C	CARD RBI									
	Ito ang bangko natin.				N	EW AC	COUNT	S FORM		
	Member Non-Me	mber [	CARD MRI 🗆 O	FW		CIF:				
K	YC Platform(Viber/Messe	nger, etc.)			For Updating	If Member	*5			
Pr	roduct to open									
	Kusang-ipon	Agap-ipo	on 🔲 Tag	gumpay		The same of the sa				
	Matatag	Bantay-i	pon 🗆 Ot	hers:		Pers	sonal Inf	ormation		
17.200										
Co	omplete Name:	Last	. , .		First		,	Middle		
Da	ate of Birth: (dd/mm/yyyy)	Place of	Birth:		Citizens	hip:	Civil Status:	Gender:		
L	0.5.55									
Pı	resent Address:							Length of Stay:		
-	House No./Buldg/Subd.	Street	Barangay Munic	cipality/City	Province	Postal Code	Country	3		
Pe	ermanent Address:							Length of Stay:		
-	House No./Buldg/Subd.	Street	Barangay Munic	cipality/City	Province	Postal Code	Country			
Co	ontact Nos. Landline:				eceive message thru		nal Attainment:			
					☐ Email					
	mployment:									
	ompany name or Business									
A	ddress:  House No./Buldg/Subd. Str	eet Barang			Province Postal Code	Country	Contact No.:			
Na	ature of Business:	1000		— Осс	upation:					
	osition:				thly Income:		Length of stay in	service:		
	referred mailing addre				any meeme.	ITF Account				
			Justines.	9,011100			IIF ACC	ount		
Col	mplete Name:									
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Da	ate of Birth: (dd/mm/yyyy)	Place of	Birth:		Citizens	hip:	Civil Status:	Gender:		
Pı	resent Address:							Length of Stay:		
-	House No./Buldg/Subd.	Street	Barangay Munic	cipality/City	Province	Postal Code	Country			
=										
			For B	ank	Use Only					
Ri	sk assessment	at the	time of appl	icatio	n:					
#	FACTORS	SCORE	LOW	SCORE	NORMAL	SCORE	ніс	SH SH		
A)	New Accounts	JOURE	2011	COUNTE	NOTHINE	COOKE	1110			
							business such as: *_cash intensive			
		_	Salary/employment/micro-	10	business/es (other than those	45	business/retail stores) - gas stations, and the	like;		

	· · · · · · · · · · · · · · · · · · ·								
#	FACTORS	SCORE	LOW	SCORE	NORMAL	SCORE	HIGH		
A)	New Accounts								
1	Background/Source of Fund	5	Salary/employment/micro- enterprises (including small sari-sari store	10	business/es (other than those mentioned under high risks)	15	business such as: *_cash intensive business/retail stores) - gas stations, and the like; - professional/ consultancy (e.g law firm, non resident alien)		
							Unknown/inconsistent/cannot be validated;		
2	Country of Origin /Residence	5	Philippines, within the area where bank is operating	10	countries other than mentioned in low and High risk	15	**1. Countries with high incidence of money laundering (Please refer to the list of FACTA countries of concern);  2. Areas in the Philippines with high incidence of money laundering and terrorism		
3	Public position of the despositor, DOSRI authorized signatories	5	none	10	rank ang files/retired	20			
4	With Materially Linked accounts	0	none	10	1 linked accounts	20	2 or more linked accounts		
5	Included in the watchlist engaded in illegal activities/included in the compliance memo(AMLC Resolution)	0	not listed	0	not listed 30		listed		
6	Business Activities	5	self employed	10	all other business other than mentioned in high risk	15	casino, gaming, broker -dealers		
7	Types of services/ product to be availed of	5	savings/SSD/Loans	10	current/checking account	15	remittance		
TOT	ΓAL								

OVERALL RISK	TOTAL SCORE	RISK CLASSIFICATION				
ASSESSMENT						

Assessed by:

## **CARD MRI RIZAL BANK Deposit Account TERMS AND CONDITIONS**

The following are the Terms and Conditions governing my deposit accounts with the CARD MRI RIZAL BANK.

- 1. The depositor is free from any legal disabilities when opening an account
- 1. The depositor is free from any legal disabilities when opening an account.

