

Account Number

Date Opened (mm/dd/yyyy)

Account Name

GEMMAR S. LOZANES

CIF No. (For Corporate)

Corporate Contact Information

Landline / Mobile No.

Email Address

Account Classification

Individual

Joint "OR"

Joint "AND"

ATF

ITF

Sole Proprietorship

Partnership

Corporation

Others

Signature Requirements

Any one

Any two

All

Others

Name

GEMMAR S. LOZANES

CIF No. (For Personal)

Name

GEMMAR S. LOZANES

CIF No. (For Personal)

Landline / Mobile No.

GEMMAR S. LOZANES

Email Address

Landline / Mobile No.

Email Address

gemmarnathan@gmail.com

Type of ID / ID No. / Expiry Date


Type of ID / ID No. / Expiry Date

Signature



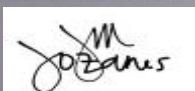
Signature

Signature



Signature

Signature



Signature

By affixing my/our signatures above, I/we hereby authorize the Bank to disburse funds as well as honor other related banking transactions on the basis thereof, in relation to the account/investment I/we maintain with the Bank. I/we hereby agree to be governed by the rules and regulations relative to this account.

For Bank's Use Only

Signature Authenticated / Verified by

Date

Approved by

Date

Account Type

Savings

Current

Time Deposit

Others _____

Currency

Peso

U.S. Dollar

Others _____

Automatic Transfer of Funds

I/We hereby request BDO to transfer funds from time to time from:

Savings Account No. _____ **to Current Account No.** _____

whenever the latter has no sufficient balance to cover the amount of any checks drawn against my/our account or in case its balance falls below the maintaining balance as required by BDO.

I/We agree to be governed by the following regulations:

1. The amount transferred shall at least equal to the amount overdrawn plus the required minimum balance of the receiving Current Account.
2. BDO shall have no option but to return/dishonor any check drawn against the account if the available balance in the Savings Account is insufficient to cover the overdraft. BDO will not be held liable for any claims arising from the dishonor of said check.
3. All transactions made shall be honored only at the branch where both Savings and Current Accounts are maintained.
4. BDO shall not be held liable for any damage caused by any error in the transfer, or for errors committed in good faith that may cause the return of a check.


Gemmar S. Lozañes

Signature over Printed Name

Date

Signature over Printed Name

Date



ATM Debit Card Form

Branch _____

Date _____

Account Name

GEMMAR S. LOZANES

Account Number _____

Application / Replacement

Pre-embossed Named

Card Name

GEMMAR S. LOZANES

Information Update


Card Number _____

Link Additional Account/s _____

Unlink Account/s _____

Delete Card

Customer's Conformer

 07/17/2020

Signature / Date

Card Received by _____

Signature / Date

For Bank's Use Only

New Card Number _____

Debit MasterCard Junior Savers Prime Savers
 Debit Visa Kabayan Savings Others (please specify) _____

Verified and Processed by _____

Verified and Card Released by _____

Approved by _____

Witnessed by _____



Account / Customer Data Maintenance Form

Branch _____

Date _____

I / We would like to request that the following be effected in all the records of the bank

Account / Customer Number

<input type="checkbox"/> Add	From: _____
<input type="checkbox"/> Change	
<input type="checkbox"/> Delete	
<input type="checkbox"/> Add	From: _____
<input type="checkbox"/> Change	
<input type="checkbox"/> Delete	
<input type="checkbox"/> Add	From: _____
<input type="checkbox"/> Change	
<input type="checkbox"/> Delete	
<input type="checkbox"/> Add	From: _____
<input type="checkbox"/> Change	
<input type="checkbox"/> Delete	


Gemmar S. Lozañes

Customer Signature over Printed Name

Customer Signature over Printed Name

Customer Signature over Printed Name

Verified and Processed by

Approved by

Remarks

Personal Details

CIF No.

Name
Last Name: LOZANES
First Name: GEMMAR
Middle Name: SANTIAGO

Please insert
1" x 1"
photo here

Present Address
No. Street Subdivision / District / Town: LOWER BACAYAN
City / Province: CEBU CITY Country: PHILIPPINES Zip Code: 6000

Permanent Address (if applicable)
No. 150 Street: GARCIA COMPOUND Subdivision / District / Town: BULUA City / Province: CDOC Country: PHILIPPINES Zip Code:
Date of Birth (mm/dd/yyyy): 09/14/1991 Place of Birth: JULIO PACANA STREET Civil Status: Single Married Others

Gender: Male Female Citizenship: FILIPINO TIN: 000430195610 SSS / GSIS No.: 000430195610

Spouse (if applicable)
Last Name First Name Middle Name
Date of Birth (mm/dd/yyyy) Place of Birth Occupation No. of Dependents

Contact Details

Telephone No. Mobile No. E-mail Address

Financial Details

Source of Funds: Employment Pension Business Others Occupation

Employment Status: Employed Retired Self-employed Student Others

Name of Employer (if Employed): IPLOY, INC Years with Employer

Address: 9TH FLOOR AYALA CENTER CEBU TOWER, CEBU BUSINESS PARK

Position / Rank: CS Telephone No.

Name of Business (if Self-Employed) Years in Business

Address Telephone No.

Existing BDO Account(s): Savings Time Account Home Loan Credit Card Current Personal Loan Auto Loan Others

Other banks account(s): Savings Time Account Home Loan Credit Card Current Personal Loan Auto Loan Others

Indicate name of bank(s)

*If U.S. person, accomplish FATCA Information Sheet.
By signing, I hereby certify that the information given in this application is true and correct to the best of my knowledge and I confirm that I have read the Terms and Conditions of the General and Special Provisions of Deposits and have fully understood and agreed to be governed by the provisions thereof, as well as the rules and regulations of the Bank, Bangko Sentral ng Pilipinas, Anti-Money Laundering Council, Bankers Association of the Philippines and the Bureau of Internal Revenue with respect to taxes imposed on interest on deposits and bank commission/charges relative to the establishment of operations of the account/ opened.

