



PHILIPPINE NATIONAL BANK (EUROPE) PLC
WHOLLY-OWNED SUBSIDIARY OF PHILIPPINE NATIONAL BANK



Remittance Registration
Global Filipino Money Card Opening

For Official Use Only

New Existing

Account No. ID No.

1.a. MY PERSONAL DETAILS

Title Surname First Name(s) Middlename

Full Postal Address Post Code

Home phone Work phone Mobile

Date of entry into above address Email:

Date of Birth Place of Birth Nationality

Marital Status Married Widowed Single Living with partner Separated/Divorced

No. of Children under 18 yrs. old Yes, I want to receive news and promos via email SMS text

Yes, I want to activate my online remittance

For PNB Global Filipino Money Card (GFMC)

Mother's Maiden Name

Secret Question

Secret Answer

To be filled out by PNBE personnel

GFMC ATM Card No.

CK acct no.

Date/Time

ERPS ref no

PNBE customer ID

1.b. EMPLOYMENT DETAILS

Employment Status Occupation

Wages/Salary p.a. £ Bonus/Overtime p.a. £ Total gross income p.a.£

Employers Name and Address

Phone Fax Post Code

Date of joining current employer (or becoming self-employed)?

Previous Employer's Name and Address

Phone Fax Post Code

How long were you employed by your previous employer?

1.c. BANK ACCOUNT DETAILS

Do you have an existing PNB (Europe) Account
No Yes

Account Number

Other UK Account

Bank Name

Bank Address

Account Number Sort Code

Number of years with the bank

For AutoDebit please complete this section

Credit Card: Mastercard Visa

Debit Card: Meastro Visa Debit Visa Electron

(For Solo or Switch) Issue no.

Name that appears on the card

Start Date: Expiry Date

CARD NUMBER

3-digit (at the back of the card)

1.d. PERSONAL REFERENCE

Name and Address of personal reference whom we may contact for verification

3. MY BENEFICIARY/IES DETAILS:

Name

Address

Bank's Name

Branch Name and Address

Account Number

Mobile Number

Mode of Payment

Credit to PNB Account / GFMC

Credit to Non PNB Account

Pay and Advice

Door to Door

For PNB Global Filipino Money Card (GFMC)

Mother's Maiden Name

Secret Question

Secret Answer

Date of Birth

To be filled out by PNBE personnel

GFMC ATM Card No.

CK acct no.

Date/Time

ERPS ref no

PNBE customer ID

2

Name

Address

Bank's Name

Branch Name and Address

Account Number

Mobile Number

Mode of Payment

Credit to PNB Account / GFMC

Credit to Non PNB Account

Pay and Advice

Door to Door

For PNB Global Filipino Money Card (GFMC)

Mother's Maiden Name

Secret Question

Secret Answer

Date of Birth

To be filled out by PNBE personnel

GFMC ATM Card No.

CK acct no.

Date/Time

ERPS ref no

PNBE customer ID

3

Name

Address

Bank's Name

Branch Name and Address

Account Number

Mobile Number

Mode of Payment

Credit to PNB Account

Credit to Non PNB Account

Pay and Advice

Door to Door

For PNB Global Filipino Money Card (GFMC)

Mother's Maiden Name

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GFMC ATM Card No.

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Date/Time

ERPS ref no

PNBE customer ID

5. REQUIRED DOCUMENTS

- Valid Passport or Full UK Driving License (duly certified by either a solicitor, the Philippine Embassy or a PNBE Officer)
- Original copy of Bank Statement or Driving License
- Original copy of Mobile Phone Statement/Invoice. (Must relate to the above registered mobile number)

6. DECLARATION

I hereby declare that the above statement and particular are true and accurate.

My personal data and Philippine National Bank (Europe) Plc.

I agree that you may keep my personal details that I give you, which will be included in the Philippine National Bank database. Any companies in your group with whom I have relationship may use and update my information in order to comply with the anti-money laundering regulations.

