

INSTRUCTION REQUEST FORM

✓ Date: \_\_\_\_\_

Name :	✓
Present Address :	✓
Telephone No. :	✓
Email Address :	✓
Maintaining PNB Branch in the Philippines :	✓
Account No. :	✓
Account Type : ✓	<input type="checkbox"/> Peso ATM Savings <input type="checkbox"/> Peso Passbook Savings
	<input type="checkbox"/> Peso Regular Checking <input type="checkbox"/> Peso Budget Checking
	<input type="checkbox"/> Peso CTD/Term Deposit
	<input type="checkbox"/> Dollar CTD/Term Deposit <input type="checkbox"/> Dollar Passbook Savings

Please mark **X** for applicable request:

- Updating of Bank Records                       Submission of FATCA Forms
- ATM Card Replacement                       Passbook Replacement
- Reason for Replacement  Upgrade to MASTERCARD    Others \_\_\_\_\_
- Conversion from SINGLE to JOINT ACCOUNT (max of 2 co-depositors)
- New co-depositor (1): \_\_\_\_\_
- (2): \_\_\_\_\_
- Conversion from JOINT to SINGLE ACCOUNT
- Checkbook Requisition : Signature below signifies my conformity to debit my checking account for the cost of checkbook/s being ordered.
- Number of Checkbook/s needed : \_\_\_\_\_
- OTHERS : \_\_\_\_\_
- \_\_\_\_\_

\_\_\_\_\_  
Signature Over Printed Name of Depositor

Authenticated by:

PNB LA/PNB RCI Manager

PNB LA Operations Head

✓ DATE  /  /   
MM DD YYYY

1. PLEASE **PRINT** ALL INFORMATION AND PROVIDE SPACE IF NEEDED.  
2. IF NOT APPLICABLE PLEASE INDICATE N/A.  
3. PLEASE INFORM THE BANK FOR ANY CHANGES IMMEDIATELY.

✓ **Full Name**

Last Name   
First Name   
Middle Name

✓ **Date of Birth**

/  /   
MM DD YYYY

✓ **Place of Birth**

✓ **Gender**

Male  
 Female

✓ **Civil Status**

Single  Divorced  Widowed  
 Married  Separated

✓ **Present Address**

Number / Street  Barangay / Subdivision   
City / Municipality  Province / State   
Country  Zip Code  Years of Residence

✓ **Permanent Address**

Same as above

Number / Street  Barangay / Subdivision   
City / Municipality  Province / State   
Country  Zip Code  Years of Residence

✓ **ID's Presented**

TIN   
 SSS / SSS UMID  GSIS  Driver's License  Passport  Others (pls. specify)   
ID Number  ID Expiry Date  /  /   
MM DD YYYY

✓ **Contact Information**

Telephone Number  /  /  Mobile Number  /  /   
Country Code Area Code Country Code Network Code  
E-Mail  Other Social Media Account (e.g. Facebook, Twitter etc.)

✓ **Nationality**

Filipino  Others (pls. specify)

✓ **Citizenship**

Filipino  Others (pls. specify)

✓ **Employment Information**

Employed  Self-Employed  Retired  Student  Others (pls. specify)   
Employer Name / Business Name  Nature of Work / Profession or Nature of Business / Position (if applicable)

Number / Street  Barangay / Subdivision   
City / Municipality  Province / State   
Country  Zip Code   
Telephone Number  /  /  E-Mail   
Country Code Area Code

✓ **Source of Funds**

Allotment  Business  Commission  Donation  Financial Products  
 Gaming  Pension  Property  Salary  Others (pls. specify)

✓ **US FATCA**

Are you a U.S. person?  NO  YES If yes, please fill out the Consent and Waiver For US FATCA Form.

**Customer Agreement**

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.

I acknowledge to have read, understood and agreed to the terms and conditions governing the deposit products, services and/or facilities that I availed or will avail in the future. I acknowledge that such terms and conditions may be amended from time to time.

I give my written consent and authorize PNB to disclose my information (including personal data provided, or may be provided from time to time) and details of my financial accounts, including those to be opened in the future, to third parties, including the United States Internal Revenue Service, other foreign tax authorities and the domestic tax authority and regulatory agencies, pursuant to (i) the US Foreign Account Tax Compliance Act (FATCA), any similar present or future law or regulation of the United States or any other jurisdiction on automatic exchange of tax or financial account information, (ii) any intergovernmental agreement of the Republic of the Philippines with the United States or any other jurisdiction on FATCA or similar law or regulation on automatic exchange of tax or financial account information, and (iii) any agreement entered into, or to be entered into by PNB, its subsidiaries, affiliates and agents pursuant to FATCA or similar law or regulation on automatic exchange of tax or financial account information.



\_\_\_\_\_

Signature Over Printed Name of Depositor / Date

**For Bank's Use Only**

**Customer Contact:**  Walk-in  Solicited Account Solicited By: \_\_\_\_\_  
 Referred Name of Referrer / Relationship: \_\_\_\_\_  
**Signature Over Printed Name / Date**

Other IDs Presented:	PSIC:	CRR Code:	Account Officer:  Signature Over Printed Name / Date	Processed by:  Signature Over Printed Name / Date
Verified Against CWS, OFAC / INF & Documents Verified Against Original by:  Signature Over Printed Name / Date	Signature Authenticated by:  Signature Over Printed Name / Date		Approved by:  Signature Over Printed Name / Date	

**TERMS AND CONDITIONS GOVERNING THE  
OPENING AND MAINTENANCE OF DEPOSIT ACCOUNTS**

The accountholder (individually the "ACCOUNTHOLDER" and collectively, the "ACCOUNTHOLDERS") hereby stipulates and agrees to be governed and bound by the following terms and conditions governing the opening and maintenance of the deposit account (the "Deposit Account").