Gemmar S. Lozanes 07/17/2020

Signature over Printed Name / Date Signed

Additional Information

Mother's Full Maiden Name

Last Name

SANTIAGO

First Name

GEMMALYN

Middle Name

MEDALLA

Father's Name

Last Name

LOZAÑES

First Name

HILARIO

Middle Name

VERONG

Dependents

Name	Relationship	Birthdate

Referral(s) if possible, kindly indicate name of relative you can refer to us

Name	Relationship	Contact No.	E-mail Address

Credit Card

By signing, I agree that this shall serve as my application for issuance of a BDO Credit Card and I undertake to submit documents as may be deemed necessary by BDO. I authorize BDO to conduct random verification with government agencies or third parties to establish authenticity of the information declared and/or documents submitted and hereby waive confidentiality of the rules and laws as applicable. I understand that the issuance of a BDO Credit Card shall be subject to credit evaluation and discretion of BDO.


Gemmar S. Lozañes 07/17/2020
Signature over Printed Name / Date Signed

For Bank's Use Only

ID Type	ID Number	Date Issued	Place Issued	Expiry Date

Resident Code Resident Non-Resident RC N H NLDS Verified

Referred by BDO Employee Client Walk-in

Signature verified by _____ Date _____

Approved by _____ Date _____

Courtesy Call / Business Visit

Conducted by

Name	Signature

Position	Date

Results

Please provide complete details and indicate NOT APPLICABLE to items/sections as deemed appropriate

Account Name

GEMMAR S. LOZAÑES

Account Number

Questions

	Yes	No
1. Are you an American Citizen?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Do you have dual citizenship? If YES Please indicate citizenships	<input type="checkbox"/>	<input checked="" type="checkbox"/>
a. _____ b. _____		
3. Are you a permanent resident of the U.S. / green card holder?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Were you born in the U.S.?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Do you have a residence address in the U.S.?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Do you have a phone number in the U.S.?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Do you have any instructions to transfer funds to an account in the U.S.?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8. Have you been to the U.S. in the last 3 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If any of the answers to questions stated above is YES, kindly specify required applicable information below:

A. Name

B. US Address

No. Street Subdivision/District/Town
City Country

C. US Telephone Number

D. US TIN or US SS Number

E. US P.O Box

F. Standing instructions to pay amount/transfer funds to an account maintained in the United States

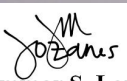
G. Current Power of Attorney or signatory authority granted to a person with US address

H. An "in-care-of" address or "hold mail" US address

I. Length of stay in the US

Current Year	No. of days	Last Year	No. of days	Prior to Last Year	No. of days	Total Length of Stay
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Certified true and correct


Gemmar S. Lozañes

Signature over printed name by Account's signatory/ies

Date (mm-dd-yyyy)

For Bank's Use Only

Customer Information File Number

Bank representative's printed name over signature

Account Name

Account Number

✓

YES

NO

1. Is your business classified under the online gaming industry?

2. Does your business provide service or have dealings/transactions with the online gaming industry?

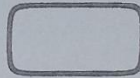
3. Do you have related interest/relationship with any business or service provider under the online gaming industry?

4. Do you process transaction related to the online gaming industry?

By signing, I undertake to advise the bank if I will be directly/indirectly exposed to the online gaming industry.

✓

Signature over Printed Name / Designation / Date Signed



SIGNATURE
VERIFIED

For Business Account:

Name of Business : _____

Business Authorized Signatories

Signature over Printed Name

Designation / Date Signed

Signature over Printed Name

Designation / Date Signed

Signature over Printed Name

Designation / Date Signed

Signature over Printed Name

Designation / Date Signed

BDO ATM Debit Card Terms And Conditions

The following terms and conditions ("Terms & Conditions") shall govern the issuance and use of the Card. By applying for and using the Card, the Cardholder hereby agrees as follows:

1. Definitions. As used herein, unless otherwise specified:

- 1.1 "Account/s" shall mean current and/or savings deposit account/s (single or multiple) opened and maintained by the Cardholder with BDO, and with respect to which, the Card is issued/linked.
- 1.2 "ATM Network Participant/s" shall mean banks and other financial institutions who are, or in the future be, members or affiliates of Megalink, ExpressNet, BancNet, MasterCard/Visa affiliated banks or such other ATM networks or affiliations that will allow BDO ATM Debit Cards in their ATM systems and facilities.
- 1.3 "Card" shall mean BDO ATM Debit Card, BDO ATM Debit Card w/ Paypass, BDO Junior Savers, BDO Prime Savers, and such other ATM Debit Cards that may be issued or acquired by BDO in the future.
- 1.4 "Cardholder" shall mean the person who maintains current/savings deposit account/s with BDO and in whose name, the Card is issued.
- 1.5 "Card Security Code" shall mean the three (3) digit number at the back of a MasterCard or Visa issued Card and is used to make purchases online.
- 1.6 "PIN" / "Personal Identification Number" shall mean a personalized digit code used to access the ATM and make ATM/POS transactions.

2. Card Usage/Ownership. The Card is for the exclusive use of the Cardholder and is not transferable. The Card may be linked to single or multiple Accounts of the same currency and in case of the latter, subject to a maximum number of Accounts and a maximum number of Cards per Account as may be allowed by BDO. The Card shall be used only for lawful banking and other transactions allowed by BDO with respect to the Account (i.e. Automated Teller Machine ["ATM"] transactions, point of sale ["POS"] debit/purchase transactions, payments at Online/Web Merchants). It may be used on BDO's and/or ATM Network Participants' ATMs, cash dispensers, POS terminal networks, payment page of Online/Web Merchants, PayPass and/or other electronic devices. The Cardholder agrees to sign the Card immediately upon receipt thereof and to keep the Card in a secure and safe place. The Card is the property of BDO and BDO may at anytime, without prior notice and without the need to give any reason therefore, terminate the use of, cancel, repossess or decline to issue, renew or replace the Card. BDO may cause the ATM to retain the Card automatically or suspend any services at anytime without notice to the Cardholder. The Cardholder agrees to return the Card to BDO upon the latter's request. The card is valid for ten (10) years from card issuance and shall be subject to replacement initiated by the cardholder upon expiry.

3. Card Activation/Authentication Process.

3.1 To first activate the Card, the Cardholder is required to insert the Card in a BDO designated ATM card slot and enter his/her self-nominated PIN in the ATM. The Cardholder agrees and undertakes to comply with the following authentication procedures, as may be amended or supplemented by BDO from time to time.

