

LANDBANK IACCESS TERMS AND CONDITIONS

The following Terms and Conditions contain significant agreements involving all users of LANDBANK iAccess. By ticking "I Agree", it is understood that the iAccess user had thoroughly reviewed and fully understands the following terms and conditions:

I. FEATURES OF IACCESS SERVICES

A. Accessibility

1. I/We acknowledge that iAccess is a facility granted by Land Bank of the Philippines (LANDBANK/Bank) which I/we may avail for as long as it is offered and provided that I/we continue to be qualified under its terms and conditions.
2. I/We understand that for my/our safety, LANDBANK shall lock my/our iAccess ID should the incorrect password be used for three (3) times and my/our account shall automatically log-out from the system due to inactivity within a certain period.
3. While iAccess is available twenty-four (24) hours a day, seven (7) days a week, I/we understand that 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.
4. I/We also understand that any online transaction initiated through iAccess before system downtime on a banking day shall be posted to my/our account on the same day. All transactions after system downtime on a banking day or completed on a Saturday, Sunday, or legal/special holidays, shall be posted on the next banking day. Banking days are from Monday to Friday, except for legal/special holidays.

B. iAccess Security Policy

1. At LANDBANK, I/we are always assured that all my/our digital banking transactions are safe and secure. The iAccess takes great measures to ensure that its security practices conform to the best banking standards and adequately respond to all my/our needs.
2. To ensure that the privacy of my/our account information and banking transactions are maintained, LANDBANK has set forth the following:

Account Access Enrollment

LANDBANK eligible account may be enrolled in iAccess as follows:

- a. LANDBANK Branch through the submission of the duly accomplished LANDBANK iAccess Enrollment and Maintenance Agreement (LIEMA) and Digital Onboarding System (DOBS).
- b. Online enrollment via iAccess and MBA.

Personal, Joint OR Account may be available for viewing and/or for transactions upon accessing the iAccess. For Joint OR Accounts, the client hereby irrevocably consents and agrees to be valid and binding upon the client all iAccess transactions made on such joint account through iAccess by any co-depositor. Client further warrants that all the client's iAccess online transactions are made with the consent of all co-depositors. LANDBANK has the sole right and discretion to suspend the use or viewing of the joint accounts on the iAccess.

Third-Party Agreements

Third-Party accounts refer to bank and bills payment biller subscriber/reference numbers not owned by the iAccess account holder and its enrolment is optional. Enrolment and transaction procedure is as follows:

- a. Fund Transfer
 - i. Third-Party Fund Transfer Enrollment may be requested from any LANDBANK Branch through the submission of the duly accomplished Enrollment and Maintenance Agreement Form.
 - ii. Fund Transfer Transactions may be performed for enrolled and non-enrolled eligible accounts
 - a) Do not require One Time-PIN (OTP) for enrolled account
 - b) Require OTP sent to the registered mobile number of the client in iAccess for non-enrolled accounts
- b. Bills Payment may be performed for enrolled and non-enrolled billers
 - i. Third-Party bills payment enrollment may be requested from any LANDBANK Branch through the submission of the duly accomplished Enrollment and Maintenance Agreement Form or through Manage Billers module of iAccess.
 - ii. Bills payment transactions require OTP for enrolled and non-enrolled bills payment biller subscriber/reference numbers.

With this policy, I/we are assured that LANDBANK shall honor requests for transfers/payments only to and from those that I/we have signed for.

Transaction Notification

All financial transactions made through the LANDBANK iAccess shall generate corresponding email/SMS notification which shall be sent to my/our enrolled email address and mobile number. I/We are encouraged to continually check and verify emails and SMS, to ensure that all iAccess transactions are in order.

Password Protection

All those visiting iAccess pass through the log-in authentication process. I/We are advised to use a password that is easy to remember but hard for others to guess. I/We shall ensure to keep my/our password confidential at all times by not writing or divulging it to anyone. I/We are advised to change my/our password frequently or change it immediately once the password has been compromised.

