



PVB DIGITAL BANKING SERVICE REQUEST FORM

Date	Branch	CIF Number <i>(To be filled-up by the bank)</i>
Account Name	Account Number <i>(Indicate at least one Savings, Checking, Time or Loan Account Number)</i>	

CUSTOMER'S INSTRUCTIONS
ENROLLMENT

<input type="checkbox"/> Enroll ALL my PVB accounts to PVB Digital Banking Service. Email address (where my initial username will be sent to): _____ Mobile number (where my temporary password will be sent to): _____ NOTE: Email address/mobile number indicated here should be the same as what was provided to the Bank during account opening and subsequent updates. If you want to use a different email address/mobile number, please fill out the Customer Info Update Request Form.	IMPORTANT REMINDERS: NEVER share your username, password, PIN, One-Time Password to anyone, including family, relatives, co-employees and those with apparent authority, e.g. PVB officer or employee NEVER click on links from emails or text messages. PVB does not send emails or text messages with clickable links. Log-on only to the Bank's official website at https://www.veteransbank.com.ph/ NOTIFY the Bank immediately if you believe that your account has been compromised or that someone has accessed your account without your permission ACCESS the PVB Digital Banking Service using secured computers or devices with adequate protection against viruses or malwares DOWNLOAD the PVB Mobile Banking App only through Google Playstore and Apple AppStore UNDERSTAND your data privacy rights by reading the PVB Data Privacy Policy found on its website https://www.veteransbank.com.ph/web-site/privacy-policy . By signing this form and availing of PVB's digital banking platform you are deemed to have agreed with PVB's privacy policy.
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USER ACCESS MAINTENANCE

<input type="checkbox"/> Resend my username to my registered email address <input type="checkbox"/> Generate a new password and send to my registered mobile number <input type="checkbox"/> Unblock my User Profile <input type="checkbox"/> Un-register my device from PVB Mobile Banking App (Please indicate device model): _____ De-activate / Terminate my profile / access Re-activate my profile / access (username will be sent to registered email address while password will be sent to registered mobile number)	
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LIMIT MAINTENANCE

<input type="checkbox"/> Set my transaction limits to the values indicated below.				
Transaction	Bank Default Daily Limit		Client Requested Daily Limit	
	Online	Mobile	Online	Mobile
Transfer to own accounts	no limit	no limit		
Transfer to other PVB accounts	50,000	50,000		
Transfer to other Banks' accounts via InstaPay	50,000	50,000		
Transfer to other Banks' accounts via PESONet	200,000	200,000		
Bills Payment	200,000	200,000		

(Indicate "default" if the Bank's default limit will be followed.)
 Reason for request to increase limit: _____
 I understand and accept the risks associated with my request to increase / decrease these limits and I agree to hold the Bank free from any liability arising from or in relation to this request. This request is subject to evaluation of the Bank and maybe denied by the Bank.
 Note: Please attach supporting documents for the request in limit increase (e.g. billing statement).

By signing this form, I certify that the information provided herein are true and correct. I certify that I have read and understood the PVB Digital Banking Service Terms and Conditions found in <https://www.veteransbank.com.ph>, and that I agree to be unconditionally bound by such terms and conditions, including any and all amendments and additions thereto that the Bank may implement from time to time.

Signature over Printed Name of the Client


FOR BANK'S USE ONLY

Request received and processed by	Approved by	Enrollment Date
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PVB DIGITAL BANKING SERVICE TERMS AND CONDITIONS

These Terms and Conditions govern your use of the PVB Digital Banking Service provided to you by Philippine Veterans Bank. By enrolling to the PVB Digital Banking Service, you acknowledge that you have read and understood the foregoing, and that you agree to be unconditionally bound by such terms and conditions, which are in addition to those contained in the **General Terms and Conditions** and other related contracts that you signed when you opened your deposit and loan account/s. You acknowledge that the PVB Digital Banking Service is a service granted by Philippine Veterans Bank which you may avail for as long as it is offered and provided that you continue to be qualified under its terms and conditions.

