

Auto-Debit Arrangement Enrollment Form

Authority to Debit (Individual / Corporate)



How to enroll / update enrollment

• Read the Terms and Conditions at the back of this form. • Fields with an asterisk (*) are required. • Complete and sign this form and submit it to your branch of account. • ADA enrollment shall be accepted seven (7) working days prior due date, otherwise, ADA shall take effect on the next due date of the enrolled credit card/loan account/s. • Provide Board Resolution for Corporate deposit accounts to be enrolled in ADA.

Please check desired payment option: Full Payment Minimum Payment

PRODUCT TYPE (please check):

BDO CREDIT CARD BDO PERSONAL LOAN

1. ACCOUNTHOLDER INFORMATION

ACCOUNT NAME*	Please check:	<input type="checkbox"/> Individual	<input type="checkbox"/> Corporate
ADDRESS*	Please check:	<input type="checkbox"/> Residence	<input type="checkbox"/> Business
CONTACT PERSON*	TEL.NO. (Residence)*	TEL.NO.(Business)*	FAX NO.*

2. APPLICATION INSTRUCTIONS

1. Indicate the following: "E" for enroll – first time ADA set-up with payee or re-enrollment.
 "D" for delete – any change in debit account number/change in cardholder/borrower account number/change in cardholder/borrower name/voluntary cancellation/termination of ADA with payee.
 "C" for change - to be indicated only if request is for change in payment option.
2. Indicate cardholder/borrower account number with the payee you wish to enroll or delete.
3. Indicate cardholder/borrower name/s you wish to enroll or delete.
4. Indicate your default bank account number from which funds will be automatically debited in settlement of payable/s to the payee once a collection instruction/billing file is sent to the Bank by the payee. This may be changed later if desired.

2.A CARDHOLDER INFORMATION (for credit card accounts)

E/D/C	PAYEE NAME	BDO CREDIT CARD NUMBER	CARDHOLDER NAME	ENROLLED DEBIT ACCOUNT NO / ACCOUNT NAME (*can enroll own account only)

2.B BORROWER INFORMATION (for personal loan accounts)

E/D/C	PAYEE NAME	BDO PERSONAL LOAN ACCT. NUMBER	BORROWER NAME	ENROLLED DEBIT ACCOUNT NO / ACCOUNT NAME (*can enroll own account only)

3. DECLARATION

I/We have read and agreed to the ADA terms and conditions printed at the back of this form. I/We declare that the above information are accurate to my/our knowledge.

ALL REQUIRED SIGNATORIES

SIGNATORY 1
(signature over printed name)

SIGNATORY 2
(signature over printed name)

SIGNATORY 3
(signature over printed name)

For Banks Use Only

Branch of Account	H.Q. Unit
SIGNATURES VERIFIED BY: (signature over printed name)	PROCESSED BY: (signature over printed name)
Date and Time:	Date and Time:
VALIDATED/APPROVED BY: (signature over printed name)	CHECKED/APPROVED BY: (signature over printed name)
Date and Time:	Date and Time:

AUTO-DEBIT ARRANGEMENT (ADA)
Terms and Conditions

Date of Enrollment : _____
To : BDO UNIBANK, INC. ("BDO")
No. 12 ADB Avenue, Ortigas Centre, Mandaluyong City

Gentlemen:

This will serve as your authorization to debit my/our enrolled account/s to settle billing/s in favor of my/our enrolled payee under the AUTOMATIC DEBIT ARRANGEMENT ("ADA"). My/our ADA enrolled account/s, payee, enrolled cardholder/s/borrower/s and their corresponding credit card/loan account/s are indicated on the reverse side hereof.

In this regard, I/We hereby agree to be governed by the following ADA terms and conditions:

1. I/We hereby expressly authorize BDO's unit-in-charge of implementing collection from enrolled cardholder/s/borrower/s, to automatically debit from time to time, without need of any further act and deed, from my/our enrolled debit account/s, the amount/s due to my/our payee as described in the collection instruction / billing file as may be transmitted by my/our payee to BDO from time to time. Amounts debited from my/our enrolled debit account/s will be automatically applied to the payment of the amount due to enrolled payee.