For ATM transactions - Insert Card and Enter PIN

For POS transactions - Swipe/Insert Card and Enter PIN or Sign transaction draft/invoice (depending on amount)

For PayPass transactions - Tap only or Tap and Sign (depending on amount)

For Internet/Online Payment transactions - Enter Card Number and provide required information

3.2 The PIN is strictly confidential and should not be disclosed, given to, or made available for use by any other person under any circumstances, including BDO. Withdrawal, transfer, deposit, payment of funds, and any other transactions entailing the use of the Card shall in all circumstances and at all times, whether with or without the Cardholder's authorization, be conclusively binding upon the Cardholder.

3.3 BDO shall have no liability whatsoever for any loss or damage incurred by the Cardholder arising from any breach of or non-compliance with the provisions of Sections 3.1 and 3.2 hereof.

4. Card Transactions

4.1 Deposits to the Account made through the use of the Card shall be credited to the Account only after verification by BDO, the date of which may or may not be the same as the date when the deposit was actually made. The amount verified by BDO shall be conclusively and irrefutably deemed to be the correct amount deposited by the Cardholder to his/her Account.

4.2 The receipt which is electronically generated at the time the deposit is made prima facie represents the amount deposited to the Account and shall not bind BDO until verified as true and correct by BDO.

4.3 In accepting transactions of Cardholders with third parties with the use of the Card through the ATM, such as bills payments, POS purchases, airtime reloads and the like, BDO merely serves as a conduit between the Cardholder and the payee and BDO shall not be held liable for any action or claim which may arise between the payee and the Cardholder, the latter hereby agreeing to hold BDO free and harmless therefrom.

4.4 The Cardholder accepts full responsibility for all transactions made with the use of the Card [with or without his/her knowledge or authority, with or without his/her signature or PIN]. All transactions using the Card shall be deemed by BDO as having been made with the knowledge of or authorized by the Cardholder and shall be valid and binding upon the Cardholder. The Cardholder accepts BDO's record of transactions as conclusive and binding for all purposes in the absence of manifest error. The Cardholder further agrees to waive any and all rights and remedies against BDO in connection therewith.

5. Cardholder's Responsibilities. In order to help ensure security in Card transactions and personal information, the Cardholder agrees to strictly comply with the following security measures, as may be amended or supplemented by BDO from time to time:

- Sign on the signature panel at the back of the Card.
- Nominate a Personal Identification Number (PIN) as soon as Card is received.
- Do not use birth date as PIN.
- Keep Card Number, PIN and Card Security Code confidential
- Regularly change PIN especially when using the Card at other bank's ATM, local or abroad.
- Transact only in well-lighted or safe areas with ATM.
- Do not entertain strangers offering assistance while using an ATM.
- Keep eyes on the Card when paying for purchases.
- Update contact information with the Branch of Account.

6. Cardholder Information and Consent. Cardholder authorizes BDO, its subsidiaries and affiliates (Related Companies), and their respective officers and employees, to do any one or all of the following:

6.1 Release, disclose, submit, share or exchange any Cardholder and/or Account information and reports as they may deem fit or necessary and for lawful purposes, including but not limited to consumer reporting or reference agencies, government regulatory agencies, other banks, creditors, financial institutions, loyalty program partners, merchant partners or service providers;

6.2 Release, disclose, submit, share or exchange any Cardholder information and/or Account Information to BDO's Remittance Tie-ups, Partners, Agents, Subsidiaries (local and/or foreign) in connection with remittance transactions involving the Cardholder and/or his Account; and

6.3 Use or share with third parties the information Cardholder has provided and/or information derived from external sources for conducting internal marketing studies, surveys, marketing activities or promotional offers of BDO, its Related Companies, merchant partners and/or to develop and make offers which Cardholders may receive through email or thru other means of communication.

For the above purposes, Cardholder hereby waives his confidentiality rights under the relevant bank secrecy laws such as but not limited to Republic Act Nos. 1405, 6429, 8791 and 8484 (otherwise known as The Secrecy of Bank Deposits Law, Foreign Currency Deposit Act, The General Banking Law of 2000 and Access Device Regulations Act) and hereby agrees to indemnify and keep BDO and Related Entities including their respective directors, officers and employees, free and harmless from and against any and all claims, suits, actions or proceedings which may arise as a result of or in connection with the release and disclosure of the Cardholder information and/or Account information as set out above. The disclosure consent herein granted by Cardholder shall continue to be valid and effective unless and until a written notice of revocation by Cardholder is duly served upon BDO and its Related Entities.

7. Indemnification/Liability Limitation. In addition to other non-liability/indemnification provisions in favor of BDO, the Cardholder hereby agrees to indemnify and render BDO its directors, officers, employees and agents and assigns, free and harmless from and against any claim, cause of action, suit, liability, loss or damage of whatever nature which may arise as a result of or in connection with the use of the Card and the transactions made with the use of the Card, in the following instances:

7.1 Disruption, failure or delay relating to or in connection with the use of the Card which is due to circumstances beyond the control of BDO, fortuitous events such as but not limited to prolonged power outages, breakdown in computers and communication facilities, computer-related errors, typhoons, floods, public disturbances and calamities and other similar or related cases;

7.2 Fraudulent or unauthorized utilization of the Card due to theft, unauthorized disclosure or breach of security or confidentiality of the Card Number, PIN and Card Security Code with or without the Cardholder's participation;

7.3 Inaccurate, incomplete or delayed information received by BDO due to disruption or failure of any communication facilities or electronic device used for the Card;

7.4 Mechanical defect in or malfunction of the electronic device on which the Card is used (i.e. ATM, POS, etc.), the Card not being honored or being declined; any delay in the crediting of any deposit to or debiting of payment from the Account due to or by reason of failure and/or malfunction of any mechanical, electronic or other part, component, system or network upon which the ATM/branch computer is critically dependent on normal and efficient operations; and/or

7.5 Improper, unauthorized use of the Card's facilities and electronic devices (i.e. ATM, POS, etc.); or recklessness or accident in connection with the use thereof.

The above provisions shall survive the termination or suspension of the right to use the Card.

8. Liability Limitation. BDO's entire liability for loss or damage (if any) in connection with Card use shall be limited to the amount of P25,000 or the actual damage or loss incurred, whichever is the lesser. BDO shall not be liable for any special, consequential or indirect damage suffered by the Cardholder from the use of the Card even if BDO has been advised of the possibility thereof. This provision shall survive the termination or suspension of the right to use the Card.