I. Definition of Terms

1. "PVB" or "Bank" refers to Philippine Veterans Bank.
2. "You" and "Your" refer to the owner of the PVB account.
3. "PVB Digital Banking Service" refers to the secure electronic banking facility of PVB that allows its clients who enrolled to the service to perform various transactions on their accounts using electronic devices such as mobile phones, internet-enabled computers or other devices with internet browser. The facility is accessible through the following platforms:
 - i. "PVB Online Banking" refers to the Online Banking platform of the Bank which is accessible through a web browser.
 - ii. "PVB Mobile Banking App" refers to the Mobile Banking platform of the Bank which is accessible by downloading the Bank's application to a compatible device.
4. "Account" refers to the savings and/or checking account, loan accounts, and time deposit held with PVB in the depositor's name, whether solely or jointly with another person.

II. Enrollment to the PVB Digital Banking Service

1. Enrollment to the PVB Digital Banking Service will provide you access to the Online Banking platform ("PVB Online Banking") and Mobile Banking platform ("PVB Mobile Banking App") of the Bank.
2. You may enroll to the PVB Digital Banking Service through any of the following:
 - i. Self-registration through PVB Online Banking or PVB Mobile Banking App
 - ii. Enrollment through PVB branches
3. By enrolling, you hereby warrant that all information provided to the Bank is true, complete and up to date, and that use of the Service is for your sole and exclusive use.
4. Your enrollment to the facility will be permitted only after validation of the information you provided to the Bank and authentication of your identity. For self-registration, this will be through various multi-factor authentication methods.

III. Access to PVB Digital Banking Service

1. You can access all your accounts with PVB with the use of the User ID and Login Password which the Bank has provided to you during enrollment. For Joint "OR" or "AND" accounts, the accountholders shall have separate User IDs and Login Passwords which shall be separately declared/assigned.
2. You understand and agree that while access to PVB Online Banking and PVB Mobile Banking App is available twenty-four (24) hours a day, seven (7) days a week, some or all of the services may not be available at certain times due to designated service periods, maintenance, computer, telecommunication, electrical or network failure and/or any other reasons beyond the control of the Bank.
3. You understand that for your safety, the Bank may disable your access should the wrong password, PIN, One-Time Password or biometrics be used for three (3) times.
4. For joint OR accountholders, you understand and agree that all transactions to be made by any one of the enrollees through PVB's Digital Banking Service are done with the consent of all co-depositors, jointly and severally. Furthermore, you declare under the penalties of perjury that all of your co-depositor(s) is/are living at the time of such transactions. For joint AND accountholders, you understand and agree that your access shall only be limited to "view only".

IV. Security

1. To prevent any unauthorized access, you agree to comply with the Bank's security recommendations or advisories which is available in the Bank's official website at <https://www.veteransbank.com.ph/>, such as but not limited to, the following security procedures:
 - (a) ensure that you will only access the PVB Digital Banking Service using secured computers or devices with adequate protection against viruses or malwares;
 - (b) keep your User ID, password, PIN, One-Time Password and other account data confidential and secure at all times, by not keeping a written or electronic copy of these nor disclose these to any other person, including family, relatives, co-employees and those with apparent authority, e.g. PVB officer or employee;
 - (c) to log-on only to the Bank's official website and not access any suspicious links to prevent, phishing, pharming, or other cyber-attacks;
 - (d) to regularly change your password and PIN and check if there are any unauthorized enrolled device or biometrics data on your device;
 - (e) not to use password or PIN that are readily accessible personal data such as names, birthdate, address or phone number; or an obvious combination

of letters and numbers, including sequential numbers (e.g. 123456); (f) to properly log out after every session.

2. As a safety measure, you further agree to notify the Bank immediately if you believe that your account has been compromised or that someone has accessed your account without your permission.
3. You agree to give the Bank a reasonable period to de-activate your compromised account, and you understand and agree that the Bank is not responsible for any loss, damages or costs which you may incur due to fraudulent transactions which may occur prior to the time you have notified the Bank.

