

PNB Prepaid Cards Terms & Conditions

- 1. The Card.** The Prepaid Card (the "Card") is an electronic stored-value card of the Philippine National Bank ("PNB" or the "Bank") linked to an Account (as hereinafter defined). The Cards are available as PNB Prepaid Mastercard and as PNB-PAL Mabuhay Miles Prepaid Mastercard. The Card is not covered by the Philippine Deposit Insurance Corporation (PDIC).

The Card is and shall remain the property of PNB and its use is subject to these Terms and Conditions. The Bank reserves the right to revoke or cancel the use of the Card at any time for violation of these terms and conditions or for any other reason(s) which, in the opinion of the Bank, would prejudice the interest of either the Bank or the Cardholder arising from the continued use of the Card. The Cardholder agrees to return the Card to the Bank upon the latter's request.

The Card is non-transferrable. The Bank reserves the right to take any action against the Cardholder in connection with the Card and/or the Card transaction, including the cancellation of the Card, upon determination by the Bank that the Card is being used for or may have been used for illegal, unlawful, suspicious, or unacceptable transactions or activities. The Card should not be used to secure a loan or a debt.

The Cardholder may withdraw from his/her Card through PNB Branches, PNB ATMs, BancNet ATMs, and international Mastercard ATMs.

The Bank may include in the Card additional features or disable existing ones as necessary from time to time, which will take effect after notice or publication.

- 2. Cardholder.** The Cardholder is the authorized user of the Card issued by the Bank, as evidenced by the signature affixed at the back of the Card and/or the name printed on the face of a personalized Card.
- 3. Account Opening and Maintenance.** The Cardholder is required to open an account (the "Account") and maintain the same in accordance with all account opening/maintenance requirements, such as but not limited to, submission of duly completed and executed account opening forms, and other supporting documents required by the Bank. The Bank shall conduct proper verification of the identity and signature collection pursuant to its "Know Your Customer" (KYC) policy.
- 4. Card Features.** Subject to limitations set by the Bank, the Card may have any or all the following features ("Card Features"):

- a. Cash Loading/Reloading.** The card can be loaded with an initial amount of not less than One Hundred Pesos (PHP 100.00) and not more than One Hundred Thousand Pesos (PHP 100,000.00). The maximum monthly aggregate top-up amount and balance limit of a Card is PHP 100,000.00 only (the "Limit"). The Limit applies on a per Cardholder basis, regardless of the number of Cards a Cardholder may have. Cash and its equivalent (e.g. fund transfer from a deposit account or from the Cardholder's own prepaid card) shall be acceptable to initially load the Card. Checks are not acceptable to be used to load or transfer funds except for wholesale programs.

The Card can be reloaded with additional value provided it does not exceed the Limit.

Subject to the Limit, the Card may be reloaded with additional value through any of the following: (a) over-the-counter (OTC) cash deposit at any PNB branch; (b) cash loading through PNB Cash Accept Machine (CAM); (c) fund transfer through PNB Branch ATMs; or (d) PNB Digital Application. For OTC reloading/cash deposit via Branch, the request may be made by the Cardholder himself by filling

out a deposit slip. If the Cardholder cannot write, he/she must have the deposit slip filled out by a person other than an employee of the Bank.

- b. Local or International Cash Withdrawal.** The Cardholder may withdraw from his/her Card through ATMs (PNB ATMs, BancNet ATMs, and international Mastercard ATMs) or by over-the-counter (OTC) withdrawal from any Bank's Branches using the Bank's withdrawal slip. OTC withdrawals shall be made personally by the Cardholder and are subject to withdrawal/service fees.
- c. Online Payment and POS Payment of Goods and Services.** The Cardholder may use his/her Card locally or internationally to purchase goods and services at accredited merchants. Keying in the Personal Identification Number (PIN) and/or signing the transaction slip may be required to complete the transaction. Additionally, the Cardholder may use his/her Card for online payments.
- d. Receipt and Transfer of Funds.** The Cardholder may use his/her Card to receive funds from a deposit account or from his own prepaid card subject to the Limit. The Cardholder may also send funds using their Prepaid Card subject to the Limit.
- e. Bills Payment.** The Cardholder may use his/her Card to pay his/her bills with PNB-accredited billers through PNB ATM and PNB Digital Application.
- f. Balance Inquiry.** The Cardholder may inquire his/her Card balance through any of the following facilities: (a) PNB ATM, (b) PNB CAM, (c) Other banks' ATM, or (d) PNB Digital Application, subject to service fees and charges.
- g. Others.** The Bank may include additional features of the Card from time to time which will take effect after notice or publication.

The Cardholder acknowledges and understands that some Card Features offered or available to the Card may vary from cardholder to cardholder, depending on the availability of the facility or feature. The Bank reserves the right to limit or amend the Card Features available to the Cardholder. Card Features may be modified from time to time and may be subject to change, at the option of the Bank, to take effect after notice or publication.

- 5. Validity and Activation.** The Card is activated on the date of its purchase and when linked to the system by the PNB branch personnel. The card shall be valid for the duration of the indicated expiry period unless cancelled or revoked by the Bank for the reason(s) set forth in these terms and conditions. Upon receipt of the PIN Mailer, the Cardholder is required to change the default PIN for the Card through a PNB ATM. The Cardholder acknowledges that the PIN is strictly confidential and undertakes not to disclose it to any person. The Cardholder is advised to ensure that the PIN is secured and is committed to memory. The Cardholder agrees to sign the Card immediately upon receipt thereof and agrees to safeguard the Card as if it were cash. The Cardholder agrees that by entering his/her PIN, the same shall serve as authorization for a transaction. The Cardholder shall be responsible for the security of his/her Card at all times.

PNB Prepaid Cards Terms & Conditions

6. **Card Value.** The card value ("Card Value") may only be redeemed at face value and shall not earn interest. Rewards and incentives, when applicable, are not convertible to cash. The Card also cannot be purchased at a discount. The Cardholder is advised to check the balance of the Card by inquiring via PNB or BancNet ATMs, PNB CAM, or PNB Digital Application. Transactions done at any ATM other than a PNB ATM may be subject to service charges. The Card shall have no minimum maintaining balance required.

7. **Fees, Charges, and Taxes.** The Cardholder shall be responsible for all amounts charged against the Card Value for transactions made within the Philippines, overseas, or online. The Bank reserves the right to impose fees and charges within the limits allowed by law or pertinent regulations relative to the use or maintenance, administration, or operation of the Card and/or Card Value. Applicable taxes may also be charged against the Card as required by regulatory government authority/ies, pertinent laws, and relevant regulations. The Cardholder understands that said fees, charges, and taxes may be deducted from the Card Value and hereby irrevocably authorizes the Bank to deduct the amount of the fees, charges, and taxes from the Card, as applicable.

Fees and charges are subject to change, to take effect upon due notice. Taxes are subject to amendments, modifications, and changes based on pertinent laws and applicable regulations, to take effect upon due notice.

All transactions and charges made in foreign currencies will be automatically converted to Philippine Peso on the transaction dates at the prevailing exchange rate applied by the card network Mastercard. Additional charges representing service fees, assessment fees, and other charges may be applicable for the transactions and shall be imposed by the Bank on the converted amount. Please see attached Table for the complete list of Prepaid Card Fees and Charges.

8. **Reports.** The Cardholder may request for a report on the transactions in the Card through Branch of Account.

9. **Suspicious Transactions.** In case the Bank detects any unusual or suspicious activity on the Card, the Bank may verify with the Cardholder through phone and/or temporarily suspend the Card privileges until the activity has been verified. Suspension or cancellation of the Card is also possible if the Bank has reason to believe that the Card may have been used fraudulently, or used for unlawful or illegal transactions, or may be in the possession of an unauthorized person.

