

ADDITIONAL INFORMATION

List of Companies where Depositor is a Director/
Officer/Stockholder with Related Interest
Company Name

List of Companies where Depositor is a Signatory

Company Name

Existing Accounts with LANDBANK

- Savings Current Treasury None
 Time Deposit Trust Credit Card
 Loans Trade With ATM

Existing Accounts with Other Banks

Bank Branch Name Account Type

Relationship to Official of Government/International Organization

Full Name Relationship Position Government Branch/Organization Name

iAccess ENROLLMENT

Request for enrollment iAccess Others (please specify) _____

Account Number	Account Type* Individual (I)/Joint (J)	Account**		Fund Transfer**		Bills Payment
		Own	3rd Party	Source	Destination	
-	-					
-	-					
-	-					

*Indicate (I) if Individual account or (J) if joint account. For joint "and" account, only inquiry services can be enrolled.
**Put a check (✓) mark to whichever is applicable.

Bills Payment (Limited to individual/joint "or" accounts) Note: All enrolled deposit accounts will be activated for Bills Payment feature

Merchant/Agency	Subscriber's Name	Reference Number*

*For verification of your reference number, please present your latest Billing Statement from your merchant.
Note: Please indicate "NOT APPLICABLE" or "NA" for fields with no applicable data and "Nothing Follows" immediately after the last item.

I certify that the above information is true and correct. I hereby consent to the provisions of the Republic Act No. 10173 (Data Privacy Act of 2012).

_____ Signature over Printed Name



VALID IDS AND DOCUMENTS PRESENTED

ID Type _____ ID Number _____

Document Name _____ Document Name _____

ID Type _____ ID Number _____

Document Name _____ Document Name _____

ID Type _____ ID Number _____

Document Name _____ Document Name _____

For US person under Foreign Account Tax Compliance Act (FATCA) Are you a U.S. Person? YES NO

If yes, please provide the following:

U.S. Address: _____ ZIP Code _____

U.S. Phone no.: (Area Code + Telephone number) _____ Length of Stay in the U.S. _____ U.S. TIN _____

I certify that the above information is true and correct. I hereby consent to the provisions of the Republic Act No. 10173 (Data Privacy Act of 2012).



Signature over Printed Name

Validated by:

Approved by:

Signature over Printed Name Date (mm/dd/yyyy)

Signature over Printed Name Date (mm/dd/yyyy)

ACKNOWLEDGMENT SECTION

CTD CARD PASSBOOK CHECKBOOK



Signature over Printed Name

FOR BANK USE ONLY

Approved by:

Released by:

Signature over Printed Name Date (mm/dd/yyyy)

Custodian Date (mm/dd/yyyy)

**LAND BANK OF THE PHILIPPINES
DEPOSIT ACCOUNT TERMS AND CONDITIONS
INDIVIDUAL AND SOLE PROPRIETOR**

The following Terms and Conditions (T&C) shall govern my/our deposit account/s with LANDBANK "LBP" and "Bank" shall refer to LANDBANK. "I," "We," "me," "us," "my," and "our" shall refer to any person who opens an account with LBP. "ATM Card" refers to the Automated Teller Machine (ATM) Card issued by LBP upon request and payment of applicable fees by the person opening an account with LBP.

These T&C shall govern the use of passbook, checkbook, ATM Card, LANDBANK Visa Debit Card (LVDC) and LBP's Digital Banking facilities and services such as iAccess, Mobile Banking, etc. including any and all amendments thereto, and such other rules, regulations, terms and conditions as may be issued by the Bank from time to time.

By signing on the T&C or my/our use of the passbook, checkbook, ATM Card or LVDC and LBP's Digital Banking facilities and services, I/we hereby acknowledge and confirm that I/we have fully read, understood and agreed to be bound by these T&C with respect to my/our deposit account or accounts ("Account" or "Accounts").

1. Account Opening

I/We are free from any legal disabilities when opening an Account.

I/We represent and warrant that I/we am/are the lawful owner/s of the Account and if another person is opening or transacting on my/our behalf, he/she is my/our authorized representative, subject to the submission of the documentary requirements of LBP including **compliance with the minimum customer/depositor information, per BSP and other relevant issuances, and after due verification of my/our identity, signature, and other pertinent details.** I/We agree to hold LBP free from any and all damages and liabilities that may arise from any fraudulent transaction in the account or fraudulent account opened in my/our name.