V. Services

You understand that the availability of the services below depends on the platform you use and the type of your user access. You also understand and agree that the services and transactions are subject to cut-off times and transactions made after the designated cut off time(s) shall be considered transactions for the next processing day:

1. Account Balance and Details. You may view the details and balances of all your PVB accounts as of the date and time of your inquiry.
2. Account Statement and History. You may view and/or download the details of your account's transactions during the last ninety (90) day period.
3. Bills Payment and Fund Transfer. You may make bills payments and transfer funds from your own account/s to your other accounts or third-party accounts within the Bank and to other local banks; provided that: (a) there are sufficient cleared or withdrawable funds available in your account; (b) the information provided are complete, correct and valid; and (c) that transactions are within the allowable currency and limits set by the Bank or you as the user. You hereby agree that all bills payments and fund transfers initiated through the facility shall be subject to such reference validations, transaction limits, cut-off periods, service fees, processing and payment schedule and other policies that may be imposed by the Bank and by the receiving Bank, Biller and/or the relevant electronic funds transfer service provider or network (e.g. InstaPay, PESOnet, etc.) You authorize the Bank to automatically debit your account with the amount of any payment or transfer and/or other transaction effected by the use of the facility including charges that may be imposed.
4. Check Stop Payment. You can issue a Stop Payment Order for a check which has not been paid as of the date and time of such order, subject to the fees applicable.
5. Daily Limits Management. You can set your preferred daily limits for fund transfers and bills payment or opt to follow the Bank's defined limits.
6. Alert Management. You can set your preferred alerts setup and alerts delivery settings such as via SMS, push notification and/or email, subject to the applicable internet and/or mobile carrier costs that are chargeable to you. You understand and agree that for your protection, the Bank may send you security and fraud alerts that you cannot opt-out from.
7. Remember Me Login. For your ease of use, you may opt to enable this function in the PVB Mobile Banking App which will allow a faster login method for registered devices such as PIN entry and/or fingerprint scanning.
8. Exchange Rate. You understand that the exchange rate shown is just for informational purpose only and the Bank may apply a different rate during your transaction.

VI. Authorization

You agree that the Bank, at its sole discretion, is entitled to act on the instructions received from you through the PVB Digital Banking Service after the correct entry of your User ID, and/or password, and/or PIN, and/or One-Time Password, and/or your other biometric authentication methods (e.g. fingerprint scanning). It is understood that these details are known only to you and as such, any transaction effected using your password, PIN, One-Time Password and/or biometrics shall be conclusively presumed to be done by you or authorized by you.

VII. Risk

You agree that the use of the PVB Digital Banking is at your own risk and you shall assume all risks, errors, omissions and delays incidental to or arising out of your use of PVB Digital Banking Service. You acknowledge that you have understood the Terms and Conditions and the corresponding risks entailed in availing these services.

VIII. Limitation of Liability

1. You agree to hold PVB, PVB's subsidiaries and affiliates, as well as any of PVB's directors, officers, employees and representatives free and

harmless from any and all claims and liabilities relating to any loss, whether indirect, incidental or consequential loss, loss of profit, or damages of whatever nature or any consequences you may incur due to any of the following:

- i. inaccurate or incorrect entries, omissions, discrepancies, and unauthorized transaction(s) in your statement that you did not immediately report to PVB;
 - ii. erroneous or inaccurate information that you have supplied to the Bank or through this facility; such as, but not limited to, incorrect mobile number or email address, incorrect entry of subscriber number or beneficiary account number, etc. The Bank not be held liable for any action which may arise between you and the other party (e.g. Biller, other banks, recipient of funds), and you hereby agree to hold the Bank free and harmless whatsoever from any liability for damages including but not limited to losses, expenses, costs that you or the other party may incur as a result of the Bank's execution of the said transaction.
 - iii. loss of information, disruption, failure or delay relating to or in connection with the facility and/or its services which are due to circumstances beyond the control of the Bank, unforeseen events, fortuitous events such as but not limited to prolonged power outages, breakdown in computers, hardware, software, operating systems and telecommunication facilities, typhoons, floods, public disturbances and calamities and other similar or related cases.
 - iv. any fraudulent access or utilization of the facility due to: (1) robbery or theft; (2) unauthorized disclosure of usernames, mobile phone numbers, emails, passwords, PIN, One-Time Passwords, account details; (3) the unauthorized usage of biometrics, and other security measures used in the facility with or without your participation; (4) your negligence in the use of the facility including failing to properly safeguard your log in information and failing to report any unauthorized access, and consequently, for any unauthorized interception or use or misreading of data relating to you or to your account(s)
 - v. unauthorized, unlawful, or fraudulent access to or use by any third party of the device of the Client, which includes hacking, or when the device has been subjected to tampering, or is non-compliant with the standards of the manufacturer, such as but not limited to cases of "jailbreaking", "rooting", "unlocking", use of outdated or unlicensed software systems, or other similar activities.
 - vi. bounced or delayed emails or SMS sent to you due to but not limited to reasons beyond the control of the Bank such as, but not limited to: invalid mobile number or email address, mailbox unavailable, mailbox full or quote exceeded, host unknown, blacklist filters, spam filters and content filters.
 - vii. lapse or failure on the part of the biller, service providers or any third party affecting the facility.
 - viii. disclosure of information concerning your accounts and/or transactions with the Bank to unauthorized persons for any reason whatsoever, including but not limited to wiretapping of communication lines or erroneous connection by telecommunication switches, or errors in transmitted information due to faulty lines, and any and all forms of high technology surveillance or fraud.
2. You agree and understand that the Bank has no obligation to verify the authenticity of any instruction or transaction received from you or purporting to have been by you through the PVB Digital Banking Service other than by means of verification of your email address or mobile number through the OTP sent, your user ID and password or PIN, or through biometric authentication methods such as but not limited to fingerprint scanning, and without further inquiry, act on any directives contained in that instruction. The Bank shall be entitled, but not bound, to give effect to any instruction received and the Bank's record of such instruction shall, unless there is an obvious error, be final and binding. You further agree that the Bank shall not be liable and you agree to indemnify the Bank for any loss, damages or costs the Bank incurs for acting in accordance with or based on requests/instructions received through the PVB Digital Banking Service, which the Bank believe emanates from you. As such, you agree to assume full responsibility and liability for all transactions made in your accounts through the use of the facility.

