

PNB Prepaid Cards Terms and 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 Master-card 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 Machines (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 withdrawal from any of the Bank’s Branches using the Bank’s withdrawal slip. Over-the-counter 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 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 at 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 bank’s ATM, or (d) PNB Digital Application, subject to service fees and charges.

h. **Others.** The Bank may include additional features of the Card from time to time which will take effect after notice or publication.

Signature over Printed Name / Lagda sa ibabaw ng Pangalan

Date / Araw ng Paglagda

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The Cardholder acknowledges and understands that some CardFeatures offered or available to the Card may vary from card- holder to cardholder, depending on the availability of the facilityor 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 branchpersonnel. 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 advisedto 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 shall be responsible for the security of his/her Card at all times.

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 isadvised to check the balance of the Card by inquiring via PNB or BancNet ATMs, or PNB CAMs. 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 responsiblefor all amounts charged against the Card Value for transactionsmade within the Philippines, overseas, or online. The Bank reserves the right to impose fees and charges within the limitsallowed 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. Taxes are subject to amendments, modifications, and changes based on pertinent laws and applicable regulations.

All transaction 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 Bankon the converted amount.

8. Reports. The Cardholder may request for a report on the trans-actions 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 theCardholder through phone and/or temporarily suspend the Cardprivileges 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 usedfor unlawful or illegal transactions, or may be in the possessionof an unauthorized person. The Cardholder agrees not to hold the Bank, its subsidiaries, affiliates, officers, employees, agents, partners, or representative liable for the suspension or cancellation of the Card based on the foregoing reasons.

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 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 forty-five (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 bythe 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 Cardholderfor any transaction. Defective Cards must be returned to any PNB Branch or where it was 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 Cardat his/her own expense. Cardholder may request the Branch tottransfer remaining funds of the old Prepaid Card to the newly purchased card.

Notwithstanding the foregoing provisions, the Bank, in itsdiscretion, may opt not to replace the damaged Card if replacing the Card will prove prejudicial to the interest of the Bank or theCardholder.

12. Unclaimed Cards. Personalized Cards may be claimed by thenamed Cardholder within sixty (60) days from the time of delivery of the Personalized Card to the branches and upon noticeto the named Cardholder. Any unclaimed card/s shall be destroyed by the Bank after the given period for securityreasons. The Cardholder hereby recognizes the Bank's right tocancel 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 surrenderedby the Cardholder to the Bank; (b) the Card is lost or damagedand 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.

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The Cardholder 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 the foregoing actions taken by the Bank.

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 (Php 20.00) per month. 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 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 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;
and
- 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.

The Cardholder shall indemnify and hold the Bank, its directors, officers, employees, authorized representatives, its subsidiaries and affiliates and third-party service providers, as well as the directors, officers, employees of its authorized representatives, subsidiaries and affiliates, and third party service providers, free and harmless from any claim, damage or liability of whatever kind and nature that may arise in connection with the collection, storage, use, processing, verification, gathering, transfer, consolidation, disclosure or sharing of any information provided relative to the foregoing purposes. This authorization and consent shall be valid and effective until the expiration of the retention limit set by laws and regulations.

For further information, the Cardholder may access the Bank's Data Privacy Statement at www.pnb.com.ph or email the Bank's Data Protection Officer at pnbppo@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. PNB, its stockholders, directors, officers, employees, partners, and agents, subsidiaries, affiliates, shall be 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, equipment shutdown for repair and maintenance, occurrence of off-line conditions and/or errors, and other similar circumstances or incidents, provided the same did not arise from fault, misfeasance or negligence of PNB; (vii) unauthorized access to or theft, alteration, loss or destruction of the data, programs, information, network or systems through accident, fraudulent means or any other method by third parties with no fault on the part of PNB; or (viii) such other causes similar or analogous to the foregoing.

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.

PNB shall not be liable for any loss, inconvenience, or expense from the non-acceptance of the Card by any merchant, bank, financial institution, or person for any reason, or the inability of the Cardholder to transact when the ATM/CAM/POS/Bank's system is offline.

