



# RURAL BANK OF ROSARIO (LA UNION), INC.

## CUSTOMER INFORMATION FORM (FOR INDIVIDUAL)

- 1. ALL FIELDS WITH ASTERISK (\*) ARE REQUIRED.
- 2. FOR NON-APPLICABLE FIELDS, INDICATE - NOT APPLICABLE.
- 3. ANY CHANGES IN THE FOLLOWING INFORMATION SHALL BE IMMEDIATE COMMUNICATED TO THE BANK.

ACCOUNT NUMBER	TYPE OF ACCOUNT TO BE OPENED:	CIF NO.	DATE:
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### PERSONAL INFORMATION

Name: Last Name First Name Middle Name

Date of Birth (DD/MM/YYYY): Place of Birth:

Country of Birth: Citizenship:

Mother's Maiden Name: Civil Status:

Present Address: Number Street Subdivision/Village/Barangay City/Municipality

Province Country ZIP CODE YEARS OF RESIDENCE

Permanent Address: Number Street Subdivision/Village/Barangay City/Municipality

Province Country ZIP CODE YEARS OF RESIDENCE

Contact Details: Mobile No. 1: Mobile No. 2: Landline:

Office Number: Email Address:

TIN: SSS/GSIS: Driver's License:

PHIL. ID NO.: OTHER ID PRESENTED:

### SPOUSE INFORMATION

Spouse Name: Last Name First Name Middle Name

Date of Birth (DD/MM/YYYY): Place of Birth:

Country of Birth: Citizenship:

Mother's Maiden Name: Civil Status:

Present Address: Number Street Subdivision/Village/Barangay City/Municipality

Province Country ZIP CODE YEARS OF RESIDENCE

Permanent Address: Number Street Subdivision/Village/Barangay City/Municipality

Province Country ZIP CODE YEARS OF RESIDENCE

Contact Details: Mobile No. 1: Mobile No. 2: Landline:

Office Number: Email Address:

TIN: SSS/GSIS: Driver's License:

PHIL. ID NO.: OTHER ID PRESENTED:

### FINANCIAL DETAILS

Financial Details: Source of Funds:

Salary  Business  Remittance

Interest/Commission  Pension  Others (Specify)

Household Monthly Income:  Under Php 10,000  Php 20,000- Php 49,999  Php 100,000+

Php 10,000 - Php 19,999  Php 50,000 - Php 99,999

Business/Employer's Name:

Business/Employer's Address: Building No. Street Number Purok/Sitio

Barangay Municipality/City Province Zip Code

Business/Employer's Phone#: Position:

### AGREEMENT

I/We hereby certify that the above information are true and accurate. I/We understand that any false statement/information herein may be ground for disapproval or immediate closure by the Bank of our account/s. I/We hereby agree to be governed by the terms and conditions of the Rural Bank of Rosario (La Union), Inc., as well as the laws of the Republic of the Philippines, rules and regulations set by the Bangko Sentral ng Pilipinas and the (BSP) and the Rural Bankers Association of the Philippines (RBAP) relative to the establishment and operation of our account/s. I/We understand that the Bank reserves the right to close our account/s should the Bank interest so require.

\_\_\_\_\_  
Clients Signature over Printed Name

\_\_\_\_\_  
Date

### For Bank's Use Only

Signature taken by: Signature Verified by: Approved by:

