



SUPPLEMENTARY TERMS & CONDITIONS FOR CORPORATE ACCOUNTS
(Applicable to all Deposit Accounts)

PROVISION ON ACCEPTANCE OF TRANSACTIONS

1. The Bank does not authorize banking transactions, such as deposits, withdrawals, payments, loans, etc., undertaken outside bank premises, except for such exceptions as may be allowed by the Bank and as may be provided under the law. Any transaction entered into with any bank personnel outside bank premises and not falling under lawful exceptions shall not be recognized by the Bank and shall be deemed to have been entered into without the proper authority.

PROVISION ON STATEMENTS OF ACCOUNTS

2. Statements of Accounts (SOA) shall be issued on current accounts and time deposit accounts of the CLIENT. No SOA shall be issued on passbook-based and ATM-based savings account. If the CLIENT is enrolled in RCBC's electronic channels, the SOA shall automatically be delivered to the CLIENT's account in said the electronic channel of RCBC. Upon the CLIENT's instructions, the SOA may also be mailed to the CLIENT's last known business address on file, subject to such applicable fees as may be imposed by and mode of settlement as may be agreed upon with the Bank. The Client may likewise request for the printing of the same at any business center of the Bank, likewise subject to such fees as may be imposed by and mode of settlement as may be agreed upon with the Bank. Images of negotiated checks will be provided to the CLIENT as part of the SOA. The CLIENT should promptly notify the Bank's Customer Care of non-receipt of SOAs. Any exception or question on the statement or advice rendered should be reported to the Bank within thirty (30) calendar days from date of delivery/receipt thereof, whichever is applicable, otherwise, the said SOA shall be deemed delivered and the CLIENT shall be deemed to accept the correctness of the SOA.

PROVISION ON DISCLOSURE OF ACCOUNT INFORMATION

3. **Authority to Disclose.** The CLIENT hereby authorizes the Bank or its duly authorized personnel to disclose its information to any of the offices, branches, subsidiaries, agents, and representatives of the Bank, and third parties selected by any of them, wherever situated, for use in connection with the provision of any service or product relating to the CLIENT's account/s (including data processing, profiling, analytics, and storage, anti-money laundering monitoring, reviewing and reporting, statistical, credit and risk analyses).

CLOSURE OF ACCOUNTS

4. The CLIENT understands that, if its Account/s earned interest before they were closed, its funds will stop earning interest once the said Account/s are closed, whether by it or by the Bank, and even if the funds remain with RCBC and until they are claimed or returned to the CLIENT.

MINIMUM BALANCE

5. The CLIENT acknowledges and agrees that, if its Account/s reach zero balance, or funds have not been deposited to said Account/s after the opening of the same, the Bank may, at its sole discretion, keep the Account/s open or close the Account/s without notice.

AMENDMENT OF TERMS & CONDITIONS

6. The CLIENT hereby agrees that, when the Bank amends these Terms and Conditions, the then-current version of these Terms and Conditions supersede all prior versions and govern the CLIENT's Account/s. The CLIENT hereby acknowledges and agrees that, by keeping its Account/s open and using the same, it is deemed to have accepted and agreed to the changes and is bound by the same. The CLIENT further understands that if it does not agree with said changes, it may close its Account/s as provided in these Terms and Conditions.

UPDATING OF CLIENT'S RECORDS

7. The CLIENT acknowledges its responsibility in ensuring that its bank records are current and updated. The CLIENT shall inform the Bank of any such changes in client records in writing by visiting any branch.

CLIENT/s agree/s to be bound by the terms and conditions governing deposit accounts that the Bank shall issue and modify from time to time, with sufficient notice to the CLIENT/s prior to the implementation of the same. CLIENT/s agree/s to be liable for such bank charges and fees as may be imposed by the Bank as regards said deposit accounts.

All other terms and conditions set forth in the aforementioned Terms and Conditions (applicable to all deposit accounts) not inconsistent herewith are hereby ratified, confirmed and shall continue to be valid, binding and effective and shall form part of this Addendum.



Signature over Printed Name / Date



Signature over Printed Name / Date