first endorsed checks are allowed for deposit thru the ATM.
8. The BANK shall issue a statement of account: (a) to the ACCOUNTHOLDER who has signified his/her desire to be provided with bank statements on a quarterly basis; or (b) upon the ACCOUNTHOLDER's request with the maintaining branch.
9. The ACCOUNTHOLDER must notify the BANK of any error in ATM transactions/statements within fifteen (15) days from the date error occurred. The BANK may, in its sole discretion, require the ACCOUNTHOLDER to submit a written report or complaint on the erroneous ATM transactions/statements.
10. The BANK reserves the right to amend the provisions governing the use of the ATM Card with notice given to the ACCOUNTHOLDER within twenty one (21) days prior to the intended effectivity of the changes except when the changes are necessary to protect the security of the ATM or the Deposit Account in which case the changes shall take effect immediately.
11. The ACCOUNTHOLDER is bound by the additional provisions contained in the PIN mailer envelope.

CONFORME:

CORPORATE ACCOUNTHOLDER	CORPORATE ACCOUNTHOLDER
<p>_____</p> <p>By: _____</p> <p>Name: _____</p> <p>Position: _____</p> <p>Gov't Issued ID: _____</p>	<p>_____</p> <p>By: _____</p> <p>Name: _____</p> <p>Position: _____</p> <p>Gov't Issued ID: _____</p>
INDIVIDUAL ACCOUNTHOLDER	INDIVIDUAL ACCOUNTHOLDER
<p>_____</p> <p>Name: _____</p> <p>Gov't Issued ID: _____</p>	<p>_____</p> <p>Name: _____</p> <p>Gov't Issued ID: _____</p>