10. **Lost or Stolen Card/Compromised or Forgotten PIN.** In the event that the Card is lost or stolen, or the PIN is forgotten or has lost its confidentiality, the Cardholder shall immediately report the matter to the Branch of Account or call the PNB hotline number (+632) 8573-8888. The Bank shall block the Card to prevent transactions from coming in after the Card has been reported as lost or stolen. However, any amount deducted from the Card before the report shall be deemed to be a transaction made by the Cardholder. The Cardholder agrees that only after a period of 45 banking days from the time of the submission of the notarized Affidavit of Loss can the Cardholder claim reimbursement for whatever unused value is left on the Card. Reimbursement can only be done either in cash or via

transfer to a new Card purchased by the Cardholder as replacement.

11. **Replacement of Defective Cards.** The Bank will replace defective Cards (i.e. defective chip, defective magnetic stripe, defective signature panel, etc.), at no cost to the Cardholder, provided that the defective Card has still not been used by the Cardholder for any transaction. Defective Cards must be returned to any PNB Branch or where they were purchased, for replacement.

In the event that the Card has been damaged for various reasons (i.e. ATM capture, damage due to improper storage and handling, etc.), the Cardholder will have to purchase a new Card at his/her own expense. Cardholder may request the Branch to transfer remaining funds of the old Prepaid Card to the newly purchased card.

Notwithstanding the foregoing provisions, the Bank, in its discretion, may opt not to replace the damaged Card if replacing the Card proves prejudicial to the interest of the Bank or the Cardholder.

12. **Unclaimed Cards.** Personalized Cards may be claimed by the named Cardholder within sixty (60) days from the time of delivery of the Personalized Card to the branches and upon notice to the named Cardholder. Any unclaimed card/s shall be destroyed by the Bank after the given period for security reasons. The Cardholder hereby recognizes the Bank's right to cancel the Card, or any transaction, and agrees to keep the Bank its subsidiaries, affiliates, stockholders, officers, employees, partners, agents, and representatives free and harmless from any liability arising from any loss or damage sustained by the Cardholder arising from this Section.

13. **Card Cancellation.** The Card shall be cancelled upon occurrence of any of the following events: (a) the Card is surrendered by the Cardholder to the Bank; (b) the Card is lost or damaged and the Cardholder opts to not replace the lost or damaged Card; (c) the Bank determines that the Card was fraudulently issued, stolen, or tampered with; or (d) other analogous circumstances.

14. **Inactive Cards.** The Card shall be considered inactive if no transaction is made within seven (7) months from the time of the last transaction.

- In such event, the Bank reserves the right to impose an inactivity fee of Twenty Pesos (P20.00) per month.
- For cards issued in 2019 until August 2022, an inactivity fee of Five Hundred Pesos (P500.00) per month shall be applied.

Such fees/charges shall be automatically deducted from the Card without need of notice to Cardholder. Inactive Cards can be activated once the Cardholder performs any transaction using the Card and request the maintaining PNB Branch to update the Card status.

15. **Overcredit, Erroneous Credit, Failure to Debit, etc.** In case of overcredit, erroneous credit, failure to debit, erroneous debit, misposting, or any error in transaction involving any amount (any and all of which shall be referred to as "Amount/s Due to PNB") to Cardholder's Account/s as appearing in the records/books of the Bank, and for whatever cause such as but not limited to systems error or error in communication facilities, the Cardholder shall

PNB Prepaid Cards Terms & Conditions

immediately return to the Bank the Amount/s Due to PNB without need of notice or demand. For this purpose, the Cardholder authorizes PNB/its authorized representatives to debit funds from the Account/s to the extent of the Amount/s Due to PNB without PNB/ its authorized representatives incurring any liability as a consequence thereof. This is without prejudice to the exercise by the Bank of its right to enforce full recovery and collection of the Amount/s Due to PNB, in case the Cardholder's Account/s cannot be debited for any reason such as but not limited to insufficient balance, as well as the exercise by the Bank of the legal remedies to which the Bank may be entitled to under the law and this Agreement, including but not limited to, the immediate cancellation or suspension of the relevant Account/s, or civil, criminal, and/or administrative remedies.

16. **Cardholder Information and Updating.** In compliance with Philippine laws and Bangko Sentral ng Pilipinas (BSP) regulations, the Cardholder shall submit the following information to the Bank: name, address, date of birth, and other pertinent information for the purpose of identification. Photo ID or other identifying documents may also be further requested by the Bank should the need arise.

The Cardholder warrants to immediately inform the Bank should there be any changes in the Cardholder mailing address, e-mail address, contact number, and other relevant information to avoid delays or failure in the dissemination of communication pertinent to the Card. The Bank shall not be responsible for any consequences that may arise due to the Cardholder's inability to receive notices and advisories pertaining to, but not limited to, fees, taxes, or terms and conditions of the Card, if updated information of the Cardholder is not communicated to the Bank promptly.

17. **Data Privacy.** The Cardholder authorizes the Bank, its subsidiaries and affiliates to the extent allowed by the provisions of Republic Act (RA) No. 10173, or the Data Privacy Act of 2012, its Implementing Rules and Regulations, other issuances of the National Privacy Commission (NPC), the PNB Data Privacy Statement, and other relevant laws and regulations on confidentiality and data privacy (the "Applicable Law"), to collect, obtain, use, process, verify, transfer, store, consolidate, disclose, or share the Client's Personal Information (as defined under the Applicable Law) such as name, date of birth, gender, contact details, and other information such as identity supporting documents, bank account, account information or records, credit standing, business transactions, and business and credit relationships, for any or all of the following purpose/s:

- a. To validate the identity of the Cardholder and perform customer due diligence;
- b. To manage and monitor Card activities;
- c. To comply with the Bank's operational requirements which includes, without limitation, business continuity planning, risk management, safety and security, system enhancement, product development and research, audit, warehousing and retrieval of data;
- d. To meet PNB's legal and regulatory obligations arising from foreign or domestic law or regulation on money laundering, terrorist financing, fraud, exchange of information, and other applicable laws.
- e. To request, disclose, submit, share or exchange the Cardholder's credit history or account information

to government regulatory authorities, credit bureaus, financial institutions, merchant partners, clearing switch operators, and third-party content providers;

- f. To improve and develop the products, services and facilities of PNB its subsidiaries and affiliates and to conduct product research and development, business analysis, benchmarking, and market studies;
- g. To enable PNB to assign or transfer, wholly or partially, any of its rights, obligations, and liabilities and causes of actions, tangible or intangible, to a third party.

Pursuant to the foregoing purpose(s), PNB may share and disclose Client's Personal Information, whether within or outside the Philippines, under a duty of confidentiality:

- i. to any of the Bank's related companies, subsidiaries, and affiliates;
- ii. to the Bank's directors, officers, employees, professional advisers, external legal counsels, auditors, agents, representatives, service providers, and third parties providing services to PNB on a "need to know" basis;
- iii. to merchants and promotional, network, loyalty program and joint venture partners, and their respective service providers, in order to carry out, fulfill and/or complete the transactions authorized by the Cardholder;
- iv. to credit information companies, credit bureaus, the Credit Information Corporation (CIC) (pursuant to RA No. 9510 and its implementing rules and regulations), financial institutions, banking and credit industry associations, clearing switch operators, credit protection provider or guarantee institutions, brokers, insurers and underwriters, in relation to the Cardholder's availment of the products, services and facilities of PNB;
- v. to any judicial, governmental, regulatory or supervisory body of the Philippines or those of other jurisdictions, including exchange of information among tax authorities in compliance with FATCA, as the same may be amended or supplemented from time to time;
- vi. to any potential transferee or assignee of PNB's rights and/or obligations under the relevant contracts or agreements or in connection with any sale, acquisition, merger or consolidation of PNB with its related companies, subsidiaries and/or affiliates;
- vii. to representatives, agents or service providers engaged by PNB or by of PNB's related companies, subsidiaries or affiliates for data processing, collection, consolidation, storage and such other services in connection with the products, services and facilities availed of by the Cardholder;
- viii. to representatives, agents or service providers engaged by PNB, or by any of its related companies, subsidiaries and/or affiliates, in connection with marketing activities; and,
- ix. to such other persons or entities that PNB may engage or contract with to facilitate or carry out any or all of the foregoing purpose/s.

