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Skip the lines. Skip the trips.  
Pay your **Meralco** **BILLS** with convenience.



**ABF Enrollment Form** (Email to PNBCreditCards@pnb.com.ph)

**Cardholder's Name:**

First Name  Middle Name  Last Name

**Card Number:**

**Card Expiry Date:**

/  /

**Birth Date:**

MM DD YYYY

**Contact Details:**

Home  Office  Mobile

**BILLING DETAILS:** Please enroll the following residential/individual accounts to PNB Credit Card's Automated Billing Facility service:

<input type="text"/> Subscriber's Name	<input type="text"/> Subscriber's Name
<input type="text"/> Service ID Number	<input type="text"/> Service ID Number
<input type="text"/> Subscriber's Name	<input type="text"/> Subscriber's Name
<input type="text"/> Service ID Number	<input type="text"/> Service ID Number

**AUTOMATED BILLING FACILITY (ABF) TERMS AND CONDITIONS:**

- Philippine National Bank ("PNB") shall have the absolute and exclusive right to approve or reject the Bills Payment enrollment. Cardholder shall not hold PNB liable for any damage, loss or liability that the cardholder might suffer directly or indirectly by reason of such decline, rejection or cancellation.
- PNB Automated Billing Facility ("ABF") is a payment facility wherein enrolled Cardholder's monthly utility bills are settled automatically through their PNB Credit Card/s.
- Cardholders may enroll account from any accredited Merchant Partner under the PNB ABF Program.
- Cardholders should send an enrollment form via email (PNBCreditCards@pnb.com.ph). Cardholder is required to submit to PNB the completely filled out enrollment form, a copy of the latest utility bill and a copy of his/her valid ID. Request will be processed within a maximum of seven (7) banking days.
- ABF transactions shall NOT earn reward points.
- Once enrollment is approved, the Cardholder authorizes PNB to automatically charge the total amount of the bill/s to their enrolled PNB credit cards.
- PNB shall advance the payment of the corresponding approved amount of the Cardholder's utility bills directly to the Merchant Partner. In case PNB rejects the Bills Payment transaction due to over credit limit, overdue balance, delinquent account or suspension by the Merchant Partner and/or PNB, the cardholder shall have full responsibility in paying the corresponding amount of his bills directly to Merchant Partner.
- Two (2) consecutive incidences of bill payment declines or three (3) unjustified bill disputes in a span of one (1) year shall result to automatic cancellation of the bills payment enrollment.
- For any discrepancies/disputes that may arise, the Cardholder shall refer this matter directly to the Merchant Partner. PNB shall not be liable for any dispute on billings, provided that the amount posted in the cardholder's account is the same as that indicated in the billing information provided by the Merchant Partner.
- In case of cancellation of enrollment, the Cardholder should inform PNB in writing. Such notification shall be effective within 7 banking days from receipt thereof.
- The monthly bills payment transactions shall form part of the Total amount due in the PNB credit card statement. Should the Cardholder choose to pay only a portion or the minimum amount due, the unpaid portion shall be subject to the regular finance charges.
- Cardholder acknowledges his/her liability to PNB for the monthly utility transaction that has been approved and will form part of the cardholder's obligation to PNB.
- In case of lost/stolen/renewed/replaced cards, cardholder is required to submit to PNB the completely filled out ABF enrollment form for re-enrollment.
- The terms and conditions governing issuance and use of PNB credit cards are incorporated herein by reference and made integral part thereof.

To: Philippine National Bank

I, the Undersigned, being a Philippine National Bank credit cardholder, with the card number written above, wish to enroll in your Automated Billing Facility (ABF) Program and hereby give you authority to debit the following monthly bill(s) to my credit card account. Should my credit card limit be inadequate to pay for the bill(s), or Philippine National Bank is unable to pay them for any reasons, the following companies shall have recourse to collect directly from me, and shall have the authority to immediately disconnect my account. I also understand my responsibility to inform the said companies for any update on my information below.

All other conditions of Philippine National Bank Credit Card shall continue to apply. This agreement shall be valid until I cancel it myself in writing to Philippine National Bank.

By signing hereto, I confirm that I have read, understood and agreed to the Terms and Conditions governing Philippine National Bank Credit Card's Automated Billing Facility (ABF) Program.

\_\_\_\_\_  
Cardholder's Signature

\_\_\_\_\_  
Date

Contact (+632) 8818 9818 or pnbcreditcards@pnb.com.ph, or visit www.pnbcards.com.ph for more details.

**For Bank Use Only**

Maintained by: \_\_\_\_\_

Date Received: \_\_\_\_\_

Checked by: \_\_\_\_\_