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 (including costs on a full indemnity basis) 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, or by PNB enforcing any of the terms and conditions herein or preventing any breach thereof caused by the Cardholder.

The Cardholder agrees that by entering his/her PIN, this shall serve as authorization for a transaction. The Bank shall not have any obligation to verify the authenticity of any instruction received from the Cardholder.

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.

The Cardholder holds the Bank free and harmless from any and all responsibility and liability for interception, transmission, non-receipt of data, alteration, unauthorized access and/or misuse of any information and for any resultant breach of confidentiality, errors, delays arising from system failures, disruptions, and other similar events, provided the same did not arise from the fault, misfeasance or negligence of the Bank.

PNB is not responsible for malfunctions in communication facilities not under PNB's control that may affect the accuracy and timeliness of the instructions/transactions related to the Card. PNB is not responsible for any losses or delays in transmission/transactions arising out of the use of any internet service provider providing connection to the internet or caused by any browser software. PNB does not guarantee the timely delivery or accuracy of a message or communication sent through the internet, electronic mail, or SMS.

PNB shall be free and harmless 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

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 earning 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 establishment. 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,

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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, the Card or any Card transaction with notice ninety (90) 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 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) 8573 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 ten (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, and 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.

PNB is regulated by the Bangko Sentral ng Pilipinas
<https://www.bsp.gov.ph>

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1. **Ang Card.** Ang Card ay isang prepaid electronic stored-valueCard 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 nananatiling pagmamay-ari ng PNB at ang paggamit nito ay naaayon dapat sa Terms and Conditions. Ang Bangko ay may karapatan na bawiin o kanselahin ang paggamitng Card sa anumang oras na may paglabag sa mga alituntunin atkundi syong nakasaad dito, na sa opinyon ng Bangko ay maaring kumiling sa interes ng Bangko o ng Cardholder mula sa patuloy na paggamit ng Card. Ang Cardholder ay sumasangayon na ibalik ang Card sa mga pagkakataong kailanganin ito bawiin ng Bangko.

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 samga 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 magtanggag ng mga katangian ng Card kung nararapat.

2. **Cardholder.** Ang Cardholder ay ang kinikilalang awtorisadong gumagamit ng Card, batay sa lagda na nasa likod ng Card at/ong pangalan na nakasaad sa harap ng Personalized Card.

3. **Account Opening and Maintenance.** Ang Cardholder ay kinakailangan na mag-bukas ng account (ang “Account”) at i-maintain na alinsunod sa lahat ng account opening/maintenance requirements, katulad ng ngunit hindi limitado sa, pagsu- mite ng account opening forms at iba pang dokumento na hihingi 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 nang Bangko, ang Card ay mayroon o nagtataglay nang lahat ng mga sumusunod na katangian:

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 PHP 100,000 (ang “Limit”). Ang 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 sapamamagitan 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 magrequest sapinakamalapit na PNB Branch sa pamamagitan ng pag-fill out ng transaction slip.

b. Lokal o Internasyonal na Cash Withdrawal. Maaaring magwithdraw ng pera ang Cardholder sa pamamagitan ng mga PNB ATMs, Bancnet ATMs, at mga internasyunal Mastercard ATMs o sa Over-the-Counter Withdrawal sa alinmang Branches ng Bangko gamit ang withdrawal slip. Ang Over-the-Counter withdrawals ay dapat isagawa ng Cardholder na may karapatang 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 magpasang 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 magcheck ng balanse ang 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.

h. Others. Ang Bangko ay maaaring magdagdag ng iba pang mga katangian ng Card pero ito ay magiging epektibo mataposito ipagbigay-alam o publication.