Further, the ACCOUNTHOLDER hereby stipulates and agrees to be bound by pertinent laws, rules and regulations of the Bangko Sentral ng Pilipinas (BSP), Bankers Association of the Philippines (BAP), as well as any subsequent amendments or supplements thereof and any new laws or rules to be promulgated which are applicable to the Deposit Account.

Certain Deposit Accounts shall be additionally governed by the terms and conditions specific to such accounts as contained in the supplementary agreements attached hereto (the "Supplements") and, where applicable, the terms and conditions provided in the passbooks evidencing the Deposit Account.

1. **DEPOSITS.** Deposits shall be credited to the Deposit Account after verification and count by the BANK. The amount verified shall be deemed to be the correct amount deposited by the ACCOUNTHOLDER. Any discrepancies noted shall be communicated to the ACCOUNTHOLDER.

In consideration of the BANK's acceptance of deposits which are not counted in the ACCOUNTHOLDER's presence by way of special accommodation, the ACCOUNTHOLDER hereby assumes the sole responsibility for any shortages/overages which may be found when the deposit is counted and the total thereof checked against the amounts indicated on the deposit slip/s and holds the BANK free and harmless from any liability arising therefrom. However, should any shortages or overages be found, the BANK shall advise the ACCOUNTHOLDER of such fact.

The BANK is hereby authorized to correct the entries in the deposit slip/s presented to reconcile with the actual deposit received as verified by the BANK's personnel.

2. **CHECK DEPOSITS.** The BANK reserves the right to reject any check deposits, including but not limited to second/multiple-endorsed checks, treasury warrants and postal money orders.

Each check/ draft/ negotiable instrument received by the BANK for deposit or collection is subject to actual receipt in cash of the proceeds thereof. In receiving check deposits, the BANK obligates itself only as the ACCOUNTHOLDER's collecting agent and assumes no responsibility beyond the exercise of due care.

Until such time when the deposit item is cleared and the funds are transferred to and in the BANK's possession, withdrawal against these uncollected funds shall not be allowed by the BANK. Furthermore, until such receipt, the deposit item shall be held at the risk of the ACCOUNTHOLDER and the BANK assumes no responsibility beyond the exercise of due care. The BANK will not be liable for default or negligence of its duly selected correspondents nor for losses in transit and no correspondent so selected shall be liable except for its negligence.

The BANK reserves the right to charge back any defective or lost item previously credited to the Deposit Account regardless of the time that has elapsed and regardless of whether or not the deposit item itself can be returned or to reverse/correct entries that were erroneously credited to the Deposit Account due to mistake or technical errors without need of any notice. The ACCOUNTHOLDER assumes full responsibility for the validity of the deposit item as well as the correctness and genuineness of endorsement/s thereon.

3. **LOSS OR THEFT OF DEPOSIT ITEM.** The BANK shall not be responsible for any payment it may make on any deposit item prior to its notice of loss/ theft of deposit item and such payment shall have the same effects as if made to the ACCOUNTHOLDER personally except in case of patently discernable acts of forgery or irregularity.

4. **STOP PAYMENT.** Stop payment request of a deposit item shall not be valid unless made in writing using the prescribed form of the BANK and duly acknowledged as received by the BANK. Stop payment revocation shall also be in writing.

5. **DEPOSIT ACCOUNT BALANCE.** Except for manifest error, the ACCOUNTHOLDER agrees that the outstanding balance of the Deposit Account appearing in the ledger of the BANK is accurate and conclusive and shall be binding upon him. The ACCOUNTHOLDER specifically waives his rights under the provisions of Article 1250 of the New Civil Code insofar as it concerns the Deposit Account.

6. **AUTHORIZED SIGNATORY.** The ACCOUNTHOLDER shall advise the BANK in writing of any change in authorized signatories to the Deposit Account and shall submit to the BANK, in form and tenor acceptable to the BANK: (a) in case of individual ACCOUNTHOLDER or single proprietorships, a Special Power of Attorney designating the new authorized signatory of the ACCOUNTHOLDER; and (b) in case of the ACCOUNTHOLDER is a corporation, association or partnership, a sworn certification by the Corporate/ Association's Secretary or by all the partners in a partnership regarding the approval of the appropriate resolution authorizing the change in authorized signatory. Pending acceptance by the BANK of such certification or authorization, the BANK may, at its exclusive option, continue to recognize existing signatories to the Deposit Account.

7. **JOINT AND SEVERAL ACCOUNT ("OR Accounts")** – The ACCOUNTHOLDERS agree with one another and with the BANK that all moneys heretofore, now or hereafter deposited by them or any of them to the credit of this Deposit Account are and shall be received and held by the BANK with the understanding and upon the condition that said moneys deposited without reference to previous ownership shall be the property of the ACCOUNTHOLDERS as solidary owner.

The available balance to the credit of the Deposit Account at anytime shall be subject to withdrawal or other disposal in whole or in part by check or written orders by any of the ACCOUNTHOLDERS, or by the attorney-in-fact or other legal representative of any of the ACCOUNTHOLDERS (including among others any one or more such checks or other orders in favor of the signer thereof), all without inquiry or regard by the BANK with respect to the use or disposition which may be made of the funds so withdrawn or otherwise disbursed; provided, however, that the BANK may, in its discretion, require the written consent or approval of all ACCOUNTHOLDERS for the transfer of all or any part of the said balance to the individual account of any of the ACCOUNTHOLDERS with the BANK.

Each ACCOUNTHOLDER expressly authorizes the other ACCOUNTHOLDER/S to do whatever he so desires with the funds in the Deposit Account without consent of the other/s. However, in case of conflict between or among the ACCOUNTHOLDERS, the BANK is hereby authorized to freeze the Deposit Account until the ACCOUNTHOLDERS shall have resolved their conflict or until the BANK receives a court order authorizing the release of the funds to one, some or all ACCOUNTHOLDERS or the BANK may, in its sole and absolute discretion, release the funds in the Deposit Account to any one of the ACCOUNTHOLDERS. In this regard, the ACCOUNTHOLDERS shall hold the BANK free and harmless from any and all liabilities, damages, costs and expenses which the BANK may incur by virtue thereof.

