

RCBC Hexagon Club Debit Card Insurance (Malayan Insurance's Card Protect)

This is a general summary for RCBC Hexagon Club Card Protect Master Policy.

The insurance policy below shall automatically terminate on the earliest of the following dates:

1. The date the Master Policy terminates;
2. The date of termination of the Insured's status as an eligible RCBC Hexagon Club Privilege Member;
3. The date of death of the Insured

PERIOD OF COVERAGE

Coverage shall commence 12:01 am the day after account opening and shall cease one (1) month thereafter. It will be automatically renewed every month thereafter until whichever of the following occurs first:

1. Client did not meet the required ADB
2. Client is no longer a Hexagon Club member

COVERAGES	BENEFITS	LIMITATIONS
SECTION 1: LOST OR STOLEN CARD		
The unauthorized use of the Insured's debit card issued by the Bank arising out of such debit card having been lost or stolen.	PHP 100,000.00	Limit per Insured or his/her debit card balance, whichever is lower, any one transaction and in aggregate any one policy period for Sections 1 and 2 of the Policy, combined Anywhere in the World.
SECTION 2: UNAUTHORIZED CHARGES		
If the Insured's debit card was not lost or stolen, but unauthorized charges were made through ATM withdrawal, in-store or on-line purchases using the Insured's debit card information, the Company will reimburse the said unauthorized charges.	PHP 100,000.00	Limit per Insured or his/her debit card balance, whichever is lower, any one transaction and in aggregate any one policy period for Sections 1 and 2 of the Policy, combined Anywhere in the World.

SECTION 3: ATM PROTECTION (CASH PROTECTION COVER)

A. Loss of Money due to Robbery, Hold-up or Assault	PHP 50,000.00	Per occurrence and in aggregate any one policy period, or actual cost and shall be limited by the daily withdrawal limit, whichever is less Any Automated Teller Machine (ATM) located anywhere in the Philippines
B. Loss of Money due to Machine Tampering	Php 50,000.00	Per occurrence and in aggregate any one policy period, or actual cost and shall be limited by the daily withdrawal limit, whichever is less Any Bancnet Automated Teller Machine (ATM) located anywhere in the Philippines

COVERAGE**1. LOST OR STOLEN CARD**

The unauthorized use of the Insured's debit card issued by the Bank arising out of such debit card having been lost or stolen.

Provided that:

- Such loss of debit card is reported by the Insured to the Bank within twelve (12) hours of the loss followed by the submission of a written incident report to the Bank within twenty-four (24) hours of the loss.
- The unauthorized charges made against the Insured's lost or stolen debit card are incurred only within twelve (12) hours prior to the Insured's first reporting of such loss to the Bank, and provided further that the unauthorized charges were incurred during the policy period.
- The liability of the Company in respect of any one claim shall not exceed the limit shown in the Schedule.
- Payment will only be for unauthorized charges for which the Bank will not reverse or has not reversed in the Insured's debit card billing statement.

2. UNAUTHORIZED CHARGES

If the Insured's debit card was not lost or stolen, but unauthorized charges were made through ATM withdrawal, in-store or on-line purchases using the Insured's debit card information, the Company will reimburse the said unauthorized charges.

Provided that:

- Such unauthorized charges are immediately reported by the Insured to the Bank as soon as discovered, followed by the submission of a written incident

- report to the Bank within twenty-four (24) hours of Discovery.
- Such unauthorized charges were within sixty (60) days prior to Insured's first reporting to the Bank about the discovery, and provided further that unauthorized charges were incurred during the policy period.
- The liability of the Company in respect of any one claim shall not exceed the limit shown in the Schedule.
- Payment will only be for unauthorized charges for which the Bank will not reverse or has not reversed in the Insured's debit card billing statements.
- The Insured must comply with the Bank's terms and conditions governing the issuance and use of the debit card.

3. **ATM PROTECTION**

Provides indemnity to the Insured for the following covered causes of loss provided that the cause of loss happened:

- From the moment the Insured commences the act of withdrawing cash using an ATM Card from an ATM or via cardless ATM withdrawal
- Within fifteen (15) minutes from the completion of the withdrawal transaction; and/or
- Whilst within fifty (50) meters radius from the Automated Teller Machine (ATM), whichever occurs first.

A. Loss of Money due to Robbery, Hold-up or Assault

Provides indemnity to the Insured for loss of money due to robbery, hold-up, assault or other means of unlawful violent taking of cash withdrawn.

B. Loss of Money due to Machine Tampering

Provides indemnity to the Insured for loss of money incurred through ATM withdrawal with the use of the cardholder's card information, which was taken fraudulently by means of mechanical device or machine tampering on the ATM machine under the Bancnet network.