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

5. **Bisa at Aktibasyon.** Ang Card ay maaaring magamit mula sa unang top-up ng Cardholder o ng alinmang mga awtorisadong issuer ng Bangko, at ito ay may bisa hanggang sa nakasaad na expiry period, maliban lamang kung ito ay

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nakansela o bawiin ng Bangko alinsunod sa mga kadahilanang nakasaad dito. Kapag natanggap na ang Personal Identification Number (PIN) Mailer, dapat baguhin ng Cardholder ang PIN gamit ang PNB ATM. Umaayon ang Cardholder na ilihim ang PIN at hindi dapat ipaalam ito sa kahit kaninuman. Naiintindihan ng Cardholder na ang PIN ay dapat mapanatiling ligtas kasama na ang pagtandanito sa memorya. Ang Cardholder ay sumasangayon na lagdaanang Card matapos itong makuha at pangalagaan ang Card kagaya ng salapi. Ang Cardholder ay responsable sa seguridad ng kanyang Card sa anumang oras.

6. Halaga ng Card. Ang halaga ng Card ay maaari lamang maipalit sa halagang nakalagay dito at hindi ito kumikita ng interes. Kung naaangkop, ang mga reward at anumang katuladna incentive ay hindi maaaring ipagpalit sa salapi. Hindi rin maaaring bilhin ang Card sa halagang may diskuwento. Pinapayuhan ang Cardholder na alamin ang balanse ng Card sa pamamagitan alinmang PNB/BancNet/MasterCard ATM o PNB CAM. Maaaring patawan ng kaukulang service charge ang Cardholderkung siya ay gumamit ng ATM ng ibang bangko. Hindi nangan-gailangan ng minimum maintaining balance ng Card.

7. Bayad, singil, at buwis. Ang Cardholder ang may pananagutan sa mga bayarin na maaaring ibawas sa halaga na nasa Card at nagbibigay siya ng pahintulot sa Bangko na ibawas sakanyang Card ang mga pambayad sa buwis o iba pang mga bayarin, kung mayroon man. Ang mga buwis at halaga ng babayaran ay maaaring magbago depende sa mga batas at regulasyon batay sa pagpapanatili, pangangasiwa, at operasyon ng Card at ng halaga ng Card. Ang mga karagdagang buwis ay maaaring ipataw sa Card alinsunod sa patakaran ng pamahalaan, batas, at iba pang regulasyon. May karapatang maningil ang Bangko ng bayad para sa serbisyo nito ayon sa mga itinakdangpanuntunan ng batas o ng kaukulang regulasyon kaugnay ng paggamit, pagpapanatili, pangangasiwa, o operasyon ng Card at/o Card Value. May mga karampatang buwis na maaaring ipataw sa Card para tugunan ang awtoridad ng pamahalaan, mga batas, at mga regulasyon, at maaaring magbago ang buwis o halaga nito alinsunod sa mga naaayon na batas at mga regulasyon. Lahat ng mga transaksyon o halagang ipinapataw na bayarin sa paggamit ng foreign currency ay awtomatikong ipapalit ang nasabing halaga sa Philippine Peso sa petsa ng transaksyon, gamit ang umiiral na exchange rate naginagamit ng card network Mastercard. Maaring magkaroon ng karagdagang service fee, assessment fee, at iba pang mga bayarin para sa mga transaksyongbinanggit, na ipapataw ng Bangko sa halagang ipinalit.

8. Mga Report. Ang Cardholder ay maaaring humingi ng reporttungkol sa mga transaksyong nagawa gamit ang Card sa kanyang Branch of Account.

9. Mga Kahina-Hinalang Transaksyon. Kung sakaling may matuklasang mga kahinahinalang transaksyon o aktibidad sa Card, maaaring tiyakin ng Bangko sa Cardholder ang mga ito sapamamagitan ng pagtawag sa telepono. Ang pagsuspindi o Pagkansela ng Card ay maaaring gawin ng Bangko kung may rason ito at pinaniniwalaang nagagamit sa panloloko, sa mga ilegal na gawain, o ginagamit ng mga hindi awtorisadong tao. Walang obligasyon ang Bangko na ipagbigay-alam sa Cardholder ang suspensyon o ang kanselasyon ng Card. Sumasang-ayon ang Cardholder na walang pananagutan ang Bangko o ang mgasangay, kaanib, opisyal, empleyado, ahente, partner, o kalihimnito, sakaling masuspindi o makansela ang Card dahil sa mga ibinigay na rason dito.