One-Time PIN (OTP)

For iAccess transactions requiring an OTP, the OTP shall be provided through SMS sent to the enrolled mobile number in the client's LANDBANK iAccess profile. For this purpose, "OTP" shall refer to the One-Time PIN, a temporary numeric password that secures the client's iAccess transactions.

C. Services and Business Rules

1. Log-in information – I/We can log-in to iAccess based on the following options:
 - a. Manual Input of Log-in Credentials
 - i. LANDBANK iAccess User ID
 - ii. LANDBANK iAccess Password
2. Account Information – I/We can view real-time the outstanding and the available balance, including amounts on hold/float, and transaction history of my/our enrolled eligible accounts made for the last 90 days.
 - a. Any additional eligible Current Account/Savings Account accounts shall be enrolled in the LANDBANK iAccess system through any LANDBANK branch.
 - b. Today's Transaction only includes over-the-counter (OTC) and digital banking transactions for the day.
3. Enroll additional own account – I/we are allowed to Enroll, register, unregister, activate the following Additional Own Account online via the iAccess.
 - a. Loan
 - i. Online Application (subject to expiration)
 - ii. Loan Application Verification
 - iii. Loan Application Confirmation
 - iv. Loan Registration
 - v. Viewing of Loan Details, Outstanding Balance, Amount Due and Payment History
4. Bills Payment (BP) – I/We are allowed to pay bills online for enrolled and non-enrolled billers.
 - a. Enrollment of biller can be through any LANDBANK Branch or the LANDBANK iAccess.
 - b. Service fees shall be debited from the account of the merchant or charged against the Average Daily Balance(ADB) on deposit float.
5. Fund Transfer (FT) – I/we are allowed to transfer funds from one enrolled eligible account (may be enrolled through any LANDBANK Branch) to another account. I/We may choose either our own accounts, third-party accounts (enrolled or non-enrolled), or other bank accounts via InstaPay and PESONet as destination accounts.

I/We can Manage Favorite per account.

- a. Enrolled source accounts can be enrolled as destination accounts and vice-versa.
 - b. Third party accounts cannot be enrolled as source accounts.
 - c. A maximum of five (5) third-party accounts can be enrolled as destination accounts.
 - d. Fund transfer may be made to any enrolled or non-enrolled LANDBANK accounts:
 - i. Does not require OTP for enrolled account and enrolled Third-Party LANDBANK account
 - ii. Requires OTP for unenrolled LANDBANK accounts or to other banks and institutions
6. Checkbook Reorder – I/We are allowed to request for checkbook online.
 - a. Manual inquiry from the client's branch of account, i.e., the status of requisition shall be after three (3) weeks from date of request approval.
 - b. Maximum of three (3) checkbooks can be reordered per account per day.
 - c. Payment for the cost of checkbook shall be automatically debited from the client's account upon approval of the Branch of account.