IX. Responsibility of Consumer

1. You certify that the email address and mobile phone number you have provided to the Bank is correct, valid and operative and you agree and consent to receive from the Bank all enrollment, password-related information, and other online correspondences such as information about other products and services, general announcements, advisories, offers and promotions using this email address and mobile phone number. For this purpose, you warrant and guarantee that such email address and mobile phone number are within your sole control, upon your registration to the PVB Digital Banking Service and through your use thereof. Any requests for the modification of such registered email

or mobile number shall conform to the Bank's guidelines therefor and shall be strictly subject to the Bank's prior consent and due diligence procedures.

2. Your instructions made after such validation and authentication shall be the authority of the Bank to carry out the banking transactions performed by you through the facility.
3. The Bank will use reasonable efforts to ensure the accuracy of information accessed through the facility but does not warrant the information will be free from error. You agree to advise the Bank as soon as possible if you notice an error in the account information supplied to you through the facility or by the use of any of the facility's services. The Bank will endeavor to correct the error promptly and adjust any interest or charges arising out of the error.
4. You agree to be solely responsible for the correctness of the information that you supply to the Bank through the use of the facility or through any other means such as electronic mail or written communication. As such, you agree to hold the Bank free from responsibility and liability for the accuracy of the information or for failure to transmit such information.
5. You shall advise the Bank as soon as possible if you suspect that there is an error in the information you supplied to the Bank. The Bank will endeavor to correct the error wherever possible on a "best efforts basis" and shall not be liable if the effort is unsuccessful, and you agree to cooperate fully and provide the necessary documents and information that the Bank may require to support the Bank in its efforts.
6. You understand and agree that it is your absolute responsibility to know the cut-off times of the services that you will use and ensure sufficient funds are available in your accounts at all times to cover any of your transactions, immediate or scheduled, and that these accounts are active. Any charge or penalty as a result of you carrying out a transaction after the cut-off time, or an unsuccessful transaction due to insufficiency of funds or inactivity or dormancy of the account will be your sole responsibility and shall be automatically charged against your account.
7. You acknowledge that it is your sole responsibility to contact the Bank and to provide necessary documents to update your information and/or to support the legitimacy of your transaction/s which shall be subject to the Bank's evaluation. You agree to cooperate with the Bank's investigation in relation to complaint/s regarding the use of your account and account transactions.
8. You agree to be responsible to check the website from time to time for any updates to these Terms and Conditions and you further agree that your continued use of the PVB Digital Banking Service after any of the changes to the Terms and Conditions take effect will constitute your consent and adherence to such changes.

