



**SUPPLEMENTARY PROVISIONS FOR SAVINGS ACCOUNT
AND TIME DEPOSIT ACCOUNT**

1. The ACCOUNTHOLDER shall make an initial deposit in such amounts as may be prescribed by the BANK.
2. A Savings Deposit Account shall have a minimum monthly ADB of _____. The ADB is determined by dividing the sum of all daily balances for a particular period by the number of days in the said period. A Savings Deposit Account that does not meet the minimum monthly ADB shall be charged the following fees:

Description	Fees/Charges
Dormant account falling below the required minimum monthly ADB	Min. Monthly ADB Fee - [indicate rate]
Active account falling below the required minimum monthly ADB for at least two (2) consecutive months	Min. Monthly ADB Fee -[indicate rate]

3. Upon maturity of a Time Deposit Account, the ACCOUNTHOLDER shall present to the BANK the duly endorsed covering certificate for purposes of renewal or redemption, as the case may be. Notwithstanding the provisions of the Terms and Conditions Governing the Opening and Maintenance of Deposit Accounts, any claim for payment based on a Certificate of Time Deposit that is not presented for renewal or redemption within ten (10) years from date of last maturity thereof shall automatically prescribe.
4. The Certificate of Time Deposit is non-transferable and may be opened for a minimum amount and term as determined by the BANK.
5. Unless the ACCOUNTHOLDER has instructed the BANK to automatically renew or roll-over the Time Deposit Account, a matured Time Deposit Account not withdrawn or renewed on its due date shall earn interest at the rate applicable to savings deposits from maturity to the date of actual withdrawal or renewal.
6. In case of pretermination of Time Deposit Account, the equivalent documentary stamp tax and final withholding tax shall be collected from the ACCOUNTHOLDER including other penalties which may be imposed by the BANK.
7. Withdrawals from a foreign currency Deposit Account shall be subject to the availability of such foreign currency notes. Conversion rates from one currency to another will be based on the current buying and selling rates of the BANK.
8. The Deposit Account shall further be subject to the terms and conditions for the Deposit Account as contained in the passbook, certificate of time deposit, confirmation advice and other documents/instruments covering such Deposit Account. In case of conflict between the provisions of this Terms and Conditions Governing the Opening and Maintenance of a Deposit Account and the provisions in the passbook, certificate of time deposit, confirmation advice and other documents/instruments, the provisions of the former shall prevail.
9. In case the Deposit Account is opened under the Direct Deposit Program (DDP), the following provisions shall likewise apply:
 - a. A DDP participant may open only a single, regular savings account with passbook and unlinked to ATM.
 - b. The Bank may put the account on hold pending verification and confirmation of a report/notice of death or legal incapacity of the recipient or beneficiary of the DDP.

- c. The ACCOUNTHOLDER authorizes the Bank to debit from the account any amount erroneously credited thereto as well as benefit payments credited after the death or legal incapacity of the recipient/beneficiary for return to the US Federal Government.
- d. All withdrawals from the account shall be made personally except upon the prior written approval and the appointment of a representative payee/legal custodian by the relevant agency authorized by the US Federal Government. The representative payee/ legal custodian shall be responsible for any amount withdrawn from the pensioner's/beneficiary's account after death or legal incapacity of the pensioner/beneficiary and shall cause the return of said amount to the Bank.
- e. Enrollment under the DDP shall be terminated for any of the following: (a) written request from the program agency or the depositor to terminate the enrollment; (b) death or legal incapacity of the pensioner/beneficiary/depositor; (c) cases of fraud; and (d) closure of the account by either the depositor or the Bank. If the termination is at the instance of the Bank, it shall be effective thirty (30) days from notice to the ACCOUNTHOLDER.
- f. The Bank reserves the right to close the Deposit Account of any US pensioner/beneficiary for failure to comply with the requirements imposed by the Bank on maintenance of the Deposit Account and for such other reasons that the Bank may deem appropriate.

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>