10. Pagkawala ng Card/Pagkalimot ng PIN. Sa pagkakataongmawala o manakaw ang Card, o kaya'y makalimutan o mawalaang pagkasikreto ng PIN, kailangang maipagbigay-alam agad ng Cardholder ang insidente sa kanyang branch ng Bangko, o kaya'y itawag sa PNB hotline number (+632)8573-8888 para maireport ang nangyari. Matapos ma-i-report sa Bangko na ang Card ay nawala, nanakaw, o nakalimutan ang PIN, agad iba-blockang Card upang maiwasan ang pagpasok o pagkumpleto ng anumang transaksyon. Anumang halaga na mabawas sa Card bago maipagbigay-alam ang mga nabanggit na insidente ay nangangahulugang transaksyon ito ng Cardholder. Sumasang-ayon ang Cardholder na maaari niyang makuha ang anumang halagang naiwan sa kanyang Card matapos lamang ang apatnapu't limang (45) araw ng pagbabangko mula sa araw ng pagtanggap ng Bangko ng notaryadong Sinumpaang Salaysay ng Pagkawala (Affidavit of Loss of Stolen Card). Ang naiwang halaga ay maaari lamang makuha sa pamamagitan ng paglipat ng balanse sa bagong biling Card.

11. Pagpalit ng Sirang Card. Papalitan lamang ng Bangko ang mga may-sirang Card (i.e. sirang chip, sirang magnetic stripe, sirang signature panel, etc.) nang walang bayad kung ito ay hindi pa nagagamit sa kahit anong matagumpay na transaksyon. Ang mga may sirang Card ay dapat na ipapalit kung saan ito nabilinang walang bayad. Ang lahat ng mga may sirang Card ay dapatna ibalik sa PNB Branch o kung saan ito nabili.

Kung ang Card ay nasira dahil sa alinmang mga rason (i.e. ATMcapture, nasira dahil sa maling paggamit at pagtago, etc.) ang Cardholder ay dapat bumili na ng bagong Card sa sarili niyanggastos.

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.

12. Unclaimed Cards. Ito ay ang mga Personalized Card na naibigay na sa mga branch ng Bangko ngunit hindi pa nakukuha ng mga Cardholder. Ang mga Personalized Cards ay maaaringmakuha sa loob ng Animnapung (60) araw mula nang ito ay maipadala sa mga sangay ng Bangko. Ang lahat ng UnclaimedCards ay sisirain para sa kadahilanang pangseguridad. SinumangCardholder na hindi makakakuha ng Card sa loob ng nakasaadna panahon ay kinakailangang bumili na ng bagong Card.

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13. Pagkansela ng Card. Ang Card ay maaaring makansela dahil sa mga sumusunod na pangyayari: (a) Pagbalik ng Card sa Bangko ng Cardholder; (b) Pagkawala o Pagkasira ng Card at hindi pagpalit ng Cardholder sa nawala o nasirang Card; (c) Napag-alaman ng Bangko na ang naibigay na Card ay may motibong manlinlang, o ito ay ninakaw, o ito ay pinakialaman ng hindiawtorisadong tao; (d) ang Cardholder ay mayroong Global Filipino Card/Cash Card at ang combined card top-up sa lahat ng Card ay sumobra sa Top-up Limit at/o ang Shared Top-up Limit, o (e) Pagnanais ng Bangko na kanselahin ang Card.

Kinikilala ng Cardholder ang karapatan ng Bangko na kanselahin ang Card o anumang mga transaksyon, sa kahit na anong dahilang ibinigay sa naunang pamagat. Pumapayag ang Cardholderna panatilihin ng mga transaksyon sa kahit anong pananagutan ang Bangko, o sangay, kaanib, kasapi, opisyal, empleyado, partner, ahente, kinatawan nito, na maaaring magmula sa kahit anong pagkawala o pagkasira na nangyari sa Card dahil sa mga dahilang nabanggit.