X. Rights and Responsibility of the Bank

1. You understand and agree that PVB is entitled to send all information, advisories, updates, marketing promotions, communications, and notices related to your enrollment and use of the Service exclusively to your registered email address and/or mobile phone number, or other means of communication as the Bank deems appropriate.
2. You understand that the Bank reserves the right to add new features and services, determine the scope of the services, cut-off times, transaction limits, fees and charges, and modify, restrict, withdraw, cancel, disconnect, deactivate, suspend or discontinue any features and services, third party service agents or providers, partners, billers and merchants without prior notice to the Client. By using these features and services when they become available or applicable, you agree to be bound by the terms and conditions concerning these features and services.
3. You agree that the Bank reserves the right to cancel, suspend or terminate your access privilege to the PVB Digital Banking Service, at the sole discretion of the Bank and without prior notice to you, as it may deem necessary or based on its independent assessment (a) should there be inconsistencies in the information found in your account and/or (b) should the Bank receive complaint/s regarding the use of your account and/or (c) should the Bank find inconsistencies regarding your transaction/s and/or (d) should the Bank have grounds to believe that your account or access is being used as a tool for the commission of fraud or any other crime and/or (e) if you breached any of the Terms and Conditions hereof and/or (f) if the Bank learns of your death, bankruptcy or lack of legal capacity and/or (g) if my account(s) is/are/has become closed, dormant, garnished, escheated and/or (h) for any other reason that the Bank may deem necessary to protect its interest.

XI. Involvement of 3rd Party Agents

1. You acknowledge and agree that in the conduct of its business of providing services to you, the Bank may engage the services of third party service agents or providers, partners, billers and merchants who may be given access to and/or provided with information in connection with or relative to you and your account subject to the Bank's security standards. As such, you authorize the Bank to give access and/or to provide such information as the Bank may deem necessary to such parties.

2. In granting the above authorities, you hereby waive your right to the confidentiality of the Information under Republic Act (RA) No.10173 (Data Privacy Act of 2012), RA No. 1405 (Law on the Secrecy of Bank Deposits), RA No.6426 (The Foreign Currency Deposit Act), RA No. 8971 (General Banking Law of 2000), and all other applicable laws which may be in conflict with the Bank in carrying out the said authorities.

XII. Use of Third Party Software or Devices

You agree that the use of biometric information, digital codes (e.g. QR codes), password managers, or other Security Information storage applications in accessing the facility or completing any transaction in the facility shall depend on third party software and/or the capabilities of the electronic device used at the time you log on to the facility and/or initiate the relevant transaction. You acknowledge and agree that such third party software computer or electronic device are owned or controlled by third persons which are distinct and separate and not in any way affiliated to or controlled by the Bank, as such, Bank shall have no liability for any loss or damage in relation to such biometric information, digital codes, third party software or electronic device.

XIII. Data Privacy

You acknowledge that in the course of providing the services contemplated herein, the Bank will be collecting information (including your personal information). The Bank's Data Privacy Policy found on its website <https://www.veteransbank.com.ph/website/privacy-policy> explains how the Bank collects, protects, uses, shares and stores your personal information and is deemed incorporated herein by reference and which you undertake to read and understand from the Bank's website. Pursuant to the Bank's Data Privacy Policy, you understand and agree that the Bank may process your data for purposes not contrary to the Data Privacy Act of 2012, its implementing rules and regulations, and other issuances of the National Privacy Commission.

XIV. Fees and Charges

1. Transactions carried out through the PVB Digital Banking Service are subject to the fees and charges applying at the time of the transaction. These fees and charges are exclusive of the charges imposed by your cellular service providers to you for SMS and/or internet connection fees.
2. You agree to pay the applicable fees and charges that the Bank may impose for the use of the PVB Digital Banking Service and you authorize the Bank to debit your deposit account(s) for the amount of fees and charges payable as the transactions are completed. If at any time there are insufficient funds in your account to cover fees and charges, the Bank may either refuse to carry out your transaction without incurring any liability as a result of such refusal or overdraw your account by debiting fees and charges or debit any other account you hold with us.
3. You understand and agree that the Bank reserves the right to impose new fees and charges and change existing fees and charges within the limits allowed by the law. The rate of such charges, period and method of payment shall be based on the Bank's announcement through the Bank's website or within the facility, which shall be binding and payable by you upon your continued use of the PVB Digital Banking Service after the announcement, whether you have knowledge of the announcement or not. You may choose to decline changes by discontinuing to use the accounts or services to which these changes relate.