II. GENERAL TERMS AND CONDITIONS

- A. LANDBANK shall provide the iAccess internet banking services in accordance with existing laws, rules and regulations and Republic Act No. 8792, known as the eCommerce Law, as well as LANDBANK's business rules and regulations relative to the operation of the IACCESS and internet banking facility.
- B. LANDBANK reserves the right to regulate the use of iAccess, and is authorized to change, modify, restrict, withdraw, cancel, suspend, disable, remove, or discontinue any or all of the access and services at any time if and when the Client: (i) fails to comply with the Bank's Terms and Conditions, (ii) fails to comply with the laws, rules, policies and regulations; or (iii) if the Bank, at its sole option and discretion, reasonably determines that restricting, suspension, removal, disabling or discontinuance of access to or use of any or all of the iAccess services necessary to protect the interests of the Bank, its clients or third parties. LANDBANK shall not be liable to Client if Client is unable to gain access to LANDBANK iAccess.
- C. LANDBANK is not obliged to process any particular Transaction. Upon submission of Transaction Request from the client, the Bank shall process the Transaction on behalf of the client and consenting to the execution of the Transaction. LANDBANK reserves the right and is authorized, in its sole discretion, to process and initiate reversal of a transaction and/or debit my/our accounts at any time in case applicable (a) a deposit or credit of funds is due to an error, time-out or mistake; (b) there is a written claim that the transaction was due to fraudulent act and the that such deposit or credit of funds was due to error, mistake or is a result of a fraudulent act which I/we may or may not be a party of; (c) the purpose claimed by the depositor/sender is contradicting to the declared purpose or reason for the deposit or funds transfer; or (d) other circumstances or cases similar to any of the foregoing, subject to applicable rules and regulations.
- D. Either party may terminate this Agreement by giving ten (10) banking days' advance written notice.
- E. Effectivity of deletion shall be within five (5) days from the Branch's receipt of the request for deletion.
- F. Any transaction initiated on an enrolled account prior to its deletion is considered an eligible transaction.
- G. I/We recognize LANDBANK's interest in IACCESS and I/we shall use its modules for their intended purpose only.
- H. I/We shall have sole access to my/our IACCESS account/s by taking the necessary steps to keep my/our IACCESS ID, Password and OTP confidential.
- I. I/We authorize the Bank to act upon any instructions which are identified by the use of my/our iAccess ID, Password and OTP. I/We hereby accept full responsibility and accountability for all transactions executed via iAccess. This will serve as Client's irrevocable authorization for LANDBANK to carry out initiated transactions in LANDBANK iAccess and these transactions shall be conclusively deemed valid and binding upon Client. LANDBANK iAccess records of any instructions from the client shall be final and binding.
- J. I/We will not use any device, software, or routine to interfere or attempt to interfere with the proper working of the Service or any Instruction being conducted through the Service.
- K. I/We agree not to use any automatic device, program, application, algorithm, or methodology, or any similar or equivalent manual process, to access, acquire, copy, or monitor any part of the Services, or in any way reproduce or circumvent its navigational structure or presentation, as well as to obtain or attempt to obtain any material, document or information through any means not purposely made available through the Services.
- L. Resetting of my/our password shall be officially recognized by the Bank upon my/our written request or through online resetting.
- M. I/We acknowledges and agrees that:
 - 1. LANDBANK does not guarantee the delivery or prompt delivery of the Client's OTP and that my/our receipt of any OTP may be delayed or prevented by factor(s) affecting the internet service provider(s), and other factors outside LANDBANK's control.
 - 2. Client shall hold LANDBANK, its directors, officers, employees, and agents free and harmless from any and all losses or damages, including attorneys' fees, that may arise, directly or indirectly, in whole or in part, from the non-delivery, delayed delivery or the misdirected delivery of an OTP and the Client's failure or inability to access iAccess as a result thereof unless the loss or damage incurred is solely and directly caused by the gross negligence or willful misconduct of the Bank.
 - 3. Client shall not (i) use the iAccess issued or registered to another customer other than his/her own, to generate an OTP and use the said OTP for his/her iAccess account, or (ii) permit an iAccess application issued or registered Client to be used, activated, registered, or accessed by another person.
 - 4. Client is responsible for keeping the OTP and the password in iAccess strictly secure and confidential, and shall take all necessary steps to prevent disclosure or discovery of the OTP, passwords, and any other code to/by any other party.