9. Lost/Stolen/Compromised Cards. In the event the Card is lost or stolen, the Cardholder agrees to immediately report the same by calling BDO Customer Contact Center (631-8000 or other tel. nos. that may be made available by BDO) or the Branch of Account. The Cardholder shall likewise immediately file an Affidavit of loss (in BDO prescribed form) personally with the Branch of Account (where the account is maintained). If the loss or theft of the Card occurred on a Saturday, Sunday, legal holiday or on a day or time when BDO is otherwise closed for business, the report must be made within the next banking day. Prior to receipt by BDO of Cardholder's report of loss or theft, all transactions generated by the use of the Card shall be deemed conclusively binding upon the Cardholder and BDO will not be held liable for any loss or damage incurred by the Cardholder.

In case of a compromised Card, where BDO receives information that the Card number, Card name, Card expiry date have been obtained by an unauthorized source/party, BDO shall tag the Card as "hot" to prevent its unauthorized use, and BDO shall immediately notify Cardholder of the situation and issue a new Card for the Cardholder.

10. Unclaimed/Captured Cards. Unclaimed Cards shall be cut vertically in half across the magnetic stripe after a period of sixty (60) calendar days or two (2) months from the date of receipt by the BDO Branch where the Cards could have been claimed. Captured Cards retrieved from the ATM by BDO shall be destroyed after three (3) days.

11. Reporting of ATM Crimes. The Cardholder is encouraged to report occurrences of ATM crimes (e.g. robbery, vandalism) to BDO by calling BDO Customer Contact Center (631-8000 or other tel. nos. that may be made available by BDO) or the Branch of Account. In case the Card and/or the Account is suspected by BDO or government authorities to be involved in ATM crimes or fraud cases, the Cardholder expressly consents to and hereby authorizes the sharing or disclosure by BDO to the public at large and/or to government authorities of information relative to such ATM crimes or fraud cases in order to deter and prevent proliferation thereof.

12. ATM/POS/Online/Web Merchants Network. The Cardholder understands that the Card may be used in ATMs/POS terminals of BDO and the ATM Network Participants and Online/Web Merchants. The Cardholder agrees that BDO does not have control over the ATM Network Participants through which the Cardholder may access the Account, their ATMs, their procedures or controls in regard to data/information processing. Hence, BDO shall not be liable for any loss or damage of whatever kind or nature incurred by the Cardholder as a result of or in connection with (i) the Cardholder's inability to use or delay in the use of his/her Card or inability to avail himself/herself of or delay in the availability of any ATM service due to disruption, breakdown or failure of the ATMs of ATM Network

Participants and Online/Web Merchants, communication facilities linking the same, or (ii) unauthorized or fraudulent access or utilization of the Card or any ATM service. The Cardholder understands and agrees that transactions coursed through any of these networks shall be subject to transaction fees as determined by BDO and the ATM Network Participants and Online/Web Merchants through which the transactions are coursed.

13. Access to ATM/POS/Online/Web Merchants located outside the Philippines. BDO cards bearing the MasterCard/Visa logo can be used to make withdrawals/payment transactions at MasterCard/Visa ATMs/POS/Online/ Web Merchants located at countries outside the Philippines, from/involving his/her Account in the Philippines. Any withdrawal/payment transaction made by the Cardholder outside the Philippines through the use of the Card against his/her Account in the Philippines constitutes a disbursement from said Account in the Philippines and a remittance to the country where the withdrawal/payment transaction was effected, and shall, therefore be subject to the applicable laws, government rules and regulations of both the Philippines and the country where the withdrawal/payment transaction is made. Cash withdrawals/payment transactions outside the Philippines using the Card shall be in the currency allowed by the institution which owns the ATM/POS and Online/Web Merchants from where the withdrawal/payment transaction was made and up to the maximum amount permitted by and subject to other limitations imposed by that institution. Cash withdrawals/payment transactions are also subject to any exchange controls, regulations or limitations in effect in the country where the ATM/POS/Online/Web Merchant is situated and will be converted at the exchange rate prevailing at the time of the transaction. Transactions shall be subject to transaction fees as determined by BDO and the international network through which the transaction was coursed. Such transaction fees shall be subject to the exchange rate prevailing at the time of the transaction. Applicable foreign exchange mark-up rate is also applied to cover service fee and assessment fees, charged by MasterCard/Visa.

14. Accredited Establishments. BDO has an agreement with MasterCard/VISA whereby the Card bearing the MasterCard/VISA label shall be honored at all MasterCard/VISA accredited establishments worldwide at all times. However, BDO shall not be liable to the Cardholder if, for any reason, such MasterCard/VISA accredited establishment does not honor the Card. The Cardholder agrees to hold BDO free and harmless from any and all claims or liabilities as a result of the refusal of any MasterCard/VISA accredited establishment to honor the Card. Moreover, the Cardholder shall not hold BDO responsible for any defective product or service purchased through the use of the Card or for any dispute between the Cardholder and the establishment.

15. Limitations. The Cardholder agrees not to use the Card for the purchase of items/goods, the importation of which into the Philippines is subject to the provisions of CB Circular 1384, as amended, and all other circulars, laws, rules and regulations pertaining to importation. Likewise, the Cardholder agrees and warrants that the proceeds of Card withdrawals abroad shall not be used for foreign investments or for the payment of foreign loans or for any other purpose in violation of any existing foreign exchange rules and regulations.

16. Notices: Change of Address and Other Data. Unless otherwise provided herein, any and all notices and communications required or allowed to be given under these Terms and Conditions shall be in writing and sent to the Cardholder at the address or any of the addresses indicated in this application form. Notices shall be deemed received by the Cardholder on the date of receipt, if delivered personally, after fifteen (15) days from posting, if sent by mail, or on the date of transmission, if by facsimile or electronic mail. The Cardholder shall immediately notify BDO of any change in his address, as well as other data previously indicated in this application form. Until BDO is notified of such change, it will continue to use the information and data on file with it.

17. Fees and Charges

17.1 BDO may, from time to time, upon giving notice, impose fees and charges for the use of the Card. The cardholder hereby authorizes BDO to debit his/her Account or any other Account which the Cardholder maintains with BDO for the amount of such fees and charges without need of further notice, demand, act or deed without incurring any liability therefor or as a result thereof. If at any time there are insufficient funds in the said Account/s to cover fees and charges, BDO may suspend or terminate the use of the Card without BDO incurring any liability as a result thereof.

