Maybank Internet Banking - Terms & Conditions

THE FOLLOWING TERMS AND CONDITIONS APPLY TO YOUR ACCESS AND THE USE OF THE MAYBANK INTERNET BANKING SERVICES PROVIDED HEREIN BY MAYBANK PHILIPPINES INC. BY ACCESSING AND/OR USING THE MAYBANK INTERNET BANKING SERVICES, YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS WITHOUT LIMITATION OR QUALIFICATION. FROM TIME TO TIME, WE MAY NEED TO REVISE THESE TERMS AND CONDITIONS, IN WHICH CASE WE WILL POST THE REVISED TERMS AND CONDITIONS ON THE WEBSITE. IF YOU CHOOSE TO CONTINUE USING THE INTERNET BANKING SERVICES AFTER ANY REVISION TO THESE TERMS AND CONDITIONS, YOU SHALL BE DEEMED TO HAVE ACCEPTED THE REVISED TERMS AND CONDITIONS ACCORDINGLY. IF YOU CHOOSE NOT TO ACCEPT THESE TERMS AND CONDITIONS, PLEASE IMMEDIATELY DISCONTINUE YOUR ACCESS AND/OR USE OF THE MAYBANK INTERNET BANKING SERVICES. THESE TERMS AND CONDITIONS EXPLAIN YOUR RESPONSIBILITIES AND OBLIGATIONS RELATING TO YOUR USE OF THE "INTERNET BANKING SERVICES" (AS DEFINED BELOW).

Definitions

The following words and expressions carry the following meaning:

"Access Codes" collectively means the Internet Banking (IB) Access No., First Time Activation Code (FTAC), Transaction Authorization Code (TAC), Reset Password Code (RPC), Password and Username.

"Account" means your current and/or savings account (CASA), current loan, fixed deposit, credit card or any other accounts with the Bank and which may be accessed via the Internet Banking Services.

"Account Holder" means you, a customer of the Bank and registered user of the Internet Banking Services.

"Account Terms" means the terms and conditions of the relevant Account(s) and/or Third Party Account(s) which may be accessed through the Internet Banking Services.

"Affiliate" means any third party offering products, services, content and information related to the Bank's platform, products or services.

“Available Balance” means the portion of your account balance that is available for transactions, net of holds, restrictions, Locked Funds, fees, charges, or other amounts which may not be available for use for transactions

"Bank" or “Maybank” means Maybank Philippines, Inc., a commercial banking corporation duly incorporated in the Philippines having its registered office at Maybank Corporate Center, 7th Ave., corner 28th St., Bonifacio Global City, Taguig City and includes its parent company, subsidiaries, affiliates and its successors in title and assigns, and where applicable, any of them.

“Bank’s Website” or “Website” means the official Maybank Philippines, Inc. website or www.maybank.com.ph where information on the Banking Services and Internet Banking Services is made available

"Banking Services" means products and services of the Bank and its Affiliates made available to you by the Bank

"Bill" means the latest bill, renewal notice and/or payment demand received by you from a Payee Corporation.

“Biometric Login” means one of the Bank’s authentication methods in place of the Username and Password, if enabled, which allows the authorized user to login to the Mobile App installed in the Account Holder’s linked device via the Account Holder’s biometrics, e.g. the Account Holder’s face identification or fingerprint, provided that such biometrics are enabled in the settings of the Account Holder’s linked device.

"Business Day" means any day from Monday to Friday on which the Bank is open for business in the Philippines.

"Convenience Fee" means the fee that is being charged to you by a Payee Corporation for the processing of your transaction.

"Debit Card Agreement" means the agreement as may be entered into, between you and the Bank and/or any other bank or third party in relation to the debit or ATM card issued by the Bank and/or such other bank or third party.

"Instruction" means any request given by yourself in respect to your Account(s) or any other transaction using the Internet Banking Services.

"Internet" means the global network of computers and telecommunications systems which facilitate communication.

"Internet Banking (IB) Access No." means the unique number or identifier or the Customer Information File (CIF) No. issued by the Bank to you to enable you to do your first time logon to the Internet Banking Services.

"Internet Banking Mobile app" or "Mobile app" means the software application of the Bank that is designed to run on a smartphone, tablet or such other portable device as applicable providing Account Holders access to the Internet Banking Services.

"**Internet Banking Platform**" means either the Internet Banking Website or Mobile App of the Bank

"Internet Banking Services" means the Banking Services and any other products and services, which you may access through the Internet, upon successful login.

"Internet Banking Website" means the website platform which can be accessed via an Internet browser through which the Account Holder can access Internet Banking Services

"Locked Amount" or "Locked Funds" means a portion of your account balance or your full account balance that you have instructed and authorized to be locked using Money Lock service, making such funds inaccessible for transactions, where applicable, until you unlock them in accordance with the Bank's available procedures

"Money Lock" is one of the Internet Banking Services that allows you to lock a portion of your Available Balance or your full Available Balance as and when needed; Money Lock also allows you to unlock Locked Funds to make them part of your Available Balance

"Network Service Provider" means any Internet service provider providing connection to the Internet.

"Password" means a unique string of characters chosen by you and known only to you and recorded in the Bank's computer system, which must be keyed in by you for authentication of your Username and grant of access to the Internet Banking Services.

"Payee Corporation" means billing corporations approved by the Bank and displayed on the Bank's Website or on the Internet Banking Platform and whose utilities or services can be paid by you using the Internet Banking Platform.

"Philippine Peso" or "PhP" means the lawful currency of the Philippines.

"Secure2U" means one of the authentication methods which the Account Holder can use as an alternative to the Transaction Authentication Code (TAC) to authenticate and authorize transactions using the Internet Banking Mobile app installed in the Account Holder's mobile device.

"Terms and Conditions" means these Terms and Conditions governing the use of the Internet Banking Services.

"Third Party Account(s)" means your other account(s) with other bank(s), Affiliates, Payee Corporations, or other third parties. This also includes your accounts with the Bank which are not enrolled in the Internet Banking services.

"OTP" One time password which often refers to a unique, temporary code used to authenticate a transaction or access. The use of the terms OTP / TAC / FTAC / RPC may be used interchangeably. Types of OTP are as follows:

> **"Transaction Authorization Code (TAC)"** means the 6-digit code sent by the Bank via SMS or other messaging platforms for the availment of an Internet Banking Service, which you shall use to complete an Internet Banking financial transaction.
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> **"First Time Activation Code (FTAC)"** means the temporary 6-digit code given by the Bank to you upon your registration to the Internet Banking Facility, which you shall use for the first time to logon to the Internet Banking Services.
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> **"Reset Password Code"** means the temporary 6-digit code sent by the bank to request and assign a new password to access your account.

"Transaction Record" means the confirmation of the receipt and/or execution of an Instruction initiated by you through the Internet Banking Services as reflected in the Instruction Confirmation/Status View.

"Username" means a unique name made up of a string of characters chosen by you, which must be keyed in by you in order for the Internet Banking Services system to associate the Username with your user profile and Account(s).