The Account shall be governed by the present and future rules and regulations of LBP, the Philippine Clearing House Corporation (PCHC), the Anti-Money Laundering Council, the Bangko Sentral ng Pilipinas (BSP), and the applicable laws of the Philippines, as may be amended from time to time.

I/We hold LBP free from any and all damages and liabilities in complying with the requirements of the law, including the reporting requirement to authorized agencies.

2. Joint "AND" Account

By opening a joint "and" account, we warrant that we jointly own the account. Upon withdrawal, **all** of our signatures are required in the withdrawal slip.

Upon the death of one of us, the share of the deceased co-depositor may be withdrawn by the legal heir/representative jointly with the surviving depositor, subject to the requirements of the law and that of the Bank.

3. Joint "OR" Account

By opening a joint "or" account, we warrant that we jointly own the Account and the Bank recognizes the existence of a survivorship agreement between us. **Either one of us** may encumber, pledge or even withdraw the entire deposit without the knowledge, consent and signature of the other.

Upon the death of one of us, the surviving co-depositor may withdraw the balance of the deposit subject to the requirements of the law and that of the Bank.

4. Passbook

Where the Account is Passbook-based, I/we agree that nothing shall be written therein which are not authorized by LBP. LBP shall not be responsible for any sum recorded therein without LBP's authorization. In the event of any discrepancy between the entries in the Passbook and the LBP's records, the latter shall prevail.

The Passbook is not assignable or transferable. The Bank shall have the right to presume that the presenter of the Passbook is my/our duly authorized representative/s. I/We acknowledge that LBP possesses no obligation to indemnify me/us for unauthorized payments made on the Account prior to LBP's receipt of notice of its loss.

Loss or destroyed passbooks may be replaced by LBP upon prior payment of applicable fees and compliance with its documentary requirements.

5. Deposits

The Bank may credit to my/our Account any

cash and check deposit upon presentation of duly accomplished deposit slip and only after its proper verification. Checks shall be accepted for deposit on collection basis and may be withdrawn only when cleared through the clearing house.

In receiving items for deposit, LBP's obligation shall only be that of a collecting agent and LBP assumes no responsibility beyond the necessary diligence in selecting correspondents. Until such time an actual payment shall have come to its possession, LBP reserves the right to charge back the Account for any amount previously credited. This reservation shall also apply to checks drawn on LBP which are not paid because of insufficiency of funds, forgery, unauthorized overdraft, stoppage or any other reason.

Whenever improper or erroneous credit is made on the Account, LBP shall, without prior notice and regardless of the intervening time that has elapsed be authorized to debit back any item previously credited.

6. Interbranch Deposit

Interbranch deposit is allowed subject to LBP's existing policy.

7. Withdrawals

Withdrawals from the Account shall only be allowed by LBP upon presentation of a duly accomplished withdrawal slip and, where the Account is Passbook-based, the Passbook.

I/We agree that only checks/withdrawal slips containing signatures in ink or other means of writing with a character of permanence which can be verified by LBP shall be honored.

8. Interbranch Withdrawal

Interbranch withdrawal is allowed subject to LBP's existing policy.

9. Dormant Account

The Account shall be considered DORMANT when it becomes inactive (no deposits or withdrawals) for a period of two (2) years for Savings Account and one (1) year for Current Account.

The Bank shall impose a monthly service charge on dormant account if the balance falls below the required minimum balance, and shall collect the monthly dormancy fee on the 5th year from the date of last financial transaction.

The Account may further be reported to the Treasurer of the Philippines as an unclaimed balance under the Unclaimed Balances Law (Republic Act No. 3936, as amended) where it becomes inactive for ten (10) consecutive years. For the avoidance of doubt, accounts subject to rollover (such as time deposit or HYSA) may be considered inactive for purposes of the Unclaimed Balances Law even in cases where a previous authority to have it automatically rolled over was issued to LBP for as long as no deposits or withdrawals have been made at the instance of the Depositor (other than through the previous authority issued to LBP to effect automatic rollover).

10. Assignment of Account

The assignment of the Account or any amount therein shall be subject to the prior consent of LBP. LBP reserves the right to impose conditions for its consent as may be reasonable under the circumstances.