# TERMS AND CONDITION GOVERNING THE OPENING AND MAINTENANCE OF DEPOSIT ACCOUNTS

## GENERAL PROVISION FOR DEPOSIT

- Each check/draft/negotiable by BANK for deposit or collection is subject to actual receipt in cash of the proceeds thereof. Until such receipt the deposit item shall be held at the risk of DEPOSITOR and BANK assumes no responsibility beyond the exercise of due care. BANK will not be able for default or negligence of its duly selected correspondents nor for losers in transit and no correspondent so selected shall be liable except for its negligence. BANK reserves the right to charge back any defective or lost item previously credited to the account regardless of the time that has elapsed and regardless of whether or not the Deposit item itself can be returned. DEPOSITOR assumes full responsibility for the validity of the deposit item as well as the correctness and genuineness of endorsement/s thereon.
- BANK shall not be responsible for any payment it may make on a deposit item prior to its notice of loss/theft of deposit item and such payment shall have the same effects as if made to the DEPOSITOR personally except in case of patently discernable acts of forgery or irregularity.
- Stop payment request of deposit item shall not be valid unless made in writing and duly acknowledged as received by BANK. Stop payment Revocation shall also be in writing.
- DEPOSITOR shall advise BANK, in authorized signatories to the account and shall submit to BANK a sworn certification by the Corporate/Association's Secretary or by all the partners in a partnership regarding the approval of the appropriate resolution authorizing such changes in form and be nor acceptable to BANK. Pending acceptance by BANK such certification, BANK may at its exclusive option continue to recognize existing signatories to the Account.
- FOR JOINT AND SEVERAL ACCOUNT (AND/OR) – Undersigned DEPOSITORS agree with one another and with BANK that all moneys heretofore, now or hereafter deposited by us or any of us to the credit of this Account are and shall be received and held by BANK with the understanding and upon the condition that said moneys deposited without reference to previous ownership shall be THE PROPERTY OF ANY ONE OF US A S SOLIDARY OWNER AND SHALL BE PAYABLE TO AND COLLECTABLE BY ANY ONE OF US DURING OUR LIFETIME AND AFTER DEATH OF ANY ONE OF US SHALL BE PAYABLE TO AND COLLECTIBLE BY THE SURVIVORS LIFETIME AND AFTER DEATH OF ANY ONE OF US SHALL BE PAYABLE TO AND COLLECTIBLE BY THE SURVIVOR OR ANY SURVIVORS UPON COMPLIANCE WITH BANK REQUIREMENTS.
- FOR JOINT ACCOUNT (AND/OR)- UNDERSIGNED DEPOSITORS agree with one another and with BANK that all moneys heretofore, now or hereafter deposited by us to the credit of this account and shall be received and held by BANK with the understanding and upon the condition that said moneys deposited without reference to previous ownership shall be THE PROPERTY OF ALL US SHALL BE PAYABLE TO AND COLLECTIBLE JOINTLY BY THE SURVIVOR(S) AND BENEFICIARIES OF THE DECEASED DEPOSITOR UPON COMPLIANCE WITH BANK REQUIREMENT.
- IN CASE OF JOINT ACCOUNTS WHERE THE depositors are married to each other, both spouses agree to give consent to constitute a holdout on the Deposits to secure any loan or credit accommodation to be obtained from the BANK by either one of them. In case of single name accounts where the DEPOSITOR is married or in case of joint accounts where the depositors are both married but to persons other than his/her CO-DEPOSITOR the DEPOSITORS warrants that the deposits are his/her/their exclusives separate properties.
- The BANK reserves the right to close the accounts without prior notice to the DEPOSITOR if the same is improperly handled the DEPOSITOR as determined by BANK. The BANK is authorized to report such closure and reasons therefore to the Bankers Association of the Philippines (BAP), Bangko Sentral ng Pilipinas (BSP) or to any monitoring body established by BAP/BSP. The DEPOSITOR shall hold the BANK free and harmless from all liabilities claims and demands arising from the above actions by the BANK.
- DEPOSITOR hereby agrees to be bound without need of prior notice by BSP rules and regulation, the rules and regulations of the Bankers Association of the Philippines and BANK policies heretofore and hereafter adopted which may have relation to or in any way affect the account.
- This agreement is binding on each and all of us and our respective heirs, executor's administrators and assigns. It is agreed that no change or alternation shall be effective until reduced to writing and signed by the DEPOSITORS and the BANK.
- DEPOSIT ENSURANCE- Deposits are insured by Philippine Deposit Insurance Corporation (PDIC) up to a maximum amount of 500,000.00 per depositor. PDIC shall presume that the name/s appearing on the deposit instrument is/ are the actual/beneficial owner/s of the deposit, except as provided herein. In case of transfer or break-up of deposits, PDIC shall recognize actual/beneficial ownership of transferees who are qualified relatives of the transferor. In case of (a) deposit in the name of, or transfer or break-up of entities, either singly or jointly with individuals, and (b) transfers or break-up deposit in favor of non-qualified relatives, whenever such transfer/break-up will result in increased deposit insurance coverage, PDIC shall recognize beneficial ownership of the entity or transferee provided that the deposit account records show the (1) details or information establishing the right and capacity or the relationship of the entity with the individual/s, or (2) details or information establishing the validity or effectivity of the deposit of the deposit transfer, or (3) copy of board resolution, order of competent government body/agency, contract or similar document as required/provided by applicable laws.

In the absence of any of the foregoing. PDIC shall deem the outstanding deposit maintained for the benefit of the transferor although in the name of the transferee, subject to consolidation with the other deposits of the transferor. PDIC may require additional documents from the depositor transfer to the right and capacity of the transferee of his relationship to the transferor.
- Interest- Deposits with a minimum balance as prescribed by the BANK shall earn interest based on the prevailing rates. However, the amounts of said minimum balance that will earn interest rates are subject to change in accordance with the regulations issued or promulgated by the BANK. Interest will be computed based on the average daily balance of the deposit and credit to the account and shall become part of the principal. No interest shall be paid on savings and demand deposit accounts closed prior to prescribe interest payment dates even if these accounts meet the required minimum balance to earn interest at the time of closure. All interest earned shall be subject to the prevailing withholding tax rate except those with BIR Certification of Exemption.