1. Application / Registration to Subscribe to the Internet Banking Services

1.1. You may apply to use the Internet Banking Services either at any Maybank branch on a Business Day by filling out the registration form and submitting the requirements in compliance with existing laws and regulations or via accessing the Internet Banking Website or Mobile app and following the instructions provided to you in the welcome e-mail after your account opening with the Bank.

1.2. Where the Bank has rejected your application, the Bank is not obliged to provide any reason for such rejection. If you have previously applied for subscription to the Internet Banking Services and thereafter cancelled or deactivated the service for whatever reason and you wish to re-avail of the Internet Banking Services, you must visit any Maybank branch to request for account re-activation.

1.3. For corporate customers, only the duly authorized officer(s) of corporate accounts, with proof of his/their specific authority in the form prescribed herein shall be allowed to register the corporate account for the Internet Banking facility. Such authority shall be in the form of a duly notarized Board Resolution and/or Secretary's Certificate
(a) Authorizing the corporation to register for Maybank's Internet Banking facility;
(b) Stating the specific mobile number to be registered for purposes of the IB facility; and
(c) Designating the person authorized to access and to perform IB transactions for the company. Only one (1) authorized person shall be designated by the corporate client to access and perform Internet Banking transactions for the corporation.

2. Acceptance of Terms and Conditions

2.1. When you use the Internet Banking Services, you must comply with the Terms and Conditions and other applicable terms relating but not limited to your Account, Banking Services, Third Party Accounts and the terms of the Debit Card Agreements.

2.2. You agree that the use of the Internet Banking Services by you, will constitute your acceptance of these Terms and Conditions as well as the risks in conducting any transaction over the Internet.

2.3. Where the Internet Banking Terms and Conditions contradict the terms and conditions referred to in clause 2.1 above, the Internet Banking Terms and Conditions shall prevail to the extent of such contradiction.

3. Accounts Where Internet Banking Services May Be Available

3.1. You can perform or initiate transactions using the Internet Banking Services only from accounts which you have linked to the Internet Banking facility. Financial transactions shall be available for Peso (PhP) Current and Savings Account (CASA) only. Non-financial or inquiry transactions shall be available for CASA and term deposits, both in PhP and U.S. Dollar (USD) currencies, as well as for loan and credit card accounts.

3.2. The Internet Banking Services that are available for specific accounts are provided in the Website.

4. Who May Apply for Internet Banking Services

4.1. If you are an existing individual and/or sole proprietor client of the Bank, you are eligible to register for the Internet Banking facility. However, "And" joint accounts are not eligible for this facility. On the other hand, owners of "And/Or" joint accounts may apply for separate and independent access to this facility. The Internet Banking Services that are available for specific accounts are provided on the Website. For "And/Or" joint accounts, you understand and agree that all transactions to be made by any one of you via the Internet Banking Services are deemed fulfilled with the consent of all the co-depositors.

4.2. The authorized officers of corporations may also register the corporate account for the Internet Banking facility, for selected services available for corporate clients on the Website. Only one (1) authorized person shall be designated by the corporate client to access and perform Internet Banking transactions for the corporation.

4.3. Only active accounts may be allowed for linking to the client's Internet Banking facility. The Internet Banking Services that are available for specific accounts are provided on the

Website.

5. Equipment, Software and Network Access

5.1. You agree that it is your obligation to maintain the device or terminal used in accessing the Internet Banking Services.

6. Access to Internet Banking Services

6.1. If you have an Account with the Bank which you wish to access via the Internet Banking Services, you may subscribe to the same with the following procedure:

i. For your first time logon, you would be required to key in your Internet Banking (IB) Access No. and OTP-First Time Activation Code in the relevant logon page on the Internet Banking Platform.
ii. Upon the successful registration and verification of your IB Access No. and OTP-First Time Activation Code, as well as your acceptance of these Terms and Conditions, you would be required to create a Username and Password.
iii. Upon the on-screen confirmation of your Username and Password, your access to the Internet Banking Services will be activated.

6.2. You are required to register your mobile number in the Bank's records for you to be able to receive the OTP (FTAC/TAC). The Bank shall send your OTP (FTAC/TAC) to the mobile number that you will supply to the Bank. If you do not receive your OTP (FTAC/TAC) within 24 hours from registration, you may call Customer Care so that the Bank may take appropriate measures accordingly.

6.3. To access the Internet Banking Services and perform online transactions, you will need the following upon log in:

i. Your Username and Password;
ii. Or Biometrics, as made available and enabled

6.4. For Biometrics Login, you agree that any biometrics saved in the settings of your Linked Device can be used to access the Internet Banking Services. You agree to assume full responsibility for all the biometrics enrolled in your Linked Device and for the Linked Device into which your biometrics is saved. You agree that the Bank shall in no event be held liable for any activity and/or transaction made by any person accessing your Linked Device using

any of the biometrics saved in your Linked Device's settings, regardless of whether such activity and/or transaction was authorized by you.

6.5. You agree that the Bank has the right to invalidate your Username and Password in the event of any breach of this Terms and Conditions. You also agree not to hold the Bank liable for any loss or damage which you may suffer as a result of such invalidation of your Username and Password unless due to gross negligence or wilful misconduct of the Bank.

6.6. You may change your Password at any time following the Bank's procedures. You agree to keep both your Username and Password strictly confidential and secure and to exercise reasonable care to prevent unauthorized access and/or use. The Bank may request for your Username for validation or account maintenance purposes, but the Bank will never request for your Password. Never supply your Password to anyone.

6.7. You agree that you are responsible for ensuring that you have logged off the service or device at the end of each Internet Banking session. You must not leave the terminal or other devices from which you have accessed the Internet Banking Services at any time or let anyone else use it until you have logged off.

6.8. Other than the standard security procedures, the Bank neither has the obligation to verify the authenticity of the transaction or of the person performing the transaction through your Internet Banking access nor check on the accuracy and completeness of the transaction performed. All instructions via the Internet Banking facility shall be deemed correct, complete and binding if it passes the Bank's standard security procedures and were executed using your Internet Banking Username and Password.

6.9. You agree that you are responsible for immediately informing the Bank of any change on your mobile number by filling out the required request form at any Maybank Branch or through the Mobile App of Maybank. Only registered mobile numbers will be recognized for banking transactions. Corporate accounts who wish to have their registered mobile number changed shall be required to submit a Board Resolution and/or Secretary's Certificate specifying such authority to change and the new mobile number to be registered for the account. You agree that the Bank will not be held liable for any loss or delay caused by non-compliance to the required procedures on the updating of registered mobile number and will be held free and harmless from any liability on account of the Bank's sending information to your registered mobile number unless due to gross negligence or wilful misconduct of the Bank.

7. Authorization and Authentication

7.1. You hereby authorize the Bank to comply with all Instruction(s) given in respect of the Internet Banking Services accessed using your Username and Password or Biometric Log-in and authenticated or authorized by you using the prescribed authorization methods you have enabled.

7.2. You agree that such Instruction(s) shall be binding on you upon its transmission to the Bank and the Instructions cannot be changed or withdrawn without the Bank's consent and that the Bank is not further obliged to check the authenticity of such Instruction(s).