  2. The depositor is hereby warrant that he/she/it is/are the true and legal personalit/ies that he/she/it/they purport to be, and that the person/s opening or transaction on the account iin his/her/its/their behalf is/are/his/her/its/their authorized representative/s of such person/s; and hereby hold the CARD MRI RIZAL BANK from all harm, liabilities and damages that may arise from any fraudulent accounts that may be opened through any representation whatsoever.

  3. "For joint (and) accounts, the signatures of all Depositors are required to operate the account. CARD MRI RIZAL BANK shall freeze the account upon notice of the death of one codepositor until all requirements of the law and CARD MRI RIZAL BANK have been completed and all the necessary legal documentshave been submitted."
- 4. For joint (or) and joint (and/or) accounts, it is understood that the co-Depositors are solidary principals, each one of them being duly authorized to exercise either singly or jointly all the rights and obligations of a principal. Each Depositor is deemed to authorize his/her/its co-Depositor's to do whatever he/she/it/they so desire/s with the funds. Upon death of any one of the co-Depositors, all the funds in the account shall become the sole property of the survivors and shall be collectible by and payable to the survivor/s, subject
- to his/her/its/their compliance with all the requirements of the law and CARD MRI RIZAL BANK and submission of all the necessary legal documents. Receipt by the survivor/s of the funds shall be sufficient release and discharge of CARD MRI RIZAL BANK for such payment.

  5. Cash and check deposits shall only be credited after verification by CARD MRI RIZAL BANK. Checks will be accepted on collection basis and may be withdrawn only after they are cleared or the prescribed reglementary clearing period has expired. CARD MRI RIZAL BANK may change back any defective of lost item credited to this account, regardless of the time that has elapsed, whether or not the item itself can be refunded. No second endorsed checks are allowed.

  6. The Depositor agrees to accurately fill out the appopriate deposit slip/s, and shall hold CARD MRI RIZAL BANK free and harmless from any liabilities for losses caused by any and all inaccuracies in the filling out of deposit slip/s.
- 7. Possession of the Savings Passbook raises the presumption of ownership in favor of the presentor and CARD MRI RIZAL BANK shall not be liable for payment made to any person who shall present such Savings Passbook unless CARD MRI RIZAL BANK has received prior to such payment, notarized affidavit of loss from the Depositor/s.

  8. Savings Account passbook is not transferable.

  9. CARD MRI RIZAL BANK shall honor withdrawal from the savings account upon presentation of the passbook together with the duly accomplished withdrawal slip.

  10. The passbook shall be stamped "CLOSED" and punched with two holes and shall be returned to the depositor upon Savings Account closure.

- 11. Only checks/withdrawal slips containing signatures in ink or other means of writing with a character of performance which can be verified by CARD MRI RIZAL BANK shall be honored.

  12. Savings Accounts which become inactive or having no transactions for two (2) years will be classified as dormant. Service charged according to bank policy shall be
- imposed to each dormant account till the account remains inactive.
- 13. The interest rate for deposit account shall be computed based on the average daily balance (ADB) not less than Php 2,000.00 every month and credited to the account at the end of every quarter. Based on the BIR regulations 20% withholding tax will be deducted from the interest.

  14. Service charge will be imposed when the account falls below the required maintaining balance.

- 14. Service charge will be imposed when the account falls below the required maintaining balance.

  15. CARD MRI RIZAL BANK is authorized to debit the Depositor/s Account/s for any applicable service charge, fees, and penalties.

  16. The Depositor/s shall promptly notify CARD MRI RIZAL BANK in writing of any change of address and civil status. He/She will personally fill out a new specimen signature card.

  17. The Depositor is understood to have accepted the above Terms and Conditions and other additional regulations of CARD MRI RIZAL BANK and the Bangko Sentral ng Pilipinas.

  18. The Depositor/s agree/s to be bound by CARD MRI RIZAL BANK's policies, rules and regulations in the acceptance of his/her/its/their special and general powers of attorneys or written authorization issued in favor of other persons to act in his/her/its/their behalf. In this regard, the Depositor/s recognizes the right of CARD MRI RIZAL BANK to limit the validity period of his/her/its/their power of attorneys and written authorizations for the mutual protection of the Depositor/s and CARD MRI RIZAL BANK.