It is agreed and understood that in case the cleared and withdrawable balance of my/our enrolled debit account/s be insufficient to pay in full the total amount due to the enrolled payee, BDO shall not effect partial payment thereof out of the insufficient balance of my/our enrolled debit account/s.

2. Any claim which may arise from any discrepancy between the amount/s debited from my/our enrolled debit account/s and that stated in enrolled payee's collection instruction/billing file shall be resolved with enrolled payee.

3. Payments for past due or overdue accounts shall be made directly to the collection offices of enrolled payee.

4. For enrolled joint "and" debit accounts, I/We hereby agree and understand that any and all transactions done by me/us/any one of us through the ADA are done with the consent of all of my/our co-depositor/s. Further, I/We hereby declare under the penalties of perjury that all of my/our co-depositors/s is/are living at the time of such transaction/s.

5. For enrolled corporate debit accounts, I/We hereby agree that the ADA transactions are authorized by my/our company's board resolution covering my/our account maintenance with BDO.

6. I/We hereby waive a separate notice of debit other than that reflected in BDO's passbook or bank statement.

7. I/We hereby agree to reimburse and forever hold BDO, its directors, officers, employees and assigns, free and harmless from any and all claims, actions, and/or liabilities of whatever kind and nature, for checks drawn against my/our enrolled debit account/s but returned/dishonored as a result of the debit of the amount/s due to enrolled payee from my/our enrolled debit account/s; and/or arising out of or in connection with the implementation of this ADA, and/or for BDO's failure to implement this authority due to error/s and/or omissions inadvertently committed.

8. I/We hereby expressly waive my/our rights under the Secretary of Bank Deposits Law (R.A. 1405) in connection with any information which may be disclosed by BDO for the implementation of this ADA.

9. BDO reserves the right to impose charges on this arrangement.

10. This ADA shall be governed by all applicable rules and regulations of the Bangko Sentral ng Pilipinas, Philippine Clearing House Corporation other relevant government agency, and applicable provisions of law.

11. All terms and conditions of my/our debit account/s agreement/s with BDO in so far as consistent herewith shall remain in full force and effect.

12. This ADA shall take effect on due date after the date of enrollment provided that enrollment is made seven (7) working days prior due date. Otherwise, ADA shall take effect the next due date. The ADA facility shall continue to be effective unless otherwise notified by me/us in writing to BDO at least seven (7) days prior to intended date of termination. BDO however, may immediately terminate this agreement/my/our ADA enrollment without notice to me/us, in case I/we mishandle my/our enrolled account/s in the reasonable determination of BDO, or for other reasonable grounds as determined by BDO.

13. This ADA and the implementation of the terms hereof shall be subject to BDO's Implementing Guidelines, which are deemed incorporated herein by way of reference.

14. In case new/ replacement BDO credit card is issued in lieu of a lost/stolen/damaged BDO credit card, due to credit card upgrade/downgrade, or for any reason, ADA enrollment of the new credit card shall be requested/ applied by me/us via my/ our BDO branch of account, subject to submission by me/us of new ADA enrollment form.

15. Enrolled credit card/loan accounts incurring three (3) consecutive rejected ADA transactions shall be automatically dis-enrolled by BDO from the ADA facility, and BDO shall have the absolute discretion to allow or reject re-enrollment request on previously auto-dis-enrolled credit card/loan account/s.

16. In case payment due date falls on a Saturday or Sunday or a holiday, I/we agree to fund my/our enrolled deposit account at least one (1) banking day prior to payment due date, with amount sufficient to cover the payment due.

17. I/We agree that auto-debit payments will be posted to enrolled credit card account on actual payment date. Such payment becomes part of the credit card/loan account's available balance a day after cleared funds are collected by BDO.

18. I/We represent and warrant that the enrollment of enrolled cardholder/s/borrower/s in the ADA and the implementation of the terms hereof, has the necessary consent of the latter.

19. These ADA terms and conditions may be amended or supplemented by BDO from time to time.