The ACCOUNTHOLDERS hereby certify and declare that everytime a withdrawal is made, the other ACCOUNTHOLDER/S is/are still alive. In the event of death of any of the ACCOUNTHOLDERS, the BANK will be promptly notified thereof in writing by the surviving ACCOUNTHOLDERS.

The ACCOUNTHOLDERS hereby agree that upon the death of any of the ACCOUNTHOLDERS, the funds in the Deposit Account shall be payable to and collectible by the surviving ACCOUNTHOLDER/S upon compliance with the BANK's requirements and the BANK is hereby authorized to dispose of the Deposit Account in favor of the surviving ACCOUNTHOLDERS, subject to the settlement of whatever estate or other tax liabilities as may be required by law.

8. **FOR JOINT ACCOUNT ("AND Account")** – The ACCOUNTHOLDERS agree with one another and with the BANK that all moneys heretofore, now or hereafter deposited by them or any of them to the credit of this Deposit Account are and shall be received and held by the BANK with the understanding and upon the condition that said moneys deposited without reference to previous ownership shall be the property of both or all of the ACCOUNTHOLDERS jointly.

The available balance to the credit of the Deposit Account at anytime shall be subject to withdrawal or other disposal in whole or in part by check or written orders by all ACCOUNTHOLDERS.

The ACCOUNTHOLDERS hereby certify and declare that everytime a withdrawal is made, the other ACCOUNTHOLDER/S is/are still alive. In the event of death of any of the ACCOUNTHOLDERS, the BANK will be promptly notified thereof in writing by the surviving ACCOUNTHOLDERS.

The ACCOUNTHOLDERS hereby agree that upon the death of any one of the ACCOUNTHOLDERS, the funds in the Deposit Account shall be payable to and collectible jointly by the surviving ACCOUNTHOLDER/S and the legal heirs of the deceased ACCOUNTHOLDER upon compliance with the BANK's requirements and the BANK is hereby authorized to dispose of the Deposit Account in favor of the surviving ACCOUNTHOLDER/S and the legal heirs of the deceased ACCOUNTHOLDER, subject to the settlement of whatever estate or other tax liabilities as may be required by law.

9. **HOLD-OUT, ASSIGNMENT OR ENCUMBRANCE OF DEPOSIT ACCOUNT.** In case of joint accounts, whether "OR Accounts" or "AND Accounts", each of the ACCOUNTHOLDERS hereby consents to and authorizes each ACCOUNTHOLDER to constitute a holdout, assignment or any form of encumbrance on the Deposit Account.

In case an ACCOUNTHOLDER is married, whether the Deposit Account is a single-name account or a joint account with the ACCOUNTHOLDER's spouse, the married ACCOUNTHOLDER hereby represents and warrants that his/her spouse has given consent to and has authorized the constitution of a holdout, assignment or any form of encumbrance that shall be constituted by the ACCOUNTHOLDER on the Deposit Account.

In case an ACCOUNTHOLDER is married and holds a joint account with a person other than his/her spouse, the married ACCOUNTHOLDER hereby represents and warrants that his/her spouse has given consent to and has authorized the constitution of a holdout, assignment or any form of encumbrance that shall be constituted by any of the ACCOUNTHOLDERS on the Deposit Account.

10. **BANK'S RIGHT TO CLOSE THE DEPOSIT ACCOUNT.** The BANK reserves the right to close the Deposit Account at anytime without prior notice to the ACCOUNTHOLDER if the same is improperly handled or for misrepresentation by the ACCOUNTHOLDER or for any other reasonable or justifiable cause as determined by the BANK. The BANK is authorized to report such closure and reasons therefor to the BAP, BSP or to any monitoring body established by BAP or BSP. The ACCOUNTHOLDER shall hold the BANK free and harmless from all liabilities, claims and demands arising from the above actions by the BANK.

11. **SET-OFF.** The BANK is hereby authorized to and may, at any time in its discretion, with or without notice to the ACCOUNTHOLDER/S, charge the Deposit Account and/or apply such amount thereof as shall be sufficient to pay any and all obligations of the ACCOUNTHOLDER/S to the BANK, including loans, interest, penalties, charges and other receivables from the ACCOUNTHOLDER/S whether covered by promissory notes or other credit agreements or arising from erroneous credits, and the BANK shall not thereafter be liable for withholding or applying to the payment of said obligations any or all amount of the Deposit Account or for the dishonor of checks, notes, drafts or other instruments for insufficiency of funds or other consequences of the foregoing.

In case of OR Account or AND Account, the ACCOUNTHOLDERS hereby authorize the BANK to set-off all amounts in the Deposit Account and/or apply such amount thereof as shall be sufficient to pay any and all obligations of any of the ACCOUNTHOLDER/S to the BANK, including loans, interest, penalties, charges and other receivables from any or all the ACCOUNTHOLDER/S whether or not covered by promissory notes or other credit agreements and the ACCOUNTHOLDERS hereby hold the BANK free and harmless from any and all liabilities arising from the withholding or application to the payment of said obligations any or all amount of the Deposit Account or for the dishonor of checks, notes, drafts or other instruments for insufficiency of funds or other consequences of the foregoing.

12. **DEPOSIT INSURANCE.** Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to a maximum amount of P500,000.00 per ACCOUNTHOLDER or such other amount as may be set by law. PDIC shall presume that the name/s appearing on the deposit instrument is/are the actual/ beneficial owner/s of the deposit, except as provided herein.