For further information, the Cardholder may access the Bank's Data Privacy Statement at www.pnb.com.ph or

PNB Prepaid Cards Terms & Conditions

email the Bank's Data Protection Officer at pnbdbo@pnb.com.ph.

18. **Anti-Money Laundering.** The Card is further subject to the provisions of Republic Act No. 9160, otherwise known as the "Anti-Money Laundering Act of 2017", including any and all amendments, rules and regulations implemented pursuant thereto. Likewise, the Card is in compliance with BSP Circular No. 649, Series of 2009, regarding the issuance and operations of electronic money. The Cardholder hereby renders the Bank free and harmless from any and all liability for any action it will take or has taken or for refraining from taking any action in compliance therewith.

19. **Networks.** Card transactions, where applicable, may also be subject to the rules and regulation of BancNet and Mastercard/Cirrus, and any associated network as applicable.

20. **Limitation of Liability.** The Cardholder hereby holds PNB, its stockholders, directors, officers, employees, partners, and agents, subsidiaries, affiliates, free and harmless from any liability for delay or failure to undertake any transaction related to the Card if due to: (i) insufficiency of Card Value or balance in source or destination account; (ii) wrong PIN; (iii) damaged card; (iv) inactive Cards; (v) occurrence of Force Majeure (as defined herein) or fortuitous events that are beyond the control of PNB; (vi) technical or mechanical interruptions, computer failure or breakdown, disruption of communications or electrical facilities, system failures or disruptions, equipment shutdown for repair and maintenance, occurrence of offline conditions and/or errors, and other similar circumstances or incidents; (vii) unauthorized access to or theft, alteration, loss or destruction of data, programs, information, network or systems through accident, fraudulent means or any other method by third parties; (viii) suspicious transactions such that the Card may have been used fraudulently, or used for unlawful or illegal transactions, or may be in the possession of an unauthorized person; (ix) processing of personal information under the Data Privacy section; (x) such other causes similar or analogous to the foregoing, provided that the same did not arise from the fault, bad faith, or gross negligence of PNB.

PNB shall not be liable for any defects in the goods purchased through the Card or for any other disputes concerning the goods purchased and/or services availed of through the use of the Card. Any complaint on the goods or services shall be referred directly to the merchant.

The Cardholder shall assume full responsibility for all transactions made through the use of his/her Card. The Cardholder shall indemnify and hold PNB harmless in respect of any and all damages, losses, costs and expenses suffered or incurred by PNB and/or any third party by reason of any breach or non-compliance by the Cardholder of the terms and conditions herein.

The Cardholder understands that the internet is not a secure means of transmission, and acknowledges and accepts that: (i) any and all transmissions over the internet, whether the information being transmitted is in encrypted form or otherwise, involves the risks of possible interception and transmission by third parties and/or alteration and/or unauthorized use or misuse thereof, for whatever purposes; (ii) sending such information over the internet involves the risk of information also being received by persons who may

not be in the employ of, or engaged by, the party to which the transmission is addressed, and/or by other unintended recipients.

PNB, in acting upon any written request, waiver, consent, receipt, statutory declaration, or any other document furnished to it by the Cardholder through electronic mail, facsimile or SMS, shall be free and harmless from any loss or damage resulting thereto, provided that PNB was not at fault, in bad faith or grossly negligent in carrying out the instruction of the Cardholder. Notwithstanding any of the foregoing, PNB shall be held liable for actual loss or damage suffered by the Cardholder after a finding of PNB's gross negligence, misfeasance, or bad faith in the performance of its obligations hereunder.

21. **Offer to Participate in Promotions.** The Cardholder hereby authorizes the Bank, its subsidiaries, and its partner institutions/merchants/agents to offer participation to the Cardholder to promotional offers, advertisements, surveys or such other similar programs by communicating to the Cardholder in writing, by electronic mail, by facsimile transmission, by short messaging services (SMS), or by such other electronic transmission channels or through the Bank Channels or any of them including posting in the Bank's website.

22. **Rewards and Benefits.** The Prepaid Card Rewards and Benefits vary depending on card type. These rewards and benefits are subject to the respective program Terms and Conditions. PNB has the right to change the Rewards Points requirements or conversion and put a cap on the earnings or redemption of Cardholders as deemed necessary.

23. **Disclaimer of Warranties.** Except as expressly set forth in this Agreement, all terms, conditions, and warranties, which may be implied by law or statute, are excluded from this Agreement. PNB does not represent or warrant to the Cardholder that: (a) the systems will be timely, uninterrupted, secured or free from error; (b) the use of the card will meet his/her requirement; and (c) the Card will be accepted and honored at all merchant establishments. The Bank will not be responsible for any action taken to comply with economic sanctions or government requirement.

24. **Prevention of Performance.** PNB will not be responsible for any failure to perform any of its obligations with respect to any product or service offered hereunder if such performance would result in a breach of any government requirement, or if its performance is prevented, hindered or delayed by Force Majeure Event. In such case, the Bank's obligations will be suspended for so long as the Force Majeure Event continues.

"Force Majeure Event" means any event which arises beyond the Bank's control, such as but not limited to, restriction on convertibility or transferability, requisitions, involuntary transfers, unavailability of any communication, clearing or payment system, sabotage, fire, flood, typhoon, earthquake, explosion, pandemic, acts of God, economic sanctions, government requirements, act of terrorism, act of government authority, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government or similar institutions.

25. **Assignment and Amendments.** The Cardholder agrees that PNB may assign or transfer part or all of the Bank's rights and/or obligations under these terms and conditions,

PNB Prepaid Cards Terms & Conditions

the Card, or any Card transaction with notice 60 days prior to the effectivity of the changes. In the event of such assignment, the Cardholder agrees not to assert set-off rights of any obligations that the Bank may owe him/her, against the assignee.

The Bank may, at any time and for whatever reason it may deem proper, amend, revise, or modify the foregoing provisions, including the fees, charges, and terms, and any such amendment shall bind the Cardholder upon 60-day notice (by publication or otherwise) or on the date of effectivity as specified in the notice. The continued retention or use of the Card after the Bank has given notice of such changes means that the Cardholder has accepted and agreed to the changes. If the amendments or changes are not acceptable, the Card may be cancelled by the Cardholder by visiting the issuing PNB branch or by calling hotline at (+632) 8537 8888.

26. **Prevalence of Translation.** The English translation will prevail, should there be any discrepancies between the English and Filipino translations.
27. **Customer Service.** For inquiries, issues, concerns, or clarifications, including unauthorized transactions, the Cardholder may call PNB Customer Care hotline at (+632) 8573 8888 or email at customer care@pnb.com.ph or visit any PNB Branch nationwide. PNB shall investigate such issues or concerns raised and provide the necessary feedback, clarification, resolution, updates, or resolution plan and target date of resolution to the Cardholder within 10 banking days from receipt of the concern.
28. **Agreement to these Terms and Conditions.** By signing below and/or by retention and use of the Card, the Cardholder acknowledges that he/she has read, understood and agreed to be bound by these terms and conditions, including but not limited to fees, charges restrictions, limitations, obligations, and responsibilities, related to the Card, these terms and conditions, products, programs, services, facilities and benefits associated with the Card, as well as any amendments, modifications, or supplements thereto.