- N. LANDBANK shall consider as valid and binding any instruction given or transaction made using my/our IACCESS ID and Password. LANDBANK shall not be liable for any unauthorized action or transaction using my/our IACCESS ID and Password. The Bank shall not be obliged to investigate the authenticity of instructions sent via IACCESS. However, LANDBANK, as it deems necessary, is entitled to verify any instructions given through sending email online or via telephone or any other means.
- O. LANDBANK may cancel or refuse to execute any of my/our instructions at any time without incurring any liability if these are against bank policies and IACCESS business rules, deemed illegal and/or detrimental to the bank without prior notice.
- P. LANDBANK shall only process transactions received from the electronic products and services such as fund transfer and bills payment transactions provided the accounts are with sufficient available balance. Thus, I/We acknowledge that I/we are solely responsible to ensure that sufficient funds are available in my/our account at the time of the transactions, immediate or future-dated or scheduled, and that my/our accounts are active. Further, any charges or penalties as a result of an unsuccessful transaction due to insufficiency of funds or dormancy of the account will be my/our sole responsibility and shall be for my/our account.
- Q. LANDBANK implements service periods, i.e., Philippine Standard Time, during the day for each transaction. Transactions made on a weekend or holiday shall be considered as next-banking day's transactions. Thus, I/We understand that any losses, charge or penalties whether imposed by LANDBANK or third-parties, as a result of a next day transaction will be my/our sole responsibility.
- R. I/We understand that I/we can access the Frequently Asked Questions (FAQ) of LANDBANK for more details.
- S. LANDBANK reserves the right to verify any activity that is done through the iAccess, especially involving compliance with Anti-Money Laundering Act (AMLA) or with other laws, rules, or regulations.
- T. LANDBANK shall not be held liable for outstanding charges payable to the destination account by reason of the posting of outstanding checks drawn against the source account which earlier remained unposted for whatever reason, thereby, creating a temporary source account balance undiminished by the amount of the unposted checks.
- U. The use of the LANDBANK digital products and services are subject to all LANDBANK guidelines, requirements, instructions, and specifications relating to iAccess (including without limitation any registration and activation procedures), conditions, fees, and applicable charges within legal and regulatory limits at the time of the transaction. Standard fees and charges will apply to services and features that are accessible through the LANDBANK Website as applicable. LANDBANK may impose, from time to time, new service charges, and other related maintenance charges on electronic banking products, services and channels within legal and regulatory limits.
- Existing LANDBANK policies at the time of amendment of the rate of charges, period covered and manner of payment shall be observed and shall be published in LANDBANK's official website (<https://www.landbank.com/>).
- Availment and continuous utilization of these electronic banking products, services and channels confirms your acceptance of the aforementioned charges without reservation.
- LANDBANK shall notify its clients in case there will be changes in its fees and charges in the use of electronic banking products, services, and channels, in accordance with existing rules and regulations.
- I/We acknowledge that availment and continuous utilization of these electronic products, services, and channels confirms my/our acceptance of the aforementioned changes without reservation.
- V. I/We shall verify, check and validate all my/our IACCESS transactions and maintenance if these have been processed by IACCESS. If not, I/we shall notify LANDBANK immediately by sending email online or via telephone or any other means.
- W. A Reference Number shall be assigned to me/us for every submitted transaction. However, a financial transaction may be denied for non-compliance of terms and conditions and business rules of the IACCESS, e.g., if the designated account is insufficiently funded, Account/Subscriber Number is incorrect.
- X. Confirmation for every transaction conducted through IACCESS shall be through the Acknowledgment/Notification Page or Transaction History function of IACCESS. Otherwise, I/we can verify through the quarterly bank statements issued by my/our branch of account.
- Y. In case of system failure or non-processing of transactions due to events with which LANDBANK has no control of, such as but not limited to, acts of God, wars, civil or military disturbances, sabotage, acts of terrorism, terrorism attacks, criminal or willful misconduct by an individual or entity other than the Bank, its officers and employees, epidemics interruptions, loss or malfunction of utilities and/or facilities, power outages, electrical or mechanical failure, all pending future-dated transactions for the day shall be processed once the system is ready. Cancellation of transactions initiated in IACCESS shall not be allowed. If system failure lasted until the next banking day, all pending transactions from the previous day shall be automatically cancelled by the system. In this case, LANDBANK shall coordinate with me/us through sending email online or via telephone or any other means.
- Z. I/We acknowledge that LANDBANK shall not be liable if my/our bill, including without limitation, charges and/or penalties which may be imposed upon me/us by third-parties, remains unpaid due to erroneous instructions. As such, I/We further acknowledge that I/we are solely responsible in ensuring the accuracy and completeness of all instructions and information provided by me/us in using this facility.