17.2 Any and all taxes arising from payment of fees and charges hereunder shall be for the account of the Cardholder without incurring any liability therefor or as a result thereof.

18. Termination/Suspension of Card Use

18.1 The Cardholder may request BDO to terminate or suspend its use of the Card by calling BDO Customer Contact Center, or by visiting the Branch of Account to make such request. BDO shall, on a best efforts basis and to the extent practicable, immediately effect the requested cancellation or termination. The Cardholder shall remain responsible for any transactions made on the Account/s until the time of termination or suspension of the use of the Card.

18.2 BDO may terminate or suspend the Cardholder's use of the Card at any time, with or without notice if:

- a. The Cardholder has breached these Terms and Conditions;
- b. BDO learns of the Cardholder's bankruptcy, insolvency, liquidation, dissolution, death, incapacity, or other analogous circumstances, or that the Cardholder committed an act of bankruptcy, insolvency, liquidation, dissolution or other analogous acts, or that a bankruptcy or insolvency or other analogous petition has been filed against the Cardholder;
- c. If in BDO's reasonable opinion, the Cardholder's Account/s is/are being mishandled as determined pursuant to BDO's existing policies and procedures, or if the Account/s or the Card is being used for any unlawful or illegal activity or transaction;
- d. In case of closure, termination, suspension, garnishment, hold-out or other similar restrictions on the Account/s; or
- e. BDO considers that there exist other reasonable grounds to do so

18.3 Any and all accrued but unpaid obligations of the Cardholder to BDO prior to termination, and terms and conditions hereof which by express terms, shall survive the termination of the Cardholder's right to use the Card.

19. Undertaking. 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 BDO") to Cardholder's Account/s as appearing in the records/books of BDO, and for whatever cause such as but not limited to systems error, error in communication facilities, Cardholder hereby agrees and undertakes to immediately return to BDO the Amount/s Due to BDO without need of notice or demand, plus any and all expenses, costs and damages which BDO may have incurred, including penalty interest at BDO's then prevailing loan rate based on the Amount's Due to BDO, in connection with the enforcement of BDO's right to recover and collect the Amount/s Due to BDO. For this purpose, Cardholder irrevocably authorizes BDO/its representatives to effect the debiting of funds from Account/s to the extent of the Amount/s Due to BDO, without need of further act and deed, and without BDO/its representatives incurring any liability as a consequence thereof. This is without prejudice to the exercise by BDO of its right to enforce full recovery and collection of the Amount/s Due to BDO, 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 BDO of the legal remedies to which BDO may be entitled to under the law and this Agreement, including but not limited to immediate cancellation or suspension of the relevant Account/s, civil, criminal, and/or administrative remedies. Pending full recovery or collection by BDO of the Amount/s Due to BDO, the Cardholder shall hold the said amount in trust for BDO. Failure of Cardholder to account for and return the Amount/s Due to BDO shall give rise to a prima facie presumption of misappropriation or conversion with intent to defraud, on the part of Cardholder.

20. Cardholder Complaint. Any complaint regarding the Card, the Account, and/o transactions using the Card shall be communicated to BDO Customer Contact Center.

21. Amendments/Revisions. The Cardholder agrees that BDO shall have the right to add, revise, or amend, in whole or in part, these Terms & Conditions, and the features and functionalities of the Card. Any such addition, revision, or amendment will take effect and become binding on the Cardholder from such time that the same is published, announced or displayed by means of posters duly displayed in a conspicuous place within the premise of BDO or by any other means of publication or communication as determined by BDO.

CONFORME : (For non-personal accounts, all of the signatories should sign. Please use additional Terms and conditions sheet if necessary)

By signing below, I/We hereby affirm that the features, requirements, risks and benefits of the Bank product/s I/we are availing were fully disclosed and explained clearly to me/us by the Bank. I/we further declare that I/we have fully understood and agreed to be governed by the rules and regulations of the Bank product/s I/we are availing.



Gemmar S. Lozañas

Signature over Printed Name

Signature over Printed Name

Signature over Printed Name

Signature over Printed Name

Signature Verified by:

Date:

For ATM Debit Card Issued to Minors:

The undersigned parent/legal guardian hereby agrees to the issuance and use of the ATM Debit Card to and by the above-named minor accountholder. The undersigned is also aware and understands that the ATM Debit Card may be used in ATMs, Point-of-Sale (POS) terminals and Online/Web Merchants. The ATM Debit Card and the use thereof shall be subject to the Terms and Conditions Governing Deposit Accounts as well as the BDO ATM Debit Card Terms and Conditions. The undersigned irrevocably holds BDO, its directors, officers, employees and assignees free and harmless from and shall indemnify them against any and all loss, damages, liabilities, claims and suits that may arise in connection with the issuance and use of the ATM Debit Card.

Conforme:

Date:

Signature and Printed Name of Parent / Legal Guardian

Account Name _____

CIF No. _____

Date _____

Gentlemen:

I/We, the undersigned depositor/s, hereinafter referred to, singly as the "Depositor" and collectively as the "Depositors", hereby agree to the following terms and conditions governing deposits with BDO Unibank, hereinafter referred to as "BDO":

General Provisions On Deposits**I. Opening of Accounts**

Deposit accounts, hereinafter referred to as the "Account", may be opened subject to the approval of BDO, after taking into consideration the presentation of references acceptable to BDO and after verification of applicant's identity and/or authority to open the account. The Depositor warrants that he is not suffering from any legal disability upon opening of the account.

The Depositor shall maintain the required Average Daily Balance (ADB) as the Depositor may be notified by BDO from time to time. A service fee shall be charged if the account falls below the required ADB.

II. Documentation

Documents required for personal accounts, corporations, partnerships, associations or entities must be submitted to BDO.

BDO is authorized to obtain and verify information relating to the Depositor from government agencies or third parties including banks, financial institutions, and credit bureaus to verify information provided by Depositor, conduct background check on the financial capability of the Depositor or for other purposes as BDO may deem necessary.

III. Deposits

All deposits must be made by the Depositor or by his representative by accurately filling out the forms required to make such deposit. If the Depositor is unable to write for some reason, he must have the form filled-out by any person other than an employee of BDO. BDO shall not be liable for losses caused by any and all inaccuracies in filling-out the form.

