

SECRETARY'S CERTIFICATE

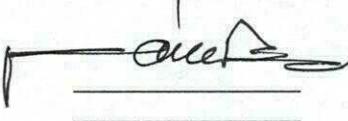
I, VERNY JUNN C. CAMACHO, Corporate Secretary of **KOLIN PHILIPPINES INTERNATIONAL, INC.**, a Corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office and place of business at Blk 3 Lot 5 Main Drive, First Cavite Industrial Estate Compound, Brgy. Langkaan 1, Dasmarinas City, Cavite after having been duly sworn in accordance with law, depose and say:

1. That as such, Corporate Secretary, I have custody and possession of the corporate records of the Corporation;
2. That in the organizational meeting of the Board of Directors of the Corporation held on November 14, 2025, the following resolutions were, upon motion duly made and seconded, approved and adopted, to wit:

RESOLUTION

"RESOLVED, as it is hereby resolved, that all resolutions in the operation of all the accounts of the Corporation with AllBank, Inc. (A Thrift Bank) be, as they are hereby amended;

"RESOLVED, FURTHER, as it is hereby further resolved, that henceforth, the following, namely:

NAME	POSITION	SPECIMEN SIGNATURE
CLASS "A"		
OLIVER M. FILOTEO TONG YONG TSENG	President & CEO Executive Director	
CLASS "B"		
DAVID C. GO KENDRICK RYAN Y. CHUA	Chairman of the Board Stockholder	

be, as they are hereby designated as authorized signatories.

"RESOLVED, FURTHERMORE, as it is hereby furthermore resolved, that the signatures of ANY CLASS "A" AND ANY CLASS "B" signatories shall always **CONCUR** in the operation of said account(s), or in the implementation of any related bank transaction(s), withdrawal slips, debit and credit memos, request for confirmation of bank balances, endorsement and/or assignment of certificates, securities and other investments."

"RESOLVED, FINALLY, as it is hereby finally resolved, that except for the foregoing amendment, all other provisions in the afore-mentioned resolutions shall subsist."

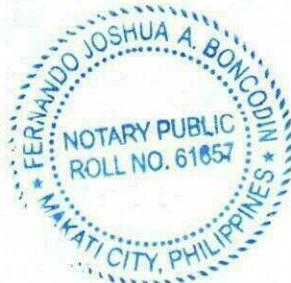
3. That the above Resolutions may be relied upon as continuing in full force and effect, until a contrary certification is served by the Corporation.

IN WITNESS WHEREOF, I have hereunto set my hand this NOV 28 2025 day of NOV 28 2025 in the City of Makati.

VERNY JUNN C. CAMACHO
Corporate Secretary

SUBSCRIBED AND SWORN to before me in the City of Makati this NOV 28 2025 day of NOV 28 2025 by Verny Junn C. Camacho, who has sufficiently established his identity through his ICP ID No. 50894, that he is the same person who personally signed before me the foregoing Secretary's Certificate and acknowledged that he executed the same.

Doc. No. 77;
Page No. 17;
Book No. SV;
Series of 2025.



FERNANDO JOSHUA A. BONCODIN
Notary Public for Makati City
Commission No. M-105 valid until 12/31/25
Roll of Attorneys No. 61657
IBP LR No. 017977; 08/30/17; Camarines Sur
PTR No. 10467362; 01/03/25; Makati City
MCLE Compliance No. VIII-UU25613; 03/31/25
Rm. 201 One Corporate Plaza, 845 Arnaiz Ave.,
Legazpi Village, 1229 Makati City

Branch _____	Date _____	CIS Number _____	
Personal Information			
Full Name(Last Name, First Name, Middle Name, Suffix(e.g.: Jr.): <input type="checkbox"/> MR. <input type="checkbox"/> MS. <input type="checkbox"/> MRS. <input type="checkbox"/> ATTY. <input type="checkbox"/> DR. <input type="checkbox"/> ENGR. <input type="checkbox"/> OTHERS _____ 60, DANID CHUA			
Citizenship: FILIPINO	Nationality/Country of Origin: PHILIPPINES	Place of Birth: PHILIPPINES	
Home/Permanent Address: # 96 10TH STREET, NEW MANILA, QUEZON CITY			
Present Address: # 96 10TH STREET, NEW MANILA, QUEZON CITY			
Preferred Mailing Address: <input type="checkbox"/> Present Address <input checked="" type="checkbox"/> Permanent Address	Nature of Work: MANUFACTURING	Name of Employer/Business: KOLIN PHILIPPINES INT'L, INC.	
Source/s of Funds: BUSINESS	SSS/GSIS No: _____	Reason for No TIN/SSS/GSIS No.: _____	
Estimated Monthly Income:	TIN: 103-192-303-000	Has Beneficial Owner/Agent? <input type="checkbox"/> YES (If yes, please fill-out the Part III.) <input type="checkbox"/> NONE	
Mobile Number: 0917-833-5588	Personal E-Mail Address: davidcgo1941@gmail.com	Do you want to be enrolled in AllBank Mobile Banking? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Client Profiling			
Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Divorced/Annulled <input checked="" type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Separated	Spouse's Name: _____	Mothers Maiden Name: _____	
	Gender: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	No. of Children: _____	
Purpose of Account Opening:	Monthly Bank Statement (for CA only): <input type="checkbox"/> YES <input type="checkbox"/> NO	No. of Dependents: _____	
Work Address: 1854 STA. RITA ST., GUADALUPE, MUNDO, MAKATI CITY	Designation/Position/Title: CHAIRMAN		
Do you hold any prominent public position in the Philippines/ Foreign State/International Organization?	<input type="checkbox"/> YES	Government Office: _____ Designation/Title: <input type="checkbox"/> NO	
Does your any of your family member hold a prominent public position in the Philippines/Foreign State /International Organization?	<input type="checkbox"/> YES	Name of Relative: _____ Office & Title: <input type="checkbox"/> NO	
Are you a Close Associate of a person who holds any prominent public position in the Philippines/Foreign State /International Organization?	<input type="checkbox"/> YES	Name of Official: _____ Office & Title: <input type="checkbox"/> NO	
Are you a Stockholder, Director, Officer or Authorized Signatory of the bank or its Affiliate?	<input type="checkbox"/> YES	Company: _____ Designation/Title: <input type="checkbox"/> NO	
U.S. Address:		U.S. TIN: _____	
Business Information (for Sole Proprietorship)			
Business Name: _____		Account to opened under: <input type="checkbox"/> Business Name <input type="checkbox"/> Individual Name	
Business Address: _____			
Registered Owner: _____		Nature of Business: _____ DTI/SEC Certificate No.: _____	
Business Telephone No: _____	Email Address: _____	TIN: _____ Date of Registration: _____	
Beneficial Owner			
<input type="checkbox"/> Beneficial Owner (e.g.: In-Trust-For) <input type="checkbox"/> Agent (e.g.: Atty.-In-Fact)			
Full Name(Last Name, First Name, Middle Name, Suffix(e.g.: Jr.): <input type="checkbox"/> MR. <input type="checkbox"/> MS. <input type="checkbox"/> MRS. <input type="checkbox"/> ATTY. <input type="checkbox"/> DR. <input type="checkbox"/> ENGR. <input type="checkbox"/> OTHERS _____			
Date of Birth: _____	Place of Birth: _____	Nationality/Country of Origin: _____	Citizenship: _____
Present Address: _____			
Nature of Business: _____	Designation(if applicable): _____	Source/s of Funds: _____	Contact No.: _____

Declaration

By signing below, I/We confirm that I/We have received a copy of the Terms and Conditions of the General Provisions on Deposits governing this account and have fully understood and agreed to be governed by the provisions thereof, including but not limited to, the provision on my obligations as a depositor should the Bank opt to purchase my checks; the survivorship agreement authorizing the Bank to release the balance of an "OR" account to the surviving co-depositor in the event of the death of one depositor; the condition under which the Bank is given the right to impose service charge, freeze, debit and/or automatically close the account; the provision authorizing the Bank to share with its subsidiaries, affiliates, etc. my personal circumstances; the provision on electronic, online, and telephone banking services and other banking products and services and the provision on the authority of the Bank to withhold, sell and/or set off bank deposit for any and all obligations with the Bank and of any its subsidiaries and affiliates. I/We fully understand the corresponding risk entailed in availing of such banking products, facilities, or services. Further, my/our continued use and/or availment of such banking products, facilities, or services shall mean my/our conformity to any and all supplement/s, modification/s, or amendments of such Terms and Conditions which may be posted in conspicuous places within the Bank's premises or which may be published in any other manner.

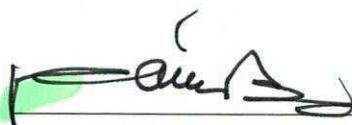
I/We also warrant that I/We am aware of the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001) as amended, and I/We represent that my/our transactions herein are not among those covered under the said law that all the funds to be deposited in the account/s come from my/our legitimate undertakings. I/We authorize the Bank to make any such verifications of reports in compliance with RA no. 9160 as amended, as it may deem appropriate, for which acts I/We hold the Bank free from any all liabilities, claims, and/or damages.

I/We also attest to the truth and correctness of my/our given personal/business information. In case I/We hereby authorize AllBank (A Thrift Bank), Inc. and its officers to obtain and disclose information about my/our deposits or other properties whether AllBank or other Banks.

In witness whereof, I/We have affixed my/our signature(s) on _____ at _____.

DAVID C. GO

Printed Name



Signature

Date

For Bank's Use Only

Customer Risk Rating:			Negative List Screening Conducted?		Related Party Transaction (RPT)		
<input type="checkbox"/> Low	<input type="checkbox"/> Normal	<input type="checkbox"/> High	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Politically Exposed Person (PEP)/Person Occupying Sensitive Position in the Government(POSPG):			Watchlist Verification:				
<input type="checkbox"/> YES	Government Office:	Designation/Title:	<input type="checkbox"/> NO	<input type="checkbox"/> OFAC	<input type="checkbox"/> SEC	<input type="checkbox"/> PEP	<input type="checkbox"/> Others _____
Type of ID Presented	ID Number	Documents Submitted:					
		<input type="checkbox"/> DTI Certificate	<input type="checkbox"/> Proof of Billing/Statement of Account				
		<input type="checkbox"/> DTI Application	<input type="checkbox"/> Payroll Endorsement Letter (if applicable)				
		<input type="checkbox"/> Mayor's Permit	<input type="checkbox"/> I Gov't issued photo bearing ID				
		<input type="checkbox"/> BIR Certificate of Registration	<input type="checkbox"/> 2 - 1x1 ID Picture				
List of Bank/s where the client is maintaining an account:			Mode of Acquisition:				
Type of account maintained	Bank's Name	<input type="checkbox"/> Walk in <input type="checkbox"/> Referred by Client <input type="checkbox"/> Referred by Branch Manager _____ <input type="checkbox"/> Referred by Branch Personnel _____ <input type="checkbox"/> Referred by AllBank Employee _____					
List of Companies where the client is a Stockholder, Director, Officer, or Signatory:							
Company Name/s	Designation/Title						

Declaration & Acknowledgement

I declare that the face-to-face KYC has been conducted as prescribed by BSP was performed.	Reviewed Account Opening Documents and Signature Verified/Approved by:	Approved by:
_____ Signature over Printed Name	_____ Signature over Printed Name	_____ Signature over Printed Name
Date: _____ (MM/DD/YYYY)	Date: _____ (MM/DD/YYYY)	Date: _____ (MM/DD/YYYY)

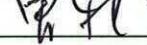
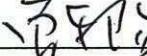
Remarks:

00221000749

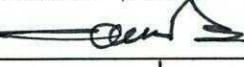
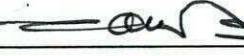
ACCOUNT NAME: KOLIN PHILIPPINES INTERNATIONAL, INC.

AUTHORIZED SIGNATURE/S

Client Name ① TONG YONG TSENG

1. 
2. 
3. 

Client Name ② DAVID C. GO

1. 
2. 
3. 

Please recognize, subject to the instruction given below the following signature(s) in the operations of the deposit account by this applications

 Any One Any Two Any Three Others Individual Joint Sole Proprietorship
 Partnership Corporate Others

Signature Taken By: (Approved By:) Date Opened:

PRINTED NAME:

TONG TONG TCENG

ADDRESS:

STA. RITA ST., GUADALUPE
NUEVO, MAKATI CITY

TEL. NOS.: 8852-4790

1X1 Pic

PRINTED NAME:

DAVID C. GO

ADDRESS:

#96 10TH ST., NEW MANILA
QUEZON CITY

TEL. NOS.: 8650-6588

1X1 Pic

AGREEMENT

"I/We hereby agree to be governed by the rules and regulation set forth by the Bank, as copy which is hereby acknowledged, as well as those issued by the Bangko Sentral ng Pilipinas and the Bankers Association of the Philippines relative to the establishment and operation of the operation of the accounts. In case this account is made in the name of two depositors and joined by the phrase "AND" or "OR", the following conditions shall further apply.

(a) In an "OP" account, the deposit can be withdrawn upon endorsement or signature by any of the depositors, provided that the depositor in making the withdrawal shall certify under oath, that his/her co-depositors are alive as of the date withdrawal.

(b) In and "AND" account, the deposit can be withdrawn only upon endorsement or signature by all of the depositors and that the depositors in making the withdrawal shall certify under oath, his/her co depositors are alive as the date of withdrawal. In case of death of any of the depositors, withdrawal on the account shall be allowed only after receipt by the Bank of the certification from the Bureau of Internal Revenue Commissioner that the applicable taxes on the account has been duly paid.

(c) In case one or more depositor/s will advise the bank in writing or disallow the other depositor to withdraw the deposite, the deposite cannot be withdrawn by any depositor until such time that all of the depositors have agreed in writing as to the withdrawal of the deposite or unless the Bank is ordered by the court to release the deposite in favor of one or some of the depositors.

(d) In the event of death of one or more depositor/s, the entire remaining credit balance of the deposit shall become the sole and exclusive property of the surviving depositor/s and be entitled to collect or withdraw the same.

(e) Further, the Bank is authorized, at its sole option and without notice, to set off or apply at any time to payment of any and all obligations of depositor/s to the bank, whether direct or contingent, whether now due or to become due, or whether previously, presently, or subsequently incurred, any deposit now or hereafter, belonging to the depositor/s, to the credit or belonging to the depositor/s, notwithstanding that such deposit has matured or not".

TONG TONG TCENG

Depositor's Signature

Authenticated by / Date

Depositor's Signature

Approved by / Date

Signature over printed name

Signature over printed name



TERMS AND CONDITIONS GOVERNING DEPOSITORS

I/We hereby authorize ALLBANK to close my/our deposit with or without prior notice in case the account is mishandled by the issuance of unfunded or insufficiently funded check(s) without securing prior arrangement with ALLBANK. In the event the account is closed for the foregoing reason, I/We further authorize ALLBANK to report such closure and the reason(s) thereof to the Bankers Association of the Philippines (BAP), or to any central monitoring entity or body established by the BAP to keep the record of, and monitor to the members of the BAP of mishandled deposit account. I/We further agree to hold the Bank, its directors, officers, managers, employees and/or agents, free and harmless from any and all claims, damages and/or liabilities, arising from the Bank's exercise of the foregoing actions.

In case of in-clearing/ inward check drawn against a dormant account, the BOO/BM shall immediately notify the client through any available means of communication. The client shall be advised to visit the branch to reactivate the account. The usual verification and reactivation procedures shall be applied.

If the client cannot visit the branch and confirms the check issuance, BOO/BM shall inform thru email the clearing dept. to honor the check, provided account has sufficient balance; otherwise, the check shall be returned as Drawn Against Insufficient Fund (DAIF). The account shall be tagged with Restriction in the System "For Updating - Reactivated Dormant Account" until such time that the depositor(s) updates the signature card and CIS.

If the branch fails to contact the client the inward/in-clearing check shall be returned for reason of "Dormant Account" if sufficiently funded. If fund is insufficient, check shall be returned as "Dormant Account / DAIF".

Stop Payment Order (SPO) for issued checks

You may request ALLBANK for stop payment on any check which you have issued from your checking account by submitting a written request for Stop Payment Order (SPO), specifically stating any one of the following reasons: lost, stolen or destroyed, provided further that your checking account has sufficient funds within the period provided on your SPO and subject to ALLBANK's approval.

Confirmation of Inward Clearing Checks and Over-the-counter encashment/withdrawal/s that are of Significant Amount

All Inward Clearing Checks (ICC) amounting to P50,000.00 and above are considered significant and shall be verified and confirmed with the client by the Branch of Account through SMS, phone calls or email. In case there is no response or confirmation from the client despite two (2) attempts, the check/s shall be presumed to be issued by the authorized signatory/ies and shall be cleared according to the existing regulations. If there are no complaints or issues brought to the Bank's attention within sixty (60) calendar days from the date of transaction/s, the check/s shall be conclusively considered as issued/drawn in the regular course of business.