7.3. You agree that for the purpose of authorizing Internet Banking transactions, you will have to authorize the transactions by the use of authorization methods, as made available to you:
(a) keying-in the OTP-Transaction Authorization Code (TAC) which is a 6-digit code sent to your mobile number registered with the Bank;
(b) using Secure2U, an authorization method using Secure Verification that allows you to authorize transactions using the Mobile app installed in your mobile device.

7.4. For the OTP-Transaction Authorization Code (TAC), you acknowledge that you may request for multiple OTPs but the latest OTP sent will override the earlier request. Furthermore, you understand that should you exceed the number of OTP retries allowed, the transaction will not proceed and you need to contact Customer Care or visit a branch.

7.5. For Secure2u, you acknowledge and agree to the following:

i. Registration for Secure2U will have to be done via the Mobile app. Only one device can be registered for Secure2U at a time.
ii. You acknowledge that if you are required to authorize a transaction via Secure2U, you will click on the "Approve" or "Reject" button to authenticate the transaction made directly from your Mobile app. Secure2U has a validity period as indicated on the Mobile app and if you fail to "Approve" or "Reject" the transaction within the said validity period, the Secure Verification would be deemed as invalid and the Bank will not proceed to process the Instruction given by you.
iii. You acknowledge and agree that you are fully aware that once Secure2U is enabled in your mobile device, your mobile device can be used to authorize online transactions and this may pose a greater risk of unauthorized parties performing transactions on

your behalf. As such, you undertake to ensure that your mobile device is kept safe and secure at all times and that there is no unauthorized access to your mobile device. Please note that closing the mobile application does not disable Secure2U.

iv. You undertake to notify and/or contact us immediately if your mobile device has been lost, misplaced or stolen. In addition, if you sell your mobile device please ensure you disable Secure2U first.

v. You acknowledge that in order to use Secure2U, you must follow the steps as notified by us to you upon registering for Secure2U. You hereby consent to us accessing, using and disclosing such information you input for the purpose of registering for Secure2U for the purpose of the provision of Secure2U and in accordance with the Bank's Compliance with Republic Act No. 10173 (Data Privacy Act of 2012) which you hereby acknowledge you have read, understand and agreed to.

vi. In order to use Secure2U, your mobile device and the system it operates on must be acceptable to us. We may include or exclude certain mobile devices or operating systems as we deem fit, and/or suspend the Secure2U.

8. Internet Banking Services

8.1. Upon the activation of the Internet Banking Services, you will be able to access different Banking Services that are available in the Internet Banking Website or Mobile app platforms such as but not limited to:

i. **Account Details Access**
   a. View account balances
   b. View transaction history
   c. View and Download available Statement of Account online through the Internet Banking Mobile app

ii. **Bills Payment**

   a. The Bank has the right to amend, add or remove from its list of Payee Corporation(s) and such amendments will be reflected in the Internet Banking platforms or in the Bank's Website.
   b. The Bills payment services of the Bank shall be used only for the purpose of settling Bills to Payee Corporations.

c. The Bank shall not be liable for any loss or penalties that may be caused by delayed bill payment instructions from your end or by force majeure or other reasons beyond the control of the Bank.
d. You agree to liaise directly with the Payee Corporation and that the Bank will not be held responsible in resolving any dispute on a transaction that is directly linked to the Payee and outside of the Bank's system or processes.

iii. **Fund Transfer**

a. Transfer of funds to either your own Maybank Account, another client's Maybank account, or a non-Maybank account, will be transacted and received by the payee immediately or within the transfer duration indicated in the Internet Banking platform or as published on the Bank's website.
b. Fund Transfer Instructions may be subject to limits and conditions set by the Bank as indicated in the Internet Banking platform or as published on the Bank's website.
c. Fund Transfer Instructions where you are transferring funds to your own account or the accounts of third parties with any other bank shall also be subject to the terms and conditions and/or approval of the receiving Bank or financial institution with which that other account is maintained.
d. The Bank shall not be liable for any loss or penalties that may be caused by delayed fund transfer instructions from your end or by force majeure or other reasons beyond the control of the Bank.
e. The Bank will inform you of any delay, rejection, or non-acceptance of a Fund Transfer via the Transaction History feature on the Internet Banking Facility or via notifications sent to messaging platforms (ie. SMS, Viber, email, etc) as we deem fit.

iv. **QR Pay**

a. Through the Mobile App, you may scan QR codes to transfer funds or pay merchants
b. You may also generate a QR code for your account via the Mobile App

v. **Time Deposit**

a. You may request to open or renew an existing Time Deposit (TD) with the Bank using the Internet Banking platforms, where made available to you. You acknowledge that the standard TD placement procedures shall apply. The

interest rate and start of term of the TD account will be applied at the time of successful placement or renewal

b. The Bank shall determine the eligible Account/s, currencies, Time Deposit account product types, channels, service availability, applicable fees or charges, and other operational parameters, as made available or indicated in the Internet Banking Platforms or the Bank's Website.

vi. **Credit Card or Loan Application**

a. As available on the Internet Banking facility, you may submit your application for other Maybank products such as but not limited to Credit Cards, Personal Loan, Home Loan, and Auto Loan.

b. You understand that this facility shall only be for the purpose of receiving your application and that your applications will still be subject to review, further requirements, and approval.

vii. **Stop Payment Order of Checks**

a. You may instruct the Bank to stop the payment of the check(s) you issued through the Internet Banking facility. You understand that this facility shall only be for the purpose of receiving your instruction regarding stop payment.

b. The stop payment order can only be made from 4AM to 11:59PM daily and shall be effected immediately after you have made your instruction via the Internet Banking facility.

c. You understand and agree that the Bank shall only be able to effect the stop payment order if it receives your Instruction prior to the check presentment. The Bank shall not be liable for any stop payment order instruction received after check presentment is made.

viii. **Checkbook Re-Order**

a. You may re-order checkbooks through the Internet Banking facility which may be subject to a checkbook re-order fee. You understand that this facility shall only be for the purpose of receiving your instruction regarding checkbook re-order. The same shall be effected on the next banking day after you have made your instruction via the Internet Banking facility.

b. You agree that you may re-order one (1) checkbook per transaction through the Internet Banking Services.

c. The checkbook(s) re-ordered shall be ready for pick-up at your branch of account within two (2) weeks from date of re-order.

d. In the absence of gross negligence or wilful misconduct of the Bank, you agree to hold the Bank free and harmless from any and all claims and liabilities and you undertake to reimburse/indemnify the Bank for all such costs, payments, damages and expenses which the Bank may be liable for or which the Bank may incur or have incurred by reason of the Bank's implementation of your checkbook re-order(s); and you further undertake to notify the Bank promptly in writing of any change in the conditions which give rise to your request for checkbook re-order.

ix. **Account Linking and Unlinking**

a. You may link your other active Maybank accounts to your existing Internet Banking account via the Internet Banking Platforms or via other channels as available to you by the Bank. Once linked, you will be able to access these accounts via the Internet Banking Platforms and use them for available Internet Banking Services.