In case of transfer or break-up of deposits, PDIC shall recognize actual/beneficial ownership of transferees who are qualified relatives of the transferor. Qualified relatives are transferees within the third degree of consanguinity or affinity of the transferor. The relationship of the transferor and the transferee shall be proven by relevant documents such as, but not limited to, birth certificates and marriage certificates.

In case of (a) deposits in the name of, or transfers or break-up of deposits in favor of, entities, either singly or jointly with individuals, and (b) transfers or break-up of deposits in favor of non-qualified relatives, whenever such transfers/break-up will result in increased deposit insurance coverage, PDIC shall recognize beneficial ownership of the entity or transferee provided that the deposit account records show the (1) details or information establishing the right and capacity and the relationship of the entity with the individual/s; or (2) details or information establishing the validity or effectivity of the deposit transfer; or (3) copy of a board resolution, order of competent government body/agency, contract or similar document as required/provided by applicable laws. In the absence of any of the foregoing, PDIC shall deem the outstanding deposit maintained for the benefit of the transferor although in the name of the transferee, subject to consolidation with the other deposits of the transferor.

PDIC may require additional documents from the ACCOUNTHOLDER to ascertain the details of the deposit transfer or the right and capacity of the transferee or his



relationship to the transferor.

13. **INTEREST.** Deposits with a minimum balance as prescribed by the BANK shall earn interest based on the prevailing rates, at such time or times as may be determined by the BANK under its existing policies or practices. However, the amount of said minimum balance that will earn interest, the interest rates and the period at which said interest shall be paid or become due are subject to change in accordance with the regulations issued or promulgated by the BANK from time to time.

Interest will be computed based on the average daily balance of the Deposit Account and shall be credited to form part of the principal on the last day of the interest period (the "Interest Payment Date"). No interest shall be paid on savings and/or demand deposit accounts closed prior to the prescribed Interest Payment Date even if these Deposit Accounts meet the required minimum balance to earn interest at the time of closure. All interest earned shall be subject to the prevailing withholding tax rate except those with a certification of exemption from the Bureau of Internal Revenue ("BIR").

14. **FEES AND CHARGES.** A fee shall be charged on the following:

- Active Deposit Accounts falling below the required minimum monthly Average Deposit Balance (ADB) for two (2) consecutive months;
- Dormant Deposit Accounts (defined as accounts with no deposit or withdrawal for a continuous period of two (2) years for savings accounts and one (1) year for current accounts) falling below the required minimum monthly ADB;
- Deposit Accounts closed within a month after opening;
- Request for the issuance of certification of account balances;
- Replacement of lost passbook;
- Stop payment requests for checks;
- Other services related to the maintenance of the Deposit Account depending on whatever policy the BANK may adopt in the future.

The service fees/penalty charges shall be in accordance with existing regulations of the BANK. The fees/charges under items (a), (b) or (c) shall be automatically debited by the BANK from the affected Deposit Account (regardless of whether the Deposit Account is owned singly, or a corporate account or is an Or Account or And Account of the ACCOUNTHOLDER). In case the affected Deposit Account is insufficient to answer for the fees/charges, the BANK shall deduct the said amounts from the other Deposit Accounts of the ACCOUNTHOLDER with the BANK. The ACCOUNTHOLDER hereby authorizes the BANK to debit the said fees/charges from the affected Deposit Account or the other Deposit Accounts of the ACCOUNTHOLDER with the BANK.

The fees/charges under items (d), (e), (f) or (g) may either be paid directly by the ACCOUNTHOLDER to the BANK or deducted from the Deposit Account. In case of automatic debit of the said fees/charges, the provisions of the foregoing paragraph shall apply.

15. **AVERAGE DAILY BALANCE.** The ACCOUNTHOLDER shall maintain, at all times, the required minimum monthly Average Daily Balance (ADB) relative to the Deposit Account.

The BANK shall notify the ACCOUNTHOLDER, by registered mail on his/her/their address of record, of the dormancy of the Deposit Account at least sixty (60) days prior to the date of dormancy and the possible imposition of dormancy fee in case the Deposit Account is not updated.

The BANK shall likewise notify the ACCOUNTHOLDER of any changes in the required minimum monthly ADB and the imposition of service and maintenance

fees in case of non-updating, at least sixty (60) days prior to the imposition of said fees or charges. Said notice shall be delivered to the ACCOUNTHOLDER's address as appearing in the records of the BANK through regular mail, electronic mail, statement of account messages, courier delivery or other alternative modes of communication. Failure of the ACCOUNTHOLDER to inform the BANK of his/her/their objections to the imposition of service and maintenance fees within thirty (30) days from receipt of said notice shall be deemed an acceptance of the imposition of such fees and charges.

The cost of said notification shall be for the account of the ACCOUNTHOLDER and shall be debited by the BANK from the Deposit Account.

16. **UNCLAIMED BALANCES.** Pursuant to Act 3936 as amended by PD 679 of April 2, 1975, all unclaimed balances held by the BANK in favor of any person known to be dead or who has not made further deposits/withdrawals for a period of ten (10) years or more shall be transferred to the credit of the Republic of the Philippines.

17. **STATEMENT OF ACCOUNT.** A statement of account shall be sent by the BANK to the ACCOUNTHOLDER. Except as otherwise provided hereunder or under the separate agreements covering specific deposit accounts, the ACCOUNTHOLDER shall be deemed to have received the statement of account or has accepted the correctness of the entries made therein or deemed to have waived any claims against the BANK if after the lapse of fifteen (15) days from the date of receipt of such statement of account, the BANK does not receive any written notice to the contrary from the ACCOUNTHOLDER. Unless the pick-up option is specified, the statement of account will be mailed to the ACCOUNTHOLDER.

The ACCOUNTHOLDER shall promptly notify the BANK in writing of any change of address, failing which the BANK's notices to the address on record shall be deemed sufficient.