For over-the-counter encashment/withdrawal/s amounting to P50,000.00 and above that are not confirmed shall be put on hold by the Bank or shall not proceed with the transaction until the client verified his/her check/s.

FUND TRANSFERS

You may transfer funds to and from your Account(s) subject to these Terms and Conditions and such fund transfer agreement with ALLBANK. You agree that only clear and unencumbered funds credited to your Account(s) shall be available for transfer to your other Account(s). ALLBANK will apply its usual bank charges as well as the correspondents', agents', sub-agents' fees and charges (where applicable) to request for outgoing funds transfers, cancellation of money transfer and incoming money transfers. Moreover, ALLBANK reserves the right to impose such service fees and other charges, based on its policies, and to change and amend these fees and charges from time to time. You agree that ALLBANK may automatically debit these fees and charges from your Account(s) or against the funds for remittance.

JOINT ACCOUNT

Ownership of Accounts

Any balance or credit to your Joint "And/Or" account(s) (hereinafter, the ("Joint Accounts") now or in the future, is and will be jointly owned by you. Your Joint Accounts authorize ALLBANK to accept, to pay, or to act upon the order of any of the signatories indicated in the Signature Card or oral instructions from any one of you, and automatically vests in any of you to do whatever is desired with the funds without the consent of the other co-account holders. If, prior to acting on any instruction received from any one of you, ALLBANK receives contradictory instructions from any other co-account holder, the bank will only act upon the instructions of all the co-account holders of the Joint Accounts, and if no common instructions is given by all of the co-account holders of the Joint Accounts, ALLBANK may, at its option, deliver the proceeds of the Joint Accounts to the appropriate court in an action for interpleader, and require you to resolve your respective claims in such action, it being understood that you shall reimburse ALLBANK for the cost of suit and attorney's fees it shall incur under this agreement. All of you hereby hold ALLBANK free and harmless from and against any and all liabilities which may arise by reason of its implementation of any of your instructions and/or refusal to pay any proceeds of your Joint Accounts absent the requisite discharge executed by all of you to the satisfaction of ALLBANK.

Death of Co-Accountholder

Upon the death of a co-account holder, the funds in the Joint Account shall be subject to applicable Philippine laws, regulations, and orders of courts of competent jurisdiction and applicable terms and conditions.

Written Notice of Death

You undertake to immediately furnish ALLBANK with an original or certified true copy of the certificate of death of the deceased co-account holder/s. The certificate of death shall be sufficient proof of such death.

AMLA REPORTING

You authorize us to make necessary verifications, records, reports, submittals and other processes, as well as perform such acts for the purpose of complying with the Anti-Money Laundering Act (Republic Act No.9160, as amended), its implementing rules and regulations, and other laws or rules regulating the Accounts and you hereby waive your rights under Republic Act No.1405, as amended, Republic Act No.6426 as amended, Section 55.1 of Republic Act No.8791 and other applicable laws and regulations in this regard.

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 ALLBANK 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 ALLBANK to the Treasury of the Philippines, to the credit of the government of the Republic of the Philippines.

SERVICE AND OTHER CHARGES

ALLBANK is authorized to collect from the Depositor all applicable service charge/s, penalty charge/s and other fee/s the Account(s) may incur. ALLBANK reserves the right to impose new charges and change existing charges from time to time within the limits allowed by law or pertinent regulations. You may check our fees and charges to our website at www.allbank.ph.

ALLBANK ATM CARD

Issuance of Allbank ATM Card ("Card")

The Card which you may use to access your Accounts through the Automated Teller Machines (ATMs) networks of ALLBANK affiliates, correspondents, agents and other parties. ALLBANK will not be liable for any loss or damage that may result due to your failure to pick-up your ATM card, after the stated period. If you fail to claim your ATM card, we will be required to destroy the Card for your protection.

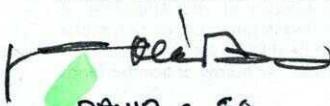
ATM PIN

A temporary Personal Identification Number (PIN) will be provided when you claim your ATM card. Your ATM PIN is strictly confidential. For your own protection, you agree to never disclose your ATM PIN to anyone. You shall, in all circumstances accept full responsibility for all transactions processed through the use of the Card and the ATM PIN regardless whether the transactions were made with your knowledge or with your authority. You shall hold ALLBANK free and harmless from any and all losses, damages, or liabilities you shall suffer as a consequence or as result of your disclosed of your ATM PIN. You may change your provided PIN anytime.

DATA PRIVACY CONSENT

By signing on this form, I expressly agree and consent, without need of notice, to the gathering, processing, collection, recording, storage, updating, or destruction of all information obtained herein, and to those relating, in connection, or arising from use and maintenance of the Account(s), by any or all of the following: (i) the ALLBANK, its subsidiaries, affiliates and related companies, whether organized in the Philippines or in other jurisdictions; (ii) accredited third-party service providers, participating merchants, payment technology companies, credit information/investigation companies, financial institutions, credit bureaus, loyalty program partners, consumer reporting or reference agencies, whether based in the Philippines or other jurisdictions; (iii) government regulatory agencies/bodies having authority or jurisdiction over ALLBANK, its subsidiaries, affiliates and related interests; (iv) entities engaged by ALLBANK, its subsidiaries, affiliates and related companies to facilitate administration, servicing, and implementation of the Account(s), as well as other ALLBANK products, services, facilities and channels; and, (v) such other persons or entities that ALLBANK may deem as having authority or right to such information, as and when required by circumstances at such time.

I hereby certify that I have read and agreed to the foregoing Terms and Conditions Governing Depositors.



DAVID C. BO

Signature above printed name

Date



TERMS AND CONDITIONS GOVERNING DEPOSITORS

You agree to be bound by the terms and conditions governing any deposit(s)/placement(s)/investment(s) hereinafter referred to as "Account" which you have opened or may hereafter open at any branch/department of **ALLBANK (A THRIFT BANK), INC.** ("ALLBANK"). The words "YOU" and "YOUR" shall refer to the person(s) who opened the Account(s). Where the account is opened by more than one person and unless the context otherwise requires, your obligations and liabilities shall be joint and solidary. The term "Card" refers to the Automated Teller Machine (ATM) Card issued by ALLBANK.

GENERAL TERMS AND CONDITIONS

These Terms and Conditions shall also be referred to as the "agreement" and shall include the Customer Information Sheet Form, the Signature Cards, the Card, including any and all amendments thereto, and such other rules, regulations, terms and conditions as ALLBANK shall issue from time to time. By signing on the Customer Information Sheet Form, the Signature Cards, and the Card, you agree that your Account(s) and relationship in respect thereof will be governed by these Terms and Conditions. ALLBANK reserves the right to modify, supplement, delete or alter any of the herein terms and conditions.

A. THE ACCOUNT(S)

1. Account Opening. The opening and maintenance of account(s) shall be at the sole discretion of ALLBANK. ALLBANK reserves the right to open the account (s) only upon submission of complete, authentic and acceptable identification and documentary requirements. You are required to comply with all requirements which may be imposed by ALLBANK for the opening and maintenance of the account (s), including, but not limited to, the execution of account opening forms, submission of supporting documents, and the delivery of the required initial deposit amount. Unless otherwise allowed under existing laws and regulations, your account(s) shall be maintained in your true and full name. Anonymous accounts, use of fictitious names and all other similar accounts shall not be allowed.

Signatory(ies) of account(s) opened for and in the name of juridical entity warrant that he/she/they have the power and authority to process the account opening, as well as sign, execute, acknowledge and deliver any and all requirements in connection thereto.

AllBank reserves the right to investigate and put the account (s) on hold in the event that the "Thank You Letter" sent by AllBank to the given address after account opening is, for whatever reason, returned.

2. Deposits. ALLBANK may accept deposits, placements or payments in either cash or check. All cash items including foreign currency banknotes, coins and other items accepted for deposit shall be subject to detailed count and verification. Notwithstanding any machine validated or manually signed receipts, ALLBANK shall automatically debit your account, or, where appropriate, collect from you amounts corresponding to: (1) shortages or discrepancies arising from counterfeit or out-of-circulation cash items, (2) errors in counting or calculations and/or (3) errors in denominations which may be detected after receipt of cash items. You agree to accurately fill up the appropriate deposit slip/s, and shall hold ALLBANK free and harmless from any liabilities for losses caused by any and all inaccuracies or errors in filling up the deposit slip/s. The checks we receive must be payable to the order of yourself or ALLBANK for your account, and not to cash or bearer. If fraud or any anomaly arises from a violation of this provision, then you shall not hold ALLBANK liable for any resulting loss or damage. On the other hand, ALLBANK may hold you liable for any resulting loss or damage arising from such fraud or anomaly. By accepting check deposits, ALLBANK acts only as a collecting agent until it has received actual payment in accordance with the existing rules and regulations of the Bangko Sentral ng Pilipinas (BSP) and the Philippine Clearing House Corporation (PCHC) provided that ALLBANK reserves the right to debit your account for any amounts which have been credited to your account in the event of over-crediting, fraud, mistake, discrepancy, irregularity or such other reasons upon discretion of ALLBANK. ALLBANK will accept, for transmission only and at your risk, checks that are payable to ALLBANK. ALLBANK will not be responsible for any neglect, failure or insolvency of the check-issuer, or for losses or delays, which may occur when ALLBANK transmits the checks. ALLBANK has the sole discretion to accept post-dated checks for safekeeping, subject to the execution of a separate agreement and payment of such appropriate fees and charges which ALLBANK shall impose. Upon acceptance, ALLBANK will safekeep the post-dated checks and deposit it upon maturity; otherwise ALLBANK will dispose the same upon your instructions. ALLBANK will hold the post-dated checks in its custody at your sole risk. ALLBANK shall not be held responsible for the loss of the checks for causes beyond its reasonable control. ALLBANK reserves the right to debit your account any amount overstated for any checks, whether or not these checks were returned by the collecting bank. At its option, ALLBANK may forward returned checks to you at your last known address. Any collection charges will be charged to your account.

3. Withdrawals. You may withdraw from your account through the Card, withdrawal slips or checks, signed by the authorized signatory or signatories appearing in ALLBANK records. You agree to pay, upon demand any stamp taxes, fees or other charges released to your withdrawals.

Deposits made by a corporation, partnership or association can only be withdrawn by duly authorized officer(s) or employee(s) designated in the resolution of the Board, Partnership, or Association, as the case may be.

4. Repayment of Deposits. ALLBANK will repay you the amount of your deposits on the day as may be agreed upon, with interest on a per annum basis at the rate fixed by ALLBANK from time to time. You will issue ALLBANK a duly signed discharge receipt upon our payment.

5. Interest. Your account shall earn interest on a per annum basis at the rate determined by ALLBANK. Interest on your accounts will be calculated based on your account's average daily balance, provided the same balance does not fall below the required balance to earn interest.

6. Imposts and Taxes. ALLBANK shall withhold or deduct such amount of taxes with respect to your Account(s) as may be required under applicable laws or regulations. You agree not to hold ALLBANK responsible for any reductions due to imposts or taxes, or any depreciation in the amount or value of your Accounts.

7. Account Closure/Suspension. You recognize ALLBANK's right to immediately close or suspend your account(s), with or without prior notice, in case of misrepresentation or submission of false information. Further, ALLBANK reserves the right to close or suspend your account (s) with or without prior notice at any time in ALLBANK's sole discretion, if ALLBANK reasonably perceives or suspects that the account is being used or may have been used in connection with fraudulent, illegal, or illegitimate activities or transactions, or if ALLBANK reasonably perceives that it may be exposed to any financial, operational, legal or reputational risk in maintaining the account(s).

B. Deposit Insurance

1. Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to a maximum amount of **One Million Pesos (P1,000,000) per depositor.** **2.** PDIC shall recognize the registered owner/holder of a Legitimate Deposit in the books of the bank as the deposit entitled to deposit insurance, except where the records of the bank show that the Legitimate Deposit is maintained in the same right and capacity for the beneficial owner of the account entitled to deposit insurance.

3. In cases (a) where a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit is/are broken up and transferred into one or more account/s; or (b) for deposit accounts and deposit transfers made in favour of individuals or of entities, either singly or jointly with individuals, from an account in the name of corporation, partnership, association, or unincorporated entity, the PDIC shall recognize the transferee/s as the beneficial owner/s of the account/s when: (i) The transfer was made with all of the following conditions present: a. The break-up and the transfer of deposit to the transferee is a Valid Consideration; b. The details or information for and transfer, which establish the validity of the transfer from the transferor to the transferee, are contained in any of the Deposit Account Records of the bank; and c. Copies of documents, which show the details or information for the transfer, such as but not limited to contracts, agreements, board resolutions, audited financial statements, orders of the courts or of competent government body/agency, are in the custody or possession of the bank upon takeover by PDIC. (ii) The transferee/s is/are the Qualified Relative/s of the transferor. Qualified Relatives are transferees within the second degree of consanguinity or affinity of the transferor. Relationship shall be proven by relevant documents such as, but not limited to, birth certificates and marriage certificates.

4. Deposit Splitting occurs whenever a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit maintained under the name of natural or juridical persons is/are broken down and transferred into two or more accounts in the name/s of natural or juridical persons or entities who have no Beneficial Ownership on transferred deposits in their names within one hundred twenty (120) days immediately preceding or during bank-declared holiday or immediately preceding a closure order issued by the Monetary Board of the Bangko Sentral ng Pilipinas for the purpose of availing of the maximum deposit insurance coverage.

5. Upon determination by the PDIC of Beneficial Ownership or Deposit Splitting, the outstanding Legitimate Deposit/s in the closed bank maintained for the benefit of the beneficial owner/transferor, although in the name of another person/s or entity/entities, shall be subject to consolidation with the other Legitimate Deposits of the beneficial owner/transferor in said closed bank for deposit insurance purposes.

• Statements/Advice/Confirmation

Statements, advice and/or confirmations, and/or other documents will be made available upon receipt of a letter or e-mail request. Statements, advice or confirmations, and all other documents addressed to you relating to any of your Accounts shall be deemed to be correct unless ALLBANK receives written notice to the contrary within ten (10) business days from the date on which the statements, advice, confirmations and/or other documents were mailed or delivered to your address on record or otherwise made available to you. In the absence of manifest error, bank records shall be conclusive evidence concerning your Account(s). If you notify ALLBANK of any error in any statement, advice, confirmation, or other document relating to your Account(s), ALLBANK shall investigate the error and make the corrections as appropriate. ALLBANK shall notify you of actions taken to correct the reported error, if any. ALLBANK shall not be held liable for your inability to receive any statements, advice, confirmations, and/or other documents relating to your Account(s), as well as your inability to transact, withdraw or transfer funds through your Card.

• Checkbook

You shall be responsible for the safekeeping and security of your checkbook/s. Only you or your duly authorized signatories may draw or issue checks against your Account(s). ALLBANK reserves the right to dishonour or refuse payment on any altered or incomplete checks or checks which on its face appear to have been irregularly drawn. You agree to keep ALLBANK free and harmless against any and all losses, damage or liability arising from your negligence in securing your checkbook/s or those resulting from altered or incomplete checks. Your use of Magnetic Ink Character Recognition checks printed by, or secured from, entities other than those accredited by the Banker's Association of the Philippines 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 including but not limited to those arising from fraudulent acts. To ensure that customer checkbook/s meet ALLBANK specifications and security features, the use of customized designs for personal checkbook/s shall not be allowed. You agree not to draw checks against insufficient funds and/or uncollected funds, and in case this arises, you agree to pay penalty charges, in addition to service charges. You shall hold ALLBANK free and harmless from liabilities, expenses, 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. ALLBANK reserves the right to dishonour and return checks, at its discretion, without prior notification at any time. You shall hold ALLBANK free and harmless against any and all losses, damages or liability arising from such dishonour and return.

DATA PRIVACY CONSENT FORM

Dear Valued Clients,

At AllBank (A Thrift Bank) Inc. ("AllBank"), your trust and confidence is important to us. Hence, we are committed to protect your privacy as our valued client. As part of this effort, we make sure that we comply with all existing laws and regulations that uphold and safeguard your privacy. In compliance with RA-10173 also known as the Philippine Data Privacy Act of 2012, AllBank is sending you this letter to update you and secure your consent. As your partners, we want to serve you at our optimum capacity, thus, we would like to seek your consent for the gathering, processing or sharing, if needed, of your personal data.