b. You may also link your Maybank Credit Card to your existing Internet Banking account so you can have access to the following services:

- Monitor your balances, credit card transactions, payments, etc. anywhere through Maybank Internet Banking;
- View of transaction history of up to 90 days;
- Payment of Maybank Credit Card using your Maybank Account provided that the latter is enrolled to the Maybank Internet Banking facility as well.

c. You may unlink previously linked accounts, including but not limited to Maybank Credit Card and Maybank Deposit Accounts, via the Internet Banking Platforms or via other channels as made available to you by the Bank. Once unlinked, you will no longer be able to access these accounts through the Internet Banking Platforms unless you link them again.

x. **Prepaid Top-up**

a. The Bank has the right to amend, add or remove from its list of Prepaid Top-up payees and such amendments will be reflected in the Internet Banking platform or in the Bank's Website.

b. The Prepaid Top-up service of the Bank shall be used only for the purpose of reloading your mobile phones or other amenities.

c. The Bank shall not be liable for any loss or penalties that may be caused by delayed top-up or prepaid load instructions from your end or by force majeure or other reasons beyond the control of the Bank.

xi. **E- Forex Converter**

a. The E- Forex converter service of the Bank shall be used only for the purpose of converting USD to PHP denominations and subject to the prevailing buying rate of the bank.
b. Rates are based on the Bank's daily Foreign Exchange Rates and are subject to change without prior notice.
c. The client must have an existing USD and PHP account/s linked to Maybank Internet Banking in order to utilize the E-Forex Converter feature.
d. The Bank shall be held free of any obligation to ensure timely performance of E-Forex conversion of your accounts on your behalf unless due to gross negligence or wilful misconduct of the Bank.
e. The Bank shall only be able to process your E-Forex transaction if your source account has sufficient balance to cover for the transaction amount and related charges.

xii. **Money Lock**

a. Money Lock feature allows you to lock a portion of your Available Balance or your full Available Balance in your eligible Account/s.
b. Locked Funds shall be excluded from your Available Balance and shall not be accessible for transactions, such as, but not limited to real-time, future, or recurring online banking transactions, ATM withdrawals, debit card usage, and auto-debit instructions, and other transactions as determined by the Bank, unless the Locked Funds are first unlocked.
c. Locked Funds shall remain part of your account balance and shall continue to earn interest, if applicable, based on the relevant Account Terms.
d. The Bank shall determine the eligible Account/s, currencies, channels, minimum and maximum lockable amounts, transaction coverage, and other operational parameters, as made available or indicated in the Internet Banking Platforms or the Bank's Website.
e. You agree that it is your responsibility to ensure that you have sufficient Available Balance for your transactions and that you are liable for any failed transaction, penalty, charge, fee, loss, or consequence arising from insufficient Available Balance due to Locked Funds.

f. The Bank may decline any Instruction if your Available Balance is insufficient at the time of processing, even if your total account balance is sufficient.
g. Locked Funds shall remain locked and will remain inaccessible if you uninstall the Mobile App, change your linked device, or if your Internet Banking access is deactivated, terminated, cancelled, suspended, unavailable, or restricted for any reason. In such cases, Locked Funds may only be accessed once properly unlocked, once the Bank restores the feature or access, or through an alternative process made available by the Bank, subject to the Bank's policies and procedures, as published on the Bank's Website or as notified to you through any of the Bank's communication channels.
h. Locked Funds may be unlocked through the Bank's available procedures or channels, which may be indicated through the Internet Banking Platforms or the Bank's Website.

xiii. **Debit Card Services**

a. The Bank may make available via the Internet Banking Mobile App certain debit card services, such as debit card request, card activation, and PIN change, subject to eligibility requirements, security verification, and other conditions determined by the Bank.
b. Any debit card request, activation, PIN change, or related instruction successfully authenticated or authorized by you using your Internet Banking credentials and/or security measures shall be deemed authorized and binding.
c. You understand that it is your responsibility to ensure that all information in the Bank with regards to your request for a debit card is complete, accurate, and up to date. The Bank shall not be liable for delays or unsuccessful delivery arising or any other charges you may incur from inaccurate information.
d. The Bank may approve, reject, suspend, delay, or cancel any debit card request, activation, or PIN change instruction where required for security, regulatory, operational, fraud prevention, or risk management purposes.
e. Upon successful debit card activation, the debit card may be used in accordance with its relevant Terms and Conditions; therefore, you understand that it is your responsibility to keep your debit card PIN confidential and shall not disclose it to any person. The Bank shall not be responsible for losses resulting from unauthorized disclosure or compromise attributable to the customer.
f. If you become aware of any unauthorized access, suspicious activity, loss of credentials, or suspected compromise relating to your debit card and or your Internet Banking account, you may immediately permanently block your debit

card and/or request for temporary suspension of your Internet Banking account via the Internet Banking Mobile App.

xiv. **Other Services**

a. Other services other than the aforementioned that may be made available to you by the Bank through its Internet Banking platforms.

xv. **New Services**

a. The Bank may introduce to you new services as part of the Internet Banking Services from time to time, and you will be notified of these new services through any of the Bank's official communication channels. By using such new services when they become available, you agree to be bound by the Maybank Internet Banking Terms and Conditions. The specifications of any new service will be published in the information pages of the Bank's website at www.maybank.com.ph.

8.2. You agree and accept that any Instruction or transaction performed via the Internet Banking facility may be subject to limits and conditions specified by the Bank, as indicated in the Internet Banking Platform and in the Bank's website.

8.3. In cases which involve or require the consent or approval of Third Parties, the Bank's obligations to perform any Instructions would be subject to your consent and approval.

8.4. You agree that the Bank is entitled to debit your Account(s) for any corresponding fees and charges, including but not limited to Convenience Fees and other transaction fees, to fulfill any transaction instructed by you. You shall ensure that there is sufficient funds in your Account(s) to perform any of your IB transactions.

8.5. You agree that the Bank has the right to decline the instruction in the event that you have insufficient funds in your Account.

8.6. You agree that the Bank has the right to add, suspend, limit, withdraw, cancel or vary any transactions, facilities, services and products that can be accessed by you through the Internet Banking Services and the scope and/or extent of such transactions, facilities, services and products.

8.7. You agree that the Bank will keep a record of your transactions within the time required by the regulators for monitoring and review purposes.

9. Instructions

9.1. You hereby agree that it is your responsibility to review the Transaction Record pertaining to any Internet Banking Services transaction initiated on your Instruction.

9.2. Should you have any reason to believe that an Instruction has not been accurately or completely received by the Bank, you shall immediately inform the Bank by calling the Customer Care hotline and providing the required information for the investigation.

9.3. Any Instruction to the Bank for cancellation, revocation, reversal or amendment or clarification of your earlier Instructions, can only be performed if your request is received before the actual Instruction is executed.

9.4. The Bank may refuse to carry out any of your Instructions where your Instructions are inconsistent with the Bank's policy or laws or breach any stipulation in this Terms and Conditions.