EXCLUSIONS

1. Any loss or damage directly or indirectly, proximately or remotely caused by or contributed to by or traceable to or arising out of or in connection with war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, mutiny, revolution, insurrection or military or usurped power, strike, riot, military or popular rising or loot, sack or pillage in connection therewith or flood, typhoon, hurricane, windstorm, volcanic eruption, earthquake or other convulsion of nature.
2. Any loss caused by
 - a. any dishonest, fraudulent, or criminal act of the Insured or RCBC or of any officer, employee, partner, director, trustee or authorized representative of the Insured or RCBC whether acting alone or in conjunction with others.
 - b. the giving or surrendering of any debit card in any exchange or purchase.
 - c. charges incurred by a resident of the Insured's household, or by a person in the service of the Insured, or to whom the debit card is entrusted to by the Insured for safekeeping.and in the event of any claim hereunder the Insured shall prove that the loss or damage arose independently of and was in no way connected with

or occasioned by or contributed to by or traceable to any of the said occurrences, or any consequence thereof and in default of such proof the Malayan Insurance shall not be liable to make any payment in respect of such claims.

3. Cyber Attack Exclusion

In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

4. Specific for Cash Protection

1. Excluding loss or damage to money due to malfunction of the ATM or any failure to purposely dispose cash, error in dispensing and debiting the amount to the account.
2. Excluding losses due to fire, riot, strikes, malicious damage, acts of nature/convulsions of nature.

5. Exclusions applicable to Sections 1 and 2

The Company will not cover the following:

- a. additional losses arising from the Insured's failure to comply with his/her duties after a loss.
- b. unauthorized charges made on a lost or stolen debit card, more than twelve (12) hours prior to the Insured's first reporting of the loss to the Bank.
- c. unauthorized charges on the Insured's debit card if his/her debit card has not been lost or stolen or unauthorized ATM withdrawals or unauthorized charges made to the Insured's debit card made more than sixty (60) days prior to his/her first reporting the event to the Bank.
- d. charges incurred by a member of the Insured's household, or by a person entrusted with the Insured's debit card.
- e. losses that do not occur during the policy period.
- f. losses that result from, or are related to, business pursuits including Insured's work or profession.
- g. losses caused by Insured's or his/her relatives' illegal acts.
- h. losses that the Insured has intentionally caused.
- i. losses that result from the intentional actions of Insured's relative, or actions that a relative knew of or planned.
- j. losses due to the order or any government, public authority, or custom's official.

CLAIMS PROCEDURE

IN CASE OF A CLAIM, the Insured or his Dependent/s should submit the following original documents to the member's maintaining branch of account.

CLAIMS REQUIREMENTS

For Lost/Stolen Card:

1. Copy of notice within 12 Hours after the loss to the bank.
2. Copy of written incident report within 12 Hours after the loss to the bank.

For Unauthorized Charges:

1. Copy of immediate report to the bank regarding the unauthorized charges
2. Copy of written incident report within 24 Hours after the loss to the bank.

For ATM Protection:

1. General Requirement:
 - Written Notification to Malayan within 48 hours from the incident
2. Cash Protection:

The following documents shall be provided by the Insured within 7 days from the incident:

 - a. Police report or notarized affidavit/sworn statement on circumstances of the loss
 - b. Original ATM receipt, showing amount withdrawn, time of withdrawal, location of the ATM;
 - c. If original ATM receipt is contestable and details could not be established, a confirmation from the Bank that the transaction occurred at the time, date and ATM location of the incident would suffice.
3. Machine Tampering:
 - a. Incident report from the bank
 - b. The following documents shall be provided by the Insured within 7 days from the incident:
 - Police report or notarized affidavit/sworn statement on circumstances of the loss
 - Original ATM receipt, showing amount withdrawn, time of withdrawal, location of the ATM;
 - If original ATM receipt is contestable and details could not be established, a confirmation from the Bank that the transaction occurred at the time, date and ATM location of the incident would suffice.

NOTICE OF CLAIM

Written notice of loss on which claim may be based must be given to RCBC within the specified period after the incident causing the loss. In the event of accidental death, immediate notice thereof must be given to RCBC.

Underwritten by: / Insurance provided by:



*As of January 1, 2022

- 1. Consumer Assistance.** CLIENT may send requests, feedback, complaints, inquiries or concerns about the account/s or the service offering of RCBC including the use of E-Banking channels and related transactions shall be communicated to RCBC Customer Care via phone at +63-2-8877-7222, Domestic Toll Free No. at 1-800-10000-7222, International Toll Free No. at (International Access Code) +800-8888-7222, via e-mail at customer care@rcbc.com, or by visiting the Issuing Branch.

RCBC is regulated by the Bangko Sentral ng Pilipinas (BSP). In addition to the preceding section, the CLIENT may file complaints with the BSP Financial Consumer Affairs Group via phone at 8708-7087 or via email at consumer affairs@bsp.gov.ph or through BSP Webchat at <http://www.bsp.gov.ph> or BSP Facebook at <https://www.facebook.com/BangkoSentralngPilipinas/>.

- 2. Handling of Complaint/s.** All complaints shall be subject to a comprehensive investigation by RCBC in accordance with its established guidelines and procedures on complaints handling. RCBC shall notify the CLIENT of its findings or results of its investigation within reasonable time from the completion of the same. CLIENT agrees that such results and findings shall be final and conclusive whether such is for or against him.