For the purpose of this Data Consent Form, the words used shall hereafter refer to as follows:

- **Personal information** refers to any information whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual.
- **Sensitive personal information** refers to personal information: (1) About an individual's race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations; (2) About an individual's health, education, genetic or sexual life of a person, or to any proceeding for any offense committed or alleged to have been committed by such person, the disposal of such proceedings, or the sentence of any court in such proceedings; (3) Issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers, previous or current health records, licenses or its denials, suspension or revocation, and tax returns; and (4) Specifically established by an executive order or an act of Congress to be kept classified.
- **Privileged information** refers to any and all forms of data which under the Rules of Court and other pertinent laws constitute privileged communication.
- **Transaction** means any business, or other form of contractual or commercial relationship between client and AllBank.
- **Data Processor** refers to AllBank (A Thrift Bank) Inc. and their representatives and agents.
- **Reportorial duty means** obligations of the Bank to comply with (a) internal policies or procedures, or (b) any demand and/or requests from government authorities for purposes of reporting, disclosure or other obligations under applicable laws;
- **Third party** refers to AllBank outsourced agents that processes information, transactions, services on behalf of the AllBank.

I consent to the gathering, processing and sharing of information obtained from me in the course of my transaction/s with AllBank or from third parties.

I understand that these data, which include my personal, sensitive personal information or privileged information, may be collected, processed, stored, updated, or disclosed by AllBank for the following purpose:

- to process my current and future transactions with the Bank which may entail sharing of my information to third party;
- to comply with the internal policies and its reportorial duty to governmental authorities;
- to provide services to me or implement transactions which I request, allow, or authorize;
- to conduct profiling, data analysis, behavioral and market research, cross-selling and direct marketing; and;
- other legitimate purposes directly, necessary or incidental to my request.

I am aware that the Bank may retain, process, update and/or share my personal information (when necessary) throughout the duration of my account and/ or transaction, for as long necessary for the fulfillment of the purpose for which it was collected and such other purposes that I may have consented to from time to time, until the expiration of the retention limit of five (5) years from the conclusion of my transaction with AllBank, or as required by pertinent laws and regulations, whichever comes later.

I am aware that should I wish to access, update, or correct certain personal information, or withdraw consent to the use of any of my information as set out in this form, I can communicate this in writing with the Bank.

I was informed and I have read the Data Privacy Statement of AllBank prior the signing of this consent form.¹

Sincerely yours,


DAVID GO
Chairman of the Board

Date: _____

¹ Please return/send the signed copy to your AllBank Inc. branch or head office located at 2nd Floor Polar Center EDSA, EDSA corner Cornell St., Mandaluyong City.

AllBank

A Thrift Bank

All fields must be filled out completely as required by R.A. 9160 known as the Anti-Money Laundering Act of 2001 as amended by R.A. 9144

CUSTOMER INFORMATION SHEET CORPORATION/JURIDICAL ENTITY

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PRODUCT AVAILED/BUSINESS INFORMATION		
Account Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> BVSA <input type="checkbox"/> Special Savings Deposit/Account <input type="checkbox"/> Compounded Fixed Deposit <input type="checkbox"/> Trust <input type="checkbox"/> Others	Company Type: <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others	Industry Type: Products/Services Offered:

Per IRR 9.1.d of RA 9160 as amended, please confirm that the company/juridical entity:

Has not been or is not in the process of being dissolved, wound up or voided
 Operations has not been or is not in the process of being closed, shut down, phased out or terminated

BASIC INFORMATION

Business Name: KOLIN PHILIPPINES INTERNATIONAL, INC.	Official address/Principal Business address: 1854 STA. RITA ST., GUADALUPE NUEVO, MAKATI, CITY	
Date of Incorporation: JULY 24, 1995	Place of Incorporation: METRO MANILA	SEC/DTI Approval Reference No.: A5095-007068
Years in Business:	Asset Size:	Annual Sales/Revenue:
Nationality:	Tax Identification No. (TIN) 004 660 226	Email Address: eflores@kolinphil.com.ph
Telephone No. 8852-4790	Office Mobile No. 0917-537-5177	Fax No.
Beneficial Owners (if any):	Contact Person and Designation: EDITHA M. FLORES ACST. VICE PRESIDENT	Telephone No: 8852-4790

MANAGEMENT INFORMATION (Please use additional sheet if necessary)

List of Directors/Partners			
NAME	ADDRESS	CONTACT NO.	OCCUPATION
TONG YONG TCENG	STA. RITA ST., GUADALUPE NUEVO, Mkt. CITY	0917-791-9104	EXECUTIVE DIRECTOR
DAVID C. GO	#96 10TH ST., NEW MANILA, Q.C.	0917-833-5588	CHAIRMAN
EFREN S. CHUA-YAP	# 50 ISAROG ST., QUEZON CITY	0917-836-0836	VICE- CHAIRMAN

List of Principal stockholders owning at least two percent (2%) of the capital stock

NAME	ADDRESS	OCCUPATION	HOLDINGS
1. GRT TECHNOLOGY LIMITED	SHING YIP ST., KWUN TONG, HONG KONG		30%
2. NATHANIEL DANIS GO	#96 10TH ST., NEW MANILA, QUEZON CITY		12%
3. EFREN S. CHUA-YAP	# 50 ISAROG ST., QUEZON CITY		9.30%

FINANCES, AFFILIATION AND TRADE PARTNERSHIP

Deposit with other Banks			
Type of Deposit	Bank		
SAVINGS	BPI		
SAVINGS	BDO		

Affiliates

Company Name	Nature of Business	Address	Contact No.

Trade Partners

Company Name	Nature of Business	Address	Contact No.

Declaration:

I/we confirm that the information given in this Customer Information Sheet is correct and complete and authorize the Optimum Development Bank to confirm this from any source the Bank may choose and that I/we acknowledge that the use of our accounts and/or any additional product and services offered by the Bank are governed by and subject to the specific Terms and Conditions set by the Bank for such accounts, products and services and copies of which we have read, understood and agreed to be bound.

I/we also warrant that I/we are aware of the provisions of Republic Act 9160 (Anti-Money Laundering Act of 2001) as amended and I/we represent that my/our transactions herein are not among those covered under the said law that all the funds to be deposited in the account come from my/our legitimate undertakings. I/we authorize the Bank to make such verifications of reports in compliance with RA 9160 as amended, as it may deem appropriate for which acts I/we hold the Bank free from any/all liabilities, claims and/or damages.

EDITHA M. FLORES

Signature above printed name of authorized person

Signature above printed name of authorized person

Date

Processed By:

Approved By:

Date:

Remarks:

You agree to be bound by the terms and conditions governing any deposit(s)/placement(s)/investment(s) hereinafter referred to as "Account" which you have opened or may hereafter open at any branch/department of "OPTIMUM DEVELOPMENT BANK" ("ODB"). The word "ODB" used herein shall refer to the "Optimum Development Bank. The words "You" and "Your" shall refer to the person(s) who opened the Account. Where the account is opened by more than one person and unless the context otherwise requires your obligations and liabilities shall be joined and solidary. The term "Card" refers to the ODB Automated Teller Machine (ATM) Card issued by Optimum Development Bank, Inc.

GENERAL TERMS AND CONDITIONS

These Terms and Conditions shall also be referred to as the "agreement" and shall include the Customer Information Sheet Form, the signature cards, and the Card and any and all amendments thereto, and such other rules, regulations, terms and conditions as ODB shall issue from time to time. By signing on the Customer Information Sheet Form, the signature cards and the Card, you agree that your Account(s) and our relationship in respect thereof will be governed by these Terms and Conditions.

THE ACCOUNTS

1. Account Opening

The opening and maintenance of accounts shall be at the sole discretion of ODB. You are required to comply with all the requirements which may be imposed by ODB for the opening and maintenance of the accounts, including, but not limited to, the execution of account opening forms, submission of supporting documents and the delivery of the required initial deposit amount. Unless otherwise allowed under existing laws and regulations, your account(s) shall be maintained in your true and full name. Anonymous accounts, under fictitious names and all other similar accounts shall not be allowed.

2. Deposits

ODB may accept deposits, placements or payments in either cash or check. All cash items including foreign currency banknotes, coins and other items accepted for deposit shall be subject to detailed count and verification. Notwithstanding any machine validated or manually signed receipts, we shall automatically debit your account, or, where appropriate, collect from you amounts corresponding to: (1) shortages or discrepancies arising from counterfeited or out-of-circulation cash items, (2) errors in counting or calculations and/or (3) errors in denominations which may be detected after our receipt of cash items. You agree to accurately fill up the appropriate deposit slip/s, and shall hold ODB, free and harmless from any liabilities for losses caused by any and all inaccuracies or errors filling up the deposit slip/s. The checks we receive must be payable to the order of yourself or Optimum Development Bank for your account, and not to cash or bearer. If fraud or any anomaly arises from a violation of this provision, then you shall not hold us liable for any resulting loss or damage. On the other hand, we may hold you liable for any resulting loss or damage arising from such fraud or anomaly. By accepting check deposits, ODB, acts only as a collecting agent until it has received actual payment in accordance with the existing rules and regulations of the Bangko Sentral ng Pilipinas (BSP) and the Philippine Clearing House Corporation (PCHC) provided that ODB, Reserves the right to debit your account for any amounts which have been credited to your account in the event of over-crediting, fraud, mistake, discrepancy, irregularity or such other reasons upon the discretion of ODB. We will accept, for transmission only and at your risk, checks that are payable to Optimum Development Bank. We will not be responsible for any neglect, failure or insolvency of the check-issuer, or for losses or delays, which may occur when we transmit the checks. We have the sole discretion to accept postdated checks for safekeeping, subject to the payment of such appropriate fees and charges which ODB shall impose. Upon acceptance, we will safekeep the postdated checks and deposit it upon maturity; otherwise we will dispose of it upon your instructions. We will hold the postdated checks on our custody at your sole risk. We shall not be held responsible for the loss of the checks for causes beyond our reasonable control. We reserve the right to debit your account any amount overstated for any checks, whether or not these checks are returned by the collecting bank. At our option, we may forward returned checks to you at your last address known to us. Any collection charges will be charged to your account.

3. Withdrawals

You may withdraw from your account through the Card, withdrawal slips or checks signed by the authorized signatory or signatories appearing in our records. You agree to pay, upon demand any stamp taxes, fees or other charges related to your withdrawals.

4. Repayment of Deposits

We will repay you the amount of your deposits on the day as may be agreed upon, with interest on a per annum basis at the rate fixed by us from time to time. You will issue us a duly signed discharge receipt upon our payment.

5. Special Savings Deposit/Account (SSD/SSA)

You may give ODB instructions for your maturing SSD/SSA on or before the maturity date at the ODB branch where you maintain your accounts. Your instructions will be executed only on the maturity date. SSD/SSA not withdrawn at maturity date shall be automatically renewed which shall earn interest corresponding to our prevailing interest rate on a per annum basis.

6. Interest:

Your account shall earn interest on a per annum basis at the rate determined by us. Interest on your accounts will be calculated based on your account's daily balance, provided that your balance does not fall below the required balance to earn interest.

7. Imposts and Taxes

ODB shall withhold or deduct such amount of taxes with respect to your Accounts as may be required under applicable laws or regulations. You agree not to hold ODB responsible for any reductions due to imposts or taxes, or any depreciation in the amount or value of your Accounts.

• Deposit Insurance

1. Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to a maximum amount of Five Hundred Thousand Pesos (P500,000.00) per depositor.

2. PDIC shall recognize the registered owner/holder of a Legitimate Deposit in the books of the bank as the deposit entitled to deposit insurance, except where the records of the bank show that the Legitimate Deposit is maintained in the same right and capacity for the benefit of another depositor, in which case PDIC shall recognize the latter as the beneficial owner of the account entitled to deposit insurance.

3. In cases (a) where a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit is/are broken up and transferred into one or more account/s; or (b) for deposit accounts and deposit transfers made in favor of individuals or of entities, either singly or jointly with individuals, from an account in the name of corporation, partnership, association, or unincorporated entity, the PDIC shall recognize the transferee/s as the beneficial owner/s of the account/s when: (i) The transfer was made with all of the following conditions present: a. The break-up and transfer of deposit to the transferee is for a Valid Consideration; b. The details or information for the transfer, which establish the validity of the transfer from the transferor to the transferee, are contained in any of the Deposit Account Records of the bank; and c. Copies of documents, which show the details or information for the transfer, such as but not limited to contracts, agreements, board resolutions, audited financial statements, orders of the courts or of competent government body/agency, are in the custody or possession of the bank upon takeover by PDIC. (ii) The transferee/s is/are the Qualified Relative/s of the transferor. Qualified Relatives are transferees within the second degree of consanguinity or affinity of the transferor. Relationship shall be proven by relevant documents such as, but not limited to, birth certificates and marriage certificates.

4. Deposit Splitting occurs whenever a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit maintained under the name of natural or juridical persons is/are broken down and transferred into two or more accounts in the name/s of natural or juridical persons or entities who have no Beneficial Ownership on transferred deposits in their names within one hundred twenty (120) days immediately preceding or during a bank-declared bank holiday, or immediately preceding a closure order issued by the Monetary Board of the Bangko Sentral ng Pilipinas for the purpose of availing of the maximum deposit insurance coverage. 5. Upon the determination by the PDIC of Beneficial Ownership or Deposit Splitting, the outstanding Legitimate Deposit/s in the closed bank maintained for the benefit of the beneficial owner/transferee, although in the name of another person/s or entity/entities, shall be subject to consolidation with the other Legitimate

Deposits of the beneficial owner/transferee in said closed bank for deposit insurance purposes.

BLANK

Signature above printed name

Date

Statements/Advice/Confirmations

Statements, advice or confirmations and all other documents addressed to you relating to any of your Accounts shall be deemed to be correct unless we receive written notice to the contrary from you within ten business (10) days from the date on which the statements, advice, confirmations and/or other documents were mailed or delivered to your address on record or otherwise made available to you. In the absence of manifest error, our records in relation to your Accounts shall be conclusive evidence with respect to your Accounts. If you notify ODB of any error in any statement, advice, confirmation or other document relating to your Accounts, ODB shall investigate the error and make the corrections as appropriate. ODB shall notify you of actions taken to correct reported error, if any. Statements, advice and/or confirmations and/or other documents mailed or delivered to your address on record shall be deemed to have been delivered on the day these were delivered personally, or if sent by facsimile, upon receipt of the written confirmation of the facsimile transmission, or if sent by registered mail, seven business (7) days after posting notwithstanding that the document may have been returned through the post office undelivered. In the event that any document addressed to you relating to your Accounts sent via personal delivery or post were returned, ODB will attempt to call you using your telephone numbers on record. If we are unable to successfully contact you for whatever reason, your Accounts will be considered as Whereabouts Unknown (WHUN). All returned mail will be destroyed after sixty (60) days. Until such time that you visit or call ODB to update your telephone number and address, we shall not be held liable for your inability to receive any statements, advice, confirmations and/or other documents relating to your Accounts, as well as your inability to transact, withdraw or transfer funds through your Card.

Checkbooks

You shall be responsible for the safekeeping and security of your checkbooks. Only you or your duly authorized signatories may draw or issue checks against your Accounts. ODB reserves the right to dishonor or refuse payment on any altered or incomplete checks or checks which on its face appear to have been irregularly drawn. You agree to keep ODB free and harmless against any and all losses, damage or liability arising from your negligence in securing your checkbooks or those resulting from altered or incomplete checks. Your use of the Magnetic Ink Character Recognition checks printed by or secured from, entities other than those accredited by the Banker's Association of the Philippines 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 including but not limited to those arising from fraudulent acts. To ensure that customer checkbooks meet ODB specifications and security features, the use of customized designs for personal checkbooks shall not be allowed. You agree not to draw checks against insufficient funds and/or uncollected funds, and in case this arises, you agree to pay penalty charges, in addition to service charges. You shall hold the Bank harmless from all liabilities, expenses, 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. ODB reserves the right to dishonor and return checks, at its discretion, without prior notification at any time. You shall hold ODB free and harmless against any and all losses, damages or liability arising from such dishonor and return.

Temporary Hold

In case your checkbook/s is/are lost or stolen, you may request for a temporary hold (Post No Debit status) on your checking Account/s. This will prevent any unauthorized withdrawal from your Account/s. However, you agree to visit the ODB branch where you maintain your Account/s within five business (5) days from the loss of your checkbook/s so that you can close your old Account/s and open a new one.

Stop Payment Order (SPO) for Issued Checks

You may request ODB to stop payment on any check which you have issued from your checking account with us by submitting to us a written request for Stop Payment Order (SPO), specifically stating any one of the following reasons: lost, stolen or destroyed, etc. Provided that your checking account have sufficient funds within the period provided on your SPO and subject to ODB's approval.

