RCBC
Partners Through Generations

AUTOMATIC DEBIT ARRANGEMENT (ADA) ENROLLMENT FORM

I.	**BILLER/MERCHANT /CORPORATE CLIENT**	
II.	**PAYOR PAYMENT INFORMATION**	
	PAYOR'S NAME:	
	REFERENCE/SUBSCRIBER/CUSTOMER ACCOUNT NUMBER:	
III.	**DEPOSITOR ACCOUNT INFORMATION**	
	TYPE OF ACCOUNT:	SAVINGS ☐ CURRENT ☐
	RCBC ACCOUNT NAME:	
	RCBC ACCOUNT NUMBER:	
	MAINTAINING BRANCH	
	CONTACT NUMBER:	
	EMAIL ADDRESS:	
	CREDITABLE WITHHOLDING TAX:	WITH CWT ☐ WITHOUT CWT ☐
	TAX IDENTIFICATION NUMBER (if applicable):	

TERMS AND CONDITIONS:

1. I/We am/are authorizing RCBC to automatically debit my/our bank account/s with RCBC stated herein upon receipt of as payment to the BILLER/MERCHANT/CORPORATE CLIENT's billing statement corresponding to the PAYOR Reference/Subscriber/Customer Account Number designated herein, on the date to be advised by the BILLER/MERCHANT/CORPORATE CLIENT.

2. I/We need not be or are not required to be the owner/s of the herein indicated PAYOR Reference/Subscriber/Customer Account number with the BILLER/MERCHANT/CORPORATE CLIENT, and also as stated in the BILLER/MERCHANT/CORPORATE CLIENT's billing statement, for RCBC to honor this enrolment and the debit instruction and related debit transaction/s.

3. Debits from my/our account/s in payment to the BILLER/MERCHANT/CORPORATE CLIENT's billing statement shall be against cleared and sufficient balances only for purposes of this ADA. If on the scheduled debit date, the balance of my/our account/s is not sufficient to cover the billing or if the balance is only composed of un-cleared deposits, any amount due shall be settled by me/us directly with the BILLER/MERCHANT/CORPORATE CLIENT.
4. The amount specified by the BILLER/MERCHANT/CORPORATE CLIENT in the payment file to be debited from my/our account/s shall be final and conclusive insofar as RCBC is concerned, and that any discrepancy between the amount indicated in the billing statement and the actual debited amount shall be taken up by me/us directly with the BILLER/MERCHANT/CORPORATE CLIENT.
5. I/We hereby acknowledge that it will take a minimum of five (5) banking days from submission of enrolment form to RCBC for the enrolment to be completely processed; provided that, the enrolment form is received by RCBC not later than 11:00 a.m. on a regular banking day. I/we hereby hold RCBC free and harmless for any delay that may occur in the enrolment of this ADA facility; which may be due to system offline, force majeure, incomplete or incorrect information or any deficiency/ies in my/our account causing a delay in the verification and processing of this ADA enrolment.
6. For billing due dates that will fall on a weekend, holiday, special holidays (applicable to payment files uploaded by RCBC), and/or in cases of system downtime and/or force majeure (events which are beyond the control of any of the parties which may occur by chance or accident from natural or man-made forces such as, but not limited to, fire, flood, storm and other natural calamities, acts of public authorities, labor/transport strikes or epidemics) which may cause the delay in processing the debit transactions, the same will be processed as soon as the system is available.
7. RCBC shall not be obliged to present any evidence of my/our payment to the BILLER/MERCHANT/CORPORATE CLIENT other than the RCBC Bank Statement of the BILLER/MERCHANT/CORPORATE CLIENT. RCBC shall have no responsibility for and shall have no obligation to verify the debit instruction, the PAYOR Reference/Subscriber/Customer Account Number and details indicated as well as the accuracy of the billing statements issued by BILLER/MERCHANT/CORPORATE CLIENT for settlement hereunder;
8. For joint accounts, it is hereby understood, and I/we warrant that all transactions to be made pursuant to this ADA are done with the consent and approval of my/our co-depositors, as evidenced by their conforme below, and that all debit transactions are undertaken while said co-depositors are all still living.
9. I/We hereby agree and authorize RCBC to collect, use, process, store, update, and disclose all information, personal or otherwise, relating to my/our account/s in relation to the ADA. I/We hereby acknowledge and understand that the collection, processing, verification and/or storage of any information provided by me hereunder in relation to my/our account/s, the debit transactions, or the ADA that may be carried out by RCBC and/or a third party service provider of RCBC. I/We hereby authorize RCBC to disclose to the BILLER/MERCHANT/CORPORATE CLIENT any matter pertaining to the aforementioned account/s as may be deemed necessary for the