The Cardholder agrees to abide by the relevant laws, circulars, rules, and regulations, including those on foreign exchange, now and in the future, in relation to and governing the use of the Card and all the services and facilities associated with the Card.

Philippine National Bank (PNB) is regulated by the Bangko Sentral ng Pilipinas.

<https://www.bsp.gov.ph>

PNB Prepaid Cards Terms & Conditions

1. **Ang Card.** Ang Card ay isang prepaid electronic stored-value Card ng Philippine National Bank ("PNB" o "Bangko") na naka-link sa Account. Ang mga Cards ay ang PNB Prepaid Mastercard at ang PNB-PAL Mabuhay Miles Prepaid Mastercard. Ang Card ay hindi pananagutan ng Philippine Deposit Insurance Corporation (PDIC).

Ang Card ay at mananatiling pag-aari ng PNB at ang paggamit nito ay napapailalim sa mga tuntunin at kundisyon na ito. Inilalaan ng Bangko ang karapatan na bawiin o kanselahin ang paggamit ng Card anumang oras para sa paglabag sa mga tuntunin at kundisyon na ito o para sa anumang iba pang (mga) kadahilanan na, sa opinyon ng Bangko, ay makakasira sa interes ng alinman sa Bangko o ang Cardholder na nagmumula sa patuloy na paggamit ng Card. Sumasang-ayon ang Cardholder na ibalik ang Card sa Bangko sa kahilingan nito.

Ang pagmamay-ari ng Card ay hindi maaaring ilipat sa iba. Ang Bangko ang may tanging karapatan na magsagawa ng mga aksyong legal laban sa Cardholder na may kinalaman sa Card at/o sa anumang transaksyon nito kasama ang mga sumusunod: pag-kansela ng Card, matapos ang pagsusuri ng Bangko ay napag-alamang ang Card ay ginagamit o maaaring nagamit sa mga bagay na ilegal, kahina-hinala, o mga hindi katanggap-tanggap na mga transaksyon o gawain. Ang Card ay hindi maaaring gamitin upang makakuha ng loan o utang.

Maaaring gamitin ng Cardholder ang kanyang Card upang maka-withdraw sa pamamagitan ng mga PNB Branches, PNB ATMs, BancNet at mga internasyunal Mastercard ATMs.

Ang Bangko ay maaaring magdagdag o magtanggap ng mga features ng Card kung nararapat.

2. **Cardholder.** Ang Cardholder ay ang kinikilalang awtorisadong gumagamit ng Card, batay sa lagda na nasa likod ng Card at ng pangalan na nakasaad sa harap ng Personalized Card.
3. **Account Opening and Maintenance.** Ang Cardholder ay kinakailangan na magbukas ng account (ang "Account") at i-maintain na alinsunod sa lahat ng account opening/maintenance requirements, katulad ng ngunit hindi limitado sa, pagsumite ng account opening forms at iba pang dokumento na hinhingi ng Bangko. Ang Bangko ay dapat na mag-conduct ng tamang verification ng identity at lagda base sa alituntunin ng "Know Your Customer" (KYC) policy.
4. **Card Features.** Base sa mga limitasyong itinalaga ng Bangko, ang Card ay mayroon o nagtataglay ng lahat ng mga sumusunod na features:

- a. **Cash Loading/Reloading.** Maaaring mag-load ng pera sa Card na hindi bababa sa halagang Isandaang Piso (PHP 100.00) at hindi hihigit sa Isandaang Libong Piso (PHP 100,000.00). Ang kabuuang maximum na pinagsama-samang halaga na top-up at ang balanse sa anumang oras ay Isandaang Libong Piso (PHP 100,000.00). Ang limit ("Limit") ay ipinapataw sa Cardholder regardless sa dami ng Card na mayroon ang Cardholder. Tanging cash lamang o katumbas nito (tulad ng fund transfer mula sa deposit account o sa sariling prepaid card) ang maaaring tanggapin. Hindi

maaaring tanggapin ang tseke para sa pagbayad, pag-load, o fund transfer gamit ang Card maliban sa mga wholesale program.

Ang Card ay maaring dagdagan ng load ngunit hindi dapat sumobra sa Limit.

Ang Card ay maaaring i-load ng Philippine Currency lamang sa pamamagitan ng mga sumusunod: (a) Over the-counter (OTC) cash loading sa alinmang PNB Branch (b) Cash loading sa pamamagitan ng PNB Cash Accept Machine (CAM); at (c) Fund Transfer gamit ang PNB ATM at (d) PNB Digital Application. Para sa OTC card loading, ang Cardholder ay maaaring mag-request sa pinakamalapit na PNB Branch sa pamamagitan ng pag-fill out ng transaction slip.

- b. **Lokal o Internasyonal na Cash Withdrawal.** Maaaring mag-withdraw ng pera ang Cardholder sa pamamagitan ng mga PNB ATMs, BancNet ATMs, at mga internasyonal Mastercard ATMs o sa OTC withdrawal sa alinmang Branches ng Bangko gamit ang withdrawal slip. Ang OTC withdrawals ay dapat isagawa ng Cardholder na may karampatang withdrawal/service fees.
- c. **Online Payment at Point of Sale (POS) Payment** ng mga Bagay at Serbisyo. Maaaring gamitin ang Card sa pagbili ng mga bagay at serbisyo sa mga kaakibat na merchants dito sa Pilipinas at sa ibang bansa. Ang paglagay ng PIN at/o paglagda sa transaction slip ay maaring kailanganin upang makumpleto ang transaksyon. Ang Card ay maari din gamitin ng Cardholder bilang pambayad online.
- d. **Pagtanggap at Paglipat ng Pondo.** Maaaring makatanggap ang Cardholder ng pondo mula sa isang PNB deposit account o sa PNB Prepaid Card na alinsunod sa Top-up Limit. Ang Cardholder ay maaring gamitin ang kanyang Card upang magpasa ng pondo sa ibang Card alinsunod sa Top-up Limit.
- e. **Bills Payment.** Maaaring gamitin ang Card sa pagbayad ng bills ng alinmang mga kaakibat na biller ng PNB sa pamamagitan ng PNB ATMs at PNB Digital Application.
- f. **Balance Inquiry.** Maaaring tingnan ang balanse ng Cardholder sa pamamagitan ng alinman sa mga sumusunod: (a) PNB ATMs, (b) PNB CAMs, (c) ATM ng ibang Bangko, o sa (d) PNB Digital Application.
- g. **Others.** Ang Bangko ay maaaring magdagdag ng iba pang mga features ng Card pero ito ay magiging epektibo matapos ito ipagbigay-alam o publication.

Kinikilala at naiintindihan ng Cardholder na ang mga features ng Card ay maaaring may pagkaiba sa iba't-ibang Cardholders, depende sa kakayahan ng paggamit ng mga pasilidad o features ng Card, at batay sa diskresyon ng Bangko. May karapatan ang Bangkong limitahin o ibahin ang mga features ng card, at na maaaring magbago ayon sa kagustuhan ng Bangko.

5. **Bisa at Activation.** Ang Card ay isinaaktibo sa petsa ng pagbili nito at kapag na-link sa sistema ng PNB. Ang card ay may bisa hanggang sa nakasaad na expiry period maliban kung kinansela o binawi ng Bangko para sa (mga)

PNB Prepaid Cards Terms & Conditions

kadahilanang nakasaad sa mga tuntunin at kundisyon na ito. Sa pagtanggap ng PIN Mailer, kailangang baguhin ng Cardholder ang default na PIN para sa Card sa pamamagitan ng PNB ATM. Kinikilala ng Cardholder na ang PIN ay mahigpit na kumpidensyal at nangangakong hindi ito ibunyag sa sinumang tao. Ang Cardholder ay pinapayuhan na tiyakin na ang PIN ay secure at nakatuon sa memorya. Sumasang-ayon ang Cardholder na pirmahan kaagad ang Card sa sandaling matanggap ito at sumasang-ayon na pangalagaan ang Card na parang ito ay cash. Sumasang-ayon ang Cardholder na sa pamamagitan ng paglalagay ng kanyang PIN, ito rin ang magsisilbing awtorisasyon para sa isang transaksyon. Pananagutan ng Cardholder ang seguridad ng kanyang Card sa lahat ng oras.