In case an ACCOUNTHOLDER opts to pick-up his/her/their Statement of Accounts (SOA) from the BANK, the ACCOUNTHOLDER shall pick-up the SOA within thirty (30) days from the statement date.

Failure on the part of the ACCOUNTHOLDER to notify the BANK of any change in his/her/its/their address or to pick-up the SOA within thirty (30) days from statement date shall authorize the BANK to dispose the SOA including the supporting document/s after the required six (6) months retention period.

18. **AUTHORITY TO WITHHOLD, SELL AND/OR SET-OFF.** The Bank is hereby authorized to set-off or withhold as security for any and all obligations with the Bank, all monies, properties or securities of the ACCOUNTHOLDER now in or which may hereafter come into the possession or under the control of the Bank, whether left with the Bank for safekeeping or otherwise, or come into the hands of the bank in any way, for so much thereof as will be sufficient to pay any or all obligations incurred by the ACCOUNTHOLDER under the Deposit Account or by reason of any other transactions between the same parties now existing or hereafter contracted, to sell in any public or private sale any of such properties or securities of the ACCOUNTHOLDER, and to apply the proceeds to the payment of any of his obligations heretofore mentioned.

19. **ANTI-MONEY LAUNDERING.** The Deposit Account is further subject to the provisions of Republic Act No. 9160, otherwise known as the "Anti-Money Laundering Act of 2001", including any and all amendments, rules or regulations pertaining thereto. The ACCOUNTHOLDER hereby agrees to keep the BANK, its directors, officers and employees, free and harmless from any and all liabilities for any action it has taken or for refraining from taking any action in compliance

therewith.

The ACCOUNTHOLDER and any person making a deposit or remittance to the Deposit Account or the Beneficiary of the Deposit Account (hereinafter collectively referred to as "Accountees") warrant that their accounts of whatever nature such as but not limited to remittances, deposits, investments or trust accounts (hereinafter the "Account" irrespective of number) shall not be utilized for money laundering activities nor for funding terrorism and that the funds thereof, including all increments and additions thereto, shall not emanate from illegal or criminal activities or sources.

Any rule or law to the contrary notwithstanding, the Accountees agree that regulatory authorities of the Philippines as well as all countries where the funds or money originate or be remitted may conduct reasonable examination of the Deposit Account or otherwise require submission of pertinent data and papers for the purpose of removing any doubt and suspicion that the Deposit Account is involved in money laundering activities or terrorist financial activities or other illegal activities. Accountees allow, consent, permit and authorize the BANK and its branches, agencies and instrumentalities to participate in any such examination, investigation or inquiry and to submit pertinent data and paper relevant to the objectives of such examination or inquiry.

For this purpose, the BANK and its branches, agencies and instrumentalities are authorized to disclose such data and papers as required by regulatory agencies, whether in the Philippines or abroad, in connection with Anti-Money Laundering regulations without incurring any criminal, civil or administrative liability.

20. **DISCLOSURE OF INFORMATION.** The ACCOUNTHOLDER acknowledges that the Philippine Government, United States Government, and governments of other foreign jurisdictions where transactions pertaining or incident to the Deposit Account may transpire, may require the BANK, its branches and agencies, and all of the BANK's subsidiaries, affiliates or correspondent banks to disclose or produce information concerning the Deposit Account. For purposes of compliance with such governmental requirements, the ACCOUNTHOLDER hereby waives his/her/its rights under Republic Act 1405 (Law on Secrecy of Bank Deposits), Republic Act 6426 (Foreign Currency Deposit Act of the Philippines), RA 8791 (otherwise known as the General Banking Law of 2000), or any other pertinent law or regulation, as the same may be amended from time to time, and hereby authorizes the BANK, its branches and agencies, and all of the BANK's subsidiaries, affiliates or correspondent banks, without prior notice or reference to the ACCOUNTHOLDER, to make any and all disclosure of information regarding the Deposit Account as may be required by the Philippine Government, the United States Government or such other foreign governments. The ACCOUNTHOLDER hereby holds the BANK, its directors, officers, employees and other duly authorized representatives free and harmless against any and all liability arising from any loss or damage which the ACCOUNTHOLDER may incur or suffer as a result of such disclosure.

21. **TRANSFER OF INFORMATION.** The ACCOUNTHOLDER hereby consents to and authorizes the transfer, disclosure and communication of any information relating to the Deposit Account or any information thereon, or any of the ACCOUNTHOLDER's properties or investments with the BANK to any of the offices, branches, subsidiaries, affiliates, agents and representatives of the BANK and third parties selected by any of them, wherever situated, for use (including in connection with the provision of any service or product relating to your accounts, properties or investments and for data processing and storage, anti-money laundering monitoring, review and reporting, statistical and risk analysis, and risk management purposes). In addition, the BANK and any office, branch, subsidiary, affiliate, agent, representative or third party may transfer and disclose any such information as may be required by any law or regulation.

The ACCOUNTHOLDER hereby holds the BANK free and harmless from any liability that may arise from any transfer, disclosure or storage of information made pursuant

to this provision.

22. **NON-RESIDENTS WITH PESO ACCOUNTS.** Non-residents may open a Peso Deposit Account subject to approval by the BANK and to applicable laws and regulations of the Republic of the Philippines, including those requiring all Peso Deposit Accounts by non-residents to be funded only by inward remittances of foreign exchange or the proceeds of conversion of properties located in the Philippines. The ACCOUNTHOLDER shall be responsible for and assume any and all taxes with respect to the Peso Deposit Account that may be required under applicable laws and regulations. Any outward remittance of funds from the Peso Deposit Account shall comply with applicable Philippines laws, rules and regulations.