11. Lien on the Account

LBP shall have a lien and authority to debit from my/our Account for the satisfaction of any obligation owed by me/us due to LBP, its subsidiaries and affiliates (including but not limited to any applicable service charges, fees, and penalties) without prior written notice.

12. Interest Rate

Subject to applicable withholding taxes, the Account shall earn interest at such rate which LBP may compute based on the daily balance (provided the account meets the required daily balance) multiplied by the daily interest factor. LBP may, from time to time, amend the applicable interest rate without prior notice. The computation of interest and schedule of its crediting are in the Deposit Account Information and are accessible through LBP Branches and the LBP official website (<https://landbank.com/>). The Account shall not be entitled to interest where it is closed prior to an interest crediting date.

13. Fees and Charges

I/We acknowledge that **all LBP's** services are subject to conditions, fees and applicable charges within legal and regulatory limits. Standard fees and charges will apply to services and features and are accessible through LBP Branches and the LBP official website (<https://landbank.com/>), as applicable.

LBP may impose, from time to time, new service charges, and other related maintenance charges on its products, services and channels within legal and

regulatory limits, which shall be published in LBP Branches and in LBP official website (<https://landbank.com/>). Further, LBP shall notify its customers in case there will be changes in its fees and charges.

I/We acknowledge that continuous utilization of LBP Accounts/services confirms my/our acceptance of the aforementioned fees and charges without reservation.

14. Current Account

I/We accede to the electronic clearing of checks and hereby waive the presentation for payment of the original to LBP.

Whenever the Account is mishandled as when the same is overdrawn or whenever an amount is withdrawn in excess of the required minimum balance, I/we obligate to pay LBP the debit balance appearing, if any, in the Account and/or LBP's applicable service charges. I/We further authorize LBP to close the Account when mishandled and to report the fact of said closure and the reason thereof with the Banker's Association of the Philippines or any central monitoring entity or body.

15. Stop Payment Orders on Current Account

Stop payment orders may only be honored when filed under such form and manner as may be prescribed by LBP and before LBP's certification, acceptance or payment of the check sought for stop payment.

Notwithstanding the timely filing of the stop payment order, I/we agree to hold LBP free and harmless from whatever liability that may arise when it honors the same.

I/We also agree that after the expiration of six (6) months from the date of stop payment of check, the request for stop payment shall be considered cancelled and should there be any fee occasioned by the stop payment, the same shall be charged by LBP against my/our Account.

16. Statement of Account

I/We acknowledge that a Statement of Account (SOA) can be accessed via digital banking channels, or provided to me via email.

The SOA shall be considered correct should LBP not receive any written notice to the contrary within ten (10) calendar days after my/our receipt thereof and any claim against LBP shall be considered waived.

17. Updating of Account

I/We shall promptly notify LBP in writing of any change in official mailing/email address, contact number/s or source of funds whenever necessary, and shall personally fill out a new Specimen Signature Card as may be required by LBP.

18. Anti-Money Laundering

I/We warrant that the funds deposited are not proceeds of any criminal or illegal activity. The Bank reserves the right to close my/our Account without prior notice or consent if there is reasonable ground to believe that the funds are proceeds of a criminal or other illegal activity.

I/We hold LBP, its officers and employees free and harmless from whatever liability that may arise should I/we and/or the Account be made subject to the applicable provisions of the Anti-Money Laundering Law, as amended, such as but not limited to transaction reporting, investigation, prosecution, asset preservation and/or forfeiture by applicable government authority, as the case may be.

I/We hereby agree to hold LBP free and harmless from any and all damages and liabilities arising from technical errors committed by LBP in the processing of transactions except if the same is due to the gross negligence of LBP or any of its employees.

19. Deposit Insurance

My/Our Account or Accounts shall be insured against such risks and to such extent as may be prescribed under the applicable PDIC laws, rules and regulations, and any and all amendments thereof that may be issued in the future.

20. General/Special Power of Attorney

I/We agree to comply with the requirements of LBP in the acceptance of special and general powers of attorney or written authorizations issued in favor of other persons to act in my/our behalf.