- Halaga ng Card.** Ang halaga ng card ("Halaga ng Card") ay maaari lamang i-redeem sa face value nito at hindi magkakaroon ng interes. Ang mga rewards at incentives, kung naaangkop, ay hindi mapapalitan sa cash. Hindi rin mabibili ang Card nang may diskwento. Ang Cardholder ay pinapayuhan na suriin ang balanse ng Card sa pamamagitan ng pagtatanong sa pamamagitan ng PNB o BancNet ATMs, PNB CAM o PNB Digital Application. Ang mga transaksyon na ginawa sa anumang ATM maliban sa isang PNB ATM ay maaaring sumailalim sa mga singil sa serbisyo. Ang Card ay walang kinakailangang minimum na balanse sa pagpapanatili.
- Bayarin, Singil, at Buwis.** Pananagutan ng Cardholder ang lahat ng halagang sinisingil laban sa Halaga ng Card para sa mga transaksyong ginawa sa loob ng Pilipinas, sa ibang bansa, o online. Inilalaan ng Bangko ang karapatang magpataw ng mga bayarin at singilin sa loob ng mga limitasyong pinapayagan ng batas o mga nauugnay na regulasyon kaugnay sa paggamit o pagpapanatili, pangangasiwa, o pagpapatakbo ng Card at/o Halaga ng Card. Ang mga naaangkop na buwis ay maaari ding singilin laban sa Card ayon sa hinihingi ng mga awtoridad sa regulasyon ng pamahalaan, mga nauugnay na batas, at mga nauugnay na regulasyon. Nauunawaan ng Cardholder na ang nasabing mga bayarin, singilin at buwis ay maaaring ibawas sa Halaga ng Card at sa pamamagitan nito ay hindi na mababawi na nagpapahintulot sa Bangko na ibawas ang halaga ng mga bayarin, singil, at buwis mula sa Card, kung naaangkop. Maaaring magbago ang mga bayarin at singilin, na magkakabisa sa nararapat na abiso. Ang mga buwis ay napapailalim sa mga pag-amyenda, at pagbabago batay sa mga nauugnay na batas at naaangkop na mga regulasyon, na magkakabisa sa nararapat na paunawa.

Lahat ng transaksyon at mga singil na ginawa sa mga foreign currencies ay awtomatikong mako-convert sa Philippine Peso sa mga petsa ng transaksyon sa umiiral na exchange rate na inilapat ng card network Mastercard. Ang mga karagdagang singil na kumakatawan sa mga bayarin sa serbisyo, mga bayarin sa pagtatasa at iba pang mga singil ay maaaring naaangkop para sa mga transaksyon at dapat ipataw ng Bangko sa na-convert na halaga. Tingnan ang nakalakip na kumpletong listahan ng Prepaid Card Fees and Charges.

- Mga Report.** Ang Cardholder ay maaaring humingi ng report tungkol sa mga transaksyong nagawa gamit ang Card sa kanyang Branch of Account.
- Mga Kahina-Hinalang Transaksyon.** Kung sakaling matukoy ng Bangko ang anumang hindi pangkaraniwang o kahina-hinalang aktibidad sa Card, maaaring mag-verify

ang Bangko sa Cardholder sa pamamagitan ng telepono at/o pansamantalang suspindihin ang mga pribilehiyo ng Card hanggang sa ma-verify ang aktibidad. Ang pagsususpende o pagkansela ng Card ay maaaring gawin ng Bangko kung may rason ito at pinaniniwalaang nagagamit sa panloloko, o ginamit para sa labag sa batas o ilegal na mga transaksyon, o maaaring nasa pag-aari ng mga hindi awtorisadong tao.

- Nawala o Ninakaw na Card/Nakompromiso o Nakalimutang PIN.** Kung sakaling mawala o manakaw ang Card, o ang PIN ay nakalimutan o nawala ang pagiging kumpidensyal nito, iuulat kaagad ng Cardholder ang bagay sa Branch of Account o tawagan ang PNB hotline number (+632) 8573 8888. Dapat i-block ng Bangko ang Card upang maiwasan ang mga transaksyon na pumasok pagkatapos maiulat ang Card bilang nawala o ninakaw. Gayunpaman, ang anumang halagang ibinawas sa Card bago ang ulat ay ituring na isang transaksyon na ginawa ng Cardholder. Sumasang-ayon ang Cardholder na pagkatapos lamang ng 45 araw ng pagbabangko mula sa oras ng pagsusumite ng notarized na Affidavit of Loss ay maaaring i-claim ng Cardholder ang reimbursement para sa anumang hindi nagamit na halaga na natitira sa Card. Ang reimbursement ay maaari lamang gawin sa cash o sa pamamagitan ng paglipat sa isang bagong Card na binili ng Cardholder bilang kapalit.

- Pagpalit ng Sirang Card.** Papalitan lamang ng Bangko ang mga may sirang Card (i.e. sirang chip, sirang magnetic stripe, sirang signature panel, atbp.) kung ito ay hindi pa nagagamit sa kahit anong transaksyon. Ang lahat ng mga may sirang Card ay dapat ibalik sa PNB Branch o kung saan ito nabili.

Kung ang Card ay nasira dahil sa alinmang mga rason (i.e. ATM capture, nasira dahil sa maling paggamit at pagtago, atbp.) ang Cardholder ay dapat bumili na ng bagong Card sa sarili niyang gastos. Ang Cardholder ay maaring mag-request na ilipat ang halaga na natitira sa lumang Card papunta sa bagong Card.

Ang desisyon ay nananatili sa Bangko kung papalitan ang Damaged Card sa anumang mga dahilan tulad ng, ngunit hindi limitado sa, kung ito ay makasasama sa interes ng Bangko o ng Cardholder.

- Unclaimed Cards.** Ang mga Personalized Card ay maaaring kunin ng pinangalanang Cardholder sa loob ng 60 araw mula sa oras ng paghahatid ng Personalized Card sa mga branches. Ang anumang hindi na-claim na card ay dapat sirain ng Bangko pagkatapos ng ibinigay na panahon para sa mga kadahilanang pangseguridad. Sa pamamagitan nito, kinikilala ng Cardholder ang karapatan ng Bangko na kanselahin ang Card, o anumang transaksyon, at sumasang-ayon na panatilihing libre at hindi nakakapinsala sa Bangko ang mga subsidiary nito, kaakibat, stockholder, opisyal, empleyado, kasosyo, ahente, at sa anumang pananagutan na magmumula sa anumang pagkawala o pinsalang natamo ng Cardholder na nagmumula sa Seksyon na ito.

- Pagkansela ng Card.** Kakanselahin ang Card kapag nangyari ang alinman sa mga sumusunod na kaganapan: (a) ang Card ay isinuko ng Cardholder sa Bangko; (b) ang Card ay nawala o nasira at ang Cardholder ay nagpasyang huwag palitan ang nawala o nasirang Card; (c) natukoy ng Bangko na ang Card ay mapanlinlang na ibinigay, ninakaw, o pinakialaman; o (d) iba pang katulad na mga pangyayari.

PNB Prepaid Cards Terms & Conditions

14. **Inactive Cards.** Ituturing na inactive ang Card kung walang reloading, withdrawal, o pagbili na ginawa gamit ang Card sa loob ng pitong (7) buwan mula sa huling transaksyon.

