



## AUTHORITY TO DEBIT

DATE : \_\_\_\_\_

TO : RCBC - \_\_\_\_\_ Business Center (RCBC BC)

Gentlemen :

This authority to RCBC BC **to debit my/our ( ) Savings or ( ) Current Account** (the "Account"), maintained with RCBC BC, in full, for the ( ) **Total Amount Due** or ( ) **Minimum Amount Due** as may be necessary for the payment of the pertinent charges through the use of my/our RCBC Bankard Card/s, with the following details:

RCBC Current/Savings Account No.:  
RCBC Current/Savings Account Name:  
RCBC Bankard Credit Card No.:  
RCBC Bankard Credit Cardholder Name:

I/we understand and acknowledge that this authority to debit is automatic in nature and my/our failure to indicate the payment mode shall authorize and allow RCBC to debit the Minimum Amount Due and to implement the same without any formal notice to me/us. I/we further understand and acknowledge that this authority may be implemented by RCBC as an exception to its rules and regulations prohibiting withdrawals without presentation of passbook, if applicable.

I/We further agree that:

- a. RCBC shall have no responsibility for and shall have no obligation to verify the RCBC Bankard Credit Card and/or details indicated above as well as the accuracy of the billing statements issued by RCBC Bankard for settlement hereunder;
- c. b. RCBC has the option to apply or debit the Total Amount Due or the Minimum Amount Due to RCBC Bankard from my/our Account as shall be necessary for the payment of my/our aforementioned credit card charges as well as for the payment of my/our other obligations to RCBC Bankard, without prejudice to the right of RCBC and/or RCBC Bankard to demand payment for any deficiency; In case of an error in the payment transactions, i.e., erroneous debiting, underpayment or over-payment to RCBC Bankard, pursuant to erroneous instruction/s from RCBC Bankard, I/we hereby undertake to settle the same with RCBC Bankard.
- d. In case of my/our death, RCBC shall have the authority to debit such Total Amount Due or the Minimum Amount Due to RCBC Bankard from my/our Account in case of any unsettled credit card charges and/or other obligations to RCBC Bankard, without prejudice to the right of RCBC and/or RCBC Bankard to demand payment for any deficiency from my/our estate and/or heirs, successors or assigns, subject to such applicable laws on succession and/or taxes;
- e. RCBC may refuse or cease to implement this authority upon thirty (30) days prior written notice to me/us;
- f. This authority shall be effective from date hereof and shall be in full force and effect unless otherwise terminated by me/us and/or by RCBC and/or RCBC Bankard, with at least thirty (30) days' notice prior to effectivity of termination. For this purpose, I/we hereby undertake to ensure that the above Account



is/are sufficiently funded on or before the due dates of the Total Amount Due or the Minimum Amount Due;

- g. If the amount remaining in the Account is not sufficiently funded on the due dates, and I/we have other account/s maintained with RCBC, then I/we hereby irrevocably authorize RCBC to withdraw from the said account/s such amount as shall sufficiently fund the Account on the due dates;
- h. I/we renounce and quitclaim all rights or actions to which I/we may be entitled in connection with the exercise by RCBC of the powers under the authorization herein given.
- i. I/We hold RCBC and RCBC Bankard or any of their respective officers or representatives free and harmless from any claim or damage for their failure to implement this authority due to oversight or inadvertence as well as from liability or action of whatever kind arising from or in any way connected with this authority;
- j. I/We acknowledge and agree to be bound by the Terms and Conditions governing the deposit accounts of RCBC and the credit cards with RCBC Bankard as well as such regulations, policies and procedures of RCBC and/or RCBC Bankard as may be applicable to the foregoing;
- k. I/We hereby agree and authorize RCBC to collect, use, process, store, update, and disclose all information, personal or otherwise, relating to my/our credit card, the Account or credit standing in relation to the Authority to Debit. I/We hereby acknowledge and understand that the collection, processing, verification and/or storage of any information provided by me hereunder in relation to the credit card, the Account, transaction, or Authority to Debit that may be carried out by RCBC. RCBC Bankard and/or a third party service provider of RCBC. For this purpose, to the extent necessary hereunder, I/we hereby waive the rights as defined under applicable confidentiality and data privacy laws in the Philippines and other jurisdictions, including but not limited to, Republic Act (RA) No. 1405 or The Law on Secrecy of Bank Deposits, RA 6426 or The Foreign Currency Deposit Act, RA 8791 of the General Banking Law and RA No. 10173 or the Data Privacy Act of 2012.
- l. I/We agree to be bound and shall comply with such regulations, policies, procedures and documentary requirements as RCBC may issue or require regarding the authority granted. The enforceability and validity of this Authority to Debit, in whole or in part, shall not be affected by the unenforceability or invalidity, whether temporary or permanent, or any particular provision of this Authority to Debit,

\_\_\_\_\_  
**PRINTED NAME OF  
CARDHOLDER/DEPOSITOR**

\_\_\_\_\_  
**CREDIT CARDNUMBER**

\_\_\_\_\_  
**SIGNATURE OF  
CARDHOLDER/DEPOSITOR**

**SIGNATURE VERIFIED BY:**  
RCBC BRANCH SERVICE MANAGER

\_\_\_\_\_  
SIGNATURE/DATE OVER PRINTED NAME

RCBC BRANCH:

\_\_\_\_\_