



LANDBANK CREDIT CARD

EASY CASH FOR EMERGENCIES PROGRAM

APPLICATION FORM

Cardholder's Name	<input style="width: 100%;" type="text"/>		
Credit Card Number	<input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/>
Billing/Mailing Address	<input style="width: 100%;" type="text"/>		
Birthdate/Birth Place	<input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/>	<input style="width: 25%;" type="text"/>
	M M	D D	Y Y Y Y
Tax Identification No. (TIN)	<input style="width: 100%;" type="text"/>		
Contact Details	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
	Home Telephone Number	Office Telephone Number	
	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
	Mobile Number	Email Address	

Transaction for conversion to EASY CASH PROGRAM:

Note: The minimum single amount to be applied per transaction is P5,000.00.

LOAN BELOW CREDIT LIMIT/LOAN INSTALLMENT	
Transaction Amount Applied	<input style="width: 100%;" type="text" value="P"/>
Payment Term (3, 6, 12, 18, 24 or 36 months)	<input style="width: 100%;" type="text"/>
Computation for the monthly amortization:	Please credit to my Savings/Current Account No.:
Amount of transaction to be applied	<input style="width: 100%;" type="text"/>
X	
Factor Rate*	<input style="width: 100%;" type="text"/>
Monthly Amortization	<input style="width: 100%;" type="text"/>
<i>*Please see Factor Rate at the back</i>	

1. This EASY CASH PROGRAM application per my instruction has no implication on my relationship with any Issuer. LANDBANK may approve or deny my request at their sole discretion.
2. I agree that if I have insufficient credit line to cover the transaction amount applied for, LANDBANK may decline the request as it deems appropriate.
3. I understand that I must continue to pay the minimum amount due on my LANDBANK Credit Card while my application is still in progress.
4. By signing below, I agree to abide by the Terms and Conditions governing this program as stated at the back of this form.

Cardholder's Signature over Printed Name

Date Requested

SEND TO LANDBANK Credit Card Administration Department at 19/F LANDBANK Plaza, 1598 M.H. Del Pilar corner Dr. J. Quintos, Malate, Manila OR email scanned copy to CCAD@landbank.com.

For LANDBANK

Use Only

Account Status: _____

Action Taken: _____

Processed by: _____ Date: _____

Reviewed by: _____ Date: _____

Approved by: _____ Date: _____

MECHANICS OF THE PROGRAM

1. What is LANDBANK EASYCASH Program?

LANDBANK EASYCASH PROGRAM (“PROGRAM”) allows the credit cardholders to avail quick cash for use as emergency funds by converting available credit limit into easy monthly installment terms at lower interest.

2. Who are eligible to avail of this program?

The LANDBANK EASYCASH PROGRAM is open to credit cardholders, except for DOSRI and Corporate accounts, with good credit standing which are in current and active status, with available credit limit of at least Php5,000.

3. What do I get from this program?

Eligible cardholders may apply for this program and enjoy the benefits of having easy access to funds with lower interest than traditional cash advances.

4. How much is the interest and available terms?

A 1% add-on rate shall be charged with the following terms:

TERM (Months)	FACTOR RATE	ADD-ON RATE PER MONTH	EFFECTIVE RATE PER ANNUM
3	0.3433333	1.00%	17.91%
6	0.1766666	1.00%	20.29%
12	0.0933333	1.00%	21.46%
18	0.0655555	1.00%	21.64%
24	0.0516666	1.00%	21.57%
36	0.0377777	1.00%	21.20%

Note: Factor Rates are valid unless otherwise stated and may be subject to change.

5. How do I avail of the LANDBANK EASYCASH PROGRAM?

To avail of the program, the applicant must respond to the received eligibility notification via SMS and/or email from LANDBANK to signify interest to the EASYCASH PROGRAM either via call to the Customer Care Center at hotline number (+632) 8405-7000 or email at CCAD@landbank.com.

LANDBANK personnel shall reach out to the cardholder via email to confirm amount to be applied, term, amortization and LBP deposit account where EASYCASH proceeds shall be credited, and to get cardholder’s acknowledgment of the Terms and Conditions.