21. Closing of Account

I/We acknowledge that LBP has the right to close the account at its sole discretion, at any time if the Account is without any outstanding balance, **or that the depositor turns out to be a fictitious/false individual, the deposit is used for fraudulent purposes, or for any reason that LBP deems necessary to protect its interest.** Notice of the closure of the account shall be sent to the customer.

22. Customer Care Support

LBP can be reached through the following facilities/channels on your concerns and complaints regarding

your accounts:

1. LBP Website via www.landbank.com;
2. 24/7 LBP Customer Service; and
3. LBP Branches.

For immediate concerns, you may call our 24/7 LBP Customer Care Hotline for NCR (02) 8405-7000 or PLDT toll free 1-800-10-405-7000 or email at customercare@landbank.com.

I/We acknowledge that LBP reserves the right to request for necessary information to be used for the investigation and resolution of reported requests and complaints. LBP shall provide me/us with the prescribed turn-around-time to resolve the complaint.

I/We acknowledge that LBP may, from time to time, change the official facilities and channels where I/we can file my/our requests and complaints.

LBP is also regulated by BSP, with contact number (02) 8708-7087 and email address consumeraffairs@bsp.gov.ph, BSP Webchat: <http://www.bsp.gov.ph/> SMS: 021582277 (for Globe subscribers only), and BSP Facebook: <https://www.facebook.com/BangkoSentralngPilipinas>.

23. Miscellaneous

I/We attest that the information provided herein are true, correct and voluntarily given. LBP is authorized to give information on the Account to appropriate agencies in case of questionable implementation thereof, and represent and warrant that the opening of the Account and all transactions made thereon are not in violation thereof. I/We acknowledge that LBP is duly bound to comply with certain requirements under the law such as records management, reportorial requirements, disclosure of certain information about the Account and transactions pertaining thereto, and in connection therewith, hereby holds LBP free and harmless from any and all liabilities, claims and/or damages that may arise therefrom.

I/We hereby authorize LBP, a banking institution duly organized and existing under and by virtue of the Provision of RA 3844, as amended, with principal office at the LBP Plaza, 1598 M.H. del Pilar St. cor. Dr. J. Quintos St. Malate, Metro Manila, Philippines to inquire and make verification with any bank, financial or lending institution whether juridical or otherwise as to the state and condition of any and all kinds of accounts I/we keep and maintain with any or all of them, and I/we hereby waive my/our rights to the secrecy thereof.

ADDITIONAL T&C FOR LANDBANK ATM ACCOUNT

I/We agree that the LBP ATM Account is a "cardless" account, except LANDBANK PISO, and an ATM card shall only be issued upon my/our request and upon prior payment of applicable fees and compliance with its documentary requirements.

When the ATM Account is issued with card, I/We acknowledge that despite payment of applicable fees, the LBP ATM Card is and shall remain the property of the LBP, and is subject to revocation and/or repossession by LBP upon notice for violation of any of the T&C stated herein and for any other reason/s, which in the opinion of LBP, would prejudice my/our or LBP's interests arising from the continued use of the ATM Card. I/We agree to return the Card to LBP upon its request. I/We further agree that LBP may cause the ATM to retain the Card automatically at any time and without notice to me/us.

1. Personal Identification Number (PIN) Maintenance
My/Our PIN is/are strictly confidential and under no circumstances be disclosed to any person. All ATM transactions shall be made personally by me/us. Representatives are not allowed to transact on my/our LBP ATM account.

In case I/we forget my/our PIN, I/we may request for a replacement from any LBP Branch. If, however, I/we believe that my/our PIN/ATM Card has been compromised, I/we should immediately report to any LBP Branch or Customer Care Help Desk No. (02) 8-405-7000 (for Metro Manila and 1-800-10-4057000 (for Provincial Toll Free) for tagging of the account and request for replacement of my/our PIN/ATM Card subject to fees.

I/We agree to hold LBP and its officers and employees free and harmless from any and all liabilities, claims, and demands of whatever nature in connection with or arising from any unauthorized use of the ATM Card and/or disclosure of my/our PIN to any person.

2. Confirmed Loss/Stolen ATM Card

When the ATM Account is issued with card, I/We should immediately report the loss or theft of my/our ATM Card and request LBP the immediate blocking of the said ATM Card at any LBP Branch or its Customer Care Help desk