If I ask, you will tell me what information you hold about me and provide a copy in line with the Data Protection Act. (A fee is may be applicable) I should let you know if I think any information you hold about me is inaccurate, so you can correct it. The information you hold about me is confidential and should only be disclosed outside Philippine National Bank (Europe) Plc:

- at my request or with my consent
- to investigate or prevent fraud
- or if the law permits it or it is in the public interest

Signature 1

Signature 2

Date

Philippine National Bank (Europe) Plc
Ground Floor, Old Change House
128 Queen Victoria Street
London, EC4V 4BJ
England

PNB Global Filipino Money Card Terms and Conditions

1. DEFINITIONS

- a. The following expressions shall have the meanings set out opposite them:

TERMS AND MEANINGS

- "PNB" Philippine National Bank
"ATM" Acronym for automated teller machine, a machine at a bank branch or other location which enables a customer to perform basic banking activities (checking one's balance, withdrawing or transferring funds) even when the bank is closed.
"Card Value" Funds due to the Cardholder. Initial monetary value paid for and remitted to a Money Card or the residual value remaining therein from time to time, which may be converted to cash via an ATM or used by a cardholder for the payment of services.
"Money Card" A prepaid ATM Card issued by the Bank which contains the Card Value.
"Cardholder" Holder of a PNB GLOBAL FILIPINO™ MONEY CARD issued by the Bank and evidenced by the name and signature of the Card Release Form given at the time of issuance.
"Membership Fee" The fee paid by a Cardholder for the issuance of a Money Card in such amount as may be determined from time to time to be by PNB.
"Money Card Services" Such goods or services provided by service providers.
"Money Card system" The computerized system developed by PNB whereby transactions may be effected by Cardholders using Money Cards and includes the network of ATMs and all other hardware, software, peripherals and apparatus required for the operation of the said system.

- b. Words importing the singular include the plural and vice versa and, words importing a gender include every gender. References herein to Clauses shall mean the clauses of these Terms and Conditions.

2. RELATIONSHIP

The Money Card is issued by PNB and the terms and conditions herein shall bind every Cardholder.

3. ISSUANCE AND VALIDITY OF MONEY CARD

- a. The Money Card is issued subject to the payment of the Membership Fee and/or such other fees and/or charges, if any, as may be imposed from time to time by PNB and to the terms and conditions as set out herein. The purchase of the Money Card and/or subsequent use thereof by the Cardholder shall be deemed to be acceptance by the Cardholder of the terms and conditions herein.
b. The Money Card shall be valid commencing from the date of issue of the Money Card until an expiration determined by PNB from time to time or until termination of the Money Card (hereinafter called the Validity Period).
c. The Card Value will automatically be deducted a monthly service fee of P100.00, or such other amount as may be determined by PNB, from time to time after two (2) years of non-use. The Money Card will automatically be terminated after two (2) years of non-use and upon reaching zero balance.

4. MONEY CARD TRANSACTIONS

- a. The Money Card shall be used as a means of payment for Money Card Services. During such payments, the Card Value in the Money Card shall be reduced by the payment amount and other applicable service fees.
b. Notwithstanding the aforesaid, PNB and/or any Service Provider may reject the use of the Money Card for effecting payment and/or for procuring other Money Card services if:
I. the Money Card is reasonably suspected to have been fraudulently issued, stolen or tampered with;
II. the Money Card is terminated or expired;
III. the Card Value of the Money Card is insufficient or has been exhausted; or
IV. there is any technical breakdown or other breakdown in the Money Card system or part thereof which disables a Service Provider from accepting or processing the Money Card as a means of payment and PNB and/or the Service Provider shall not be liable for any loss suffered, if any, by the Cardholder as a result thereof.
c. PNB shall not be liable for any defects in the goods purchased from or services provided by Service Providers or for any other disputes concerning the said goods and/or services.