The approved installment transaction is automatically deducted from the Cardholder’s available credit limit.

6. How do I compute for my monthly amortization?

Sample computation for Monthly Amortization:

Term	Applied Amount	Factor Rate	Amortization
3	10,000	0.3433333	3,433.33

7. What are the fees and charges that I have to pay?

A non-refundable processing fee of Php200.00 will be charged for all approved applications to be deducted from the EASYCASH PROGRAM proceeds. The said fee will be waived until December 31, 2024.

8. How do I get the proceeds of the EASYCASH Program?

EASYCASH loan proceeds shall be credited to the cardholder’s LANDBANK deposit account.

9. How long is the processing time and approval of the EASY CASH PROGRAM Application?

Processing time and approval will take 3-5 banking days from validation/confirmation of the application.

10. When will I be billed for my first Amortization for the EASY CASH PROGRAM?

The first monthly amortization will be reflected on the next cut-off date once the transaction is posted. Each monthly installment amount forms part of the Minimum Amount Due on cardholder’s Statement of Account.

11. What if I fully settle the EASY CASH loan before its maturity?

Subject to LANDBANK’s approval, credit cardholder at any time may cancel the program or select for early settlement of the remaining balance. Upon such cancellation or early termination, a Pre-Termination Fee of 5% of the remaining balance or Php300 whichever is higher shall be charged to the account. However, the said fee shall be waived until December 31, 2024. Credit cardholder is required to pay LANDBANK the pre-termination fee in addition to the total outstanding principal under the EASYCASH PROGRAM for such early termination or cancellation.

12. What if I fail to fulfill my obligations?

Failure to pay any two (2) monthly EASYCASH PROGRAM amortizations on due date shall constitute default and shall result in the remaining unpaid installments to become due and demandable. Any unpaid amount under this facility shall incur interests and surcharges in accordance with the Terms and Conditions governing the issuance and use of the LANDBANK Credit Card.



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TERMS AND CONDITIONS

1. LANDBANK shall have the absolute and exclusive right to approve or deny the application for the EASYCASH PROGRAM, without justifiable reason/s. In case of denial of the application, LANDBANK is under no obligation to notify the cardholder of the said denial and the reason/s thereof.
2. The applicant acknowledges his/her liability to LANDBANK for the EASYCASH PROGRAM Installment that has been approved and will form part of the applicant's obligation to LANDBANK.
3. Cardholder hereby warrants that all information given to the Bank is true and correct and that LANDBANK is authorized to investigate the information for whatever sources LANDBANK may consider appropriate.
4. The Terms and Conditions governing the issuance and use of the LANDBANK Credit Card are incorporated herein by reference and made an integral part hereof.
5. The CARDHOLDER agrees/permits/consents/authorizes LANDBANK, its subsidiaries and affiliates to do the following: (1) make whatever credit investigations LANDBANK may deem appropriate to ascertain COMPANY/CARDHOLDER's credit standing and financial capacity and capability; (2) request consumer reporting or reference agencies for consumer reports on the card such as COMPANY/CARDHOLDER or LANDBANK Credit Card account information and reports as they may deem fit including, but not limited to, past due or litigation status of the LANDBANK Credit Card account, full payments or settlement of previously reported LANDBANK Credit Card account and other LANDBANK Credit Card account updates to consumer reporting or reference agencies, government regulatory bodies, and to other bank creditors, credit card companies, and financial institutions; (3) submit, disclose, and transfer to any and all credit information service providers of any information relating to COMPANY/CARDHOLDER's basic credit data with LANDBANK as well as any updates or corrections thereof; and (4) disclose credit information data to credit bureaus or credit reference agencies and debt collection agencies in case of default and (5) use or share with third parties the information provided and/or information derived from external sources for conducting surveys, marketing activities or promotional offers of LANDBANK, its subsidiaries and affiliates, and/or to develop and make offers to the CARDHOLDER who may receive through mail, email, or other means of communication. Pursuant to R.A. 9510 (Credit Information System Act), the CARDHOLDER authorizes LANDBANK to disclose the same information to the Bangko Sentral ng Pilipinas (BSP).

Cardholder's Signature over Printed Name/Date