A non-resident ACCOUNTHOLDER shall: (ii) provide his/her taxpayer identification number in the country where he is a citizen or a legitimate resident; and (iii) comply with documentation requirements for opening a deposit account per the regulations of his/her country. The ACCOUNTHOLDER further declares under penalties of perjury that: (i) the taxpayer identification number provided by the ACCOUNTHOLDER is true and correct; and (ii) the ACCOUNTHOLDER waives any bank secrecy, privacy or data protection rights related to the Deposit Account.

23. **NOTICE.** All communications and notices required to be given to the ACCOUNTHOLDER shall be personally delivered or transmitted by postage prepaid registered mail, by telefax or by electronic mail to the ACCOUNTHOLDER at his/her/its address appearing in the Account Opening Form or such other address that may hereafter be given in writing by the ACCOUNTHOLDER to the BANK. Except as otherwise specified herein, all notices shall be deemed received by the ACCOUNTHOLDER: (a) if delivered personally, upon delivery; (b) if sent by postage prepaid registered mail, the date five (5) days after posting; (c) if sent by facsimile transmission, upon receipt of the facsimile transmission report; or (d) if sent by electronic mail, upon successful transmission of the message based on the e-mail record of the BANK.

24. **BINDING EFFECT.** These terms and conditions are binding on each and all of the ACCOUNTHOLDERS and their respective heirs, executors, administrators and assigns.

25. **GOVERNING LAW.** These terms and conditions shall become effective upon the opening of the Deposit Account and shall be deemed to have been made under and shall be governed by the laws of the Republic of the Philippines, in all respects, including without limitation, matters of title, construction, validity, performance and discharge and shall not be waived, altered, modified, or amended as to any of its terms or provisions except in writing duly signed for and on the BANK's behalf. In the event that any provision of these terms and conditions, the Supplements or the passbooks shall be declared invalid, illegal or unenforceable by competent court, the other provisions of these terms and conditions, the Supplements or the passbooks not affected thereby shall remain valid and enforceable.

✓ **CONFORME:** (PRINT NAME AND SIGN)

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# PNB

## ACCOUNT INFORMATION FORM

(TO BE FILLED OUT BY CUSTOMER. PLEASE PRINT ALL INFORMATION)

✓ Date(MM/DD/YYYY): \_\_\_\_\_

NAME OF DEPOSITOR/S: (Last Name, First Name, Middle Name) \_\_\_\_\_

✓ Primary Owner: \_\_\_\_\_

Co-Depositor/s: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(For Joint Accounts with more than four (4) depositors, please use separate form and attach to the main AI form)

Personal

Single  Joint (AND)  Joint (Or)

Business

Single Proprietorship

Partnership

Corporation  Others (Pls. Specify) \_\_\_\_\_

Association \_\_\_\_\_

✓ SOURCE OF FUNDS:

Salary  Savings / Investment  Business  Regular Remittance  Pension  Others (Pls. Specify) \_\_\_\_\_

✓ DEPOSIT ACCOUNT APPLIED FOR: (Please check type of deposit)  PESO  FOREIGN CURRENCY (Pls. Specify) \_\_\_\_\_

<input type="checkbox"/> SAVINGS ACCOUNT SPECIFY PRODUCT: _____ ACCOUNT NUMBER (FOR BANK USE ONLY): _____	<input type="checkbox"/> CHECKING ACCOUNT SPECIFY PRODUCT: _____ ACCOUNT NUMBER (FOR BANK USE ONLY): _____	<input type="checkbox"/> TERM DEPOSIT SPECIFY PRODUCT: _____ ACCOUNT NUMBER (FOR BANK USE ONLY): _____	Disposition of proceeds of placement at maturity <input type="radio"/> Automatic Renewal of Principal plus Interest (Roll-Over) <input type="radio"/> Automatic Renewal of Principal Only Interest Credit to CA/SA# _____ <input type="radio"/> Others _____
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BALANCE CONFIRMATION (by Audit):  YES  IF NO, (give reason) \_\_\_\_\_

### STATEMENT DISPOSITION

HOLD MAIL (for Pick-Up)

MAIL to

Present Address  Permanent Address  Business Address





NOTE:  
After six (6) months from statement date, the unclaimed Bank statements of accounts including the scanned images of cancelled/negotiated checks and client's copies of debit and credit memos shall be disposed of by shredding.

### CUSTOMER'S AGREEMENT

By signing this form, the ACCOUNTHOLDER hereby certifies and affirms that the information given above is true, correct and updated. The ACCOUNTHOLDER hereby allows PNB to verify said information and agrees to inform PNB of any change in the information provided above.

The ACCOUNTHOLDER hereby acknowledges to have read, understood and agreed to the terms and conditions governing the deposit products, services and facilities of PNB which the ACCOUNTHOLDER has availed of or shall, in the future, avail from PNB. The ACCOUNTHOLDER agrees to be bound by the terms and conditions thereof as well as to such relevant laws, rules and regulations governing the said deposit products, services and facilities. The said terms and conditions, including the applicable service and maintenance fees, were provided to the ACCOUNTHOLDER and are available via [www.pnb.com.ph](http://www.pnb.com.ph).

For purposes of compliance with relevant laws and regulations issued by appropriate regulatory authorities and agencies of the Philippines and such other countries having jurisdiction over the ACCOUNTHOLDER, the ACCOUNTHOLDER hereby authorizes PNB, its branches and agencies, and all of PNB's subsidiaries, affiliates or correspondent banks to access all information relating to the ACCOUNTHOLDER's PNB deposit account/s, (where applicable) disclose the ACCOUNTHOLDER's financial accounts to the US Internal Revenue Services as required for participating financial institutions under the US Foreign Account Tax Compliance Act (FATCA) due diligence rule, and disclose such data and papers pertaining to the ACCOUNTHOLDER's deposit account as may be required by government regulatory authorities, here and abroad, conformably with law.