- a. Kapag naging inactive ang Card, may karapatan ang Bangko na magpataw ng inactivity fee na nagkakahalagang Dalawampung Piso (P20.00) sa bawat buwan na ito ay inactive hanggang sa maubos ang laman ng Card.
- b. Kung ang Card ay na-issue noong 2019 hanggang Setyembre 2022, ang inactivity fee ay nagkakahalagang Limandaang Piso (P500.00) sa bawat buwan.

Maaaring baguhin nito ang kasalukuyang fees/charges ayon sa ipinahihintulot ng batas o mga panuntunan ng Bangko Sentral ng Pilipinas. Ang mga nasabing service fees/charges ay awtomatikong ibabawas sa anumang halagang laman ng Card nang hindi kinakailangang ipagbigay-alam sa Cardholder. Ang Inactive Card ay maaaring maituturing activated sa oras na may ginawang transaksyon ang Cardholder (maliban sa balance inquiry).

15. **Overcredit, Erroneous Credit, Failure to Debit, Atbp.**

Sa kaso ng overcredit, failure to debit, maling debit, misposting, o anumang error sa transaksyon na may kinalaman sa anumang halaga (anuman at lahat ay dapat i-refer sa bilang "Amounts due to PNB") sa Account ng May-ari ng Card na makikita sa mga talaan/mga aklat ng Bangko, at para sa anumang dahilan tulad ng ngunit hindi limitado sa mga system error o error sa mga pasilidad ng komunikasyon, ang Cardholder ay agad na babalik sa Bangko ang Halaga or Amounts due to PNB nang hindi nangangailangan ng abiso o demand. Para sa layuning ito, pinahihintulutan ng Cardholder ang PNB/ang mga awtorisadong kinatawan nito na mag-debit ng mga pondo mula sa Account/s sa lawak ng Halaga/s or amounts due to PNB nang walang PNB/mga awtorisadong kinatawan nito na nagkakaroon ng anumang pananagutan bilang resulta nito. Ito ay walang pagkiling sa paggamit ng Bangko ng karapatan nito na ipatupad ang ganap na pagbawi at pagkolekta ng Halaga or Amounts due to PNB, kung sakaling hindi ma-debit ang Account ng Cardholder sa anumang kadahilanan tulad ng ngunit hindi limitado sa hindi sapat na balanse, pati na rin ang paggamit ng Bangko ng mga legal na remedyo kung saan ang Bangko ay maaaring maging karapat-dapat sa ilalim ng batas at ang Kasunduang ito, kabilang ngunit hindi limitado sa, ang agarang pagkansela o pagsususpende ng nauugnay na Account/s, o sibil, kriminal, at/o administratibong mga remedyo.

16. **Impormasyon patungkol sa Cardholder at Pag-update.**

Nakasaad sa batas ng Pilipinas at sa mga patakaran ng BSP na kinakailangang kunin, patunayan, at i-record ang impormasyon patungkol sa bawat kliyente ng Bangko. Alinsunod dito, mahalagang maibigay ng Cardholder ang mga sumusunod: pangalan, address, araw ng kapanganakan, at iba pang mahalagang impormasyon na magpapatunay sa pagkakakilanlan ng Cardholder. Kung kinakailangan, hihingin din ng Bangko ang photo ID o iba pang dokumento ng Cardholder.

Mahalagang agad na mag-abiso ang Cardholder sa Bangko kung may anumang pagbabago sa mailing address, e-mail address, contact number, at iba pang impormasyon ng Cardholder upang maiwasan ang pagkaantala o kabiguang makatanggap ng impormasyon o komunikasyon patungkol

sa Card. Hindi pananagutan ng Bangko ang anumang pinsalang mula sa hindi pagtanggap ng mga anunsyo o paalala patungkol sa, ngunit di limitado sa, bayad, buwis, alituntunin at kundisyon ng Card, kung hindi agad naipagbigay-alam sa Bangko ang bago o pinalitang impormasyon ng Cardholder.

17. **Data Privacy.** Ang Cardholder ay sumasang-ayon na mag bigay pahintulot sa pagkolekta, pagproseso, makapaglipat, makapag-bigay-alam, at magamit ng PNB ang mga impormasyon tungkol sa Personal at/o Card ng Cardholder (na patungkol sa batas tungkol dito) katulad ng pangalan, araw ng kapanganakan, kasarian, contact details at iba pang impormasyon katulad ng identity supporting documents, bank account, account information o records, credit standing, business transactions, at business at credit relationships, sa mga sumusunod kadahilanan:

- a. Siguraduhin ang pagkatao ng Cardholder at isagawa ang customer due diligence;
- b. I-manage at i-monitor ang Card activities;
- c. Sumunod sa operation requirements ng Bangko, kasama na dito ang business continuity planning, risk management, safety at security, system enhancement, product development at research, audit, warehousing, at retrieval ng data;
- d. Sumunod sa PNB's legal at regulatory obligations na nanggaling mula sa foreign o domestic law or regulasyon patungkol sa money laundering, terrorist, financing, palipatan ng impormasyon, at iba pang law patungkol dito;
- e. Mag-request, ipagbigay-alam, magsumite, magbigay, o makipagpalit ng Cardholder's credit history o impormasyon ng account sa awtorisadong hanay ng gobyerno, credit bureaus, financial institutions,
- f. Linangin ang mga produkto, serbisyo, at mga pasilidad ng PNB at ng kaniyang subsidiaries at magsagawa ng product research at development, business analysis, benchmarking, at market studies; at
- g. Hayaan ang PNB na mag-assign o mag-transfer, buo o bahagya, ng alinman sa karapatan, obligasyon, liabilities, at mga sanhi ng aksyon, nasasalat o di nasasalat sa ikatlong partido, merchant partners at third-party content providers;

Alinsunod sa (mga) nabanggit na layunin, maaaring ibahagi at ibunyag ng PNB ang Personal na Impormasyon ng Kliyente, sa loob man o labas ng Pilipinas, sa ilalim ng tungkulin ng pagiging kumpidensyal:

- i. sa alinman sa mga kaugnay na kumpanya, subsidiary at affiliates ng Bangko;
- ii. sa mga direktor, opisyal, empleyado, propesyonal na tagapayo, panlabas na legal na tagapayo, auditor, ahente, kinatawan, tagapagbigay ng serbisyo at ikatlong partido ng Bangko na nagbibigay ng mga serbisyo sa PNB sa batayan sa on a "need to know basis"
- iii. sa mga merchant at promotional, network, loyalty program at joint venture partners, at sa kani-kanilang service provider, upang maisagawa, matupad at/o makumpleto ang mga transaksyon na pinahintulutan ng Cardholder;
- iv. sa mga kumpanya ng Credit Information, mga credit bureaus, ang Credit Information Corporation (CIC) (alinsunod sa RA No. 9510 at mga tuntunin at regulasyon sa pagpapatupad nito), mga institusyong pampinansyal, mga banking and credit

PNB Prepaid Cards Terms & Conditions

- industry associations, clearing switch operators, provider ng proteksyon ng kredito o mga institusyon ng garantiya, broker, insurer at underwriter, kaugnay ng pag-avail ng Cardholder ng mga produkto, serbisyo at pasilidad ng PNB;
- v. sa alinmang hudisyal, pamahalaan, regulatory o supervisory body ng Pilipinas o sa iba pang hurisdiksiyon, kabilang ang pagpapalitan ng impormasyon sa mga awtoridad sa buwis bilang pagsunod sa FATCA, dahil ang pareho ay maaaring baguhin o dagdagan paminsan-minsan;
 - vi. sa sinumang potensyal na transferee o assignee ng mga karapatan at/o obligasyon ng PNB sa ilalim ng mga nauugnay na kontrata o kasunduan o kaugnay ng anumang pagbebenta, acquisition, merger o consolidation ng PNB sa mga kaugnay na kumpanya, subsidiary at/o mga kaakibat nito;
 - vii. sa mga kinatawan, ahente o tagapagbigay ng serbisyo na nakikibahagi sa PNB o ng mga kaugnay na kumpanya, subsidiary o affiliates ng PNB para sa pagpoproseso, pagkolekta, consolidation, storage at iba pang mga serbisyo na may kaugnayan sa mga produkto, serbisyo at pasilidad na ina-avail ng Cardholder;
 - viii. sa mga kinatawan, ahente o tagapagbigay ng serbisyo na nakikibahagi sa PNB, o ng alinman sa mga nauugnay na kumpanya, subsidiary at/o mga affiliates nito, kaugnay ng mga aktibidad sa marketing; at,
 - ix. sa iba pang mga tao o entity na maaaring makipag-ugnayan o kontratahin ng PNB upang mapadali o maisakatuparan ang anuman o lahat ng nabanggit na layunin.

