

PARTNER RURAL BANK CARD ATM SERVICE TERMS AND CONDITIONS

- 1) The cardholder/depositor acknowledges that the PARTNER RURAL CARD is and shall remain the property of Partner Rural Bank (Bank) and is subject to the revocation and/or repossession by the Bank upon notice for violation of any of the terms and conditions stated herein and for any other reason(s) which in the opinion of the Bank. Would prejudice the interest of both the Bank and the client/customer arising from the continued use of the PARTNER CARD. The cardholder/ depositor further agrees that the Bank may cause the ATM to retain the card automatically at any time and without notice to the client.
- 2.) The Cardholder/ depositor authorizes the Bank to debit the account for any charges the Bank may impose relative to the operation of an ATM account.
- 3) The cardholder/ depositor acknowledges that the Personal identification Number (PIN) is strictly confidential and should not be disclosed, given or made available to any person under any circumstances.
- 4) All transactions shall be made personally by the cardholder/ depositor. The cardholder/ depositor agrees not to allow representatives to transact for the cardholder depositor's ATM Service Account
- 5) The cardholder/ depositor shall be liable for all withdrawals from the ATM account resulting from the use or misuse of the PARTNER CARD.
- 6) In case depositing through the ATM has been allowed by the machine used, the cardholder/ depositor acknowledges that the cash deposits shall only be credited to the ATM account after verification by the Bank. Deposits of checks will not be accepted via the ATM
- 7) In cases of deposits, and if allowed, the Bank will inform the cardholder/ depositor of any discrepancy discovered between the amount stated in the deposit slip, and the actual cash count conducted by the authorized Bank personnel Within three (3) banking days from the date the deposit was made
- 8) Again, in cases of deposits, the cardholder/ depositor agrees that the electronically Generated receipts at the time the deposit transaction was made represents what the client claims to have deposited and shall not be automatically binding to and on the Bank
- 9) In the event that the PARTNER CARD is lost or stolen, or if the PIN is no longer Confidential, the Cardholder/ depositor undertakes to notify the Bank immediately and to confirm Such notification in writing within 72 hours The cardholder/ depositor agrees that the Bank shall not be responsible for any unauthorized transactions against an ATM account after the Bank has received a stop payment order from the depositor

10) The cardholder/ depositor shall notify the Bank of any assignment or pledge of an account in favor of any beneficiary/ beneficiaries.

11) The bank reserves the right to close and ATM account if it is improperly handled with prior notice to the cardholder/ depositor.

12) The Bank shall not be held liable for not allowing the client to withdraw funds through the ATM when the Bank is operating under off- line conditions.

13) The client unconditionally holds the Bank free from any and all liabilities whatsoever in the event that a PARTNER RURAL BANK check issued by the cardholder/ depositor is returned to the payee for insufficient funds due to an ATM withdrawal made by the cardholder/ depositor from the time the Bank receives the in-ward check (this is a Partner Rural Bank check issued by the cardholder/ depositor and received by the Bank from the Philippine Clearing House Corporation (PCHC) which was deposited by a third party or the Cardholder/ depositor through any bank) until such check is actually posted or recorded by the Bank in the cardholder/ depositor's statement of account for the processing of checks by PCHC is beyond the control of the Bank.

14) Cardholder/ depositor is understood to have accepted the above conditions and other additional regulations as the Bank may subsequently prescribe from time to time covering the ATM account The Bank reserves the right to amend any of the foregoing rules and regulations as it may deem necessary for the best interest of the Bank and cardholder depositors, provided such additions, alterations or amendments are not Contrary to Banking Laws and Regulations of the Bangko Sentral ng Pilipinas (BSP) or the By-laws of the Bank.

15) The foregoing terms and conditions shall be applicable in case of card extension or renewal.

Accepted and conforming

Depositor Customer Contact number

By authorized signatory of
PARTNER RURAL BANK, INC
Branch: _____