## PDIC REGULATORY ISSUANCE

- A. 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.

- B. PDIC shall presume that the name/s appearing on the deposit instrument is/are the actual/beneficial owner/s of the deposit, except as provided herein.

  C. In case of transfers or break-up of deposits, PDIC shall recognize actual/beneficial ownership of transferees who are qualified relatives of the transferor. Qualified relatives are transferees within the third degree of consanguinity or affinity of the transferor.

  D. In case of (a) deposits in the name of, or transfers or break-up of deposits in favor of, entities, either singly or jointly with individuals, and (b) transfers or break up of deposits in favor of non-qualified relatives, whenever such transfers/break up will result in increased deposit insurance coverage, PDIC shall recognize beneficial ownership of the entity or transferee provided that the deposit account records show the following:

  (I) details or information establishing the right and capacity or the relationship of the entity with the individual/s, or

  - (II) details or information establishing the validity or effectivity of the deposit transfer, or

(III) copy of Board Regulation, order of competent government body/ agency, contract or similar document as required/provided by applicable laws.

In the absence of any of the foregoing, PDIC shall deem the outstanding deposit as maintained for the benefit of the transferor although in the name of the transferee, subject to consolidation with the other deposits of the transferor.

E. PDIC may require additional documents from the depositor to ascertain the details of the deposit transfer or the right and capacity of the transferee or his relationship to the

I learned this product through	gh:
☐ Branch Staff	
Account Officer / Unit Manager	☐ Marketing Collaterals
Referred by a CARD Member	Others
I want to receive text messa	ge from CMRBI.
☐ Yes ☐ No	☐ My Mobile No. is

## Affirmation

I confirm that the information given by me is true and correct. I authorize the bank to verify and investigate it from whatever sources the bank may consider appropriate. I understand that falsifying any information on the enclosed documents is sufficient ground for legal action and for the rejection of my application.

Client's Signature over Printed Name

						For <i>I</i>	NA'	TATAG	Savings	Only
Client Survey										
	Indicator Pakibilugan ang mga sagot ng kinapanayam/interviewee (Response)						e)	Score		
1.	llan po sa inyong pamilya ang nasa edad 14 pababa?	Lima o higit pa 0	Apat 4		Tatlo 9	Dalawa 15		Isa 20	Wala 26	
2.	Lahat po ba ng batang may edad na 6-14 sa inyong pamilya ay pumapasok sa eskwelahan?	Hindi 0			0			Walang bata na may edad na 6-14 4		
3.	Ano po ang pinakamataas na antas ng pagaaral ang natapos ng babaeng puno ng pamilya / asawang babae?	Nagtapos sa elementarya o mas mababa pa O			a hanggang ika-apat a taon sa hayskul 3	Nagtapos sa hayskul 6		Unang taon sa kolehiyo o higit pa, o walang babaeng puno ng pamilya 11		
4.	Mayroon po bang miyembro ng inyong pamilya ang tumatanggap ng regular na sweldo?	Wala 0				Meron 5				
5.	Anong materyales po gawa ang inyong dingding?	Magaan na materyales (cogon, nipa, o sawali, kawayan, anahaw) 0				Matibay na materyales (bakal, aluminum, tile tkonkreto, tisa, bato, kahoy, asbestos) 4				
6.	Anong materyales po gawa ang inyong bubong?	Magaan na materyales (cogon, nipa, o sawali, kawayan, anahaw) 0				Matibay na tkonkr				
7.	Ano po ang uri ng palikuran o toilet mayroon ang inyong pamilya?	Wala, open pit, closed pit, o iba pa 0								
8.	Mayroon po ba kayong gumaganang refrigerator? Sa inyo po ba ito?	<mark>Wala</mark> 0				Meron 10				
9.	llan po ang pag-aari ninyong telebisyon? Gumagana po ba ang mga ito?	Wala 0				lsa 6		Dalawa o higit pa 21		
10	. Mayroon po ba kayong gumaganang washing machine? Sa inyo po ba ito?	Wala 0			Meron 10					
									TOTAL SCORE	