FUND TRANSFERS

You may transfer funds to and from your Accounts subject to these Terms and Conditions and such fund transfer agreement with ODB. You agree that only clear and unencumbered funds credited to your Accounts shall be available for transfer to your other Accounts. ODB will apply its usual bank charges as well as the correspondents', agents', sub-agents' fees and charges (where applicable) to requests for outgoing funds transfers, cancellation of money transfer and incoming money transfers. Moreover, ODB reserves the right to impose such service fees and other charges, based on its policies, and to change and amend these fees and charges from time to time. You agree that ODB may automatically collect and debit these fees and charges from your Accounts or against the funds for remittance.

JOINT ACCOUNT

Ownership of Accounts

Any balance or credit to your "Or" accounts (hereinafter, the ("Joint Accounts") now or in the future, is and will be jointly owned by you. Your Joint Accounts authorize ODB to accept, to pay, or to act upon the order of any of the signatories indicated in the Signature Card or oral instructions from any one of you, and automatically vests in any of you to do whatever is desired with the funds without the consent of the other co-account holders. If, prior to acting on any instruction received from any one of you, ODB receives contradictory instructions from any other co-account holder, ODB will only act upon the instructions of all the co-account holders of the Joint Accounts, and if no common instruction is given by all of the co-account holders of the Joint Accounts, ODB may, at its option, deliver the proceeds of the Joint Accounts to the appropriate court in an action for Interpleader, and require you to resolve your respective claims in such action, it being understood that you shall reimburse ODB for the cost of suit and attorney's fees it shall incur under this agreement. All of you hereby hold ODB free and harmless from and against any and all liabilities which may arise by reason of its implementation of any of your instructions and/or refusal to pay any proceeds of your Joint Accounts absent the requisite discharge executed by all of you to the satisfaction of ODB.

Death of Co-Accountholder

Upon the death of a co-accountholder, the funds in the Joint Account shall be subject to applicable Philippine laws, regulations, and orders of courts of competent jurisdiction and applicable terms and conditions.

Written Notice of Death

You must immediately furnish ODB with an original or certified true copy of the certificate of death of the deceased coaccountholder/s. The certificate of death shall be sufficient proof of such death.

AMLA REPORTING

You authorize us to make the necessary verifications, records, reports, submittals and other processes, as well as perform such acts for the purpose of complying with the Anti-Money Laundering Act (Republic Act No. 9160, as amended), its implementing regulations, and other laws or rules regulating the Accounts and you hereby waive your rights under Republic Act No. 1405, as amended, Republic Act No. 6426 as amended, Section 55.1 of Republic Act No. 8791 and other applicable laws and regulations in this regard.

DORMANT ACCOUNTS

An Account which remains inactive (no deposit or withdrawal transactions) for two (2) years for savings accounts and one (1) year for current or checking accounts will be considered dormant and a corresponding monthly service fee shall be imposed on said dormant Account. If after ten (10) years, the Account still remains inactive, it will be closed and the balance escheated in favor of the Treasurer of Philippines as an Unclaimed Account in accordance with Republic Act No. 3936, as amended, or the Unclaimed Balance Act.

ODB ATM CARD

Issuance of ODB ATM Card ("Card")

The Card which you may use to access your Accounts through the Automated Teller Machines (ATMs) networks of ODB, our affiliates, correspondents, agents and other parties. ODB will not be liable for any loss or damage that may result due to your failure to pick-up your ATM card, after the stated period. If you fail to claim your ATM card, we will be required to destroy the Card for your protection.

ATM PIN

A Personal Identification Number (PIN) will be provided when you claim your ATM. Your ATM PIN is strictly confidential. For your own protection, you agree never to disclose your ATM PIN to anyone. You shall in all circumstances accept full responsibility for all transactions processed through the use of the Card and the ATM PIN whether or not the transactions were made with your knowledge or with your authority. You shall hold ODB free and harmless from any and all losses, damages or liabilities you shall suffer as a consequence or as a result of your disclosure of your ATM PIN. You may change your provided PIN anytime.

BLANK

Signature above printed name

Date

AllBank

A Thrift Bank

All fields must be filled out completely as required by R.A. 9160 known as the Anti-Money Laundering Act of 2001 as amended by R.A. 9194

CUSTOMER INFORMATION SHEET CORPORATION/JURIDICAL ENTITY

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PRODUCT AVAILED/BUSINESS INFORMATION		
Account Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> BVSA <input type="checkbox"/> Special Savings Deposit/Account <input type="checkbox"/> Compounded Fixed Deposit <input type="checkbox"/> Trust <input type="checkbox"/> Others	Company Type: <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others	Industry Type: Products/Services Offered:

Per IRR 9.1.d of RA 9160 as amended, please confirm that the company/juridical entity:

Has not been or is not in the process of being dissolved, wound up or voided
 Operations has not been or is not in the process of being closed, shut down, phased out or terminated

BASIC INFORMATION

Business Name: KOLIN PHILIPPINES INTERNATIONAL, INC.	Official address/Principal Business address: 1854 STA. RITA ST., GUADALUPE NUEVO, MAKATI CITY	
Date of Incorporation: JULY 24, 1995	Place of Incorporation: METRO MANILA	SEC/DTI Approval Reference No.: A5095-007068
Years in Business:	Asset Size:	Annual Sales/Revenue:
Nationality:	Tax Identification No. (TIN) 004 660 226	Email Address: eflores@kolinphil.com.ph
Telephone No. 8852-4790	Office Mobile No. 0917-537-5177	Fax No.
Beneficial Owners (if any):	Contact Person and Designation: EDITHA M. FLORES ASST. VICE PRESIDENT	Telephone No.: 8852-4790

MANAGEMENT INFORMATION (Please use additional sheet if necessary)

List of Directors/Partners			
NAME	ADDRESS	CONTACT NO.	OCCUPATION
KENDRICK RYAN T. CHUA	# 21 TAFT ST., GREENHILLS, SAN JUAN	0917-819-5888	STOCKHOLDER
OLIVER M. FILODEO	DUNHILL ST., EAST FAIRVIEW, Q.C.	0917-811-8979	PRESIDENT / CEO

List of Principal stockholders owning at least two percent (2%) of the capital stock

NAME	ADDRESS	OCCUPATION	HOLDINGS
1.			
2.			
3.			

FINANCES, AFFILIATION AND TRADE PARTNERSHIP

Deposit with other Banks			
Type of Deposit	Bank		

Affiliates

Company Name	Nature of Business	Address	Contact No.

Trade Partners

Company Name	Nature of Business	Address	Contact No.

Declaration:

I/We confirm that the information given in this Customer Information Sheet is correct and complete and authorize the Optimum Development Bank to confirm this from any source the Bank may choose and that I/we acknowledge that the use of our accounts and/or any additional product and services offered by the Bank are governed by and subject to the specific Terms and Conditions set by the Bank for such accounts, products and services and copies of which we have read, understood and agreed to be bound.

I/We also warrant that I/we are aware of the provisions of Republic Act 9160 (Anti-Money Laundering Act of 2001) as amended and I/we represent that my/our transactions herein are not among those covered under the said law that all the funds to be deposited in the account come from my/our legitimate undertakings. I/We authorize the Bank to make such verifications of reports in compliance with RA 9160 as amended, as it may deem appropriate for which acts I/we hold the Bank free from any all liabilities, claims and/or damages.

EDITHA M. FLORES

Signature above printed name of authorized person

Signature above printed name of authorized person

Date

Processed By:

Approved By:

Date:

Remarks:

You agree to be bound by the terms and conditions governing any deposit(s)/placement(s)/investment(s) hereinafter referred to as "Account" which you have opened or may hereafter open at any branch/department of "OPTIMUM DEVELOPMENT BANK" ("ODB"). The word "ODB" used herein shall refer to the "Optimum Development Bank. The words "You" and "Your" shall refer to the person(s) who opened the Account. Where the account is opened by more than one person and unless the context otherwise requires your obligations and liabilities shall be joined and solidary. The term "Card" refers to the ODB Automated Teller Machine (ATM) Card issued by Optimum Development Bank, Inc.

GENERAL TERMS AND CONDITIONS

These Terms and Conditions shall also be referred to as the "agreement" and shall include the Customer Information Sheet Form, the signature cards, and the Card and any and all amendments thereto, and such other rules, regulations, terms and conditions as ODB shall issue from time to time. By signing on the Customer Information Sheet Form, the signature cards and the Card, you agree that your Account(s) and our relationship in respect thereof will be governed by these Terms and Conditions.

THE ACCOUNTS

1. Account Opening

The opening and maintenance of accounts shall be at the sole discretion of ODB. You are required to comply with all the requirements which may be imposed by ODB for the opening and maintenance of the accounts, including, but not limited to, the execution of account opening forms, submission of supporting documents and the delivery of the required initial deposit amount. Unless otherwise allowed under existing laws and regulations, your account(s) shall be maintained in your true and full name. Anonymous accounts, under fictitious names and all other similar accounts shall not be allowed.

2. Deposits

ODB may accept deposits, placements or payments in either cash or check. All cash items including foreign currency banknotes, coins and other items accepted for deposit shall be subject to detailed count and verification. Notwithstanding any machine validated or manually signed receipts, we shall automatically debit your account, or, where appropriate, collect from you amounts corresponding to: (1) shortages or discrepancies arising from counterfeited or out-of-circulation cash items, (2) errors in counting or calculations and/or (3) errors in denominations which may be detected after our receipt of cash items. You agree to accurately fill up the appropriate deposit slip/s, and shall hold ODB, free and harmless from any liabilities for losses caused by any and all inaccuracies or errors filling up the deposit slip/s. The checks we receive must be payable to the order of yourself or Optimum Development Bank for your account, and not to cash or bearer. If fraud or any anomaly arises from a violation of this provision, then you shall not hold us liable for any resulting loss or damage. On the other hand, we may hold you liable for any resulting loss or damage arising from such fraud or anomaly. By accepting check deposits, ODB acts only as a collecting agent until it has received actual payment in accordance with the existing rules and regulations of the Bangko Sentral ng Pilipinas (BSP) and the Philippine Clearing House Corporation (PCHC) provided that ODB. Reserves

the right to debit your account for any amounts which have been credited to your account in the event of over-crediting, fraud, mistake, discrepancy, irregularity or such other reasons upon the discretion of ODB. We will accept, for transmission only and at your risk, checks that are payable to Optimum Development Bank. We will not be responsible for any neglect, failure or insolvency of the check-issuer, or for losses or delays, which may occur when we transmit the checks. We have the sole discretion to accept postdated checks for safekeeping, subject to the payment of such appropriate fees and charges which ODB shall impose. Upon acceptance, we will safekeep the postdated checks and deposit it upon maturity; otherwise we will dispose of it upon your instructions. We will hold the postdated checks on our custody at your sole risk. We shall not be held responsible for the loss of the checks for causes beyond our reasonable control. We reserve the right to debit your account any amount overstated for any checks, whether or not these checks are returned by the collecting bank. At our option, we may forward returned checks to you at your last address known to us. Any collection charges will be charged to your account

3. Withdrawals

You may withdraw from your account through the Card, withdrawal slips or checks signed by the authorized signatory or signatories appearing in our records. You agree to pay, upon demand any stamp taxes, fees or other charges related to your withdrawals.

4. Repayment of Deposits

We will repay you the amount of your deposits on the day as may be agreed upon, with interest on a per annum basis at the rate fixed by us from time to time. You will issue us a duly signed discharge receipt upon our payment.

5. Special Savings Deposit/Account (SSD/SSA)

You may give ODB instructions for your maturing SSD/SSA on or before the maturity date at the ODB branch where you maintain your accounts. Your instructions will be executed only on the maturity date. SSD/SSA not withdrawn at maturity date shall be automatically renewed which shall earn interest corresponding to our prevailing interest rate on a per annum basis.

6. Interest:

Your account shall earn interest on a per annum basis at the rate determined by us. Interest on your accounts will be calculated based on your account's daily balance, provided that your balance does not fall below the required balance to earn interest.

7. Imposts and Taxes

ODB shall withhold or deduct such amount of taxes with respect to your Accounts as may be required under applicable laws or regulations. You agree not to hold ODB responsible for any reductions due to imposts or taxes, or any depreciation in the amount or value of your Accounts.

• Deposit Insurance

1. Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to a maximum amount of Five Hundred Thousand Pesos (P500,000.00) per depositor.

2. PDIC shall recognize the registered owner/holder of a Legitimate Deposit in the books of the bank as the deposit entitled to deposit insurance, except where the records of the bank show that the Legitimate Deposit is maintained in the same right and capacity for the benefit of another depositor, in which case PDIC shall recognize the latter as the beneficial owner of the account entitled to deposit insurance.

3. In cases (a) where a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit is/are broken up and transferred into one or more account/s; or (b) for deposit accounts and deposit transfers made in favor of individuals or of entities, either singly or jointly with individuals, from an account in the name of corporation, partnership, association, or unincorporated entity, the PDIC shall recognize the transferee/s as the beneficial owner/s of the account/s when: (i) The transfer was made with all of the following conditions present: a. The break-up and transfer of deposit to the transferee is for a Valid Consideration; b. The details or information for the transfer, which establish the validity of the transfer from the transferor to the transferee, are contained in any of the Deposit Account Records of the bank; and c. Copies of documents, which show the details or information for the transfer, such as but not limited to contracts, agreements, board resolutions, audited financial statements, orders of the courts or of competent government body/agency, are in the custody or possession of the bank upon takeover by PDIC. (ii) The transferee/s is/are the Qualified Relative/s of the transferor. Qualified Relatives are transferees within the second degree of consanguinity or affinity of the transferor. Relationship shall be proven by relevant documents such as, but not limited to, birth certificates and marriage certificates.

4. Deposit Splitting occurs whenever a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit maintained under the name of natural or juridical persons is/are broken down and transferred into two or more accounts in the name/s of natural or juridical persons or entities who have no Beneficial Ownership on transferred deposits in their names within one hundred twenty (120) days immediately preceding or during a bank-declared bank holiday, or immediately preceding a closure order issued by the Monetary Board of the Bangko Sentral ng Pilipinas for the purpose of availing of the maximum deposit insurance coverage. 5. Upon the determination by the PDIC of Beneficial Ownership or Deposit Splitting, the outstanding Legitimate Deposit/s in the closed bank maintained for the benefit of the beneficial owner/transferor, although in the name of another person/s or entity/entities, shall be subject to consolidation with the other Legitimate

Deposits of the beneficial owner/transferor in said closed bank for deposit insurance purposes.

BLANK

Signature above printed name

Date

Statements/Advice/Confirmations

Statements, advice or confirmations and all other documents addressed to you relating to any of your Accounts shall be deemed to be correct unless we receive written notice to the contrary from you within ten business (10) days from the date on which the statements, advice, confirmations and/or other documents were mailed or delivered to your address on record or otherwise made available to you. In the absence of manifest error, our records in relation to your Accounts shall be conclusive evidence with respect to your Accounts. If you notify ODB of any error in any statement, advice, confirmation or other document relating to your Accounts, ODB shall investigate the error and make the corrections as appropriate. ODB shall notify you of actions taken to correct reported error, if any. Statements, advice and/or confirmations and/or other documents mailed or delivered to your address on record shall be deemed to have been delivered on the day these were delivered personally, or if sent by facsimile, upon receipt of the written confirmation of the facsimile transmission, or if sent by registered mail, seven business (7) days after posting notwithstanding that the document may have been returned through the post office undelivered. In the event that any document addressed to you relating to your Accounts sent via personal delivery or post were returned, ODB will attempt to call you using your telephone numbers on record. If we are unable to successfully contact you for whatever reason, your Accounts will be considered as Whereabouts Unknown (WHUN). All returned mail will be destroyed after sixty (60) days. Until such time that you visit or call ODB to update your telephone number and address, we shall not be held liable for your inability to receive any statements, advice, confirmations and/or other documents relating to your Accounts, as well as your inability to transact, withdraw or transfer funds through your Card.

Checkbooks

You shall be responsible for the safekeeping and security of your checkbooks. Only you or your duly authorized signatories may draw or issue checks against your Accounts. ODB reserves the right to dishonor or refuse payment on any altered or incomplete checks or checks which on its face appear to have been irregularly drawn. You agree to keep ODB free and harmless against any and all losses, damage or liability arising from your negligence in securing your checkbooks or those resulting from altered or incomplete checks. Your use of the Magnetic Ink Character Recognition checks printed by, or secured from, entities other than those accredited by the Banker's Association of the Philippines 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 including but not limited to those arising from fraudulent acts. To ensure that customer checkbooks meet ODB specifications and security features, the use of customized designs for personal checkbooks shall not be allowed. You agree not to draw checks against insufficient funds and/or uncollected funds, and in case this arises, you agree to pay penalty charges, in addition to service charges. You shall hold the Bank harmless from all liabilities, expenses, 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. ODB reserves the right to dishonor and return checks, at its discretion, without prior notification at any time. You shall hold ODB free and harmless against any and all losses, damages or liability arising from such dishonor and return.