5. CARE AND USE OF MONEY CARD

- a. The Cardholder shall:
I. keep the ATM card in a secure place at all times and to exercise due caution to prevent its loss, theft or misuse.
II. not reveal the Personal Identification Number (PIN) or cause to reveal the PIN to any person under any circumstances.
III. use the Money Card only as a means of payment for Goods and Services or to withdraw the Card Value via an ATM;
IV. exercise all due care and diligence in the custody, care and use of the Money Card;
V. not tamper or allow anyone to tamper with the Money Card;
VI. not permit the Money Card to be used in any unauthorized manner;
VII. not intentionally deface or damage the Money Card; and
VIII. not affix, print or attach anything or matter onto the Money Card or otherwise alter, remove or replace any notices, logos or designs on the Money Card.
IX. Not use or attempt to use the Money Card through any Money Card terminals that are malfunctioning or have broken down.
X. Any attempt to affix, print or attach anything or matter onto the Money Card or otherwise alter, remove or replace any notices, logos or designs on the Money Card will result in the forfeiture or termination of the Money Card.
b. Confirmed loss or theft of card should be immediately reported by the Cardholder to the Bank's branch where the Money Card was issued. The Cardholder must bring a notarized affidavit of loss, the Purchase Copy of the Global Filipino Money Card and identification documents. The Bank will not be responsible for unauthorized transaction caused by use of lost/stolen Money Card.
c. PNB shall reserve the right to deal with and to take such course of action as they may think appropriate with respect to damaged Money Cards including but not limited to, withholding any refund of Card Value thereof (if determinable) or otherwise.

6. RETENTION OF MONEY CARD

PNB shall be entitled without assigning any reason therefore to retain at PNB Branches, ATM terminals or other terminals or machines designated by PNB for Money Card services any Money Card which is reasonably suspected to have been fraudulently issued, stolen and/or tampered with.

7. NON-USAGE OF THE MONEY CARD

- a. The money card will automatically be charged a non-usage service fee after two (2) years of non-use (e.g., no ATM withdrawals, no re-loads)
b. A non-usage service fee of P100 per month or such other amount as may be determined by PNB from time to time shall be deducted monthly by PNB from the residual Card Value until such time that the Money Card is re-activated and the said Card Value is fully depleted.
c. The Cardholder may call the PNB hotline or proceed to any PNB branch or Overseas Office to have the Money Card reactivated.

8. CARD REPLACEMENT

- a. The Cardholder may proceed to the PNB branch that issued the Money Card to have the Money Card replaced.
b. The Cardholder will be charged a replacement fee of P100.00 or such other amount as may be determined PNB.
c. In the event that the Money Card is lost, damaged, stolen or becomes defective on account of normal wear and tear or otherwise through no fault of the Cardholder, the Cardholder shall be entitled to seek a refund of the aggregate Card Value pursuant to the provisions hereunder. The refund shall be loaded onto a new money card and the cost of the replacement money card shall be charged to the Cardholder.

9. DETERMINATION OF VALUE

For the purpose of determining the Card Value of the Money Card in, the value as determined by PNB from either the value recorded in the Money Card or the central records of PNB shall, save for manifest error, be deemed conclusive and binding against the Cardholder.

10. DISCLAIMERS AND EXEMPTIONS

PNB shall not be held liable for any failure to perform any of its obligations in connection with the Money Card system or for any loss or damage due directly or indirectly to any technical or other breakdown or default of the Money Card, PNB branches, Money Card system including data processing system or the network system or anything beyond the control of PNB, its servants, agents or sub-contractors except in so far and then only to the extent as such loss or damage is attributable to the negligence or willful default of PNB, its servants, agents or subcontractors, in which event the maximum liability of PNB shall not exceed the aggregate of the Membership Fee and the residual Card Value of the Money Card in respect of any occurrence or series of occurrences arising out of any one event or series of connected events.

11. INDEMNITY

The Cardholder shall indemnify and hold harmless PNB 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.

12. VARIATION

PNB reserves the right to add to, delete from, vary or otherwise amend all or any of the terms and conditions herein at any time by publication thereof at appropriate locations at PNB Branch, Service Providers' premises and/or such other premises as may be determined by PNB. The Cardholder's continued use of the Money Card after the date of such notification shall be deemed to be the Cardholder's acceptance of such revised terms and conditions.