operation of this ADA. 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. I/We have secured all the necessary consent and authorization for us and for RCBC, to share and to provide the necessary information and documents needed. I/We agree that the information I/we provided herein, including any updates if available, will be processed and/or retained for the purpose of assigning my/our account as mentioned above and that the information in this form shall be retained for a period of time as required by the above purpose or as allowed under applicable laws, rules, and regulations. I/We acknowledge that I/we have the right to access and correct the information I/we provided.

10. I/We hereby authorize (a) the BILLER/MERCHANT/CORPORATE CLIENT to disenroll or cancel this ADA from RCBC ROC anytime and (b) RCBC to honor the BILLER/MERCHANT/CORPORATE CLIENT's instruction to disenroll or cancel this ADA without need of any prior notice to or confirmation from me. I/We hereby waive submission of Disrenrollment/Cancellation form and/or instruction to cover the disenrollment / cancellation to be processed by the BILLER/MERCHANT/CORPORATE CLIENT. I/We acknowledge that the disenrollment or cancellation of this ADA will cause RCBC to cease debiting my/our account for all amounts that I/we may owe to the BILLER/MERCHANT/CORPORATE CLIENT as described in this ADA. I/We further undertake to notify the BILLER/MERCHANT/CORPORATE CLIENT if, at any time and for any reason, I/we desire to be disenrolled from or to cancel this ADA and acknowledge that RCBC will be unable to process such request for disenrollment or cancellation without the BILLER/MERCHANT/CORPORATE CLIENT's assent.
11. I/we may revoke this authorization and cancel this ADA by sending **RCBC** written notice to that effect, effective on the date indicated on such notice or on the date of receipt by **RCBC** of such written notice, whichever is later. I/We hereby confirm any and all debits made by **RCBC** before the Cancellation Date, or the date indicated on the notice of revocation or date of receipt by RCBC of such notice of revocation, whichever is later. I/We acknowledge that the disenrollment or cancellation of this ADA will cause RCBC to cease debiting my/our account for all amounts that I/we may owe to the BILLER as described in this ADA. I/We further undertake to notify the BILLER/MERCHANT/CORPORATE CLIENT if, at any time and for any reason, I/we desire to be disenrolled from or to cancel this ADA
12. I/we understand and acknowledge that this ADA is automatic in nature and this authorizes and allows RCBC to debit the amounts due based on the billing statement 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.
13. 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 ADA, in whole or in part, shall not be affected by the unenforceability or invalidity, whether temporary or permanent, or any particular provision of this ADA. This arrangement and the account referred to herein are covered by and shall continue to be governed by the policies (and any amendments thereto) of RCBC and the Bankers Association of the Philippines, as well as the rules and regulations of the Bangko Sentral ng Pilipinas and Anti-Money Laundering Act, including its revised implementing rules and regulations.
14. 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/We hereby agree to hold RCBC and/or any of its directors, officers, employees or representatives free and harmless from any and all actions, claims, suits, liabilities, obligations or damage of whatever kind, and shall indemnify RCBC and/or its directors, officers, employees or representatives upon demand, for all losses, damages and expenses that any one of them may suffer or incur, arising from or in connection with this ADA, the performance of RCBC of its obligations herein or the failure to implement this ADA due to oversight or inadvertence.
15. Should any provision herein be declared illegal, void or unenforceable, or otherwise invalid by any law, decree, ordinance, judicial or administrative decision, the validity or enforceability of the rest of the provisions shall not be affected.
16. Any complaint regarding the use of this ADA facility shall be communicated to RCBC Customer Contact Center at 877-7222, via e-mail at customercontact@rcbc.com, by contacting the respective Relationship Manager/Account Officer or by visiting the Issuing Branch.

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DEPOSITOR'S SIGNATURE DEPOSITOR'S SIGNATURE

CONFORME: (for joint accounts)

I/We hereby consent to the foregoing and the debiting of our account as indicated above, pursuant to the terms and conditions as reflected herein.

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CO-DEPOSITOR'S NAME AND SIGNATURE CO-DEPOSITOR'S NAME AND SIGNATURE