

## **Terms and Conditions**

- 1) I/We hereby affirm that all information provided in this application and in all supporting documents are accurate, correct and true, and made for the purpose of obtaining credit. I/We further authorize Maybank Philippines, Inc. (MPI) to obtain and verify any and all information as may be required from whatever source/s that MPI may consider appropriate and necessary in the evaluation of my/our loan application. In this connection, I/we hereby expressly give my/our consent to the disclosure or sharing of such information, if applicable, that may be protected under any and all statutory and regulatory provisions governing confidentiality or secrecy of any bank account. I/We fully understand that any misrepresentation, falsity or failure to disclose on my/our part as required herein, may cause the disapproval of my/our application and can be construed as an act to defraud MPI for which civil and/or criminal liability can be pursued against me/us. I/We agree to promptly notify MPI of any material change affecting information mentioned herein.
- 2) I/We understand that MPI may at its sole and absolute discretion, deny my/our loan application with no obligation on its part to advise me/us of such denial or furnish the reason therefor. I/We agree that all information obtained by MPI shall remain MPI's property whether or not the loan was granted.
- 3) I/We understand that MPI may provide notices to me/us in regard to my/our loan account/s with MPI, in written or electronic form i.e., Short Message Service (SMS) broadcast, and accordingly, I/we agree to receive such notices, including SMS broadcast from MPI.
- 4) In the event of future delinquency, I/we hereby authorize MPI to report and/or include my/our name in the negative listings of any credit bureau or institution.
- 5) I/We allow MPI to provide to the appropriate regulatory agencies and/or authorities and/or to Malayan Banking Berhad, its affiliates or branches, any information pertinent to my account(s) and/or as may be stipulated under the applicable laws, regulations, guidelines, directives or agreement.
- 6) By acceding to the Bank's Terms and Conditions for account opening and accommodation for the loan subject of this application and other financial products, I/we agree that MPI may collect, hold, use, and share my/our Personal Information pursuant to the Data Privacy Act of 2012 (Republic Act No. 10173) for so long as I/we remain to be a client and for as long as my/our records and Personal Information are required and/or allowed by law to be retained and processed, whether for my/our protection and pursuit of the legitimate interests and/or business purposes of MPI, such as (but not limited ) to provision of any service or product to me/us , or relating to my/our deposit account, outsourcing purposes and for data processing or storage, statistical and risk analysis and risk management purposes.