Temporary Hold

In case your checkbook/s is/are lost or stolen, you may request for a temporary hold (Post No Debit status) on your checking Account/s. This will prevent any unauthorized withdrawal from your Account/s. However, you agree to visit the ODB branch where you maintain your Account/s within five business (5) days from the loss of your checkbook/s so that you can close your old Account/s and open a new one.

Stop Payment Order (SPO) for Issued Checks

You may request ODB to stop payment on any check which you have issued from your checking account with us by submitting to us a written request for Stop Payment Order (SPO), specifically stating any one of the following reasons: lost, stolen or destroyed, etc. Provided that your checking account have sufficient funds within the period provided on your SPO and subject to ODB's approval.

FUND TRANSFERS

You may transfer funds to and from your Accounts subject to these Terms and Conditions and such fund transfer agreement with ODB. You agree that only clear and unencumbered funds credited to your Accounts shall be available for transfer to your other Accounts. ODB will apply its usual bank charges as well as the correspondents', agents', sub-agents' fees and charges (where applicable) to requests for outgoing funds transfers, cancellation of money transfer and incoming money transfers. Moreover, ODB reserves the right to impose such service fees and other charges, based on its policies, and to change and amend these fees and charges from time to time. You agree that ODB may automatically collect and debit these fees and charges from your Accounts or against the funds for remittance.

JOINT ACCOUNT

Ownership of Accounts

Any balance or credit to your "Or" accounts (hereinafter, the ("Joint Accounts") now or in the future, is and will be jointly owned by you. Your Joint Accounts authorize ODB to accept, to pay, or to act upon the order of any of the signatories indicated in the Signature Card or oral instructions from any one of you, and automatically vests in any of you to do whatever is desired with the funds without the consent of the other co-account holders. If, prior to acting on any instruction received from any one of you, ODB receives contradictory instructions from any other co-account holder, ODB will only act upon the instructions of all the co-account holders of the Joint Accounts, and if no common instruction is given by all of the co-account holders of the Joint Accounts, ODB may, at its option, deliver the proceeds of the Joint Accounts to the appropriate court in an action for Interpleader, and require you to resolve your respective claims in such action, it being understood that you shall reimburse ODB for the cost of suit and attorney's fees it shall incur under this agreement. All of you hereby hold ODB free and harmless from and against any and all liabilities which may arise by reason of its implementation of any of your instructions and/or refusal to pay any proceeds of your Joint Accounts absent the requisite discharge executed by all of you to the satisfaction of ODB.

Death of Co-Account holder

Upon the death of a co-account holder, the funds in the Joint Account shall be subject to applicable Philippine laws, regulations, and orders of courts of competent jurisdiction and applicable terms and conditions.

Written Notice of Death

You must immediately furnish ODB with an original or certified true copy of the certificate of death of the deceased coaccount holder/s. The certificate of death shall be sufficient proof of such death.

AMLA REPORTING

You authorize us to make the necessary verifications, records, reports, submittals and other processes, as well as perform such acts for the purpose of complying with the Anti-Money Laundering Act (Republic Act No. 9160, as amended), its implementing regulations, and other laws or rules regulating the Accounts and you hereby waive your rights under Republic Act No. 1405, as amended, Republic Act No. 6426 as amended, Section 55.1 of Republic Act No. 8791 and other applicable laws and regulations in this regard.

DORMANT ACCOUNTS

An Account which remains inactive (no deposit or withdrawal transactions) for two (2) years for savings accounts and one (1) year for current or checking accounts will be considered dormant and a corresponding monthly service fee shall be imposed on said dormant Account. If after ten (10) years, the Account still remains inactive, it will be closed and the balance escheated in favor of the Treasurer of Philippines as an Unclaimed Account in accordance with Republic Act No. 3936, as amended, or the Unclaimed Balance Act.

ODB ATM CARD

Issuance of ODB ATM Card ("Card")

The Card which you may use to access your Accounts through the Automated Teller Machines (ATMs) networks of ODB, our affiliates, correspondents, agents and other parties. ODB will not be liable for any loss or damage that may result due to your failure to pick-up your ATM card, after the stated period. If you fail to claim your ATM card, we will be required to destroy the Card for your protection.

ATM PIN

A Personal Identification Number (PIN) will be provided when you claim your ATM. Your ATM PIN is strictly confidential. For your own protection, you agree never to disclose your ATM PIN to anyone. You shall in all circumstances accept full responsibility for all transactions processed through the use of the Card and the ATM PIN whether or not the transactions were made with your knowledge or with your authority. You shall hold ODB free and harmless from any and all losses, damages or liabilities you shall suffer as a consequence or as a result of your disclosure of your ATM PIN. You may change your provided PIN anytime.

BLANK

Signature above printed name

Date

Branch _____	Date _____	CIS Number _____	
Personal Information			
Full Name(Last Name, First Name, Middle Name, Suffix(e.g.: Jr.): <input type="checkbox"/> MR. <input type="checkbox"/> MS. <input type="checkbox"/> MRS. <input type="checkbox"/> ATTY. <input type="checkbox"/> DR. <input type="checkbox"/> ENGR. <input type="checkbox"/> OTHERS _____			
CHUA, KENDRICK RYAN YAO			
Citizenship: FILIPINO	Nationality/Country of Origin: PHILIPPINES	Place of Birth: PHILIPPINES	
Date of Birth: 10-30-1996			
Home/Permanent Address: # 21 TAFT STREET, GREENHILLS, SAN JUAN, METRO MANILA			
Present Address: # 21 TAFT STREET, GREENHILLS, SAN JUAN, METRO MANILA			
Preferred Mailing Address:	Nature of Work:	Name of Employer/Business:	
<input type="checkbox"/> Present Address <input checked="" type="checkbox"/> Permanent Address	MANUFACTURING	KULIN PHILIPPINES INT'L, INC.	
Source/s of Funds: BUSINESS	SSS/GSIS No:	Reason for No TIN/SSS/GSIS No.:	
Estimated Monthly Income:	TIN: 204-601-045-000	Has Beneficial Owner/Agent? <input type="checkbox"/> YES (If yes, please fill-out the Part III.) <input type="checkbox"/> NONE	
Mobile Number: 0917-819-5888	Personal E-Mail Address: kenychua@gmail.com	Do you want to be enrolled in AllBank Mobile Banking? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Client Profiling			
Civil Status: <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divored/Annulled <input type="checkbox"/> Widowed	Spouse's Name:	Mothers Maiden Name:	
	Gender: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	No. of Children:	
Purpose of Account Opening:	Monthly Bank Statement (for CA only): <input type="checkbox"/> YES <input type="checkbox"/> NO	No. of Dependents:	
		ID Presented:	
Work Address: 1854 STA. RITA ST., GUADALUPE NUEVO, MAKATI CITY	Designation/Position/Title: STOCK HOLDER		
Do you hold any prominent public position in the Philippines/ Foreign State/International Organization?	<input type="checkbox"/> YES	Government Office: Designation/Title: <input type="checkbox"/> NO	
Does your any of your family member hold a prominent public position in the Philippines/Foreign State /International Organization?	<input type="checkbox"/> YES	Name of Relative: Office & Title: <input type="checkbox"/> NO	
Are you a Close Associate of a person who holds any prominent public position in the Philippines/Foreign State /International Organization?	<input type="checkbox"/> YES	Name of Official: Office & Title: <input type="checkbox"/> NO	
Are you a Stockholder, Director, Officer or Authorized Signatory of the bank or its Affiliate?	<input type="checkbox"/> YES	Company: Designation/Title: <input type="checkbox"/> NO	
U.S. Address:	U.S. TIN:		
Business Information (for Sole Proprietorship)			
Business Name:	Account to opened under: <input type="checkbox"/> Business Name <input type="checkbox"/> Individual Name		
Business Address:			
Registered Owner:	Nature of Business:	DTI/SEC Certificate No.:	
Business Telephone No:	Email Address:	TIN: Date of Registration:	
Beneficial Owner			
<input type="checkbox"/> Beneficial Owner (e.g.: In-Trust-For)	<input type="checkbox"/> Agent (e.g. : Atty.-In-Fact)		
Full Name(Last Name, First Name, Middle Name, Suffix(e.g.: Jr.): <input type="checkbox"/> MR. <input type="checkbox"/> MS. <input type="checkbox"/> MRS. <input type="checkbox"/> ATTY. <input type="checkbox"/> DR. <input type="checkbox"/> ENGR. <input type="checkbox"/> OTHERS _____			
Date of Birth:	Place of Birth:	Nationality/Country of Origin:	Citizenship:
Present Address:			
Nature of Business:	Designation(if applicable):	Source/s of Funds:	Contact No.:

Declaration

By signing below, I/We confirm that I/We have received a copy of the Terms and Conditions of the General Provisions on Deposits governing this account and have fully understood and agreed to be governed by the provisions thereof, including but not limited to, the provision on my obligations as a depositor should the Bank opt to purchase my checks; the survivorship agreement authorizing the Bank to release the balance of an "OR" account to the surviving co-depositor in the event of the death of one depositor; the condition under which the Bank is given the right to impose service charge, freeze, debit and/or automatically close the account; the provision authorizing the Bank to share with its subsidiaries, affiliates, etc. my personal circumstances; the provision on electronic, online, and telephone banking services and other banking products and services and the provision on the authority of the Bank to withhold, sell and/or set off bank deposit for any and all obligations with the Bank and of any its subsidiaries and affiliates. I/We fully understand the corresponding risk entailed in availing of such banking products, facilities, or services. Further, my/our continued use and/or availment of such banking products, facilities, or services shall mean my/our conformity to any and all supplement/s, modification/s, or amendments of such Terms and Conditions which may be posted in conspicuous places within the Bank's premises or which may be published in any other manner.

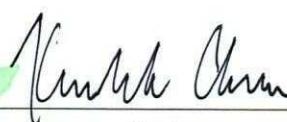
I/We also warrant that I/We am aware of the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001) as amended, and I/We represent that my/our transactions herein are not among those covered under the said law that all the funds to be deposited in the account/s come from my/our legitimate undertakings. I/We authorize the Bank to make any such verifications of reports in compliance with RA no. 9160 as amended, as it may deem appropriate, for which acts I/We hold the Bank free from any all liabilities, claims, and/or damages.

I/We also attest to the truth and correctness of my/our given personal/business information. In case I/We hereby authorize AllBank (A Thrift Bank), Inc. and its officers to obtain and disclose information about my/our deposits or other properties whether AllBank or other Banks.

In witness whereof, I/We have affixed my/our signature(s) on _____ at _____.

KENDRICK RYAN Y. CHUA

Printed Name



Signature

Date

For Bank's Use Only

Customer Risk Rating:			Negative List Screening Conducted?		Related Party Transaction (RPT)		
<input type="checkbox"/> Low	<input type="checkbox"/> Normal	<input type="checkbox"/> High	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Politically Exposed Person (PEP)/Person Occupying Sensitive Position in the Government(POSPG):			Watchlist Verification:				
<input type="checkbox"/> YES	Government Office:	Designation/Title:	<input type="checkbox"/> NO	<input type="checkbox"/> OFAC	<input type="checkbox"/> SEC	<input type="checkbox"/> PEP	<input type="checkbox"/> Others _____
Type of ID Presented	ID Number	Documents Submitted:					
		<input type="checkbox"/> DTI Certificate	<input type="checkbox"/> Proof of Billing/Statement of Account				
		<input type="checkbox"/> DTI Application	<input type="checkbox"/> Payroll Endorsement Letter (if applicable)				
		<input type="checkbox"/> Mayor's Permit	<input type="checkbox"/> I Gov't issued photo bearing ID				
		<input type="checkbox"/> BIR Certificate of Registration	<input type="checkbox"/> 2 - 1x1 ID Picture				
List of Bank/s where the client is maintaining an account:			Mode of Acquisition:				
Type of account maintained	Bank's Name	<input type="checkbox"/> Walk in <input type="checkbox"/> Referred by Client <input type="checkbox"/> Referred by Branch Manager _____ <input type="checkbox"/> Referred by Branch Personnel _____ <input type="checkbox"/> Referred by AllBank Employee _____					
List of Companies where the client is a Stockholder, Director, Officer, or Signatory:							
Company Name/s	Designation/Title						

Declaration & Acknowledgement

I declared that the face-to-face KYC has been conducted as prescribed by BSP was performed.	Reviewed Account Opening Documents and Signature Verified/Approved by:	Approved by:
Signature over Printed Name		Signature over Printed Name
Signature over Printed Name	Signature over Printed Name	Signature over Printed Name
Date: _____ (MM/DD/YYYY)	Date: _____ (MM/DD/YYYY)	Date: _____ (MM/DD/YYYY)
Remarks:		



TERMS AND CONDITIONS GOVERNING DEPOSITORS

I/We hereby authorize ALLBANK to close my/our deposit with or without prior notice in case the account is mishandled by the issuance of unfunded or insufficiently funded check(s) without securing prior arrangement with ALLBANK. In the event the account is closed for the foregoing reason, I/We further authorize ALLBANK to report such closure and the reason(s) thereof to the Bankers Association of the Philippines (BAP), or to any central monitoring entity or body established by the BAP to keep the record of, and monitor to the members of the BAP of mishandled deposit account. I/We further agree to hold the Bank, its directors, officers, managers, employees and/or agents, free and harmless from any and all claims, damages and/or liabilities, arising from the Bank's exercise of the foregoing actions.

In case of in-clearing/ Inward check drawn against a dormant account, the BOO/BM shall immediately notify the client through any available means of communication. The client shall be advised to visit the branch to reactivate the account. The usual verification and reactivation procedures shall be applied.

If the client cannot visit the branch and confirms the check issuance, BOO/BM shall inform thru email the clearing dept. to honor the check, provided account has sufficient balance; otherwise, the check shall be returned as Drawn Against Insufficient Fund (DAIF). The account shall be tagged with Restriction in the System "For Updating - Reactivated Dormant Account" until such time that the depositor(s) updates the signature card and CIS.

If the branch fails to contact the client the inward/in-clearing check shall be returned for reason of "Dormant Account" if sufficiently funded. If fund is insufficient, check shall be returned as "Dormant Account / DAIF".

• Stop Payment Order (SPO) for Issued checks

You may request ALLBANK for stop payment on any check which you have issued from your checking account by submitting a written request for Stop Payment Order (SPO), specifically stating any one of the following reasons: lost, stolen or destroyed, provided further that your checking account has sufficient funds within the period provided on your SPO and subject to ALLBANK's approval.

• Confirmation of Inward Clearing Checks and Over-the-counter encashment/withdrawal/s that are of Significant Amount

All Inward Clearing Checks (ICC) amounting to P50,000.00 and above are considered significant and shall be verified and confirmed with the client by the Branch of Account through SMS, phone calls or email. In case there is no response or confirmation from the client despite two (2) attempts, the check/s shall be presumed to be issued by the authorized signatory/ies and shall be cleared according to the existing regulations. If there are no complaints or issues brought to the Bank's attention within sixty (60) calendar days from the date of transaction/s, the check/s shall be conclusively considered as issued/drawn in the regular course of business.

For over-the-counter encashment/withdrawal/s amounting to P50,000.00 and above that are not confirmed shall be put on hold by the Bank or shall not proceed with the transaction until the client verified his/her check/s.

FUND TRANSFERS

You may transfer funds to and from your Account(s) subject to these Terms and Conditions and such fund transfer agreement with ALLBANK. You agree that only clear and unencumbered funds credited to your Account(s) shall be available for transfer to your other Account(s). ALLBANK will apply its usual bank charges as well as the correspondents', agents', sub-agents' fees and charges (where applicable) to request for outgoing funds transfers, cancellation of money transfer and incoming money transfers. Moreover, ALLBANK reserves the right to impose such service fees and other charges, based on its policies, and to change and amend these fees and charges from time to time. You agree that ALLBANK may automatically debit these fees and charges from your Account(s) or against the funds for remittance.