XV. Cancellation / Termination

1. Your access will remain in full force and effect until you submit a signed written notice of termination to the Bank through any PVB branch and giving the Bank at least one (1) banking day to process the request. You shall remain responsible for any transactions made on your account/s through the facility prior to the time of such cancellation.
2. These Terms and Conditions shall be deemed to remain in full force and effect if and in so far as any transaction is completed but not debited to your account/s prior to the termination of the facility. Termination of the PVB Digital Banking Service shall not prejudice your liability in respect of things done or omitted to be done prior to termination thereof.
3. You understand and agree that the Bank may terminate your access to the PVB Digital Banking Service upon closure of all your accounts enrolled to the facility.

XVI. Conflict of Interest

PVB conducts its business according to the principle that the Bank must manage conflicts of interest fairly, both between the Bank and its clients and between one client and another.

XVII. Consent to Recording

You hereby consent to the Bank's recording of your telephone instructions to/conversations with our PVB Customer Care Officers/staff and you hereby agree that such recordings may be submitted as evidence in any court or other proceedings relating to your availment of PVB's services.

XVIII. Amendments

The Bank reserve the right to amend, modify, supplement or make any other changes to these Terms and Conditions at any time, as we deem necessary and appropriate and the Bank will give you thirty (30) days prior notice of such changes. By continuing to use the PVB Digital Banking Services, you shall be deemed to have accepted any such amended Terms and Conditions. In case you want to discontinue using the PVB Digital Banking Services, you shall submit the relevant request to your Branch of Account, subject to the Bank's policies and procedures.

XIX. Contact Philippine Veterans Bank

For inquiries, concerns and complaints, you can contact the Bank's 24-Hour Customer Care hotline at (+632) 7 902-1782 or email the Bank at pvbcares@veteransbank.com.ph. Philippine Veterans Bank is supervised by Bangko Sentral ng Pilipinas with telephone number (632) 8708-7087 local 2584 and email address at consumeraffairs@bsp.gov.ph.

XX. General Provisions

1. You hereby acknowledge and agree that all notices, communication, and reminders sent to you through the PVB Digital Banking Service, or to your registered email address or mobile number, shall conclusively be deemed to have been received by you.
2. Should any of the Terms & Conditions of Use herein be held invalid, the legality and enforceability of the remaining Terms of Use shall not in any way be affected or impaired.
3. No failure to exercise and no delay in exercising, on the part of the Bank, of any right, power or privilege hereunder shall operate as a waiver thereof, nor shall any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof, or the exercise of any other right or power. The rights and remedies herein provided shall be cumulative, may be exercised concurrently and shall not be exclusive of any rights or remedies of the Bank hereunder or granted by law.
4. If by your act or omission, fault or negligence, the Bank becomes involved in any litigation relating to PVB's Digital Banking Service, the Terms and Conditions of its use, or any of the rights, powers and remedies hereunder, you agree to pay all fees and expenses incurred by the Bank in such a litigation, including but not limited to a reasonable amount for the attorney's fees which amount is hereby agreed to be at the rate of at least 10% of the sum sought, which shall not in any way fall below P10,000.00 as well as the costs of suit. Venue of all legal actions or proceeding arising out of or in connection with PVB's Digital Banking shall be brought in the proper courts of Makati City, Philippines or any other place where the Bank may subsequently transfer its principal place of business.
5. This Agreement shall be governed by and construed in accordance with the laws of the Philippines. It shall be understood that access to and use of the PVB Digital Banking Service shall be subject to applicable requirements and procedures of government telecommunications or other regulatory authorities and those prescribed by law.
6. This Agreement is governed by the rules and regulations of Bangko Sentral ng Pilipinas and applicable laws of the Philippines relating to the covered transactions herein. It shall be understood that access to and use of the facility shall be subject to applicable requirements and procedures of government telecommunications or other regulatory authorities and those prescribed by law.

XXI. Acknowledgement

By registering to the PVB Digital Banking Service, you acknowledge that you have read and understood the foregoing, and that you agree to be unconditionally bound by such terms and conditions, and all amendments and additions thereof that the Bank may implement from time to time.