9.5. The Bank shall not be liable for any loss, failure or delay caused by the failure of a non-accredited Third Party to fulfill your Instructions.

10. Internet Banking Availability

10.1. The Internet Banking Services are intended to be available seven (7) days a week, twenty-four (24) hours a day with the exception of system maintenance and/or technical, telecommunication, electrical or network failure or other similar circumstances beyond the control of the Bank.

10.2. The Bank shall use reasonable efforts to inform you of any or all services under the Internet Banking Services which will not be available during periods of system downtime.

10.3. For account security, the Internet Banking Services will temporarily be unavailable and inaccessible to you within twenty-four (24) hours from your authorized instruction to change

the device linked to your Internet Banking access, change of mobile number, change in email address, or changes in other account information.

11. Confidentiality

11.1. You agree that you will be responsible for the use and confidentiality of your Access Codes and that you shall not share or disclose your Access Codes to anyone including the staff of the Bank under any circumstance.

11.2. You undertake to observe and practice all security measures prescribed by the Bank when using your Internet Banking account or any of the Internet Banking Services. In the absence of gross negligence or wilful misconduct, the Bank shall not be held liable against any and all proceedings, claims, losses, damages or expenses including legal costs that may arise from any of the following conditions:

i. Any of your instructions verified by us or by the System as triggered or instructed using your Access Codes;
ii. Any loss or damage due to your interference, tampering, alteration or misuse of your Internet Banking account or Internet Banking Services.

11.3. You agree that it is your responsibility to immediately inform the Bank should you discover any misuse or compromise of your Access Codes or your Internet Banking account.

11.4. Should you receive any data and information through the Internet Banking Services which is not intended for you, you agree that all such data or information shall be deleted from your computer or mobile phone system and storage immediately and that you will notify the Bank by telephone no later than twelve (12) hours from your receipt thereof.

11.5. While the Bank has endeavoured to put in security measures for the System, the Bank does not assume full warranty on the confidentiality, secrecy, and security of any information sent out through any internet service provider, network system, or other related systems via Internet Banking.

12. Disclosure of Customer's Information

12.1. The Bank and its Affiliates agree not to disclose to third parties any financial information you have provided or that the Bank and/or its Affiliates have obtained about your Account(s) and your transactions thereunder unless it is:

i. To comply with laws and regulations, instructions from a Government agency, or court orders or requests
ii. To verify the existence and condition of your Account for a third party, such as a credit bureau or merchant
iii. Necessary to complete a transaction or review and reconcile any discrepancy related to a transaction
iv. To provide services relating to your Account or to offer other products and services and to such service providers relating thereto (if any)
v. In connection with examination or audit review by banking authorities or accredited service providers

12.2. The Bank shall not be held liable for any loss or damage as a result of unauthorized access to your Internet Banking account under any circumstance, unless due to gross negligence or wilful misconduct of the Bank.

13. Liabilities

You acknowledge that the Bank and its Affiliates make no warranties or representations of any kind with respect to the Internet Banking Services, whether express or implied, including but not limited to merchantability or fitness for a particular purpose. Neither the Bank, its Affiliates, or any other party involved in the creation, production or delivery of the Internet Banking Services assume any responsibility with respect to your use thereof. No oral or written information or advice given by the Bank, its Affiliates or the Bank's employees shall create a warranty or in any way increase the scope of this warranty and you may not rely on any such information or advice.

14. Proprietary Rights

You acknowledge that all proprietary rights and intellectual property rights in the Internet Banking Services (including, without limitation, the Maybank2u.com.ph website) belongs to the Bank or, where applicable, its Affiliates at all times.

15. Fees and Charges

15.1. You acknowledge that the Bank shall be entitled to levy or impose service charges or transaction fees from you in respect of your use of or access to the Internet Banking Services.

The list of updated fees and charges related to Internet Banking Transactions are also available on the Bank's website.

15.2. You acknowledge that it is your responsibility to settle fees or charges imposed by service providers in enabling you to access, transact and/or connect to the Internet Banking Services. You also acknowledge that the Bank is not liable to settle fees or charges imposed by your Network Service Provider in line with your data, SMS or call service consumption.

15.3. Subject to the Term and Conditions of your Account(s), you acknowledge that the Bank may debit-your source Account(s) for any amount due under clause 15.1 and 15.2 as well as any Government charges, stamp duties, or taxes payable as a result of your use of Internet Banking Services.

15.4 You may view the latest fees and charges in the Maybank PH website. The Bank shall release notification/s 60-days prior the effectivity of any changes to the fees and charges.

- https://www.maybank.com.ph/en/personal/deposits/fees-charges.page
- https://www.maybank.com.ph/en/personal/cards/debit-cards/visa-debit.page

16. International Use

16.1. You understand and agree that the use of the Internet Banking Services outside of the Philippines is subject to the applicable rules and regulations of the Bangko Sentral ng Pilipinas or any fiscal or exchange control requirements operating in the country where the transaction is effected or requested as well as the general laws and regulations of the Philippines and the country where the transaction is effected or requested. Furthermore, you agree to utilize Internet Banking Services at your own initiative to comply with applicable rules, laws, and regulations.

16.2. The maximum amount of a transaction and the purpose for which it is effected may be determined by the Bangko Sentral ng Pilipinas, and the laws and regulations of the country in which the transaction is effected or requested as well as the Bank's policies and procedures.

17. General Terms and Conditions

17.1. You hereby agree that the Bank's records including records of the Instructions, communications, operations or transactions made or performed, processed or effected through the Internet Banking Services and utilized via your Access Codes and any record of transactions relating to the operation of any of the Internet Banking Services related to your

Account/s shall be available to you for confirmation. The Bank commits to a thorough investigation, fair treatment and timely updates for any disputes or conflict that may arise.

17.2. You agree that the Bank may require you to maintain a minimum balance at any one time in your Account(s). Your failure to maintain such a minimum balance as required by the Bank may result in a penalty being imposed against you and/or lead to a suspension or termination of your access to Internet Banking Services as provided for in Section 18.

17.3. Any Instruction transmitted by you after the relevant cut-off time on any day will be posted in the books and records of the Bank on or for the next Business Day following the date of the Instruction.

17.4. You shall not be entitled to use the Internet Banking Services if there exists any restrictions whatsoever in relation to your Account(s) or Third Party Account(s) either imposed by the Bank or by relevant authorities.

17.5. Any provision of our Internet Banking kiosks or computer devices and/or terminals (Property) at the Bank's branches are available only for your use and access of the Internet Banking Services and shall not be used for or in connection with any personal or illegal purpose or activity.

18. Deactivation, Cancellation and Re-activation of the Internet Banking Services

18.1. Upon completion of the Internet Banking registration process, you understand that your enrollment in the Internet Banking facility shall be effective upon receipt of the Bank's confirmation of the activation of your account(s) in Internet Banking and shall remain in full force and effect until the Bank receives from you a notice of its termination or cancellation via the related forms to be filled out at any Maybank Branch or via any instruction of account or Internet Banking access termination received from you through the Bank's Customer Care hotline or through the Mobile App.