The initial deposit and the minimum subsequent deposits must be in such amount as may be reasonably determined by BDO. BDO may refuse certain items for deposits, such as second endorsed checks and checks presented after six (6) months from date of issue, otherwise considered as stale checks. BDO may, at its discretion, refuse to accept deposits or at any time return all or part of a deposit together with the interest due.

Deposit of checks, drafts, money orders and treasury warrants shall be accepted by BDO conditionally, i.e. as subject to collection only, and shall not be considered as credited to the Depositor's account until the proceeds thereof shall have been definitely received by BDO. The client obligates himself to reimburse BDO any and all amounts or credited to BDO. The client obligates himself to the face value of the items, including bank charges and other expenses, if any, should any item be dishonored due to fraud, forgery, material alteration or for any reason whatsoever. In this connection, BDO is hereby given full power and authority, at its sole option, to debit said amount/s from any account of the client with BDO and / or set-off the same against any of the client's funds / property in the actual / constructive possession and / or control of BDO. Furthermore, the client hereby knowingly, unconditionally and irrevocably releases and discharges BDO, its owners, directors, officers, employees, agents and representatives from any right, claim, cause of action that the client or any third party may now or in the future may claim against BDO arising from or in connection with the transactions contemplated herewith. All endorsements and/or lack of endorsements on the items deposited are guaranteed by the Depositor. The Depositor assumes full responsibility for the correctness, due execution, genuineness and validity of all endorsements appearing on all checks or other items deposited.

The Depositors shall be deemed to warrant each time any deposit or withdrawal is made on the account that the Depositors have full and absolute title and right of disposition over all monies, checks and funds in the account.

IV. Joint Accounts**A. Joint OR Account**

- i. BDO shall honor the signature of any one of the Depositors named in the account in the payment of funds or in the transaction of other business on the account.
- ii. Checks, drafts, bills of exchange and/or other instruments for the payment of money payable or purporting to belong to any one or more of the Depositors may be endorsed by any one of the Depositors/payees for deposit to the account.
- iii. BDO has full authority to honor and pay via debit from the account, checks or other written orders of the Depositors as the case may be, all without need for inquiry by BDO as to the use or disposition which may be made of the fund so withdrawn.
- iv. The account shall be payable to, and collectible by any one or all of them, as the case may be, during their lifetime; and upon the death of any one of them, shall be payable to the survivors unless the law provides otherwise.

B. Joint AND Account

- i. BDO shall require the signatures of all the Depositors named in the account in the payment of funds or in the transaction of other business in the account, unless otherwise indicated. BDO shall be free from any loss, damage or liability of whatever kind or nature arising from or in connection with any arrangement adopted by the Depositors requiring less than all the signatures of the Depositors.
- ii. The Depositors shall be jointly and severally liable for the payment of any obligation to BDO. BDO may, at anytime at its own discretion, with or without notice to anyone of the Depositors apply all or any part thereof to the payment in whole or in part, of any indebtedness that may be due to BDO from anyone/all of them and offset a corresponding amount of such indebtedness against such balance.
- iii. For all intents and purposes, BDO shall assume that at all times, the Depositors own the account in equal shares, unless BDO is otherwise notified in writing signed by all Depositors.

C. Declaration that Co-Depositors are Alive (Perjury Clause)

In joint accounts (whether "Joint Or" or "Joint And"), each Depositor declares and affirms, under the penalty of perjury that his co-depositors are still living at the time of withdrawal and BDO shall fully rely on said declaration. The Depositors shall hold BDO free and harmless against any losses, damages, claims or liabilities which may arise as a result of or in connection with BDO's reliance to said declaration.

V. Legal Compensation Clause

The Depositor or Depositors shall be, jointly and severally, as the case may be, liable for the payment of any obligation of the Depositor, or any of the Depositors in a joint account, to BDO. BDO may at its own discretion apply all or any part of the Accounts

(including Time Deposit Accounts) to the payment in whole or in part of any obligation that may be due to BDO from the Depositor or any one, or all, of the Depositors in a joint account without incurring any liability therefor.

VI. Withdrawals

All withdrawals must be made by the Depositor by filling out the required forms. Withdrawals by a person other than the Depositor himself may be allowed only upon the Depositor's written authorization, accompanied by at least one valid identification card of the person authorized, which shall be verified by BDO.

The Depositor will not be permitted to withdraw from his account any amount in excess of the outstanding available balance to his credit.

VII. Service and Other Bank Charges

BDO is authorized to collect from the Depositor all applicable service charges, penalty charge and other fees the account may incur. BDO reserves the right to impose new service and maintenance charges and change existing charges from time to time within the limits allowed by law or pertinent regulations.

BDO, without need of prior notice, is authorized to deduct all such charges and fees from the account without incurring any liability therefor not limited to any loss, damage, cost or expense arising from or in connection with the dishonor of checks, drafts, notes or other instruments because of insufficient funds as a result thereof.

VIII. Change of Personal Information or Circumstances

BDO should be properly notified in writing of any change in the personal information. (e.g. Postal Address, Marital Status, etc.)

All correspondences relative to the account shall be sent to the Depositor's present postal address indicated in BDO's record.

IX. Closing of Accounts

Only the Depositor may close an account. The Depositor may close the account by filling out the prescribed form for withdrawal. The Depositor will pay a service charge in such amount as may be reasonably imposed by BDO if the account is closed within thirty (30) days from date the account was opened. However, BDO reserves the right to immediately close the Depositor's account at any time without prior notice in case of misrepresentation or falsity of information provided by the Depositor or if BDO perceives, at any time and in its sole discretion, that the account may be or may have been used or is being used in connection with any fraudulent or illegal activities or transactions; or if BDO perceives, at any time and in its sole discretion, that it may be exposed to any financial, operational, legal, reputational or other risk in maintaining the account, or if the Depositor fails to abide by any provision of the terms and conditions for deposit accounts.