JOINT ACCOUNT

Ownership of Accounts

Any balance or credit to your Joint "And/Or" account(s) (hereinafter, the ("Joint Accounts") now or in the future, is and will be jointly owned by you. Your Joint Accounts authorize ALLBANK to accept, to pay, or to act upon the order of any of the signatories indicated in the Signature Card or oral instructions from any one of you, and automatically vests in any of you to do whatever is desired with the funds without the consent of the other co-account holders. If, prior to acting on any instruction received from any one of you, ALLBANK receives contradictory instructions from any other co-account holder, the bank will only act upon the instructions of all the co-account holders of the Joint Accounts, and if no common instructions is given by all of the co-account holders of the Joint Accounts, ALLBANK may, at its option, deliver the proceeds of the Joint Accounts to the appropriate court in an action for Interpleader, and require you to resolve your respective claims in such action, it being understood that you shall reimburse ALLBANK for the cost of suit and attorney's fees if shall incur under this agreement. All of you hereby hold ALLBANK free and harmless from and against any and all liabilities which may arise by reason of its implementation of any of your instructions and/or refusal to pay any proceeds of your Joint Accounts absent the requisite discharge executed by all of you to the satisfaction of ALLBANK.

Death of Co-Accountholder

Upon the death of a co-account holder, the funds in the Joint Account shall be subject to applicable Philippine laws, regulations, and orders of courts of competent jurisdiction and applicable terms and conditions.

Written Notice of Death

You undertake to immediately furnish ALLBANK with an original or certified true copy of the certificate of death of the deceased co-account holder/s. The certificate of death shall be sufficient proof of such death.

AMLA REPORTING

You authorize us to make necessary verifications, records, reports, submittals and other processes, as well as perform such acts for the purpose of complying with the Anti-Money Laundering Act (Republic Act No.9160, as amended), its implementing rules and regulations, and other laws or rules regulating the Accounts and you hereby waive your rights under Republic Act No.1405, as amended, Republic Act No.6426 as amended, Section 55.1 of Republic Act No.8791 and other applicable laws and regulations in this regard.

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 ALLBANK 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 ALLBANK to the Treasury of the Philippines, to the credit of the government of the Republic of the Philippines.

SERVICE AND OTHER CHARGES

ALLBANK is authorized to collect from the Depositor all applicable service charge/s, penalty charge/s and other fee/s the Account(s) may incur. ALLBANK reserves the right to impose new charges and change existing charges from time to time within the limits allowed by law or pertinent regulations. You may check our fees and charges to our website at www.allbank.ph.

ALLBANK ATM CARD

Issuance of Allbank ATM Card ("Card")

The Card which you may use to access your Accounts through the Automated Teller Machines (ATMs) networks of ALLBANK affiliates, correspondents, agents and other parties. ALLBANK will not be liable for any loss or damage that may result due to your failure to pick-up your ATM card, after the stated period. If you fail to claim your ATM card, we will be required to destroy the Card for your protection.

ATM PIN

A temporary Personal Identification Number (PIN) will be provided when you claim your ATM card. Your ATM PIN is strictly confidential. For your own protection, you agree to never disclose your ATM PIN to anyone. You shall, in all circumstances accept full responsibility for all transactions processed through the use of the Card and the ATM PIN regardless whether the transactions were made with your knowledge or with your authority. You shall hold ALLBANK free and harmless from any and all losses, damages, or liabilities you shall suffer as a consequence or as result of your disclosed of your ATM PIN. You may change your provided PIN anytime.

DATA PRIVACY CONSENT

By signing on this form, I expressly agree and consent, without need of notice, to the gathering, processing, collection, recording, storage, updating, or destruction of all information obtained herein, and to those relating, in connection, or arising from use and maintenance of the Account(s), by any or all of the following: (i) the ALLBANK, its subsidiaries, affiliates and related companies, whether organized in the Philippines or in other jurisdictions; (ii) accredited third-party service providers, participating merchants, payment technology companies, credit information/investigation companies, financial institutions, credit bureaus, loyalty program partners, consumer reporting or reference agencies, whether based in the Philippines or other jurisdictions; (iii) government regulatory agencies/bodies having authority or jurisdiction over ALLBANK, its subsidiaries, affiliates and related interests; (iv) entities engaged by ALLBANK, its subsidiaries, affiliates and related companies to facilitate administration, servicing, and implementation of the Account(s), as well as other ALLBANK products, services, facilities and channels; and, (v) such other persons or entities that ALLBANK may deem as having authority or right to such information, as and when required by circumstances at such time.

I hereby certify that I have read and agreed to the foregoing Terms and Conditions Governing Depositors.

KENDRICK RYAN J. CHUA

Signature above printed name

Date



TERMS AND CONDITIONS GOVERNING DEPOSITORS

You agree to be bound by the terms and conditions governing any deposit(s)/placement(s)/investment(s) hereinafter referred to as "Account" which you have opened or may hereafter open at any branch/department of **ALLBANK (A THRIFT BANK), INC.** ("ALLBANK"). The words "YOU" and "YOUR" shall refer to the person(s) who opened the Account(s). Where the account is opened by more than one person and unless the context otherwise requires, your obligations and liabilities shall be joint and solidary. The term "Card" refers to the Automated Teller Machine (ATM) Card issued by ALLBANK.

GENERAL TERMS AND CONDITIONS

These Terms and Conditions shall also be referred to as the "agreement" and shall include the Customer Information Sheet Form, the Signature Cards, the Card, including any and all amendments thereto, and such other rules, regulations, terms and conditions as ALLBANK shall issue from time to time. By signing on the Customer Information Sheet Form, the Signature Cards, and the Card, you agree that your Account(s) and relationship in respect thereof will be governed by these Terms and Conditions. ALLBANK reserves the right to modify, supplement, delete or alter any of the herein terms and conditions.

A. THE ACCOUNT(S)

1. Account Opening. The opening and maintenance of account(s) shall be at the sole discretion of ALLBANK. ALLBANK reserves the right to open the account (s) only upon submission of complete, authentic and acceptable identification and documentary requirements. You are required to comply with all requirements which may be imposed by ALLBANK for the opening and maintenance of the account (s), including, but not limited to, the execution of account opening forms, submission of supporting documents, and the delivery of the required initial deposit amount. Unless otherwise allowed under existing laws and regulations, your account(s) shall be maintained in your true and full name. Anonymous accounts, use of fictitious names and all other similar accounts shall not be allowed.

Signatory(ies) of account(s) opened for and in the name of juridical entity warrant that he/she/they have the power and authority to process the account opening, as well as sign, execute, acknowledge and deliver any and all requirements in connection thereto.

AllBank reserves the right to investigate and put the account (s) on hold in the event that the "Thank You Letter" sent by AllBank to the given address after account opening is, for whatever reason, returned.

2. Deposits. ALLBANK may accept deposits, placements or payments in either cash or check. All cash items including foreign currency banknotes, coins and other items accepted for deposit shall be subject to detailed count and verification. Notwithstanding any machine validated or manually signed receipts, ALLBANK shall automatically debit your account, or, where appropriate, collect from you amounts corresponding to: (1) shortages or discrepancies arising from counterfeit or out-of-circulation cash items, (2) errors in counting or calculations and/or (3) errors in denominations which may be detected after receipt of cash items. You agree to accurately fill up the appropriate deposit slip/s, and shall hold ALLBANK free and harmless from any liabilities for losses caused by any and all inaccuracies or errors in filling up the deposit slip/s. The checks we receive must be payable to the order of yourself or ALLBANK for your account, and not to cash or bearer. If fraud or any anomaly arises from a violation of this provision, then you shall not hold ALLBANK liable for any resulting loss or damage. On the other hand, ALLBANK may hold you liable for any resulting loss or damage arising from such fraud or anomaly. By accepting check deposits, ALLBANK acts only as a collecting agent until it has received actual payment in accordance with the existing rules and regulations of the Bangko Sentral ng Pilipinas (BSP) and the Philippine Clearing House Corporation (PCHC) provided that ALLBANK reserves the right to debit your account for any amounts which have been credited to your account in the event of over-crediting, fraud, mistake, discrepancy, irregularity or such other reasons upon discretion of ALLBANK. ALLBANK will accept, for transmission only and at your risk, checks that are payable to ALLBANK. ALLBANK will not be responsible for any neglect, failure or insolvency of the check-issuer, or for losses or delays, which may occur when ALLBANK transmits the checks. ALLBANK has the sole discretion to accept post-dated checks for safekeeping, subject to the execution of a separate agreement and payment of such appropriate fees and charges which ALLBANK shall impose. Upon acceptance, ALLBANK will safekeep the post-dated checks and deposit it upon maturity; otherwise ALLBANK will dispose the same upon your instructions. ALLBANK will hold the post-dated checks in its custody at your sole risk. ALLBANK shall not be held responsible for the loss of the checks for causes beyond its reasonable control. ALLBANK reserves the right to debit your account any amount overstated for any checks, whether or not these checks were returned by the collecting bank. At its option, ALLBANK may forward returned checks to you at your last known address. Any collection charges will be charged to your account.

3. Withdrawals. You may withdraw from your account through the Card, withdrawal slips or checks, signed by the authorized signatory or signatories appearing in ALLBANK records. You agree to pay, upon demand any stamp taxes, fees or other charges released to your withdrawals.

Deposits made by a corporation, partnership or association can only be withdrawn by duly authorized officer(s) or employee(s) designated in the resolution of the Board, Partnership, or Association, as the case may be.

4. Repayment of Deposits. ALLBANK will repay you the amount of your deposits on the day as may be agreed upon, with interest on a per annum basis at the rate fixed by ALLBANK from time to time. You will issue ALLBANK a duly signed discharge receipt upon our payment.

5. Interest. Your account shall earn interest on a per annum basis at the rate determined by ALLBANK. Interest on your accounts will be calculated based on your account's average daily balance, provided the same balance does not fall below the required balance to earn interest.

6. Imposts and Taxes. ALLBANK shall withhold or deduct such amount of taxes with respect to your Account(s) as may be required under applicable laws or regulations. You agree not to hold ALLBANK responsible for any reductions due to imposts or taxes, or any depreciation in the amount or value of your Accounts.

7. Account Closure/Suspension. You recognize ALLBANK's right to immediately close or suspend your account(s), with or without prior notice, in case of misrepresentation or submission of false information. Further, ALLBANK reserves the right to close or suspend your account (s) with or without prior notice at any time in ALLBANK's sole discretion, if ALLBANK reasonably perceives or suspects that the account is being used or may have been used in connection with fraudulent, illegal, or illegitimate activities or transactions, or if ALLBANK reasonably perceives that it may be exposed to any financial, operational, legal or reputational risk in maintaining the account(s).

B. Deposit Insurance

1. Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to a maximum amount of **One Million Pesos (P1,000,000) per depositor.**

2. PDIC shall recognize the registered owner/holder of a Legitimate Deposit in the books of the bank as the deposit entitled to deposit insurance, except where the records of the bank show that the Legitimate Deposit is maintained in the same right and capacity for the beneficial owner of the account entitled to deposit insurance.

3. In cases (a) where a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit is/are broken up and transferred into one or more account/s; or (b) for deposit accounts and deposit transfers made in favour of individuals or of entities, either singly or jointly with individuals, from an account in the name of corporation, partnership, association, or unincorporated entity, the PDIC shall recognize the transferee/s as the beneficial owner/s of the account/s when: (i) The transfer was made with all of the following conditions present: a. The break-up and the transfer of deposit to the transferee is a Valid Consideration; b. The details or information for and transfer, which establish the validity of the transfer from the transferor to the transferee, are contained in any of the Deposit Account Records of the bank; and c. Copies of documents, which show the details or information for the transfer, such as but not limited to contracts, agreements, board resolutions, audited financial statements, orders of the courts or of competent government body/agency, are in the custody or possession of the bank upon takeover by PDIC. (ii) The transferee/s is/are the Qualified Relative/s of the transferor. Qualified Relatives are transferees within the second degree of consanguinity or affinity of the transferor. Relationship shall be proven by relevant documents such as, but not limited to, birth certificates and marriage certificates.

4. Deposit Splitting occurs whenever a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit maintained under the name of natural or juridical persons is/are broken down and transferred into two or more accounts in the name/s of natural or juridical persons or entities who have no Beneficial Ownership on transferred deposits in their names within one hundred twenty (120) days immediately preceding or during bank-declared holiday or immediately preceding a closure order issued by the Monetary Board of the Bangko Sentral ng Pilipinas for the purpose of availing of the maximum deposit insurance coverage.

5. Upon determination by the PDIC of Beneficial Ownership or Deposit Splitting, the outstanding Legitimate Deposit/s in the closed bank maintained for the benefit of the beneficial owner/transferor, although in the name of another person/s or entity/entities, shall be subject to consolidation with the other Legitimate Deposits of the beneficial owner/transferor in said closed bank for deposit insurance purposes.

• Statements/Advice/Confirmation

Statements, advice and/or confirmations, and/or other documents will be made available upon receipt of a letter or e-mail request. Statements, advice or confirmations, and all other documents addressed to you relating to any of your Accounts shall be deemed to be correct unless ALLBANK receives written notice to the contrary within ten (10) business days from the date on which the statements, advice, confirmations and/or other documents were mailed or delivered to your address on record or otherwise made available to you. In the absence of manifest error, bank records shall be conclusive evidence concerning your Account(s). If you notify ALLBANK of any error in any statement, advice, confirmation, or other document relating to your Account(s), ALLBANK shall investigate the error and make the corrections as appropriate. ALLBANK shall notify you of actions taken to correct the reported error, if any. ALLBANK shall not be held liable for your inability to receive any statements, advice, confirmations, and/or other documents relating to your Account(s), as well as your inability to transact, withdraw or transfer funds through your Card.

• Checkbook

You shall be responsible for the safekeeping and security of your checkbook/s. Only you or your duly authorized signatories may draw or issue checks against your Account(s). ALLBANK reserves the right to dishonour or refuse payment on any altered or incomplete checks or checks which on its face appear to have been irregularly drawn. You agree to keep ALLBANK free and harmless against any and all losses, damage or liability arising from your negligence in securing your checkbook/s or those resulting from altered or incomplete checks. Your use of Magnetic Ink Character Recognition checks printed by, or secured from, entities other than those accredited by the Banker's Association of the Philippines 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 including but not limited to those arising from fraudulent acts. To ensure that customer checkbook/s meet ALLBANK specifications and security features, the use of customized designs for personal checkbook/s shall not be allowed. You agree not to draw checks against insufficient funds and/or uncollected funds, and in case this arises, you agree to pay penalty charges, in addition to service charges. You shall hold ALLBANK free and harmless from liabilities, expenses, 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, ALLBANK reserves the right to dishonour and return checks, at its discretion, without prior notification at any time. You shall hold ALLBANK free and harmless against any and all losses, damages or liability arising from such dishonour and return.

DATA PRIVACY CONSENT FORM

Dear Valued Clients,

At AllBank (A Thrift Bank) Inc. ("AllBank"), your trust and confidence is important to us. Hence, we are committed to protect your privacy as our valued client. As part of this effort, we make sure that we comply with all existing laws and regulations that uphold and safeguard your privacy. In compliance with RA-10173 also known as the Philippine Data Privacy Act of 2012, AllBank is sending you this letter to update you and secure your consent. As your partners, we want to serve you at our optimum capacity, thus, we would like to seek your consent for the gathering, processing or sharing, if needed, of your personal data.

For the purpose of this Data Consent Form, the words used shall hereafter refer to as follows:

- **Personal information** refers to any information whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual.
- **Sensitive personal information** refers to personal information: (1) About an individual's race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations; (2) About an individual's health, education, genetic or sexual life of a person, or to any proceeding for any offense committed or alleged to have been committed by such person, the disposal of such proceedings, or the sentence of any court in such proceedings; (3) Issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers, previous or current health records, licenses or its denials, suspension or revocation, and tax returns; and (4) Specifically established by an executive order or an act of Congress to be kept classified.
- **Privileged information** refers to any and all forms of data which under the Rules of Court and other pertinent laws constitute privileged communication.
- **Transaction** means any business, or other form of contractual or commercial relationship between client and AllBank.
- **Data Processor** refers to AllBank (A Thrift Bank) Inc. and their representatives and agents.
- **Reportorial duty means** obligations of the Bank to comply with (a) internal policies or procedures, or (b) any demand and/or requests from government authorities for purposes of reporting, disclosure or other obligations under applicable laws;
- **Third party** refers to AllBank outsourced agents that processes information, transactions, services on behalf of the AllBank.

I consent to the gathering, processing and sharing of information obtained from me in the course of my transaction/s with AllBank or from third parties.

I understand that these data, which include my personal, sensitive personal information or privileged information, may be collected, processed, stored, updated, or disclosed by AllBank for the following purpose:

- to process my current and future transactions with the Bank which may entail sharing of my information to third party;
- to comply with the internal policies and its reportorial duty to governmental authorities;
- to provide services to me or implement transactions which I request, allow, or authorize;
- to conduct profiling, data analysis, behavioral and market research, cross-selling and direct marketing; and;
- other legitimate purposes directly, necessary or incidental to my request.