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. Kapag naging inactive ang Card, may karapatan ang Bangko na magpataw ng inactivity fee na nagkakahalagang Twenty Pesos (Php 20.00) sa bawat buwan na ito ay inactive hanggang sa maubosang laman ng Card at 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 na aktibo sa oras na may ginawang transaksyon ang Cardholder (mali-ban sa balance inquiry).

15. Sobrang Pagcredit, Maling Pagcredit, Hindi Magkadebit, atbp. Sa mga pangyayaring sumobra sa pagcredit, maling pagcredit, hindi nakapagcredit, maling pagdebit, misposting, o anumang pagkakamali sa transaksyon ng kahit anong halaga (na ngayon irefer bilang "Halagang utang kay PNB") sa account ni Cardholder na lumalabas sa libro ng bangko, at sa anumang dahilan tulad ng, ngunit hindi limitado sa, pagkakamali sa Sistema o sa kominasyon, ang Cardholder ay ibabalik kaagad sa bangko lahat ng halaga na hindi kailangan ng paunang abiso, at lahat ng bayarin at pinsala na natamo ni Bangko, tulad ng interasa loan rate ng bangko base sa halaga na due kay PNB, enforcement ng karapatan na bawiin at kumolekta ng halagang utang kay PNB. Dahil dito, ang Cardholder ay nagbibigay ng awtoridad ang PNB at ang kanyang mga kinatawan na magdebit ng halagang account hanggang sa halagang utang kay PNB na walang kasalanan o liabilidad. Ito ay walang prejudice sa karapatan ng bangko na mabawi at ikolekta ang kabuuan ng halagang utang kay PNB, kung sakali na ang account ni Cardholder ay di maaaring i-debit sa anumang rason tulad ng, ngunit hindi limitado sa pagkukulang sa balanse, at sa paggamit ng bangko ng legal na proseso na sa ilalim ng batas at sa kasunduan na ito tulad ng, pero hindi limitado sa pagcancel o suspensyon ng relevant na account, cibil, kriminal, at/o administratibo na remedy.

16. Impormasyon patungkol sa Cardholder at Pag-update. Nakasaad sa batas ng Pilipinas at sa mga patakaran ng BSP nakinakilangang kunin, patunayan, at i-record ang impormasyon patungkol sa bawat kliyente ng Bangko. Alinsunod dito, mahal-agang maibigay ng Cardholder ang mga sumusunod: pangalan, address, araw ng kapanganakan, at iba pang mahahalagang 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, makapagbigay-alam, at magamit ng PNB ang mga impormasyon tungkol sa Personal at/o Card ng Cardholder (na patungkol sa bata 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 credit relationships, sa mga sumusunod kadahilanan:

- a). Siguraduhin ang pagkatao ng Cardholder atisagawa 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). Magrequest, ipagbigay-alam, magsubmit, magbigay, o makipagpalit ng Cardholder's credit history o impormasyon ng account sa awtorisadong hani ng gobyerno, credit bureaus, financial institutions, merchant partners at third-party content providers;
- 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 magassign o magtransfer, buo o bahagya, ng alinman sa karapatan, obligasyon, liabilities, at mga sanhi ng aksyon, nasasalat o di nasasalat sa ikatlong partido,

Ang Cardholder ay dapat protektahan ang Bangko, ang mga directors, officers, empleyado, authorized representatives, ang mga subsidiaries at affiliates, third party service providers mula sa damage o liability ng anumang uri o nature na maaring magmula sa collection, storage, use, processing, verification, gathering, transfer, consolidation, disclosure o sharing ng impormasyon na alinsunod sa nailathalang layunin. Ang authorization at consent na ito ay wasto at epektibo hanggang sa expiration ng batas at regulasyon.