- AA. All information given by the caller, when matched with the verification questions asked by the helpdesk administrators shall be considered as valid. And that the caller shall be treated as the truthful owner/user of the account. Thus, the LANDBANK Helpdesk Administrator shall not be held liable for any information given by the caller.
- BB. I/We shall provide LANDBANK with a correct and operational email address. The Bank shall not be liable for any undelivered email communication or from unauthorized interception or use of data relating to me/us or to my/our accounts. I/We shall promptly notify the Bank of any change in my/our email address, contact numbers, business address or any other information which may affect communication by sending email online or via telephone or any other means.
- CC. I/We shall notify LANDBANK immediately upon receipt of any data or information through IACCESS not intended for me/us. I/We shall delete such data or information from my/our terminal immediately. I/We shall ensure the strict confidentiality of such information.
- DD. I/We shall promptly report any discrepancies, omissions, inaccuracies or incorrect entries in LANDBANK's statement, any unauthorized transactions made and instructions not implemented through email, telephone or any other means within 20 calendar days from date of transaction/instruction.
- EE. I/We shall not disclose the One-Time PIN (OTP) to anyone except to the LANDBANK authorized personnel when I/we request for unlocking of IACCESS ID.
- FF. If in case my/our deposit account was tagged with special instructions or instructions including accommodations other than the standard instructions and procedures conducted by the Bank, I/we shall hold LANDBANK free from any obligation and liability on the effects of these special instructions on my/our transactions.
- GG. I/We acknowledge that LANDBANK reserves the right to determine the scope of IACCESS, change the daily cut-off time, modify, restrict, withdraw, cancel or disconnect any service upon notice through sending email online or posting on the Bank's official website, Internet Banking Facilities, Mobile Banking Application or any other means without need for further demand, notice or consent. As such, I/we acknowledge that any such modification, amendment or revision shall be valid and binding upon me/us on the date of effectivity specified in the notice. Further, I/we acknowledge that my/our continued use and/or availment of any of the services and facilities offered by the Bank under the LANDBANK digital banking products and services, thereafter, will constitute my/our acceptance of the modifications, amendments or revisions to this Agreement or any of the terms and conditions applicable to any of the services provided through the LANDBANK digital banking products and services. I/we acknowledge that LANDBANK shall notify me/us of any deactivation, suspension or discontinuance of any service due to mishandling of accounts as defined by the Bank's standard operating procedures or, if in the Bank's judgment, my/our continued access of IACCESS may adversely affect the security of the system. Lastly, I/we acknowledge that LANDBANK, may, upon prior notice, terminate this Agreement should my/our account be identified as involved in any actual, suspected or alleged fraudulent/suspicious transaction/activity/ies.
- HH. I/We acknowledge that, except for negligence or bad faith attributable to LANDBANK, LANDBANK shall not be liable for any loss or damage of whatever nature in connection with the use of the facility such as, but not limited to, the following instances:
1. fortuitous events and force majeure such as, but not limited to, prolonged power outages, breakdown of computers and communication facilities, typhoons, floods, calamities, public disturbances, and other similar or related case;
 2. maintenance, telecommunication, electrical, network failure, computer hardware or software including viruses and bugs or related/incidental problems that may be attributed to the services of an information services provider;
 3. loss or damage which the accountholder may suffer arising out of unauthorized utilization of the account or any fraudulent, unlawful or unauthorized interception or use of data relating to me/us or my/our accounts, including missending thereof, over which LANDBANK has no direct control including, but not limited to, my/our participation, fault or negligence such as, but not limited to, unauthorized disclosure of password, PIN, One-Time Password (OTP), mobile number or email, or unauthorized use of credentials/biometrics/security features.
- II. LANDBANK may communicate with Client through SMS, email, social media, instant messaging applications, or any other means of communication, for prompts, reminders, and notices concerning the Client's iAccess, enrolled LANDBANK Account/s, downtime advisories, featured services, and marketing promotions ("Electronic Notice"). Client hereby acknowledges and agrees as follows:
1. Electronic Notices are sent to the transacting Client for convenience, information, notification or demand purposes;
 2. Authorizes the sending of Electronic Notice, which may include personal and account information;
 3. LANDBANK does not guarantee the timely delivery or accuracy of an Electronic Notice and it may not be current at the time of delivery due to delivery lag time; and
 4. Client is responsible for the security of the mobile phone, email account, and computer/electronic devices where the Electronic Notice may be sent and shall immediately inform LANDBANK of any changes to Client's mobile phone number and email address.

