

Enrollment / Cancellation Form

Read the Terms and Conditions. Fields with an asterisk (*) are required. Complete and sign the signatory portion on this form.

Customer Information

Account Name* Individual Corporate

Email Contact Nos.

Billers Information

| ADA | Billers | Loan Reference No. | Borrower Name | Account No. for ADA 12-Digit Account Number |
|--|--------------------------------------|--------------------|---------------|--|
| <input checked="" type="checkbox"/> E <input type="checkbox"/> C | HC Consumer Finance Philippines Inc. | | | |

E - Enrollment C - Cancellation

I have read and agree to ADA terms and conditions printed on this form. I/We declare that the above information are accurate to my/your best knowledge.

Signatory/ies (Signature over Printed Name)

Signatory 1 Signatory 2 Signatory 3

For Bank Use Only

Branch **H. O. Unit**

Signatures Verified by Date and Time Processed by Date and Time

(Signature over Printed Name) (Signature over Printed Name)

Validated/Approved by Date and Time Checked/Approved by Date and Time

(Signature over Printed Name) (Signature over Printed Name)

Terms and Conditions

Date of Enrollment : _____

To: BDO UNIBANK, INC. BDO Corporate Center, 7899 Makati Avenue, Makati City

Gentlemen:

This will serve as your authorization to debit my/our enrolled account/s to settle my/our billing/s in favor of my/our enrolled payee/s under the Auto-Debit Arrangement ("ADA"). My/our ADA enrolled account/s and corresponding payee/s are indicated on the reverse side hereof.

In this regard, I/We hereby agree to be governed by the following ADA terms and conditions:

- BDO Unibank, Inc. ("BDO") and my/our payee/s have entered into a Memorandum of Agreement ("MOA") whereby BDO will facilitate the collection of my/our payees'/s' billing to me/us, via auto-debit from my/our payee/s account/s.
- I/We hereby expressly authorize BDO's unit-in-charge of implementing the collection, to automatically debit from time to time, without need of any further act and deed, from my/our enrolled account/s, the amount/s due to my/our payee/s as described in the collection, instructions/billing file as may be transmitted by my/our payee/s to BDO from time to time in accordance with the terms of the MOA. Amounts debited from my/our enrolled account/s will be automatically credited to my/our payee/s' deposit account/s with BDO.

It is agreed and understood that in the case the cleared and withdrawable balance of my/our enrolled account/s be insufficient to pay in full the total amount due to my/our payee/s, BDO shall not effect partial payment thereof out of the insufficient balance of my/our enrolled account/s.
- Any claim which may arise from any discrepancy between the amount/s debited from my/our enrolled account/s and that stated in my/our payee/s' collection instruction/billing file shall be resolved with my/our payee/s.
- Payments for past due or overdue accounts with service connection / termination or policy/contract expiration shall be made directly to the collection officers of my/our payee/s.

Payments/procedures/stipulations imposed by my/our payee/s not inconsistent herewith or with any terms and conditions hereof or any related documents or instruments executed by BDO and the undersigned or any of us, are deemed incorporated herein by way of reference.
- For enrolled joint "or" accounts, I/we hereby agree and understand that any and all transaction done by me/us/any of us through ADA are done with the consent of all of my/our co-depositor/s. Further, I/we hereby declare under the penalties of perjury that all of my/our co-depositor/s is/are living at the time of such transaction/s.
- I/We hereby agree to waive a separate notice of debit other than that reflected in BDO's passbook or bank statement.
- I/We hereby agree to reimburse and forever hold BDO, its directors, officers, employees and assigns, free and harmless from any and all claims, actions, and/or liabilities of whatever kind and nature, for checks drawn against my/our enrolled account/s but returned/dishonored as a result of the debit of the amount/s due to my/our payee/s from my/our enrolled accounts; and/or arising out of or in connection with the implementation of this ADA, and/or for BDO's failure to implement this authority due to error/s and omissions inadvertently committed, provided that the error or omission is not due to the gross negligence or willful misconduct of BDO.
- I/We hereby expressly waive my/our rights under the Secrecy of Bank Deposits Law (R.A. 1405) in connection with any information which may be disclosed by BDO to my/our payee/s from time to time and as may be necessary to implement the MOA between BDO and my/our payee/s. For this purpose, I/We hereby authorize BDO to disclose my/our payee/s any information pertaining to my/our enrolled account/s as may be necessary for the implementation of this ADA.
- BDO reserves the right to impose charges on this arrangement within legal/statutory limits.
- The MOA between BDO and my/our payee/s may be cancelled at any time by either party without need of prior written notice of termination to me/us.
- This ADA shall be governed by all applicable rules and regulations of the Bangko Sentral ng Pilipinas, Philippine Clearing House Corporation and other relevant government agency.
- All terms and conditions of my/our existing savings/ current account agreement/s with BDO in so far as not inconsistent herewith shall remain in full force and effect.
- This ADA shall take effect after BDO receives confirmations of my/our ADA enrollment from my/our payee/s following the date of enrollment as indicated above and shall continue to be effective unless otherwise notified by me/us in writing BDO at least seven (7) days prior to intended date termination. BDO however, may immediately terminate this Agreement without notice to me/us, in case I/we mishandle my/our enrolled account/s in the reasonable determination of BDO.
- This ADA and the implementation of the terms hereof shall be subject to the pertinent provisions of the MOA between BDO's Implementing Guidelines, which are deemed incorporated herein by way of reference.
- I/We hereby acknowledge as follows:
 - that I/we will retain the original copy of this ADA and that a copy hereof will be provided by my/our payee/s to BDO. In addition, I/we undertake to deliver to BDO the original copy of this ADA upon BDO's demand;
 - in the event that I/we dispute any auto debit transaction implemented under the terms of this authority, BDO may, at its sole and absolute option, without obligation to do so, immediately disenroll my account/s from the ADA, without need of any notice upon us.

Signatory 1
(Signature over Printed Name)

Signatory 2
(Signature over Printed Name)

Signatory 3
(Signature over Printed Name)