Para sa karagdagang impormasyon, maaaring i-access ng Cardholder ang Data Privacy Statement ng Bangko sa www.pnb.com.ph o mag-email sa Data Protection Officer ng Bangko sa pnbppo@pnb.com.ph.

18. **Anti-Money Laundering.** Ang Card na ito ay sumusunod sa mga panuntunan ng Republic Act No. 9160, na kinikilala bilang "Anti-Money Laundering Act of 2017", kasama ang anuman at lahat ng mga susog, patakaran at panuntunan na ipinatutupad alinsunod dito. Ang Card ay sumusunod sa BSP Circular No. 649, Series 2009 tungkol sa pagpapalabas at pagpapalakad ng electronic money. Sumasang-ayon ang Cardholder na malaya at walang pananagutan ang Bangko sa anumang aksyong gagawin, ginawa o hindi ginawang pagkilos alinsunod sa mga alituntuning ito.
19. **Networks.** Ang mga transaksyon sa Card, kung nauukol, ay napapailalim sa mga patakaran at regulasyon ng BancNet at Mastercard/Cirrus at iba pang kaugnay na network kung nararapat.
20. **Limitasyon ng Pananagutan.** Ang PNB, at ang kanyang mga stockholder, direktor, opisyal, empleyado, partner, at ahente, mga sangay at kaanib, ay walang anumang pananagutan kung sakaling naantala o nabigo o hindi natuloy ang transaksyong kaugnay ng Card dahil sa:

(i) kakulangan ng Card Value o balanse ng source account o destination account; (ii) maling PIN; (iii) may sira o pinsala ang Card; (iv) inactive na Card; (v) force majeure o di inaasahang pangyayaring hindi kontrolado ng PNB; (vi) teknikal o mekanikal na pagkaantala, sirang computer, naantala o nasirang pasilidad na pangkomunikasyon o elektrikal, nasirang kagamitan, offline, kamalian o iba pang pangyayari na katulad ng mga nabanggit; (vii) ang hindi

pinahihintulatang paggamit o pagnakaw, pagbago, pagkawala, pagkasira ng data, programa, impormasyon, network, o sistema sa pamamagitan ng sakuna, o panlilinlang, o anumang ibang paraan ng ibang tao; (viii) ibang mga dahilan na katulad ng mga nauunang halimbawa, (ix) pagproseso ng personal na impormasyon sa ilalim ng seksyong Data Privacy; (x) iba pang mga sanhi na katulad o kahalintulad sa nabanggit, sa kondisyon na hindi ito nagmula sa kasalanan, masamang pananampalataya, o matinding kapabayaang ng PNB.

Ang PNB ay hindi mananagot sa kahit na anong depekto sa mga bagay na binili gamit ang Card o anumang isyu o reklamo tungkol sa bagay na binili at/o serbisyong ginamit sa pamamagitan ng Card. Anumang isyu o reklamo tungkol sa bagay o serbisyo ay direktang idadaan sa mangangalakal o merchant.

Dapat tanggapin ng Cardholder ang buong responsibilidad para sa lahat ng mga transaksyon na ginawa sa pamamagitan ng paggamit ng kanyang Card. Ang Cardholder ay dapat magbayad ng danyos at panatilihin ang PNB na hindi nakakapinsala sa paggalang sa anuman at lahat ng mga damages, pagkalugi, gastos at gastos na dinanas o natamo ng PNB at/o anumang third party dahil sa anumang paglabag o hindi pagsunod ng may hawak ng Card sa mga tuntunin at kundisyon dito.

Sumasang-ayon ang Cardholder na ang paglagay o pagpasok ng kanyang mga impormasyon sa Card gamit ang Internet ay sapat na patunay o indikasyon ng kanyang mga tagubilin sa paggamit ng kanyang Card, at ang Bangko ay hindi kinakailangang mapa-tunayan ang pagkakakilanlan o kapangyarihan ng taong naglagay o nagpasok ng impormasyong ito: (i) naiintindihan at tinatanggap ng Cardholder na ang mga mensahe, impormasyon, transaksyon, o transmisyong gamit ang Internet ay maaring maharag, mabasa, magamit, o mabago ng ibang tao at maaaring magamit ng hindi awtorisadong tao sa anumang dahilan o pagkakataon; (ii) naiintindihan ng Cardholder na ang pagpapadala ng mga impormasyon gamit ang Internet ay mapanganib at ang impormasyon na ito ay maaaring matanggap ng ibang tao na hindi empleyado o kalihim ng pinadadalhan ng transmisyong o impormasyon.

Ang PNB, sa pagkilos sa anumang requests, waiver, consent, resibo, statutory declaration o anumang iba pang dokumento na ibinigay dito ng Cardholder sa pamamagitan ng electronic mail, facsimile o SMS, ay magiging libre at hindi nakakapinsala mula sa anumang pagkawala o pinsala na nagreresulta dito, sa kondisyon na free and harmless mula sa anumang damage ang PNB, in bad faith o labis na kapabayaang sa pagsasagawa ng instruction ng Cardholder. Sa kabila ng alinman sa mga nabanggit, mananagot ang PNB para sa aktwal na pagkawala o pinsalang dinanas ng Cardholder pagkatapos ng pag-alam ng matinding kapabayaang, pagkakamali, or bad faith ng PNB sa pagganap ng mga obligasyon nito.

21. **Pag-alok sa Pagsali sa mga Promo.** Ang cardholder ay nagbibigay ng awtorisasyon sa Bangko, sa kanyang mga sangay, at sa kanyang mga partner na institusyon/merchant/ahente na mag-alok ng partisipasyon sa Cardholder sa mga promosyonal na paanunsyo, pagsisiyasat o sa ibang mga programa sa pamamagitan ng panunulat, electronic mail, fax, short messaging services (SMS), o sa iba pang elektronik na transmisyong channel

PNB Prepaid Cards Terms & Conditions

kung saan angkop at epektibo para sa Bangko, o sa ibang channel tulad ng pag-post sa website.

22. **Rewards at Benefits.** Ang Prepaid Card Rewards at Benefits ay nag-iiba depende sa uri ng card. Ang Rewards at Benefits na ito ay sumasailalim sa kani-kanilang mga Terms and Conditions. May karapatan ang PNB na palitan ang mga pangagailangan para sa Rewards Points o ang pagpalit nito at maglagay ng limitasyon sa paggamit o pagkuha ng Cardholder.

23. **Pagtatatuwa ng mga Warranty.** Maliban kung nakasaad sa kasunduan, lahat ng mga warranty, kundisyon, at ibang alituntunin na ipinapahiwatig ng batas ay hindi kasama sa kasunduan na ito. Hindi kinakatawan o pinagtitiyap ng PNB sa Cardholder ang sumusunod: (a) saktong, ligtas, o walang pagkakamali ang sistema; (b) na akma ang gamit ng Card sa pangangailangan ng Cardholder; at (c) na tatanggapin sa lahat ng establisemento ang Card.