I am aware that the Bank may retain, process, update and/or share my personal information (when necessary) throughout the duration of my account and/ or transaction, for as long necessary for the fulfillment of the purpose for which it was collected and such other purposes that I may have consented to from time to time, until the expiration of the retention limit of five (5) years from the conclusion of my transaction with AllBank, or as required by pertinent laws and regulations, whichever comes later.

I am aware that should I wish to access, update, or correct certain personal information, or withdraw consent to the use of any of my information as set out in this form, I can communicate this in writing with the Bank.

I was informed and I have read the Data Privacy Statement of AllBank prior the signing of this consent form.¹

Sincerely yours,


KENDRICK RYAN CHUA
Stockholder

Date: _____

¹ Please return/send the signed copy to your AllBank Inc. branch or head office located at 2nd Floor Polar Center EDSA, EDSA corner Cornell St., Mandaluyong City.

Branch _____	Date _____	CIS Number _____	
Personal Information			
Full Name(Last Name, First Name, Middle Name, Suffix(e.g.: Jr.): <input type="checkbox"/> MR. <input type="checkbox"/> MS. <input type="checkbox"/> MRS. <input type="checkbox"/> ATTY. <input type="checkbox"/> DR. <input type="checkbox"/> ENGR. <input type="checkbox"/> OTHERS _____			
TCENG, TONG YONG			
Citizenship: TAIWANESE	Nationality/Country of Origin: TAIWAN	Place of Birth: TAIWAN	
Date of Birth: 08-13-1951			
Home/Permanent Address: 1854 STA. RITA ST., GUADALUPE NUEVO, MAKATI CITY			
Present Address: 1854 STA. RITA ST., GUADALUPE NUEVO, MAKATI CITY			
Preferred Mailing Address: <input type="checkbox"/> Present Address <input checked="" type="checkbox"/> Permanent Address	Nature of Work: MANUFACTURING	Name of Employer/Business: KULIN PHILIPPINES INT'L, INC.	
Source/s of Funds: BUSINESS	SSS/GSIS No: _____	Reason for No TIN/SSS/GSIS No.: _____	
Estimated Monthly Income:	TIN: 219-347-211-340	Has Beneficial Owner/Agent? <input type="checkbox"/> YES (If yes, please fill-out the Part III.) <input type="checkbox"/> NONE	
Mobile Number: 0917-791-9104	Personal E-Mail Address: cop@kulinphil.com.ph	Do you want to be enrolled in AllBank Mobile Banking? <input type="checkbox"/> YES <input type="checkbox"/> NO	
Client Profiling			
Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Divorced/Annulled <input checked="" type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Separated	Spouse's Name: _____	Mothers Maiden Name: _____	
	Gender: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male	No. of Children: _____	
Purpose of Account Opening:	Monthly Bank Statement (for CA only): <input type="checkbox"/> YES <input type="checkbox"/> NO	No. of Dependents: _____	
Work Address: 1854 STA. RITA ST., GUADALUPE NUEVO, MAKATI CITY	Designation/Position/Title: EXECUTIVE DIRECTOR		
Do you hold any prominent public position in the Philippines/ Foreign State/International Organization?	<input type="checkbox"/> YES	Government Office: _____ Designation/Title: <input type="checkbox"/> NO	
Does your any of your family member hold a prominent public position in the Philippines/Foreign State /International Organization?	<input type="checkbox"/> YES	Name of Relative: _____ Office & Title: <input type="checkbox"/> NO	
Are you a Close Associate of a person who holds any prominent public position in the Philippines/Foreign State /International Organization?	<input type="checkbox"/> YES	Name of Official: _____ Office & Title: <input type="checkbox"/> NO	
Are you a Stockholder, Director, Officer or Authorized Signatory of the bank or its Affiliate?	<input type="checkbox"/> YES	Company: _____ Designation/Title: <input type="checkbox"/> NO	
U.S. Address:	U.S. TIN: _____		
Business Information (for Sole Proprietorship)			
Business Name: _____	Account to opened under: <input type="checkbox"/> Business Name <input type="checkbox"/> Individual Name		
Business Address: _____			
Registered Owner: _____	Nature of Business: _____	DTI/SEC Certificate No.: _____	
Business Telephone No: _____	Email Address: _____	TIN: _____ Date of Registration: _____	
Beneficial Owner			
<input type="checkbox"/> Beneficial Owner (e.g.: In-Trust-For)	<input type="checkbox"/> Agent (e.g.: Atty.-In-Fact)		
Full Name(Last Name, First Name, Middle Name, Suffix(e.g.: Jr.): <input type="checkbox"/> MR. <input type="checkbox"/> MS. <input type="checkbox"/> MRS. <input type="checkbox"/> ATTY. <input type="checkbox"/> DR. <input type="checkbox"/> ENGR. <input type="checkbox"/> OTHERS _____			
Date of Birth: _____	Place of Birth: _____	Nationality/Country of Origin: _____	Citizenship: _____
Present Address: _____			
Nature of Business: _____	Designation(if applicable): _____	Source/s of Funds: _____	Contact No.: _____

Declaration

By signing below, I/We confirm that I/We have received a copy of the Terms and Conditions of the General Provisions on Deposits governing this account and have fully understood and agreed to be governed by the provisions thereof, including but not limited to, the provision on my obligations as a depositor should the Bank opt to purchase my checks; the survivorship agreement authorizing the Bank to release the balance of an "OR" account to the surviving co-depositor in the event of the death of one depositor; the condition under which the Bank is given the right to impose service charge, freeze, debit and/or automatically close the account; the provision authorizing the Bank to share with its subsidiaries, affiliates, etc. my personal circumstances; the provision on electronic, online, and telephone banking services and other banking products and services and the provision on the authority of the Bank to withhold, sell and/or set off bank deposit for any and all obligations with the Bank and of any its subsidiaries and affiliates. I/We fully understand the corresponding risk entailed in availing of such banking products, facilities, or services. Further, my/our continued use and/or availment of such banking products, facilities, or services shall mean my/our conformity to any and all supplement/s, modification/s, or amendments of such Terms and Conditions which may be posted in conspicuous places within the Bank's premises or which may be published in any other manner.

I/We also warrant that I/We am aware of the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001) as amended, and I/We represent that my/our transactions herein are not among those covered under the said law that all the funds to be deposited in the account/s come from my/our legitimate undertakings. I/We authorize the Bank to make any such verifications of reports in compliance with RA no. 9160 as amended, as it may deem appropriate, for which acts I/We hold the Bank free from any all liabilities, claims, and/or damages.

I/We also attest to the truth and correctness of my/our given personal/business information. In case I/We hereby authorize AllBank (A Thrift Bank), Inc. and its officers to obtain and disclose information about my/our deposits or other properties whether AllBank or other Banks.

In witness whereof, I/We have affixed my/our signature(s) on _____ at _____.

TONG YONG TSENG

Printed Name

Signature

Date

For Bank's Use Only

Customer Risk Rating:			Negative List Screening Conducted?		Related Party Transaction (RPT)				
<input type="checkbox"/> Low	<input type="checkbox"/> Normal	<input type="checkbox"/> High	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Politically Exposed Person (PEP)/Person Occupying Sensitive Position in the Government(POSPG):			Watchlist Verification:						
<input type="checkbox"/> YES		Government Office:	Designation/Title:	<input type="checkbox"/> NO	<input type="checkbox"/> OFAC	<input type="checkbox"/> SEC	<input type="checkbox"/> PEP	<input type="checkbox"/> Others _____	
Type of ID Presented	ID Number	Documents Submitted:			<input type="checkbox"/> DTI Certificate <input type="checkbox"/> DTI Application <input type="checkbox"/> Mayor's Permit <input type="checkbox"/> BIR Certificate of Registration				<input type="checkbox"/> Proof of Billing/Statement of Account <input type="checkbox"/> Payroll Endorsement Letter (if applicable) <input type="checkbox"/> I Gov't issued photo bearing ID <input type="checkbox"/> 2 - 1x1 ID Picture
List of Bank/s where the client is maintaining an account:					Mode of Acquisition:				
Type of account maintained	Bank's Name				<input type="checkbox"/> Walk in				
					<input type="checkbox"/> Referred by Client				
					<input type="checkbox"/> Referred by Branch Manager _____				
List of Companies where the client is a Stockholder, Director, Officer, or Signatory:					<input type="checkbox"/> Referred by Branch Personnel _____				
Company Name/s	Designation/Title				<input type="checkbox"/> Referred by AllBank Employee _____				

Declaration & Acknowledgement

I declared that the face-to-face KYC has been conducted as prescribed by BSP was performed.		Reviewed Account Opening Documents and Signature Verified/Approved by:	Approved by:
<hr/>		<hr/>	<hr/>
Signature over Printed Name		Signature over Printed Name	Signature over Printed Name
Date: _____ (MM/DD/YYYY)		Date: _____ (MM/DD/YYYY)	Date: _____ (MM/DD/YYYY)
Remarks:			



TERMS AND CONDITIONS GOVERNING DEPOSITORS

I/We hereby authorize ALLBANK to close my/our deposit with or without prior notice in case the account is mishandled by the issuance of unfunded or insufficiently funded check(s) without securing prior arrangement with ALLBANK. In the event the account is closed for the foregoing reason, I/We further authorize ALLBANK to report such closure and the reason(s) thereof to the Bankers Association of the Philippines (BAP), or to any central monitoring entity or body established by the BAP to keep the record of, and monitor to the members of the BAP of mishandled deposit account. I/We further agree to hold the Bank, its directors, officers, managers, employees and/or agents, free and harmless from any and all claims, damages and/or liabilities, arising from the Bank's exercise of the foregoing actions.

In case of In-clearing/ Inward check drawn against a dormant account, the BOO/BM shall immediately notify the client through any available means of communication. The client shall be advised to visit the branch to reactivate the account. The usual verification and reactivation procedures shall be applied.

If the client cannot visit the branch and confirms the check issuance, BOO/BM shall inform thru email the clearing dept. to honor the check, provided account has sufficient balance; otherwise, the check shall be returned as Drawn Against Insufficient Fund (DAIF). The account shall be tagged with Restriction in the System "For Updating - Reactivated Dormant Account" until such time that the depositor(s) updates the signature card and CIS.

If the branch fails to contact the client the inward/in-clearing check shall be returned for reason of "Dormant Account" if sufficiently funded. If fund is insufficient, check shall be returned as "Dormant Account / DAIF".

• Stop Payment Order (SPO) for issued checks

You may request ALLBANK for stop payment on any check which you have issued from your checking account by submitting a written request for Stop Payment Order (SPO), specifically stating any one of the following reasons: lost, stolen or destroyed, provided further that your checking account has sufficient funds within the period provided on your SPO and subject to ALLBANK's approval.

• Confirmation of Inward Clearing Checks and Over-the-counter encashment/withdrawal/s that are of Significant Amount

All Inward Clearing Checks (ICC) amounting to P50,000.00 and above are considered significant and shall be verified and confirmed with the client by the Branch of Account through SMS, phone calls or email. In case there is no response or confirmation from the client despite two (2) attempts, the check/s shall be presumed to be issued by the authorized signatory/ies and shall be cleared according to the existing regulations. If there are no complaints or issues brought to the Bank's attention within sixty (60) calendar days from the date of transaction/s, the check/s shall be conclusively considered as issued/drawn in the regular course of business.

For over-the-counter encashment/withdrawal/s amounting to P50,000.00 and above that are not confirmed shall be put on hold by the Bank or shall not proceed with the transaction until the client verified his/her check/s.

FUND TRANSFERS

You may transfer funds to and from your Account(s) subject to these Terms and Conditions and such fund transfer agreement with ALLBANK. You agree that only clear and unencumbered funds credited to your Account(s) shall be available for transfer to your other Account(s). ALLBANK will apply its usual bank charges as well as the correspondents', agents', sub-agents' fees and charges (where applicable) to request for outgoing funds transfers, cancellation of money transfer and incoming money transfers. Moreover, ALLBANK reserves the right to impose such service fees and other charges, based on its policies, and to change and amend these fees and charges from time to time. You agree that ALLBANK may automatically debit these fees and charges from your Account(s) or against the funds for remittance.

JOINT ACCOUNT

Ownership of Accounts

Any balance or credit to your Joint "And/Or" account(s) (hereinafter, the ("Joint Accounts") now or in the future, is and will be jointly owned by you. Your Joint Accounts authorize ALLBANK to accept, to pay, or to act upon the order of any of the signatories indicated in the Signature Card or oral instructions from any one of you, and automatically vests in any of you to do whatever is desired with the funds without the consent of the other co-account holders. If, prior to acting on any instruction received from any one of you, ALLBANK receives contradictory instructions from any other co-account holder, the bank will only act upon the instructions of all the co-account holders of the Joint Accounts, and if no common instructions is given by all of the co-account holders of the Joint Accounts, ALLBANK may, at its option, deliver the proceeds of the Joint Accounts to the appropriate court in an action for interpleader, and require you to resolve your respective claims in such action, it being understood that you shall reimburse ALLBANK for the cost of suit and attorney's fees it shall incur under this agreement. All of you hereby hold ALLBANK free and harmless from and against any and all liabilities which may arise by reason of its implementation of any of your instructions and/or refusal to pay any proceeds of your Joint Accounts absent the requisite discharge executed by all of you to the satisfaction of ALLBANK.

Death of Co-Accountholder

Upon the death of a co-account holder, the funds in the Joint Account shall be subject to applicable Philippine laws, regulations, and orders of courts of competent jurisdiction and applicable terms and conditions.

Written Notice of Death

You undertake to immediately furnish ALLBANK with an original or certified true copy of the certificate of death of the deceased co-account holder/s. The certificate of death shall be sufficient proof of such death.

AML REPORTING

You authorize us to make necessary verifications, records, reports, submittals and other processes, as well as perform such acts for the purpose of complying with the Anti-Money Laundering Act (Republic Act No.9160, as amended), its implementing rules and regulations, and other laws or rules regulating the Accounts and you hereby waive your rights under Republic Act No.1405, as amended, Republic Act No.6426 as amended, Section 55.1 of Republic Act No.8791 and other applicable laws and regulations in this regard.

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 ALLBANK 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 ALLBANK to the Treasury of the Philippines, to the credit of the government of the Republic of the Philippines.

SERVICE AND OTHER CHARGES

ALLBANK is authorized to collect from the Depositor all applicable service charge/s, penalty charge/s and other fee/s the Account(s) may incur. ALLBANK reserves the right to impose new charges and change existing charges from time to time within the limits allowed by law or pertinent regulations. You may check our fees and charges to our website at www.allbank.ph.

ALLBANK ATM CARD

Issuance of Allbank ATM Card ("Card")

The Card which you may use to access your Accounts through the Automated Teller Machines (ATMs) networks of ALLBANK affiliates, correspondents, agents and other parties. ALLBANK will not be liable for any loss or damage that may result due to your failure to pick-up your ATM card, after the stated period. If you fail to claim your ATM card, we will be required to destroy the Card for your protection.

ATM PIN

A temporary Personal Identification Number (PIN) will be provided when you claim your ATM card. Your ATM PIN is strictly confidential. For your own protection, you agree to never disclose your ATM PIN to anyone. You shall, in all circumstances accept full responsibility for all transactions processed through the use of the Card and the ATM PIN regardless whether the transactions were made with your knowledge or with your authority. You shall hold ALLBANK free and harmless from any and all losses, damages, or liabilities you shall suffer as a consequence or as result of your disclosed of your ATM PIN. You may change your provided PIN anytime.

DATA PRIVACY CONSENT

By signing on this form, I expressly agree and consent, without need of notice, to the gathering, processing, collection, recording, storage, updating, or destruction of all information obtained herein, and to those relating, in connection, or arising from use and maintenance of the Account(s), by any or all of the following: (i) the ALLBANK, its subsidiaries, affiliates and related companies, whether organized in the Philippines or in other jurisdictions; (ii) accredited third-party service providers, participating merchants, payment technology companies, credit information/investigation companies, financial institutions, credit bureaus, loyalty program partners, consumer reporting or reference agencies, whether based in the Philippines or other jurisdictions; (iii) government regulatory agencies/bodies having authority or jurisdiction over ALLBANK, its subsidiaries, affiliates and related interests; (iv) entities engaged by ALLBANK, its subsidiaries, affiliates and related companies to facilitate administration, servicing, and implementation of the Account(s), as well as other ALLBANK products, services, facilities and channels; and, (v) such other persons or entities that ALLBANK may deem as having authority or right to such information, as and when required by circumstances at such time.

I hereby certify that I have read and agreed to the foregoing Terms and Conditions Governing Depositors.