✓ _____ PRINTED NAME OF DEPOSITOR	✓ _____ SIGNATURE OF DEPOSITOR / DATE		_____ CUSTOMER ID NO.
_____ PRINTED NAME OF CO-DEPOSITOR	_____ SIGNATURE OF CO-DEPOSITOR / DATE		_____ CUSTOMER ID NO.
_____ PRINTED NAME OF CO-DEPOSITOR	_____ SIGNATURE OF CO-DEPOSITOR / DATE		_____ CUSTOMER ID NO.
_____ PRINTED NAME OF CO-DEPOSITOR	_____ SIGNATURE OF CO-DEPOSITOR / DATE		_____ CUSTOMER ID NO.

### FOR BANK USE ONLY

PASSBOOK NUMBER:	ATM NUMBER:	CTD NUMBER / OTHERS (Please Specify):	
Signature Authenticated By: _____ SIGNATURE OVER PRINTED NAME / DATE	Account Opening Processed By: _____ SIGNATURE OVER PRINTED NAME / DATE	Account Opening Approved By: _____ SIGNATURE OVER PRINTED NAME / DATE	_____ SIGNATURE OVER PRINTED NAME / DATE



**PNB** ✓

\_\_\_\_\_ Branch



**SIGNATURE CARD**  
Date (MM/DD/YYYY): \_\_\_\_\_

**CUSTOMER ID NUMBER:**

Print Name (Last, First, Middle): \_\_\_\_\_

Contact Information: Home \_\_\_\_\_ Office \_\_\_\_\_ Mobile \_\_\_\_\_

Please sign alike three times using a black ink. (Signature within boxes)

**Customer's Agreement**

By providing my specimen signature, I (and, where applicable, the entity that I represent) hereby authorize PNB, its branches and agencies and all of PNB's subsidiaries, affiliates or correspondent banks to honor all transactions made on the deposit products, services and facilities which I (and, where applicable, the entity that I represent) have availed or shall in the future avail from PNB and covered by relevant documents bearing the said signature. I (and, where applicable, the entity that I represent) further authorize PNB, its branches and agencies and all of PNB's subsidiaries, affiliates or correspondent banks to continue to rely on the said specimen signature until I have updated the same. I (and, where applicable, the entity that I represent) hereby hold PNB and its branches and agencies, and all of PNB's subsidiaries, affiliates or correspondent banks and their respective directors, officers, employees and agents free and harmless from any and all liabilities, damages, costs and expenses which they may incur by virtue of their reliance on the specimen signature I have provided herein.

Form G001

FRONT

- ✓
- ✓
- ✓
- ✓
- ✓

**LIST OF ACCOUNTS OPENED**

Account No(s).	Account Type	Type of Signatory	Signature Requirement	Limits	Date Opened	Officer's Initial	Date Closed	Officer's Initial

**FOR BANK USE ONLY**

Signature Taken By:

Authenticated & Approved By:

\_\_\_\_\_  
(Signature over Printed Name / Date)

\_\_\_\_\_  
(Signature over Printed Name / Date)

BACK







**CONSENT AND WAIVER FOR US PERSONS UNDER THE UNITED STATES FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)**

For purposes of the Bank's compliance with the FATCA to which the ACCOUNTHOLDER is subject as a US person, the ACCOUNTHOLDER signifies:

1. The ACCOUNTHOLDER's consent and waiver of the ACCOUNTHOLDER's right of confidentiality under bank secrecy laws including but not limited to RA 1405 or the Law on Secrecy of Bank Deposits, RA 6426 or the Foreign Currency Deposit Act and RA 8791 or the General Banking Law of 2000 Sec. 55, as amended in each case;
2. The ACCOUNTHOLDER's agreement and consent to the processing and updating of all information relative to the ACCOUNTHOLDER's financial accounts under RA 10173 or the Data Privacy Act of 2012;
3. The ACCOUNTHOLDER's consent and waiver of such rights and privileges under any other law, existing or prospective, of the Philippines which will require the issuance of a consent and/or a waiver for the disclosure and/or processing of any and all information relating to the ACCOUNTHOLDER's financial accounts for purposes of compliance with FATCA; and
4. The ACCOUNTHOLDER's acknowledgement and consent for the Bank to report and disclose to the US Internal Revenue Services (IRS) the following information (and/or such information as may be requires), relative to my financial accounts pursuant to the FATCA US IRS Regulations (the "Required Information"):
  - a. The name, address and US Tax Identification Number;
  - b. In the case of any account holder that is a US entity with one or more US owners, the name, address and TIN of each substantial US owner of such entity;
  - c. The account number;
  - d. The year-end account balance or value; and
  - e. Gross receipts and gross withdrawals or payments from the account. If the Bank is not already in possession of the Required Information, I undertake to provide the Bank such information.

The ACCOUNTHOLDER hereby undertakes to indemnify and hold the Bank, its directors, officers, employees, representatives, agents or relevant units, free and harmless from and against all liabilities, claims, demands, actions, proceedings, losses, expenses and all other liabilities of whatsoever nature or description which may be suffered or incurred by the Bank, its directors, officers, employees, representatives, agents or relevant units, arising from or in connection with the implementation of, or reliance on the consent and waiver herein given.

CONFORME:

CORPORATE ACCOUNTHOLDER	CORPORATE ACCOUNTHOLDER
_____ By: _____ Name: _____ Position: _____ Gov't Issued ID: _____	_____ By: _____ Name: _____ Position: _____ Gov't Issued ID: _____
INDIVIDUAL ACCOUNTHOLDER	INDIVIDUAL ACCOUNTHOLDER
✓ ✓ _____ Name: SIGNATURE OVER PRINTER NAME Gov't Issued ID: _____	_____ Name: SIGNATURE OVER PRINTER NAME Gov't Issued ID: _____



### Client Consent Statement

This Consent supplements but does not supersede any other consent you may have previously provided to PNB in respect of your information and data and this Consent is in addition to any right which PNB may have under law or contract to collect, use, process, transfer, share, disclose and retain your information and data.