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- 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 anumang atlahat ng mga susog, patakaran at panuntunan na ipinatutupadalinsunod dito. Ang Card ay sumusunod sa BSP Circular No. 649, Serye 2009 tungkol sa pagpapalabas at pagpapalakad ngelectronic 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, aynapapailalim sa mga patakaran at regulasyon ng BancNet at Mastercard/Cirrus at iba pang kaugnay na network kung nararapat.
- 20. Limitasyon ng Pananagutan.** Ang pananagutan ng Bangko sa anumang pagkawala o pinsala bunga ng paggamit ng Card ay hindi hihigit sa Php 20,000.00 o sa aktuwal na napatunayang halaga na nawala, alinman ang mas mababa.

Ang PNB, at ang kanyang mga stockholder, direktor, opisyal, empleyado, partner, at ahente, mga sangay at kaanib, ay walanganumang pananagutan kung sakaling naantala o nabigo o hindinatuloy 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 pangyayari, tulad ng, pero hindi limitado sa, mga sumusunod: bagyo, sunog, lindol, baha, kaguluhan, welga, digmaan, o mga pangyayaring hindi kontrolado ng PNB; (vi) teknikal o mekanikal na pagkaanta-la, sirang computer, naantala o nasirang pasilidad na pangkomunikasyon o elektrikal, nasirang kagamitan, off-line, kamalian o ibapang pangyayari na katulad ng mga nabanggit; (vii) ang hindipinahihintulutang 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; o (viii) ibang mga dahilan na katulad ng mga nauunang halimbawa.

Ang PNB ay hindi mananagot sa kahit na anong depekto sa mgabagay na binili gamit ang Card o ano mang 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.

Ang PNB ay hindi mananagot sa anumang kawalan, abala, o gastos sanhi ng hindi pagtanggap sa Card ng mangangalakal o merchant, bangko, anumang pinansiyal na institusyon, o ibang tao sa anumang dahilan, o sa pagkawala ng kakayahang magamit ang Card kapag ang ATM/CAM/POS/System ay offline.

Ang Cardholder ay sadyang may lubos na pananagutan sa lahat ng mga transaksyong gamit ang kanyang Card, alam man niya o hindi ito, o may basbas man niya o wala. Hindi pananagutin ng Cardholder ang PNB sa kahit anumang o sa lahat ng mga pinsala, kawalan, gastos (kasama ang gastos sapangkabuuang bayad pinsala) at gastos mula sa PNB at/o sa ibang tao sa dahilang paglabag o hindi pagsunod ng Cardholder sa mga alitun- tunin at kundisyon dito, o sa pagpapatupad ng PNB ng mga alituntunin dito o pagiwas sa anumang posibleng paglabag.

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. 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 opagkakataon. Naiintindihan ng Cardholder na ang pagpapadalang mga impormasyon gamit ang Internet ay mapanganib at ang impormasyon na ito ay maaaring matanggap ng ibang tao na hindi employado o kalihim ng pinadadalhan ng transmisyong o impormasyon. Ang Cardholder ay sumasang-ayon na ligtas ang Bangko sa anumang responsibilidad o pananagutan sa mga naharang na transmisyong, o di pagtanggap ng impormasyon, opagbago, o mali o di awtorisadong paggamit ng anumang impormasyon na pinadala sa Internet, at sa anumang paglabag ng confidentiality dulot nito, at hindi pananagutin ang Bangko, sangay, kalihim, direktor, opisyal, empleyado, ahente nito sa anumang kamalian o pagkaantala dulot ng mga pagkaputol o pagkabigo ng sistema, o iba pang mga pangyayari na hindi sakop ng kontrol ng Bangko. Hindi pananagutan ng PNB ang anumang di paggana ng mga pasilidad na pangkomunikasyon na hindi sakop ng kontrol ng PNB na nakaapekto sa tama o takdang pagdating ng mga instruksyon o transaksyong kaugnay ng Card. Ang PNB ay hindi mananagot sa anumang pagkawala o pagkaantala dulot ng paggamit ng Internet dahil sa kakulangang nagbibigay ng koneksyon sa Internet o dahil sa browser software.

