

## Land Bank Cash Card Enrollment Form

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## TERMS AND CONDITIONS

- The Card. LANDBANK Cash Card is a card with stored value also known as a PREPAID DEBIT card. It is a noninterest bearing account.
- Card Value. The stored value in the PREPAID DEBIT card expressed in Philippine currency.
- 3. Validity and Renewal. Unless earlier terminated by LANDBANK or returned by the cardholder, the card is valid from date of issuance/renewal and shall be deactivated end of the third year. The cardholder may request for reactivation by visiting his/her branch of account or thru phone banking facility subject to existing policies on client identification. If no request for reactivation is submitted/called-in after one (1) year from date of deactivation and the card value becomes zero, the card shall be closed. Renewal request at the branch of account/card purchase shall be subject to banking policies. Approval thereof shall, in all cases, be at the sole discretion of LBP.
- Point of Sale. The card is honored in any establishment with Expressnet logo. LBP shall not be liable to the cardholder if, for any reason, the card is not honored.
- Withdrawals. The cardholder can withdraw from any LBP or ExpressNet, Megalink, BancNet member bank's ATM.
- 6. Loss of the Card. The cardholder is responsible for the card PIN's confidentiality. In case of loss/theft, the cardholder shall immediately call LBP (phone banking or branch of account) to report the loss/theft. LBP will endeavor to block transactions after the report. However, loss from unblocked transactions after the report and before LBP can implement complete blocking shall be for the account of the cardholder.
- 7. Replacement of Card. LBP will replace a card with inherent defect in the magnetic stripe at no cost. Replacements due to loss/theft, wear and tear shall be subject to replacement (se. The cardholder must surrender the damaged card or submit an affidavit of loss. The replacement card may be claimed after five (5) banking days from receipt of the request and compliance with requirements.
- 8. Service Charges and Other Fees. LBP may increase or impose additional charges/fees in providing this service.

  The cardholder agrees to pay the increase and/or additional charges/fees that may be imposed in the future.
- Perforation of Unclaimed Card. A card that remains unclaimed thirty (30) calendar days from date of receipt by the issuing branch shall be perforated for security reasons. Purchase of a new card shall be required.
- Limitations on Liability. LBP is not liable for any loss or damage of whatever nature in connection with the use
  of the card such as, but not limited to, the following instances:
  - disruption, failure or delay relating to or in connection with the ATM and Point-of-Sale (POS) functions of the card due to circumstances beyond the control of LBP;
  - fortuitous events and force majeure such as, but not limited to, prolonged power outages, breakdown of computers and communication facilities, typhoons, floods, public disturbances and other similar or related cases:
  - c. loss or damage which the cardholder may suffer arising out of any unauthorized utilization of the card due to theft or disclosure of PIN or violation of other measures with or without the cardholder's participation;
  - d. inaccurate, incomplete or delayed information received due to disruption or failure of any communication facilities used for the card; and
  - indirect, incidental or consequential loss, loss of profit or damage that the cardholder may suffer or has suffered by reason of the use or failure/inability to use the card under the terms hereof.
- 11. Insurance. THE CASH CARD FUND IS NOT INSURED WITH PDIC.
- 12. Escheat. Laws on unclaimed balances apply.
- 13. Rules and Regulations. The cardholder agrees to be bound by the rules, regulations and official issuances applicable to this service now existing or which may hereinefter be issued, as well as, such other terms and conditions governing the use of this service.
- 14. Agreement to the Terms and Conditions. The carcholder's signature herein or the cardholder's receipt of the card from the purchaser constitutes the cardholder's agreement to the above terms and conditions.

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