1. **Definitions.** The following shall have the following definitions for purposes of this Consent:

**Account** means your deposit, loan, investment, securities account, credit card, services and other financial transactions with PNB.

**Connected Person** means a natural or juridical person whose information were collected and processed in connection with the Account. This may include but is not limited to any beneficial owner, guarantor, surety, security provider, director, officer, shareholder of a company, partners, trustee, settlor or grantor of a trust, attorney-in-fact, a designated payee, representative, agent, nominee or any other person having a relationship with you in connection with your Account.

**Consent** means any freely given, specific, informed indication of will, where you agree to the collection and processing of your information and data, whether personal, privileged or sensitive. It may also be given on your behalf by a representative, agent or any authorized person.

**Personal Data** refers to any data, whether true or not, about an individual who can be identified (a) from that data or; (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

**PNB** means PNB, PNB Savings Bank, their subsidiaries, affiliates, related entities and their branches and offices.

2. **Collection, use, processing, transferring, sharing, disclosing and retaining client information.** PNB, on their own or by someone on their behalf, may collect, use, process, transfer, share, disclose and retain Personal Data. Collection may be from you or from a person acting on your behalf, or from other sources. Such information, unless mandated by law to be kept confidential, may be combined with other information available to PNB. Your consent extends to us recording and keeping any telephone conversation, electronic communication, CCTV or surveillance cameras to document your instructions and other incidents which may be used in any administrative or judicial proceeding.

3. **Purposes of collection, use, processing, transferring, sharing and disclosing client information.** PNB shall collect, use, process, transfer, share, disclose and retain Personal Data for the following purposes: (i) verifying your identity and performing customer due diligence; (ii) providing you services in respect to your Account, including but not limited to, administering, facilitating, handling and implementing transactions, orders and instructions for your Account and any matter arising in connection thereto; (iii) managing the business operations of PNB including business continuity planning, risk management, safety and security, system enhancement, product development and research, audit, warehousing and retrieval of data; (iv) meeting PNB's legal and compliance obligations arising from foreign or domestic law or regulation on money laundering, terrorist financing, fraud, exchange of information and other applicable laws; (v) enforcing or defending the remedies or rights of PNB in respect of your Account; (vi) evaluating your suitability and eligibility to avail of products and services provided by PNB and select third parties and promoting and offering these products and services to you on a no commitment basis; (vii) requesting feedback and participation in surveys, seminars and the like and conducting market research and analysis for statistical purposes and market trends; (ix) enabling PNB to assign or transfer, wholly or partially, any of their rights, obligations, liabilities and causes of actions, tangible or intangible, to a third party; and (x) any other purpose related to the foregoing.

4. **Disclosure of Personal Data.** PNB will take reasonable steps to protect your Personal Data against unauthorized disclosure. By availing of the Account, you agree that we are authorized to transfer, disclose and share your Personal Data, to the extent necessary and appropriate for the foregoing purposes, to the following entities, wherever they are located: (i) PNB's overseas and domestic branches and offices; (ii) third parties selected by PNB; (iii) agents, subcontractors, vendors, service providers, and professional advisers of PNB; (iv) counterparties, correspondent banks, clearing houses, fund managers, withholding agents, trade repositories, registrars, exchanges, credit bureaus and agencies; (v) trustees, counsel, attorneys-in-fact, beneficiaries, nominees, intermediaries, or any person acting on your behalf; (vi) guarantors, sureties, security provider, or any person acquiring interests in, or assuming the risks on, your Account; (vii) relevant regulatory, administrative, judicial or quasi-judicial and law enforcement bodies and agencies, including domestic and foreign tax authorities; (viii) liquidators, administrators, executors or trustees of your assets; (ix) actual or proposed assignee/s of any rights, interests, liabilities and obligations of PNB in respect to your Account; and (x) brokers, insurers, re-insurers, loyalty program providers, and other providers of optional products and services related to your Account.

5. **Client's Rights.** You have the right to be informed of, and object to, the processing of your Personal Data, to access and to rectify any error or inaccuracy thereto. You also have the right to suspend, withdraw, or order the blocking, removal or destruction of Personal Data that is incomplete, false, unlawfully obtained, processed or used for unauthorized purpose, or prejudicial to you, and to be indemnified for damages sustained due to inaccurate, incomplete, outdated, false, unlawfully obtained or unauthorized use of your Personal Data.

6. **Effectivity of Consent.** This consent shall be valid and effective despite closure and termination of your Account. PNB shall retain your Personal Data and other information, as well as those of Connected Persons, until the expiration of the retention limit set by laws and regulations and internal policies of PNB applicable to your Account, reckoned from the closure or termination of your Account. After such period, PNB shall destroy or cause the destruction of your and Connected Persons' Personal Data and other information in a commercially acceptable manner. You hold PNB, their directors, officers, employees, authorized representatives, related companies and third party service providers, as well as the directors, officers, employees of their authorized representatives, related companies and third party service providers, free and harmless from any liability that may arise from any use, processing, verification, collection, transfer, disclosure or sharing of information made pursuant to this Consent.

7. **Client Obligations.** You agree to inform us within reasonable time of any changes in your Personal Data or any information provided, including those of Connected Persons and ensure that you have obtained the consent of Connected Persons for us to collect, process, use, transfer, share, disclose and retain their Personal Data or any information provided. You understand that suspension or withholding of your consent may enable us to provide services, implement your transactions or take any action in respect of your Account.

By signing below, you understand and agree to this Consent as well as PNB's Data Privacy Policy provided in our website. This Consent forms part of PNB's terms and conditions of your Account.

✓ \_\_\_\_\_  
Signature Over Printed Name

✓ \_\_\_\_\_  
Date