Client agrees to hold LANDBANK, its stockholders, officers, employees, and representatives free and harmless against any and all liability, administrative, civil or criminal, resulting from Client's failure to update mobile number or email address with LANDBANK, including those relating to secrecy/privacy laws or regulations, if any Electronic Notice is viewed or accessed by any other person.

- JJ. LANDBANK may amend/supplement this Agreement from time to time with effectivity date as specified in the email notice. Notice of the amendment/supplement sent through email at the address shown on my/our account records shall suffice. Thereafter, continued use of the IACCESS shall constitute acceptance of the modification/supplement to the Agreement.
- KK. I/we agree that once my/our LANDBANK account is utilized to send and receive funds, through digital and other channels, my/our deposit account information and other related banking information may be provided to the appropriate regulatory, governmental, law enforcement, clearing houses, third-party service providers, banking institutions, or other agencies or authorities, for the implementation of the Trace and Alert service to identify, trace, and deter confirmed or suspected frauds/scams, money mule transactions, and other related crimes.
- LL. LANDBANK may limit my/our use of the services or terminate this Agreement once my/our account becomes dormant, is closed, garnished, escheated or has violated any of the terms and conditions and business rules of the IACCESS.
- MM. I/We agree to be bound by the laws, rules, regulations and official issuances applicable to IACCESS now existing or which may later be issued, as well as such other terms and conditions governing the use of other facilities, benefits or services the Bank may make available to me/us in connection with IACCESS.
- NN. LANDBANK Terms and Conditions shall be governed by and construed in accordance with the applicable laws of the Republic of the Philippines and by its By-laws, regulations and practices, which shall be brought to the client's attention by publication, advertisement, posting on the Bank's website, electronic mail, facsimile transmission or other electronic transmission including short messaging service or similar means and, thus, submit to the non-exclusive jurisdiction of Philippine courts.
- OO. LANDBANK electronic products, services, facilities and channels shall likewise be governed by all applicable circulars, rules and regulations of the BSP, PDIC, AMLC and other relevant government regulatory bodies or agencies.
- PP. Accountholder's Responsibilities

In order to help ensure security in my/our transactions and personal information, I/We agree to strictly comply with the following security measures, as may be amended or supplemented by LANDBANK from time to time:

1. To change my/our password/Mobile PIN from time to time as I/we deem necessary;
2. To ensure that the password/Mobile PIN selected is not related to any readily accessible personal data such as my/our name, birth date, address, phone number, identification card number, or an obvious combination of letters and numbers, including sequential numbers (e.g. 123456), or one which can easily be guessed by someone else such as nicknames, places or events and dates of events closely associated with me/us;
3. Not to keep a written or electronic record of the username and password/Mobile PIN, or disclose these to any other person, including family, co-employees; and
4. To keep strictly confidential and not to disclose to anyone my/our personal information such as address, mother's maiden name, telephone number, social security number, bank account number, e-mail address and other personal data.
5. Shall not use or permit the use of the Client's username and/or password in whole or in part for any purpose, whether legal or illegal, other than as specifically intended to carry out Client's banking transactions and inquiries via iAccess.