18.2. Corporate clients who wish to deactivate, cancel or re-activate the Internet Banking Services shall be required to fill out the required request form at any Maybank Branches and submit a Board Resolution/Secretary's Certificate for the purpose.

19. Suspension or Termination of Services

19.1. Notwithstanding anything herein to the contrary, you understand that the Bank may, at any time, terminate this arrangement and your use of the Internet Banking Services.

19.2. The Bank may terminate your right of access to the Internet Banking Services should you cease to maintain any Account(s) with the Bank which can be accessed via the Internet Baking Services or should your access to such Account(s) be restricted by the Bank or any other party for any reason.

19.3. You may terminate the Internet Banking Services immediately by contacting the Bank's Customer Care or visiting a Maybank Branch.

19.4. You agree that the Bank shall not be obliged to effect any of your Instructions received on any day falling after the send-out of your notice of termination. The Bank may immediately terminate the Internet Banking Services for justifiable reasons.

19.5. You acknowledge that the termination of the service as provided herein will not affect your liability or obligations in respect of the instructions processed by the Bank on your behalf.

20. Indemnity

20.1. The Bank shall not be held liable for any and all proceedings, claims, losses, damages or expenses, including legal costs that arise from any of the following conditions unless proven that these conditions are not applicable and the circumstance is a result of the Bank's gross negligence:

i. Any breach of these Terms and Conditions
ii. Any breach of third party rights
iii. Any loss or damage caused by force majeure or reasons beyond the control of the bank.
iv. Any of your instructions verified by us or by the System as conveyed with the use of your Card Number, Accounts or Access Codes;
v. Any unauthorized use of the Bank's Internet Banking facility, your Card Number, Accounts or Access Codes;
vi. Any loss or damage caused by any access through your Accounts or Access Codes when the same is prohibited, restricted, delayed or otherwise affected by:

a. Any law or regulation of the country from where Bank's Internet Banking facility is accessed and/or the terms and conditions prescribed by your internet service or information service provider; or
b. Any law or regulation of any jurisdiction, regional or international authority which governs any use of any component of the Bank's Internet Banking facility.

vii. Any loss or damage caused by any act or omission of your internet service, information service provider or network provider;
viii. Any loss or damage due to your interference or tampering with, or alteration or misuse of, or amendment to, the Bank's Internet Banking facility.
ix. Any loss or damage due to malfunction on the communications facility that may have an effect on the timeliness or accuracy of the instructions you sent through the Internet Banking facility.
x. Any loss or damage that resulted from a delay and/or failure of Internet Banking Services

20.2. To the extent permitted by applicable laws, the Bank shall not be responsible or liable for any direct, incidental, consequential, indirect damages (including loss of profits, loss of opportunity, loss of savings and business interruption) or special or exemplary damages (incurred or suffered by you or any other person) to your data, software, equipment, network access or other equipment used to access the Internet Banking Services as a consequence of using the Internet Banking Services unless due to gross negligence and/or wilful misconduct of the Bank.

21. Notices

21.1. You hereby consent to all notices and other communications which concern the Internet Banking Services or are required under these Terms and Conditions or may be given by the Bank in any one of the following manners:

i. By mail to your registered address in the Bank's records. Such notification shall be deemed received two (2) days after send out.
ii. By electronic mail to your registered e-mail address in the Bank's records. Such notification shall be deemed received twenty four (24) hours after sending.
iii. By collaterals displayed on the Bank's premises and such notification shall be deemed effective upon such display.

iv. By way of advertisement on any national newspaper, whether print or digital media. Such notification shall be deemed effective on the date of publication or on the specified effective date, whichever comes first.

v. By inserting a notice in the Bank's Statement of Account to you. Such notification shall be deemed effective two (2) days after the date of send out of the notice contained in the Statement of Account to you.

vi. By digital banner or webpage broadcast on the Bank's official website. Such notification shall be deemed effective on the date of publication or on the specified effective date, whichever comes first.

vii. Any other manner of communication as the Bank deems fit.

22. Waiver

You agree that the failure of the Bank, whether continuous or otherwise, to exercise any rights, power, privileges, remedies or provisions of these Terms and Conditions or the Bank's failure or delay to insist on compliance with any of these clauses shall not constitute a waiver by the Bank of any such rights, power, privileges, remedies or provisions of these Terms and Conditions.

23. Severability

You agree that if any one or more of the undertakings or provisions in these Terms and Conditions are deemed invalid, unlawful or unenforceable in any respect under any applicable law and/or regulations, the validity, legality and enforceability of the remaining provisions of these Terms and Conditions shall not in any way be affected or impaired and will remain effective. Moreover, the invalid, unlawful or unenforceable provision will be deemed superseded by a valid, lawful or enforceable provision that most closely matches the intent of the original provision.

24. Variations of Terms and Conditions

24.1. The Bank may add, modify, delete or vary any of these Terms and Conditions deemed suitable by the Bank. Any modification to the Terms and Conditions will be communicated to the Bank's customers accordingly.

24.2. You agree to view these Terms and Conditions regularly and your continued access or use of the Bank's website and/or Internet Banking Services after any such additions,

modifications, deletions or variations become effective will constitute your acceptance to the variation of these Terms and Conditions.

25. Orientation on the Internet Banking Facility

You hereby acknowledge that the Bank has oriented you about your roles and responsibilities with respect to the use of the electronic banking service, and that you reviewed the Bank's Fraud Awareness Program which is available in our website.

26. Dispute and Enquiries

26.1. If you have any inquiries or require any assistance, you may call the Bank's Customer Care Hotline at (+632) 8588 3888 or PLDT Toll Free No. 1800 10 588 3888.

26.2. In the event that you have any complaint and/or dispute arising from the Internet Banking Services and these Terms and Conditions, you may refer the matter to the Bank to the stated contact details in clause 26.1, specifying the nature of your complaint and/or dispute and you agree to try to settle the matter amicably.

27. Regulatory Body, Law and Jurisdiction

Maybank Philippines Inc. is regulated by the Bangko Sentral ng Pilipinas (BSP) with official website at https://www.bsp.gov.ph.

The Terms and Conditions will be governed by the Laws of the Philippines and all disputes may be resolved by the Bank, BSP and other regulatory bodies or by the Philippine courts as necessary.

28. Electronic Banking Consumer Awareness Program

28.1. To ensure security in electronic and online banking transactions and personal information, please be advised of your responsibilities as a customer and user of the Internet Banking facility:

i. Secure Login ID and Password or PIN
i. Do not disclose Access Codes including your Login ID and Password or PIN.
ii. Do not store Login ID and Password or PIN on your device or computer.

iii. Regularly change password or PIN and avoid using easy-to-guess passwords such as names or birthdays. Password should be a combination of characters (uppercase, lowercase and special) and numbers as prescribed by the Bank.

iv. Keep personal information private. Do not disclose personal information such as address, mother's maiden name, telephone number, social security number, bank account number or e-mail address - unless the one collecting the information is reliable and trustworthy.

v. The Bank will never send messages with hyperlinks. Do not click links sent to you thru email and any other messaging platform posing as “Maybank”.