BDO reserves the right to close the account if the Depositor has handled his account in a manner not satisfactory to BDO and/or if the Depositor draws checks against insufficient funds and/or uncollected deposits and any two (2) of such checks are presented to BDO within a 30-day period. In such event, BDO shall pay the Depositor the balance of his account, if any, upon his return of unused checks to BDO. Furthermore, BDO and its officers and employees shall be held free and harmless from any liabilities, claims and demands of whatever kind in connection with or arising from (a) closure of the account(s) and/or (b) the dishonor of any check which may be presented to BDO after the closure of the account(s) and/or (c) the reporting of BDO of the account closure and the reason therefore to Banker's Association of the Philippines (BAP) or any monitoring entity or body established by BAP or law to keep record of and monitor mishandled deposit accounts.

X. Interest Credits

Interest bearing accounts shall earn interest at a rate determined by BDO on a per annum basis and in accordance with pertinent laws, rules and regulations. Interest shall be computed based on daily available balance and credited to the account at the end of the month, less of applicable withholding tax. However, no interest shall be paid on dormant accounts or those closed prior to crediting of interest at the end of any month.

XI. Dormancy and Unclaimed Balances

Accounts including those with Automatic Transfer Facility options which have no financial transaction for at least one (1) year (12 months) for Current Accounts and two (2) years (24 months) for Savings Accounts shall be classified DORMANT. Dormancy fee shall be charged aside from the maintenance fee for falling below the required minimum monthly Average Daily Balance (ADB).

Pursuant to the provision of existing laws, all "unclaimed balances" which represent deposits of money and/or interest accrued thereon held by BDO for any depositor who has no further financial transactions for a period of ten (10) years or more shall be reported and, when so ordered, deposited by BDO to the Treasury of the Philippines, to the credit of the government of the Republic of the Philippines.

XII. Philippine Deposit Insurance Corporation (PDIC) Rules

Account/s shall be subject to applicable PDIC laws, rules and regulations including the insured value.

XIII. Miscellaneous

In the event of emergencies which merit the issuance of a work suspension order by appropriate public official in any or all of the Philippine Clearing House Corporation (PCHC) covered clearing areas, by which PCHC shall, with the approval and concurrence of BAP, suspend the clearing in the affected areas or clearing exchanges shall be deemed automatically suspended, BDO, without prior notice to anyone of the Depositors is authorized to extend automatically the number of clearing days of bank check deposits. However, should the announcement be made later in the day when items have already been received for deposit by BDO, then such items shall be processed the next clearing day.

XIV. Other Provisions

In case of extraordinary inflation or deflation of the currency stipulated herein, the provision of Article 1250 of the Civil Code shall not apply.

BDO reserves the right to amend the general terms and conditions stated herein at any time and without need of prior notice of changes to the Depositor.

Special Provisions On Deposits

I. Savings Account with Passbook

The savings passbook is not transferable or assignable. No entries other than those effected by BDO itself shall be recorded in the passbook. In the event of any discrepancy between the entries in the passbook and those appearing in the records of BDO, the latter shall prevail.

If the passbook is lost, mislaid or stolen, BDO should be immediately notified by the depositor in writing by executing an Affidavit of Loss. Consequently, BDO will not be held liable for payments made to any person who shall present such passbook if no affidavit of loss was submitted by Depositor prior to the payment.

All entries posted in the passbook should be examined by the Depositor on the same occasion or before leaving the bank premises. Otherwise, BDO will be relieved of the responsibility in connection therewith.

The passbook must be presented in every deposit or withdrawal transaction.

II. Current Accounts

A. Statement of Account (SOA)

The Depositor shall carefully check all entries in the Statement of Account (SOA) as well as the attached negotiated checks including the signatures and endorsements found therein. Depositor shall report to BDO any exception to any entry therein within ten (10) days from receipt of the SOA. If BDO receives no communication from the Depositor regarding the SOA and its attachments within said period, it shall be considered complete and correct and shall be deemed as an agreement on the Depositor's part to have waived any claim against BDO on any matter contained therein. SOA and canceled paid checks not claimed within a period of six (6) months from their availability shall be destroyed by BDO and the Depositor concerned shall be deemed to have waived any right to take exception to the completeness and correctness of any such SOA. If the SOAs for six (6) consecutive months were not claimed, BDO shall no longer print the succeeding SOAs.

The Monthly Statement of Account (SOA) shall be provided to the Depositor based on the disposition indicated in the Signature Card.

i. Electronic Statement of Account (eSOA) - If the Depositor chose the eSOA, then the Depositor acknowledges and agrees that access to eSOA will be exclusively through BDO Online Banking. The Depositor shall be solely responsible for registering into the system and agrees to be bound by the terms and conditions governing the use of the facility. The Depositor further agrees that BDO is not obliged to provide paper SOA and any and all requests for printing of paper SOA, regardless of whether or not it is the latest statement cycle, shall only be provided subject to the payment of applicable charges.

ii. Statement of Account (SOA) on Demand - If the Depositor chose the paper SOA, then the Depositor agrees that printing and providing of SOA shall not be automatic. The SOA shall be provided by the Branch of Account only upon the request of the Depositor. The Depositor further agrees that only the SOA, together with the images of the negotiated checks, of the latest statement cycle shall be free of charge. Standard bank charges shall apply for requested SOA representing previous months.

B. Checkbooks

Checkbooks are given by BDO to the Depositor for a fee as requested. As such, the Depositor shall be responsible for the safekeeping and security of his/her checkbooks. Only

the Depositor or the duly authorized signatory/ies of the account may draw or issue checks against the account. All blank spaces on checks drawn must be properly completed. BDO may dishonor checks if signatures are not in accordance with specimen signatures on file with BDO. Unauthorized checks shall be dishonored.

The use of MICR checks printed by or secured from entities other than those accredited by the Bankers Association of the Philippines (BAP) Accreditation Board shall constitute a waiver on the part of the drawer/issuer of the rights to claim for reimbursement/refund or damage of any kind arising therefrom.

The Depositor agrees not to draw checks against insufficient funds and/or uncollected funds, and in case this arises, the Depositor agrees to pay the penalty charges, in addition to service charges. The Depositor shall hold BDO free and harmless from all liabilities, expenses and costs that may be incurred on account of refusing payment of said item/s.

The return of checks drawn against insufficient funds (DAIF), or those drawn against uncollected deposits (DAUD), or with technical defects, shall be governed by the rules and regulations of the BSP and the PCHC. BDO reserves the right to dishonor and return checks, at its discretion, without prior notification at any time. The Depositor shall hold BDO free and harmless against any and all losses, damages or liability arising from such dishonor and return.