- SERVICE FEES/PENALTY CHARGES – A fee shall be charged on the following:
  - Active Deposit Accounts falling below the required minimum monthly Average Deposit Balance
  - Dormant Deposit Accounts (defined as an account with no deposit or withdrawal for a continuous period of two (2) years of savings accounts and one (1) year for current accounts) falling below the required minimum monthly ADB.
  - Accounts closed.
  - Request for the issuance of certification of account balances
  - Replacement of lost passbook.
  - Other fees and charges which the BANK may impose depending on whatever policy it may adopt in the future.

The service fees/penalty charges shall be in accordance with existing bank regulations.
- Pursuant to Act 3936 as amended by PD 679 of April 2, 1975, all unclaimed balances held by this BANK in favor of any person known to be dead or who has not made further deposits/withdrawal for a period of 10 years or more shall be transferred to the credit of the Republic of the Philippines.
- A statement of Account shall be sent by the BANK to the DEPOSITOR shall be deemed to have received the statement of account or have accepted the correctness of the entries made therein or deemed to have waived any claimed against the BANK if after the lapse of fifteen (15) days from the date of receipt of such statement of account, the BANK does not receive of such statement of account, the BANK does not receive any written notice to the contrary from the DEPOSITOR. Unless the Pick-Up portion is specified, the statement of account will be mailed to the DEPOSITOR. The DEPOSITOR shall promptly notify the BANK in writing of any change in address.
- GOVERNING LAW- The Terms and Conditions Governing the Opening and Maintenance of Deposit Accounts shall be subject to the laws of Philippines.

## A. ADDITIONAL PROVISION FOR CURRENT ACCOUNTS

- The DEPOSITOR shall make an initial deposit in such amounts as may be prescribed by the BANK.
- Dormant current accounts shall be charged a monthly service fee. A monthly service charge shall be imposed in case the balance falls below the minimum requirements. A fee also is imposed by the BANK for certification of deposit balances. Interest- bearing deposits shall earn interest at the rate and manner set forth by the BANK.
- The BANK shall send DEPOSITOR a monthly itemized statement of account together with scanned images of cancelled/negotiated checks. BANK shall consider the statement accepted and acknowledged to be correct by the DEPOSITOR in case the BANK does not receive any notice from DEPOSITOR of the statement. Further, after six (6) months from statement date, the unclaimed Bank statements of accounts including the scanned images of cancelled/negotiated checks and client's copies of debit and credit memos shall be disposed of by shredding.
- DEPOSITOR may request closure of the account at any time provided that such closure shall be affected by BANK only after all checks drawn by DEPOSITOR against the account and unissued checks shall be accounted for the satisfaction of the BANK. The DEPOSITOR is under obligation to return the BANK all unissued checks and DEPOSITOR shall be liable to BANK for any damage or liability which the BANK may incur or suffer or be put to be reason of DEPOSITORS failure to surrender said unused checks.

## B. ADDITIONAL PROVISION FOR TIME DEPOSIT/ SPECIAL SAVINGS DEPOSIT

- Upon the maturity of Time Deposit. The DEPOSITOR shall present to the BANK the duly endorsed covering certificate for purposes of renewal or redemption, as the case maybe.
- The Certificate/Passbook is Non-transferable and may be opened for a minimum amount and terms as determined by the BANK.
- Matured Time Deposit/ Special Savings Deposit not withdrawn or renewed on its due date shall earn interest at the rate applicable to savings deposits from maturity to the date of actual withdrawal or renewal.
- In case of pretermination of Time Deposits/Special Savings Deposit, the equivalent documentary stamp tax shall be collected from the client including other penalties which may be imposed by the bank.

## DATA PRIVACY ACT

In compliance with the Data Privacy Act (DPA) of 2012, and its Implementing Rules and Regulations (IRR) effective since September 8, 2016, I allow the Rural Bank of Rosario (La Union), Inc. to provide me services in relation to the transaction/s I may enter with them. As such, I agree and authorize the Rural Bank of Rosario (La Union), Inc. to:

- Continue to use, share and profile the information obtained from me in the course of my transaction/s with RBRLU;
- Retain my information for a period of five (5) years from the conclusion of my transaction/s with RBRLU or until the expiration of the retention limits set by applicable law, whichever comes later;
- To offer and provide new or related products and services
- To share my information to government agencies, including without limitation to the Bangko Sentral ng Pilipinas (BSP), the Anti-Money Laundering Council (AMLC), the Securities and exchange Commission (SEC), and the Credit Information Corporation (CIC) and any other third parties for any legitimate business purposes; and
- Inform me of future customer campaigns and base its offer using the personal information I shared with the company.

I also acknowledge and warrant that I have acquired the consent from all parties relevant to this consent and hold free and harmless and indemnify Rural Bank of Rosario (La Union), Inc. from any complaint, suit, or damages which any party may file or claim in relation to my consent.

Client Signature: \_\_\_\_\_

Name: \_\_\_\_\_

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