28.2. Keep records of online transactions.

i. Regularly check transaction history details and statements to make sure that there are no unauthorized transactions.

ii. Review and reconcile monthly credit card and Bank statements promptly and thoroughly for any errors or unauthorized transactions.

iii. Check e-mails from merchants with whom one is doing business with. Merchants may send important information about transaction histories.

iv. Immediately notify the bank if there are unauthorized entries or transactions in the account.

28.3. Check and access only the Bank’s secure website.

i. Before doing any online transactions or sending personal information, make sure that correct website has been accessed. Beware of bogus or "look alike" websites which are designed to deceive consumers.

ii. To check if the website is secure, ensure that the Universal Resource Locators (URLs) begins with "https" and a closed padlock icon on the status bar in the browser is displayed. To confirm authenticity of the site, double-click on the lock icon to display security certificate information of the site.

iii. Always enter the URL of the website directly into the web browser. Avoid being re-directed to the website, or hyperlink it from a website that may not be as secure.

iv. If possible, use software that encrypts or scrambles the information when sending sensitive information or performing e-banking transactions online.

28.4. Protect personal computer from hackers, viruses and malicious programs.

i. It is advised to install a personal firewall and a reputable anti-virus program to protect personal computer from virus attacks or malicious programs.

ii. Ensure that the anti-virus program or scanner is updated and runs at all times to detect and eliminate malicious programs capable of capturing personal or financial information online.
iii. Always keep the operating system and the web browser updated with the latest security patches, in order to protect against weaknesses or vulnerabilities.
iv. Always check with an updated antivirus program when downloading a program or opening an attachment to ensure that it does not contain any virus.
v. Never download any file or software from sites or sources, which are not familiar or hyperlinks sent by strangers. Opening such files could expose the system to a computer virus that could hijack personal information, including password or PIN.

28.5. Do not leave computer unattended when logged-in.

i. Log-off from Internet Banking when computer or mobile device will be left unattended, even if it is for a short while.
ii. Always remember to log-off when electronic and online banking transactions have been completed.
iii. Clear the memory cache and transaction history after logging out from the website to remove account information. This would avoid incidents of the stored information being retrieved by unwanted parties.

28.6. Check the site's privacy policy and disclosures contained in the terms and conditions.

i. Read and understand website disclosures specifically on refund, shipping, account debit/credit policies and other bank terms and conditions.
ii. Before providing any personal financial information to a website, determine how the information will be used or shared with others.
iii. Check the site's statements about the security provided for the information divulged.
iv. Some websites' disclosures are easier to find than others - look at the bottom of the home page, on order forms or in the "About" or "FAQs" section of a site. If the customer is not comfortable with the policy, consider doing business elsewhere.

28.7. Other internet security measures:

i. Do not send any personal information particularly password or PIN via ordinary e-mail.
ii. Do not open other browser windows while banking online.
iii. Avoid using shared or public personal computers in conducting e-banking transactions.
iv. Disable the "file and printer sharing" feature on the operating system if conducting banking transactions online.

v. Contact the banking institution to discuss security concerns and remedies to any online e-banking account issues.

29. Transfer, Disclosure and Retrieval of Information

29.1. You hereby authorize us to obtain and verify any information about you as we deem fit. You authorize the transfer, disclosure and communication of any information relating to you (including information Maybank Phil, Inc. [MPI] obtains from third parties such as any credit bureau, banking or credit industry association, credit information service providers, credit and loan providers), your Account or any information thereon, or any of your properties or investments with MPI, from MPI to and between offices, branches, subsidiaries, parent bank, affiliates, agents and representatives of MPI and third parties selected by any of them or MPI (collectively referred to as the Receiving and Disclosing Parties), wherever situated, for use (including for use in connection with the provision of any service or product to you or relating to your Accounts, properties or investments, and for data processing and storage, customer satisfaction surveys, product and service offers made through mail, email, SMS or telephone, anti-money laundering, sanctions, and/or US Foreign Account Tax Compliance Act monitoring, review and reporting, statistical and risk analysis and risk management purposes).

29.2. In addition to the foregoing, MPI or any of the Receiving and Disclosing Parties may transfer and disclose any such information as may be required by any law, regulation, court, regulator or legal process. Without prejudice to the generality of the foregoing, where MPI is a user, member of, or subscriber for the information sharing services or activities of, any credit bureau, banking or credit industry association, credit information service provider, credit and loan providers, financial institutions, (individually and collectively referred to as Credit Institutions), or party to any outsourcing agreement (the Outsourcing Agreement) , you expressly authorize (a) MPI to transfer and disclose to any such Credit Institutions or MPIs counterparty in an Outsourcing Agreement (the Outsourcing Partner); and (b) any such Credit Institutions to transfer and disclose to any fellow member or subscriber, any information (and updates or corrections), whether positive or negative, relating to you and/or your Accounts, properties or investments (and for such purposes). You acknowledge that such information shall include basic credit data and negative information under the Credit Information System Act (R.A. 9510), i.e., personal information or demographics, monthly account information and account performance data, including account history and account status.

29.3. You agree to hold Maybank free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to you, your Accounts, properties or investment unless proven that such consequence was due to the Bank's gross negligence or wilful misconduct. If you do not wish to receive telephone and/or mail solicitations, you may notify us by email at mpi.customerservice@maybank.com or by calling Maybank Customer Care at (+632) 8588 3888 or PLDT Domestic Toll Free Number 1800 10 588 3888 or visiting any of our branches near you.

30. Compliance to the Anti-Financial Account Scamming Act (AFASA)

30.1. To protect you and other customers against scams and fraudulent activities, the Bank is legally required by law, including Republic Act No. 12010 (AFASA), to coordinate with other banks, financial institutions, regulators, and law enforcement agencies whenever a complaint is filed, information is shared by another institution, or when our fraud management system detects any suspicious activity that necessitates verification to confirm the legitimacy of access, instruction and/or transaction.

30.2. You authorize the Bank to disclose the necessary account information or transaction details to such parties to complete any coordinated verification, as permitted by law.

30.3. You acknowledge that the following laws: Republic Act No. 1405, as amended; Republic Act No. 6426, or the "Foreign Currency Deposit Act of the Philippines", as amended; Republic Act No. 8367, or the "Revised Non-Stock Savings and Loan Association Act of 1997"; and Republic Act No. 10173, or the "Data Privacy Act of 2012 do not apply during the coordinated verification process of a disputed instruction and/or transaction under AFASA.

30.4. You must not use, or allow anyone to use, your Internet Banking access, your Account or any of the Bank's channels or services for activities prohibited under the AFASA, its Implementing Rules and Regulations, and other applicable laws. These include, but are not limited to: allowing another person to use or control your Internet Banking access or your Account/s; receiving or conducting instructions or transactions involving funds connected to scams or fraud; providing false or misleading information that enables such activities; bypassing the Bank's security or fraud prevention controls; sharing your account credentials with unauthorized persons; or opening an Account under a fictitious name or another person's identity.