I/We understand that LANDBANK may send or communicate with me/us via text messages (SMS) through my/our SMS-enabled mobile phone, email messages and/or other electronic alerts, reminders, and/or notices from time-to-time concerning matters relating to my/our Account by the use of any mobile number and/or email address which I/we provided to LANDBANK.

I/We hereby acknowledge and accept that each SMS or email may be sent to me/us may include my/our name and information pertaining to my/our Account. Likewise, I/we fully understand that in communicating to me/us through SMS/Email, LANDBANK will, in no case, ask me/us any information about my/our Account. Hence, I/we acknowledge that it is my/our responsibility to ensure the security of my/our mobile phone as well as my/our personal email address and to inform LANDBANK of any changes to my/our mobile phone number and email address in a timely manner.

III. CUSTOMER CARE SUPPORT

LANDBANK can be reached through the following facilities/channels on your concerns and complaints regarding your accounts:

- A. LANDBANK Website via www.landbank.com;
- B. 24/7 LANDBANK Customer Service; and
- C. LANDBANK Branches.

For immediate concerns, you may call our 24/7 LANDBANK Customer Care Hotline at (+632) 8-405-7000 or PLDT Domestic Toll Free at 1-800-10-405-7000 or email at customer care@mail.landbank.com.

LANDBANK is also regulated by Bangko Sentral ng Pilipinas, with contact number (+632) 8708-7701 loc. 2584 and email address consumeraffairs@bsp.gov.ph, BSP Webchat: <http://www.bsp.gov.ph/> SMS: 021582277 (for Globe subscribers only), and BSP Facebook: <https://www.facebook.com/BangkoSentralngPilipinas>.

LANDBANK reserves the right to request for necessary information to be used for the investigation and resolution of reported requests and complaints. LANDBANK shall provide you with the prescribed turn-around-time to resolve the complaint.

LANDBANK may, from time to time, change the official facilities and channels where you can file your requests and complaints.

In addition, LANDBANK may also, from time to time, post/announce in whatever manner advisories relating to online securities. As such, I/We undertake to keep myself/ourselves apprised and updated regarding the Bank's announcements.

IV. DATA PRIVACY CONSENT

I/we have read and understood the Land Bank of the Philippines (LANDBANK) Privacy Statement and the Terms and Conditions for the products or services I/we applied for or availed of. I hereby agree and consent that in applying and availing LANDBANK's products and services, any or all personal information, sensitive personal information or other confidential information that I/we provided will be processed in accordance with the Data Privacy and Banking law, rules and regulation.

I/we likewise agree that LANDBANK may provide my personal information or sensitive personal information and other confidential information, in the ordinary course of business, to the following parties: (1) Any agent, contractor, subsidiaries or third-party service providers (e.g. system providers, appraisers) which provide relevant services to LANDBANK; (2) Program or tie-up partners; (3) Credit bureaus of credit reference agencies, and in the event of default, to debt collection agencies; and (4) Any regulatory, governmental tax, law enforcement, or other agencies or authorities, clearing houses for purposes of complying applicable laws, rules and regulations.

I am aware that under the Data Privacy Act, I/we have (a) the right to be informed; (b) the right to reasonable access; the right to object; (d) right to ensure or blocking of my/our personal information, sensitive information or other confidential information; (e) right to damages; (f) right to file a complaint; (g) right to rectification; and (h) right to data portability. I/we understand that if I/we withdraw my/our consent, the Bank may not be able to provide certain products and services to me.

Signature Over Printed Name

Signature Over Printed Name

For inquiries/concerns, you may contact LANDBANK through the following:

- 24/7 Customer Care Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000
- Email: customercare@mail.landbank.com

Regulated by Bangko Sentral ng Pilipinas.

Tel. No. (+632) 8-708-7087, Email Address: consumeraffairs@bsp.gov.ph

Access the BSP Online Buddy (BOB) through the following portals:

BSP Webchat – <http://www.bsp.gov.ph/>

SMS: 021582277 (for Globe subscribers only)

BSP Facebook – <https://www.facebook.com/BangkoSentralngPilipinas/>