All transactions made shall be honored only at the branch where both Savings and Current Accounts are maintained.

The Bank shall not be held liable for any damage caused by any error in the transfer, or for errors committed in good faith that may cause the return of a check.

C. Stop Payment Order

Filing of "Stop Payment Orders" on checks and the subsequent revocation of the same shall not be valid unless made in writing and receipt thereof is duly acknowledged by BDO.

If a check or checks are lost, mislaid or stolen, BDO should be immediately notified by the depositor and a Stop Payment Order (SPO) shall be applied for each of the checks to prevent negotiation. Consequently, BDO will not be held liable for payments made on any of the checks if no SPO was applied for prior to the payment.

D. Check Image Clearing System Rules and Regulations

The Depositor agrees to, and consents to the compliance by BDO with, the Check Image Clearing System, or such other electronic check clearing system, as the Philippine Clearing House Corporation (PCHC) may adopt and implement from time to time including any and all PCHC rules and issuances regarding the same and/or any amendments thereto, which are deemed incorporated hereto by reference. The Depositor hereby waives the presentation for payment of the original check to the drawee and consents to the use of the digital image of the original check in clearing. The Depositor further agrees that the original of the check shall be kept by the bank where it was presented and only images of negotiated checks shall be provided in the eSOA or printed SOA, as the case may be. Finally, the Depositor acknowledges and agrees that unless earlier retrieved by the Depositor, the original check shall be destroyed by the bank where it was presented upon the lapse of the period prescribed under the applicable PCHC rules.

III. Foreign Currency Savings Accounts

A. Deposits

BDO prescribes charges, processing fees and holding periods on certain deposits and clearing periods on check deposits. All deposits that are dishonored or found to be counterfeit, whether or not returned to BDO, shall be charged against the client including applicable fees, charges and penalties.

B. Withdrawals

Withdrawals are allowed against cleared balances only. Deposits become cleared funds only after completion of clearing or holding periods as prescribed by BDO.

Withdrawals made in the form of currency notes is subject to the availability of the currency. However, the depositor may be requested to give at least one (1) day advance notice of any withdrawal where the interest of the Depositor or BDO so dictates.

C. Interest Credits

Deposits earn interest after a specified period as prescribed by BDO. Interest is based on the daily available balance not falling below the required minimum interest earning balance.

D. Service and Other Bank Charges

Correspondent bank charges on checks/items sent for collection abroad are for the account of the Depositor.

A prescribed service charge in dollar or its peso equivalent converted at prevailing selling rate of the BDO shall be collected for accounts closed within certain number of days from date of opening as prescribed by BDO.

Charges on returned items shall be based on the actual charges of the correspondent bank.

IV. BDO Kabayan Savings Accounts

A. Account Restriction

BDO Kabayan Savings Account is being offered primarily for crediting of remittances, coursed through BDO Remittance Unit.

Only cash deposits shall be accepted over the counter. Check deposit may be accepted upon presentation of the required valid identification cards.

B. Bank Penalties and Charges

A periodic review shall be made on the account history. Should there be no remittance, coursed through BDO Remittance Unit within a period of one (1) year, the account shall automatically be converted to a Regular Savings Account subject to existing terms and conditions governing Regular Savings Account.

C. Kabayan Savings Accounts with no remittances within one (1) year shall be reclassified automatically to Regular Savings Accounts.

V. Junior Savers Accounts

BDO may, without notice to the Depositor, convert the account to Peso ATM Savings account once the child reaches the age limit specified by BDO.

VI. Time Deposit Accounts (including Premium Flexi Earner and Mega Savings Accounts among others)

A. The Certificates covering any and all time deposits (the "Certificates") are not negotiable instruments and may not be negotiated by endorsement and/or delivery but may be assigned with BDO's prior consent in writing. The assignment of the Time Deposit (TD) Certificate shall not be binding on BDO unless made with its prior consent in writing.

Check Deposit to open a Time Account is subject to final collection from the drawee bank. In case check is dishonored by the drawee bank, the Certificate shall automatically be canceled.

B. The initial interest rate and principal amount are reflected on the face of the Certificate. Upon renegotiation on maturity, the new principal, new rate, new value and maturity date will be updated and documented in a TD Renewal Advice.

C. Time Deposit Renewal Advice

TD Renewal Advice is non-negotiable and not an evidence that the account is still outstanding with BDO. In case of conflict in the TD Renewal Advice and the records of BDO regarding the account, the records of BDO shall be valid and binding.

The Depositor shall carefully check and monitor all entries in the Time Deposit Renewal Advice and report to BDO any error within five (5) days from receipt hereof. If BDO receives no communication regarding the entries in the Time Deposit Renewal Advice within the said period, it shall be considered complete, correct and a waiver on the part of the Depositor to claim against BDO any matter contained therein.

D. Early Redemption

Any early redemption of, or partial withdrawal from, time deposits will result in the closure of the account in which case the provisions of VI (F) will apply. BDO reserves the right to require at least one (1) day advance notice for redemptions to be made before maturity.

Time Deposit Accounts redeemed before the stipulated maturity date shall be subject to BDO's early redemption policy. For Peso Time Deposit accounts, the documentary stamp tax value based on the current principal shall be automatically deducted by BDO from the proceeds of redemption.

E. Non-Renewal

Time Deposit Accounts not redeemed, renewed or rolled over on its stipulated maturity date shall automatically earn interest equivalent to BDO's prevailing savings rate from the date of said maturity to the date of actual redemption or written instruction to renew or roll-over. Interest earned from a Time Deposit Account shall be taxed based on the ceilings prescribed by law and corresponding revenue regulations from time to time.

F. Closure of Account

The Certificate shall be surrendered to BDO upon termination of the time deposit account. In case the original copy of the Certificate is lost, the Depositor shall immediately notify BDO in writing by executing an Affidavit of Loss duly notarized and giving therein all the circumstances surrounding the loss of the Certificate.

VII. Other Provisions

A. Separability Clause

If any or some of the terms and conditions herein is declared invalid or unenforceable, the rest of the provisions will not be affected thereby.

B. Coverage of Terms and Conditions

All the terms and conditions above apply to all deposit account/s whether existing now or to be opened hereafter. BDO may amend the terms and conditions and special provisions stated herein at anytime and without need of prior and subsequent notice of changes to the Depositor.