30.5. You agree to fully cooperate with any verification processes that the Bank may require, and acknowledge that this does not limit or prejudice our authority to place holds on your Account, or to restrict or to close your Account, in accordance with applicable laws and our deposit terms and conditions.

30.6. Unless due to gross negligence or wilful misconduct of the Bank, the Bank shall not be liable for any loss, damage or inconvenience resulting from actions taken in good faith to comply with applicable laws, including but not limited to the AFASA, BSP related regulations, or other related laws or regulations. This includes, but is not limited to, freezing accounts, reversing or returning funds, suspending transactions, or disclosing information to individuals or entitles allowed by law. Such actions shall not constitute a breach of confidentiality, contract, or fiduciary duty. You agree to indemnify and hold the Bank free and harmless from any claims, liabilities, or losses arising from or in connection with our compliance with these laws.

30.7. The Bank is authorized to temporarily place a hold on the Internet Banking access and/or Account when reasonably necessary to comply with applicable laws and regulations, including AFASA. Such action may be taken in instances where a complaint is filed, information is shared by another institution, or when our fraud management system detects any suspicious activity that necessitates verification to confirm the legitimacy of a transaction. You acknowledge that the Bank may implement the hold without prior notice where immediate action is warranted to comply with law, prevent further harm, or protect the integrity of the financial system.

30.8. Upon completion of the Bank's investigation of a disputed transaction under AFASA, the Bank may, in its absolute discretion and without prior notice, (i) debit your Account; (ii) adjust or reverse any transaction determined by the Bank to be unauthorized or fraudulent; and (iii) reverse or impose any related interest, charges, and fees. Any provisional credit previously applied may be withdrawn or made permanent, as determined by the Bank. All determinations by the Bank shall be final and binding, save for manifest error, and shall be implemented in accordance with applicable laws, regulations, and the Bank's internal policies.

30.9. When raising a complaint or dispute, you must ensure that your claims are truthful and supported by authentic and valid documentation. Submitting false or malicious reports may subject you to liability under R.A. 12010 or the Anti-Financial Account Scamming Act (AFASA)

Compliance with Republic Act No. 10173
(Data Privacy Act of 2012)

1. By acceding to the Bank's Terms and Conditions for account opening and for availing the Bank's financial products, you confirm that you have read and understand the Bank's Privacy Notice which may be viewed online at https://www.maybank.com.ph/en/personal/Security/privacy-, and you agree that Maybank may collect, hold, use, and share your Personal Information pursuant to the Data Privacy Act 0f 2012 (Republic Act No.10173) for so long as you remain to be a client and for as long as your records and Personal Information are required and/or allowed by law to be retained and processed, whether for your protection or for the protection and pursuit of the legitimate interests and/or business purposes of Maybank. I allow Maybank Philippines, Inc. to provide to the appropriate regulatory agencies and/or authorities, and/or to its parent bank, Malayan Banking Berhad, its subsidiaries, affiliates or branches, and/or any of Maybank Philippines, Inc.'s authorized agents any information pertinent to my account(s) and/or as may be stipulated under the applicable laws, regulations, guidelines, directives or agreement.

2. Your Rights as Data Subject under the Data Privacy Act of 2012:
    i. Right to be informed - It empowers you as the Data Subject to consider other actions to protect your data privacy and assert other privacy rights. This right also requires the Bank as Personal Information Controller to notify you within a specific period of time if personal data has been compromised.
    ii. Right to object - You have the right to object to the processing of your personal data, including processing for direct marketing, automated processing or profiling. You shall also be notified and given an opportunity to withhold consent to the processing in case of changes to the information supplied or declared to you in the preceding paragraph.
    iii. Right to access - You have the right to reasonable access to, upon demand, the following:
        1) Contents of your personal data that were processed;
        2) Sources from which personal data were obtained;
        3) Names and addresses of recipients of the personal data;

4) Manner by which such data were processed;
5) Reasons for the disclosure of the personal data to recipients, if any;
6) Information on automated processes where the data will, or is likely to, be made as the sole basis for any decision that significantly affects or will affect you;
7) Date when personal data concerning you were last accessed and modified; and
8) The designation, name or identity, and address of the personal information controller.

iv. Right to rectification - You have the right to dispute any inaccuracy or error in the personal data and have the Bank correct it immediately, unless the request is vexatious or otherwise unreasonable. If the personal data has been corrected, the Bank shall ensure the accessibility of both the new and the retracted information and the simultaneous receipt of the new and the retracted information by the intended recipients thereof: Provided, That recipients or third parties who have previously received such processed personal data shall be informed of its inaccuracy and its rectification, upon your reasonable request.

v. Right to erasure or blocking - You have the right to suspend, withdraw or order the blocking, removal or destruction of your personal data from the Bank's filing system. This right may be exercised upon discovery and substantial proof of any of the following:
1) The personal data is incomplete, outdated, false, or unlawfully obtained;
2) The personal data is being used for purpose not authorized by the data subject;
3) The personal data is no longer necessary for the purposes for which they were collected;
4) You withdraw consent or object to the processing, and there is no other legal ground or overriding legitimate interest for the processing;
5) The personal data concerns private information that is prejudicial to the Data Subject, unless justified by freedom of speech, of expression, or of the press or otherwise authorized;
6) The processing is unlawful; or
7) The Bank violated the rights of the Data Subject.

vi. Right to Damages - You have the right to claim compensation you may have suffered due to inaccurate, incomplete, outdated, false, unlawfully

obtained or unauthorized use of personal data, taking into account any violation of your rights and freedoms as Data Subject.

vii. Right to data portability - Where your personal data is processed by electronic means and in a structured and commonly used format, you shall have the right to obtain from the Bank a copy of such data in an electronic or structured format that is commonly used and allows for your further use.

viii. Right to file a complaint - You have the right to file a complaint with the National Privacy Commission in case of a privacy violation or personal data breach.

3. Consent for Processing and Sharing of Personal Data

You consent to the processing and/or sharing of your personal data for the following purposes:

1) To assess your application for any of the Bank's products and services;
2) To verify your financial standing through credit reference checks;
3) To manage and maintain your account and facility;
4) To evaluate financial needs and to continue performing the contractual obligations entered into between you and Maybank;
5) To respond to your inquiries and complaints and to resolve disputes;
6) For internal functions such as evaluating the effectiveness of marketing, market research, statistical analysis and modelling, reporting, audit and risk management;
7) To prevent fraud or detect crime or for the purpose of investigation;
8) For security reasons, in particular, personal information collected from closed circuit security surveillance cameras;
9) To use personal data for the fulfilment of any regulatory requirements and for any other reasons connected with providing you the services you require, as well as the fulfilment of any of your commercial transactions with Maybank;
10) To share your personal data with other entities within the Maybank Group, its agents and strategic partners with whom Maybank has a relationship with respect to specific products and services ("Other Entities") as Maybank deems fit, and you as Accountholder may receive marketing communication from Maybank or from these other entities about products and services that may be of interest to you.

Should you wish not to receive these marketing communications, you may notify the Bank to withdraw your consent and the Bank will stop processing and sharing your

personal data with these other entities for the purpose of sending marketing communications.

Effective 21 November 2026