24. **Kabiguan sa pagtupad ng Tungkulin.** Ang PNB ay walang pananagutan sa kabiguang tuparin ang kanyang mga obligasyon na may kinalaman sa produkto o serbisyo na inalok dito kung ang pagtupad sa ipinangakong tungkulin ay magreresulta sa paglabag sa kahit anong alituntunin ng Pamahalaan, o kung ang pagganap sa tungkulin nito ay nahadlangan, napigilan, o naantala ng Force Majeure Event. Sa ganoong kaso, ang mga obligasyon ng Bangko ay suspindido habang nagaganap ang Force Majeure Event (at wala ring pananagutan ang sangay o kaanib ng Bangko).

Ang pangyayaring tinatawag na "Force Majeure" ay mga pangyayaring sanhi ng mga dahilang hindi kontrolado ng Bangko gaya ng limitasyon sa pagpapalit o paglipat, paghihingi, hindi sinasadyang paglipat, kawalan ng komunikasyon, sistema ng "clearing" o pagbayad, pamiminsala, sunog, baha, bagyo, lindol, pagsabog, kalamidad, economic sanctions, alituntunin ng pamahalaan, kaguluhang sibil, welga o kahit anong kilusang industrial, kaguluhan, insureksyon, digmaan o pagkilos ng pamahalaan o katulad na institusyon.

25. **Paglipat, Mga Susog, Lugar, at Iba Pang Mga Bagay.** Ang Cardholder ay sumasang-ayon na maaring ilipat ng PNB ang bahagi o lahat ng karapatan at obligasyon ng Bangko sa ilalim ng kasunduang ito o sa kahit anong transaksyon ng Card na may abiso 60 araw bago maging epektibo ang mga pagbabago. Kung mangyari man ang paglipat, sumasangayon ang Cardholder na hindi siya kikilos laban sa obligasyon ng Bangko patungkol sa set-off rights.

Maaaring baguhin o ibahin ng Bangko ang mga nasasaad dito, kabilang ang mga bayarin at singil, alituntunin at kundisyon, at iba pang mga susog sa anumang oras at kadahilanan na itinuturing nitong angkop at ito ay magbibigkis sa Cardholder sa hudyat ng pag-abiso sa kanya (sa pamamagitan ng publikasyon o sa anumang paraan) o sa araw ng pagbibigay-bisa na nakalagay sa abiso. Ang pagpapanatili at patuloy na paggamit ng Card pagkatapos ng abiso ng Bangko ay nangangahulugang tinatanggap at sumasang-ayon ang Cardholder sa mga pagbabago. Kung hindi katanggap-tanggap ang mga susog at pagbabago sa Cardholder, maaaring kanselahin ang Card sa pamamagitan ng pagbisita sa sangay ng Bangko kung saan naibigay ang Card o sa pagtawag sa PNB hotline sa (+632)8573 8888.

26. **Mananaig na Wika.** Kung may pagkakaiba sa pagsasalina ng Ingles sa Filipino, ang mga probisyon dito na nakasaad sa wikang Ingles ang mananaig at susundin.

27. **Customer Service.** Para sa mga katanungan, isyu, reklamo, o mga paglilinaw, kabilang ang mga hindi awtorisadong transaksyon, maaaring tawagan ng Cardholder ang customer care ng PNB sa (+632) 8573 8888 o mag-email sa customercare@pnb.com.ph, o bumisita sa alinmang PNB Branch sa buong bansa. Dapat imbestigahan ng PNB ang mga naturang isyu at magbigay ng kinakailangang paglilinaw, resolusyon, pag-update, o plano ng paglutas at target na petsa ng paglutas sa isyu sa loob ng 10 banking days mula sa pagtanggap ng isyu.

28. **Kasunduan sa mga Alituntunin at Kundisyon.** Sa paglagda nito, ang Card, at/o ang pagpapanatili at paggamit ng Card, tinatanggap ng Cardholder na kanyang nabasa, naintindihan at nasang-ayunan ang pagsunod sa kabuuan ng kasunduang ito, kabilang ang mga singil at bayarin sa serbisyo at paggamit ng Card, ang application form ng Card, at ng mga alituntunin at kundisyon na maaaring hiwalay na matanggap, patungkol sa lahat ng produkto, programa, serbisyo, pasilidad at benepisyo ng Card, kasama na ang kahit anumang susog sa kasunduan na ito at sa kung anumang hiwalay na mga alituntunin at kundisyon.

Ang Cardholder ay sumasang-ayon rin na masailalim sa kahit na ano o sa lahat ng umiiral na batas o mga ipapatupad na batas sa hinaharap, mga regulasyon at mga opisyal na abiso na gagabay sa paggamit ng Card at sa lahat ng serbisyo at pasilidad na mayroon ang Card.

Ang Philippine National Bank (PNB) ay regulated ng Bangko Sentral ng Pilipinas
<https://www.bsp.gov.ph>

PNB Prepaid Cards Terms & Conditions

TABLE OF FEES AND CHARGES

Fees and charges are subject to change from time to time, with notice to the Business/Cardholder:

CATEGORY	TRANSACTIONS	FEES
Over-the-Counter (OTC) via PNB Branch	Top-up/Deposit to Prepaid Account	PHP 20.00
	Withdrawal from Prepaid Account	PHP 20.00
	Fund transfer from Prepaid Account to another account (i.e., CA/SA or prepaid account)	PHP 20.00
	Bills Payment	PHP 20.00
	Service Fee (i.e., Debit Memo, MC Issuance, Local TT Issuance)	PHP 20.00
PNB ATM	Balance Inquiry	FREE
	Withdrawal	FREE
	Prepaid to Prepaid Fund Transfer	FREE
	Prepaid to CASA Fund Transfer	FREE
	Bills Payment	FREE
PNB CAM	Balance Inquiry	FREE
	Top-up/Deposit	FREE
PNB Digital App	Balance Inquiry	FREE
	Fund Transfer to PNB CASA/Prepaid	FREE
	Fund Transfer to Other Bank's Account	Instapay/PesoNet fee
Other Bank's ATM	Balance Inquiry via Domestic ATM	Acquirer Based fee
	Withdrawal via Domestic ATM	Acquirer Based fee
	Balance Inquiry via International ATM***	PHP 75.00
	Withdrawal via International ATM***	PHP 150.00
	Fund Transfer	PHP 25.00 regular PHP 60.00 high-volume
Other Fees	Dormancy/Inactivity ¹	PHP 20 ²
		PHP 500 ³

*** All transactions made in foreign currencies will be automatically converted to Philippine Peso on the transaction dates at the prevailing exchange rate applied by Mastercard. The amount converted may include other fees imposed by Mastercard and/or the acquiring bank.

*** Lahat ng mga transaksyon o halagang ipinapataw na bayarin sa paggamit ng foreign currency ay awtomatikong papalitan ng kaakibat na halaga sa Philippine Peso sa petsa ng transaksyon gamit ang umiiral na exchange rate ng Mastercard. Ang nasabing halaga ay maaaring magkaroon ng karagdagang singil at iba pang bayarin na maaaring ipataw ng Mastercard at/o ng acquiring bank.

¹All inactive PNB Prepaid Cards with no transaction made within seven (7) months from the time of the last transaction.

²For cards issued before and after January 1, 2019, to August 31, 2022

³For cards issued on January 1, 2019, until August 31, 2022, effective on **March 1, 2026**

Notes:

- The Bank reserves the right to change the fees, charges, and rates with prior notice to the Cardholder. (May Karapatan ang bangko na magpalit ng singil, bayarin, at mga rates nang may paunang abiso sa Cardholder.)