13. GOVERNING LAW

- a. The terms and conditions herein shall be governed by and construed in accordance with the laws of the Republic of the Philippines. Each of the parties mentioned herein hereby irrevocably and unconditionally submits to the non-exclusive jurisdiction of the Courts of the Republic of the Philippines for all purposes in relation to these terms and conditions.
b. The terms and conditions herein may be translated into other languages but in the event of any inconsistency or uncertainty arising therefrom, this English version shall prevail over any other version.

REMITTER AGREEMENT : Terms and Conditions

I/We hereby appoint the PNB (Europe) Plc ("PNBE") as my/our agent for the purpose of effecting Payment Orders under this agreement which will apply to credit to account, door-to-door delivery and branch pick-up. When I/we direct the funds received from me/us be converted into said foreign currency in the Philippines by the Philippine National Bank (the "Bank") or its affiliates at the Bank's selling rate on the day such funds received. It is expressly agreed that, under no circumstance, will conversion to foreign values be carried out in this country. The PNBE's statement in writing that such a conversion referred to above has been effected in the Philippines shall be conclusive, and in such a case, the Payment Order in this instrument shall be construed as an immediate purchase by me/us of the amount of said foreign funds from the Bank at my/our sole risk.

The said remittance may be made by PNBE through the Bank or its customary channels, and PNBE, the Bank and its affiliates and agents are absolved from any and all liabilities arising from any cause beyond their control, including but not limited to the following:

- a. The failure or neglect of any agent or correspondent selected by PNBE or the Bank for the remittance thereof;
b. Any data error, omission or default caused by any mail, telegraph, cable or wireless operator or computer transmission;
c. The acts or edicts of any government or governmental agency or other groups exercising governmental powers, whether de jure or de facto.

I/we acknowledge that it is my/our responsibility to provide the correct account number of my/our beneficiary's bank account or, where I/we require that remittance proceeds be delivered or paid directly, the correct name and address of my/our beneficiary, which PNBE will use as basis for the remittance. In the event the funds are credited to the wrong beneficiary as a result of any wrong information provided by me/us, notwithstanding that in such case the account name provided by me/us may be incorrect, PNBE shall not have any liability whatsoever to me/us or to my/our beneficiary/ies.

PNBE shall be under no obligation to obtain the receipt of the beneficiary. PNBE, on request, will use its best effort to trace payment: no request for tracing shall be made prior to two weeks from date of this order.

PNBE shall not be liable to refund if funds have already been forwarded or transmitted or received by my beneficiary or credited to his account.

Any charges, taxes or duties levied by the government or governmental agencies or any acts of the government or governmental agencies resulting in additional cost or expense to PNBE or its correspondents and agents in respect of the remitted funds shall be for my/our account and may be deducted from the amount to be remitted.

Data Protection: Information about you and the conduct of your account may be put onto our database and used by us and other members of the Bank in making lending decisions and servicing your relationship with them. This information may also be disclosed to members of the Bank and other to provide you with the service applied for, for the purpose of fraud prevention, audit and debt collection, and so that services may be processed for us (in the UK and abroad)

We may use, analyse and assess information held about you and your account, including the nature of your transactions to give you information about products and services from members of the Bank, and those of selected third parties which we think may interest you by phone, post or other means. We may pass this information to other members of the Bank.

Otherwise, we will keep information about you confidential.

I/We hereby declare that all facts herein stated are true and correct and that I shall indemnify and hold the Bank, PNBE, their subsidiaries and affiliates free and harmless from all claims, demands, actions, suits, proceedings, and judgments, including costs and attorney's fees asserted against the Bank, PNBE, their subsidiaries and affiliates resulting in whole or in part, from actions or omissions by PNBE, their subsidiaries, employees or representatives arising out of or in connection with this remittance or the performance by the parties herein or their obligations arising by virtue of our pursuant to this agreement of the implementation of this agreement.