TONG YONE TSENG

Signature above printed name

Date



TERMS AND CONDITIONS GOVERNING DEPOSITORS

You agree to be bound by the terms and conditions governing any deposit(s)/placement(s)/investment(s) hereinafter referred to as "Account" which you have opened or may hereafter open at any branch/department of **ALLBANK (A THRIFT BANK), INC.** ("ALLBANK"). The words "YOU" and "YOUR" shall refer to the person(s) who opened the Account(s). Where the account is opened by more than one person and unless the context otherwise requires, your obligations and liabilities shall be joint and solidary. The term "Card" refers to the Automated Teller Machine (ATM) Card issued by ALLBANK.

GENERAL TERMS AND CONDITIONS

These Terms and Conditions shall also be referred to as the "agreement" and shall include the Customer Information Sheet Form, the Signature Cards, the Card, including any and all amendments thereto, and such other rules, regulations, terms and conditions as ALLBANK shall issue from time to time. By signing on the Customer Information Sheet Form, the Signature Cards, and the Card, you agree that your Account(s) and relationship in respect thereof will be governed by these Terms and Conditions. ALLBANK reserves the right to modify, supplement, delete or alter any of the herein terms and conditions.

A. THE ACCOUNT(S)

1. Account Opening. The opening and maintenance of account(s) shall be at the sole discretion of ALLBANK. ALLBANK reserves the right to open the account (s) only upon submission of complete, authentic and acceptable identification and documentary requirements. You are required to comply with all requirements which may be imposed by ALLBANK for the opening and maintenance of the account (s), including, but not limited to, the execution of account opening forms, submission of supporting documents, and the delivery of the required initial deposit amount. Unless otherwise allowed under existing laws and regulations, your account(s) shall be maintained in your true and full name. Anonymous accounts, use of fictitious names and all other similar accounts shall not be allowed.

Signatory(ies) of account(s) opened for and in the name of juridical entity warrant that he/she/they have the power and authority to process the account opening, as well as sign, execute, acknowledge and deliver any and all requirements in connection thereto.

AllBank reserves the right to investigate and put the account (s) on hold in the event that the "Thank You Letter" sent by AllBank to the given address after account opening is, for whatever reason, returned.

2. Deposits. ALLBANK may accept deposits, placements or payments in either cash or check. All cash items including foreign currency banknotes, coins and other items accepted for deposit shall be subject to detailed count and verification. Notwithstanding any machine validated or manually signed receipts, ALLBANK shall automatically debit your account, or, where appropriate, collect from you amounts corresponding to: (1) shortages or discrepancies arising from counterfeit or out-of-circulation cash items, (2) errors in counting or calculations and/or (3) errors in denominations which may be detected after receipt of cash items. You agree to accurately fill up the appropriate deposit slip/s, and shall hold ALLBANK free and harmless from any liabilities for losses caused by any and all inaccuracies or errors in filling up the deposit slip/s. The checks we receive must be payable to the order of yourself or ALLBANK for your account, and not to cash or bearer. If fraud or any anomaly arises from a violation of this provision, then you shall not hold ALLBANK liable for any resulting loss or damage. On the other hand, ALLBANK may hold you liable for any resulting loss or damage arising from such fraud or anomaly. By accepting check deposits, ALLBANK acts only as a collecting agent until it has received actual payment in accordance with the existing rules and regulations of the Bangko Sentral ng Pilipinas (BSP) and the Philippine Clearing House Corporation (PCHC) provided that ALLBANK reserves the right to debit your account for any amounts which have been credited to your account in the event of over-crediting, fraud, mistake, discrepancy, irregularity or such other reasons upon discretion of ALLBANK. ALLBANK will accept, for transmission only and at your risk, checks that are payable to ALLBANK. ALLBANK will not be responsible for any neglect, failure or insolvency of the check-issuer, or for losses or delays, which may occur when ALLBANK transmits the checks. ALLBANK has the sole discretion to accept post-dated checks for safekeeping, subject to the execution of a separate agreement and payment of such appropriate fees and charges which ALLBANK shall impose. Upon acceptance, ALLBANK will safekeep the post-dated checks and deposit it upon maturity; otherwise ALLBANK will dispose the same upon your instructions. ALLBANK will hold the post-dated checks in its custody at your sole risk. ALLBANK shall not be held responsible for the loss of the checks for causes beyond its reasonable control. ALLBANK reserves the right to debit your account any amount overstated for any checks, whether or not these checks were returned by the collecting bank. At its option, ALLBANK may forward returned checks to you at your last known address. Any collection charges will be charged to your account.

3. Withdrawals. You may withdraw from your account through the Card, withdrawal slips or checks, signed by the authorized signatory or signatories appearing in ALLBANK records. You agree to pay, upon demand any stamp taxes, fees or other charges released to your withdrawals.

Deposits made by a corporation, partnership or association can only be withdrawn by duly authorized officer(s) or employee(s) designated in the resolution of the Board, Partnership, or Association, as the case may be.

4. Repayment of Deposits. ALLBANK will repay you the amount of your deposits on the day as may be agreed upon, with interest on a per annum basis at the rate fixed by ALLBANK from time to time. You will issue ALLBANK a duly signed discharge receipt upon our payment.

5. Interest. Your account shall earn interest on a per annum basis at the rate determined by ALLBANK. Interest on your accounts will be calculated based on your account's average daily balance, provided the same balance does not fall below the required balance to earn interest.

6. Imposts and Taxes. ALLBANK shall withhold or deduct such amount of taxes with respect to your Account(s) as may be required under applicable laws or regulations. You agree not to hold ALLBANK responsible for any reductions due to imposts or taxes, or any depreciation in the amount or value of your Accounts.

7. Account Closure/Suspension. You recognize ALLBANK's right to immediately close or suspend your account(s), with or without prior notice, in case of misrepresentation or submission of false information. Further, ALLBANK reserves the right to close or suspend your account (s) with or without prior notice at any time in ALLBANK's sole discretion, if ALLBANK reasonably perceives or suspects that the account is being used or may have been used in connection with fraudulent, illegal, or illegitimate activities or transactions, or if ALLBANK reasonably perceives that it may be exposed to any financial, operational, legal or reputational risk in maintaining the account(s).

B. Deposit Insurance

1. Deposits are insured by the Philippine Deposit Insurance Corporation (PDIC) up to a maximum amount of **One Million Pesos (P1,000,000) per depositor.**

2. PDIC shall recognize the registered owner/holder of a Legitimate Deposit in the books of the bank as the deposit entitled to deposit insurance, except where the records of the bank show that the Legitimate Deposit is maintained in the same right and capacity for the beneficial owner of the account entitled to deposit insurance.

3. In cases (a) where a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit is/are broken up and transferred into one or more account/s; or (b) for deposit accounts and deposit transfers made in favour of individuals or of entities, either singly or jointly with individuals, from an account in the name of corporation, partnership, association, or unincorporated entity, the PDIC shall recognize the transferee/s as the beneficial owner/s of the account/s when: (i) The transfer was made with all of the following conditions present: a. The break-up and the transfer of deposit to the transferee is a Valid Consideration; b. The details or information for and transfer, which establish the validity of the transfer from the transferor to the transferee, are contained in any of the Deposit Account Records of the bank; and c. Copies of documents, which show the details or information for the transfer, such as but not limited to contracts, agreements, board resolutions, audited financial statements, orders of the courts or of competent government body/agency, are in the custody or possession of the bank upon takeover by PDIC. (ii) The transferee/s is/are the Qualified Relative/s of the transferor. Qualified Relatives are transferees within the second degree of consanguinity or affinity of the transferor. Relationship shall be proven by relevant documents such as, but not limited to, birth certificates and marriage certificates.

4. Deposit Splitting occurs whenever a deposit account/s with an outstanding balance of more than the statutory maximum amount of insured deposit maintained under the name of natural or juridical persons is/are broken down and transferred into two or more accounts in the name/s of natural or juridical persons or entities who have no Beneficial Ownership on transferred deposits in their names within one hundred twenty (120) days immediately preceding or during bank-declared holiday or immediately preceding a closure order issued by the Monetary Board of the Bangko Sentral ng Pilipinas for the purpose of availing of the maximum deposit insurance coverage.

5. Upon determination by the PDIC of Beneficial Ownership or Deposit Splitting, the outstanding Legitimate Deposit/s in the closed bank maintained for the benefit of the beneficial owner/transferor, although in the name of another person/s or entity/entities, shall be subject to consolidation with the other Legitimate Deposits of the beneficial owner/transferor in said closed bank for deposit insurance purposes.

• Statements/Advice/Confirmation

Statements, advice and/or confirmations, and/or other documents will be made available upon receipt of a letter or e-mail request. Statements, advice or confirmations, and all other documents addressed to you relating to any of your Accounts shall be deemed to be correct unless ALLBANK receives written notice to the contrary within ten (10) business days from the date on which the statements, advice, confirmations and/or other documents were mailed or delivered to your address on record or otherwise made available to you. In the absence of manifest error, bank records shall be conclusive evidence concerning your Account(s). If you notify ALLBANK of any error in any statement, advice, confirmation, or other document relating to your Account(s), ALLBANK shall investigate the error and make the corrections as appropriate. ALLBANK shall notify you of actions taken to correct the reported error, if any. ALLBANK shall not be held liable for your inability to receive any statements, advice, confirmations, and/or other documents relating to your Account(s), as well as your inability to transact, withdraw or transfer funds through your Card.

• Checkbook

You shall be responsible for the safekeeping and security of your checkbook/s. Only you or your duly authorized signatories may draw or issue checks against your Account(s). ALLBANK reserves the right to dishonour or refuse payment on any altered or incomplete checks or checks which on its face appear to have been irregularly drawn. You agree to keep ALLBANK free and harmless against any and all losses, damage or liability arising from your negligence in securing your checkbook/s or those resulting from altered or incomplete checks. Your use of Magnetic Ink Character Recognition checks printed by, or secured from, entities other than those accredited by the Banker's Association of the Philippines 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 including but not limited to those arising from fraudulent acts. To ensure that customer checkbook/s meet ALLBANK specifications and security features, the use of customized designs for personal checkbook/s shall not be allowed. You agree not to draw checks against insufficient funds and/or uncollected funds, and in case this arises, you agree to pay penalty charges, in addition to service charges. You shall hold ALLBANK free and harmless from liabilities, expenses, 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. ALLBANK reserves the right to dishonour and return checks, at its discretion, without prior notification at any time. You shall hold ALLBANK free and harmless against any and all losses, damages or liability arising from such dishonour and return.

DATA PRIVACY CONSENT FORM

Dear Valued Clients,

At AllBank (A Thrift Bank) Inc. ("AllBank"), your trust and confidence is important to us. Hence, we are committed to protect your privacy as our valued client. As part of this effort, we make sure that we comply with all existing laws and regulations that uphold and safeguard your privacy. In compliance with RA-10173 also known as the Philippine Data Privacy Act of 2012, AllBank is sending you this letter to update you and secure your consent. As your partners, we want to serve you at our optimum capacity, thus, we would like to seek your consent for the gathering, processing or sharing, if needed, of your personal data.

For the purpose of this Data Consent Form, the words used shall hereafter refer to as follows:

- **Personal information** refers to any information whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual.
- **Sensitive personal information** refers to personal information: (1) About an individual's race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations; (2) About an individual's health, education, genetic or sexual life of a person, or to any proceeding for any offense committed or alleged to have been committed by such person, the disposal of such proceedings, or the sentence of any court in such proceedings; (3) Issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers, previous or current health records, licenses or its denials, suspension or revocation, and tax returns; and (4) Specifically established by an executive order or an act of Congress to be kept classified.
- **Privileged information** refers to any and all forms of data which under the Rules of Court and other pertinent laws constitute privileged communication.
- **Transaction** means any business, or other form of contractual or commercial relationship between client and AllBank.
- **Data Processor** refers to AllBank (A Thrift Bank) Inc. and their representatives and agents.
- **Reportorial duty means** obligations of the Bank to comply with (a) internal policies or procedures, or (b) any demand and/or requests from government authorities for purposes of reporting, disclosure or other obligations under applicable laws;
- **Third party** refers to AllBank outsourced agents that processes information, transactions, services on behalf of the AllBank.

I consent to the gathering, processing and sharing of information obtained from me in the course of my transaction/s with AllBank or from third parties.

I understand that these data, which include my personal, sensitive personal information or privileged information, may be collected, processed, stored, updated, or disclosed by AllBank for the following purpose:

- to process my current and future transactions with the Bank which may entail sharing of my information to third party;
- to comply with the internal policies and its reportorial duty to governmental authorities;
- to provide services to me or implement transactions which I request, allow, or authorize;
- to conduct profiling, data analysis, behavioral and market research, cross-selling and direct marketing; and;
- other legitimate purposes directly, necessary or incidental to my request.

I am aware that the Bank may retain, process, update and/or share my personal information (when necessary) throughout the duration of my account and/ or transaction, for as long necessary for the fulfillment of the purpose for which it was collected and such other purposes that I may have consented to from time to time, until the expiration of the retention limit of five (5) years from the conclusion of my transaction with AllBank, or as required by pertinent laws and regulations, whichever comes later.

I am aware that should I wish to access, update, or correct certain personal information, or withdraw consent to the use of any of my information as set out in this form, I can communicate this in writing with the Bank.

I was informed and I have read the Data Privacy Statement of AllBank prior the signing of this consent form.¹

Sincerely yours,


TONG YONG TSENG
Executive Director

Date: _____

¹ Please return/send the signed copy to your AllBank Inc. branch or head office located at 2nd Floor Polar Center EDSA, EDSA corner Cornell St., Mandaluyong City.

AllBank

A Thrift Bank

002 21 000 749

ACCOUNT NAME: KOLIN PHILIPPINE INTERNATIONAL, INC.

AUTHORIZED SIGNATURE/S

Client Name ① OLIVER M. FILO PRO

Client Name ② KENDRICK RYAN Y. CHUA

1. _____

1. *Kendrick Chua*

2. _____

2. *Kendrick Chua*

3. _____

3. *Kendrick Chua*

Please recognize, subject to the instruction given below the following signature(s) in the operations of the deposit account by this applications

 Any One Any Two Any Three Others Individual Joint Sole Proprietorship Partnership Corporate Others

Signature Taken By:

(Approved By:)

Date Opened:

PRINTED NAME:

OLIVER M. FILIPO
ADDRESS: Unit C Block 10
Lot 11 Winston Cor Dumbill
Street, East Fairview, QC

TEL. NOS.: 09178118979

1X1 Pic

PRINTED NAME:

KENDRICK RYAN Y. CHUA
ADDRESS: # 21 TAFT STREET,
GREENHILLS, SAN JUAN
METRO MANILA

TEL. NOS.: 8727-3228

1X1 Pic

AGREEMENT

"I/We hereby agree to be governed by the rules and regulation set forth by the Bank, as copy which is hereby acknowledged, as well as those issued by the Bangko Sentral ng Pilipinas and the Bankers Association of the Philippines relative to the establishment and operation of the operation of the accounts. In case this account is made in the name of two depositors and joined by the phrase "AND" or "OR", the following conditions shall further apply.

- (a) In an "OP" account, the deposit can be withdrawn upon endorsement or signature by any of the depositors, provided that the depositor in making the withdrawal shall certify under oath, that his/her co-depositors are alive as of the date withdrawal.
- (b) In and "AND" account, the deposit can be withdrawn only upon endorsement or signature by all of the depositors and that the depositors in making the withdrawal shall certify under oath, his/her co depositors are alive as the date of withdrawal. In case of death of any of the depositors, withdrawal on the account shall be allowed only after receipt by the Bank of the certification from the Bureau of Internal Revenue Commissioner that the applicable taxes on the account has been duly paid.
- (c) In case one or more depositor/s will advise the bank in writing or disallow the other depositor to withdraw the deposite, the deposite cannot be withdrawn by any depositor until such time that all of the depositors have agreed in writing as to the withdrawal of the deposite or unless the Bank is ordered by the court to release the deposite in favor of one or some of the depositor/s.
- (d) In the event of death of one or more depositor/s, the entire remaining credit balance of the deposit shall become the sole and exclusive property of the surviving depositor/s and be entitled to collect or withdraw the same.
- (e) Further, the Bank is authorized, at its sole option and without notice, to set off or apply at any time to payment of any and all obligations of depositor/s to the bank, whether direct or contingent, whether now due or to become due, or whether previously, presently, or subsequently incurred, any deposit now or hereafter, belonging to the depositor/s, to the credit or belonging to the depositor/s, notwithstanding that such deposit has matured or not".

OLIVER M. FILIPO
Depositor's Signature

Authenticated by / Date

KENDRICK RYAN CHUA
Depositor's Signature

Approved by / Date

Signature over printed name

Signature over printed name