Hindi ginagarantiya ng PNB ang napapanahon okawastuhan ng paghahatid ng mensahe o komunikasyon na pinadala gamit ang Internet, electronic mail, o SMS. Ang PNB, okanyang sangay, ay protektado sa pagkilos para tugunan ang kahilingan, pagpaubaya, pahintulot, resibo, statutory declaration, o anumang dokumento na binigay sa kanya ng Cardholdersa pamamagitan ng email o fax. Ipapalagay ng PNB na ang tao na magbibigay ng dokumentong ito ay may kapangyarihang gawin ito, at maniniwala sa pagiging tunay, totoo, at epektiboang mga nakalathala dito.

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 namag-alok ng partisipasyon sa Cardholder sa mga promosyonala 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 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 nagiiba depende sa uri ng card. Ang Rewards at Benefits naito 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. Pagtatatua ng mga Warranty. Maliban kung nakasaad sakasunduan, lahat ng mga warranty, kundisyon, at ibang alituntunin na ipinapahiwatig ng batas ay hindi kasama sa kasunduanna ito. Hindi kinakatawan o pinagtitiyag ng PNB sa Cardholderang sumusunod: (a) sakto, ligtas o walang pagkakamali ang sistema; (b) na akma ang gamit ng Card sa pangangailangan ng Cardholder; at (c) na tatanggapin sa lahat ng establisyamento ang Card.

24. Kabiguan sa pagtupad ng Tungkulin. Ang PNB ay walang pananagutan sa kabiguang tuparin ang kanyang mga

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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 naanta-la 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 Bangko ay walang pananagutan sa mga hakbang na ipatut- upad para sa pagsunod sa economic sanctions o alituntunin ngPamahalaan (at wala ring pananagutan ang sangay o kaanib ngBangko).

Ang pangyayaring tinatawag na “Force Majeure” ay mga pangyayaring sanhi ng mga dahilang hindi kontrolado ng Bangko gaya ng limitasyon sa pagpapalit o paglilipat, paghihingi, hindisinasadyang 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 okatulad 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 ngkasunduang ito o sa kahit anong transaksyon ng Card na mayabiso syamnapung (90) araw bago maging epektibo ang mga pagbabago. Kung mangyari man ang paglipat, sumasang-ayonang Cardholder na hindi siya kikilos laban sa obligasyon ng Bangko patungkol sa set-offrights.

Maaaring baguhin, susugan, o ibahin ng Bangko ang mga nasa-saad 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-bisana 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 sapamamagitan 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 pagsasalin ngIngles 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 paglutassa isyu sa loob ng sampung (10) banking days mula sa pagtang- gap 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 atnasang-ayunan ang pagsunod sa kabuuan ng kasunduang ito,kabilang ang mga singil at bayarin sa serbisyo at paggamit ngCard, 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 ano mang susog sa kasunduan na ito at sa kung ano mang 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 gagabaysa paggamit ng Card at sa lahat ng serbisyo at pasilidad na mayroon ang Card.

Ang PNB ay regulated ng Bangko Sentral ng Pilipinas
<https://www.bsp.gov.ph>

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 via PNB Branch	Card Fee	PHP 150 for personalized PHP 250 for non-personalized
	Top-up/Deposit to Prepaid Account	PHP 20
	Withdrawal from Prepaid Account	PHP 20
	Fund transfer from Prepaid Account to another account (i.e., CA/SA or prepaid account)	PHP 20
	Bills Payment	PHP 20
	Service Fee (i.e., Debit Memo, MC Issuance, Local TT Issuance)	PHP 20
PNB ATM	Balance Inquiry	FREE
	Withdrawal	FREE
	Prepaid to Prepaid Fund Transfer	FREE
	Prepaid to CASA Fund Transfer	FREE
	Bills Payment	FREE

PNB Prepaid Cards Terms and Conditions

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	Php25.00 regular Php 60.00 high-volume
Other Fees	Dormancy/Inactivity	PHP 20

*** 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.

Notes:

1. The Bank reserves the right to change the fees, charges, and rates with prior notice to the Cardholder.

Ang PNB ay regulated ng Bangko Sentral ng Pilipinas
<https://www.bsp.gov.ph>