ECCOBANK (A RURAL BANK) INC.
ELECTRIC COOPERATIVES AND CONSUMERS-OWNED BANK
EMPOWERING THE COUNTRYSIDE.

CUSTOMER INFORMATION SHEET
For Partnership/Corporation

BUSINESS INFORMATION

Business Name	**Trade Name (if applicable)**	
Principal Office Address *(Floor/ Building / Street / City / Province / Zip Code)*		**Office Phone No.**
E-Mail Address	**Website**	**Fax No.**
Type of Organization ☐ Partnership ☐ Corporation ☐ Others_____		**Nature of Business**
Date of Incorporation *(MM/DD/YYYY)*	**TIN**	**SSS. No.**

LIST OF DIRECTORS AND KEY OFFICERS

Name	Rank/Position
1.	
2.	
3.	
4.	

LIST OF PARTNERS/PRINCIPAL STOCKHOLDERS

Name	Ownership/Share
1.	
2.	
3.	
4.	

Name of Contact Person	Rank/Position	Contact No.	E-Mail Address

NAME OF BENEFICIARIES	BIRTHDAY	ADDRESS	RELATION TO DEPOSITOR
1.			
2.			

We hereby certify that the above information is true, correct, accurate, and complete. We understand that any false statement/information/invalid documents herein may be a ground for disapproval or immediate closure by the Bank of our account/s. We hereby agree to have our account/s with **ECCOBANK (A RURAL BANK) INC.** be governed by the terms and conditions set forth by the Bank, which we have read and understood, as well as by the rules and regulations of the Bangko Sentral ng Pilipinas and the Rural Bankers Association of the Philippines relative to the establishment and operation of our account/s or investment/s. We further agree to advise the Bank in writing of any change in the above information.

_____
Name of Partnership/Corporation
By:

_____
Authorized Signature over Printed Name/Designation/Date

_____
Authorized Signature over Printed Name/Designation/Date

_____
Authorized Signature over Printed Name/Designation/Date

_____
Authorized Signature over Printed Name/Designation/Date

FOR BANK'S USE ONLY

Documents Submitted:

For Partnership
- ☐ SEC Certificate of Registration
- ☐ Articles of Partnership
- ☐ Partner's Agreement / Resolution
- ☐ Certificates of Tax Exemption /
- ☐ Preferential Tax Treatment
- ☐ List of Key Officers*
- ☐ List of Partners*

For Corporations
- ☐ SEC Certificate of Registration
- ☐ Articles of Incorporation and By-Laws
- ☐ Board Resolution
- ☐ Secretary's Certificate
- ☐ Certificates of Tax Exemption /
- ☐ Preferential Tax Treatment
- ☐ List of Directors and Key Officers*
- ☐ List of Principal Stockholders*

Others (e.g., Association/Cooperative)
- ☐ Certificate of Registration with
- ☐ Appropriate government agencies
- ☐ Articles of Association or Constitution and/or By-Law
- ☐ Board Resolution
- ☐ List of Directors and Key Officers*
- ☐ List of Principal Stockholders*

**Note: These can be separate document or incorporated in any of the documents submitted by the client (e.g., Articles of Inc. General Information Sheet)*

Other Documents:
- ☐ Latest Audited Financial Statement
- ☐ Community Tax Certificate (Business)
- ☐ Special Power of Attorney
- ☐ Latest General Information Sheet
- ☐ others_____

Remarks

Introduced By/Date	Interviewed By/Date	Signature Verified By/Date	Approved By/Date

GENERAL TERMS AND CONDITIONS

These terms and conditions shall be applicable for all types of traditional deposit accounts of whatever kind, such as but not limited to savings, current and time deposit account, that the DEPOSITOR -whether singular or plural) hereby opened or will hereinafter open with **ECCOBANK (A RURAL BANK) INC.** ("the BANK") whenever appropriate and necessary. The DEPOSITOR hereby agrees to the governed by the rules and regulations of the BANK, Bangko Sentral ng Pilipinas, Rural Bankers Association of the Phils. as well as any subsequent amendment or changes thereto.

OPENING OF ACCOUNT

Deposit accounts may be opened subject to the presentation of references and documents acceptable to the BANK and after verification of the identity and signatures of the DEPOSITOR.

SECURITY / ASSIGNMENT OR PLEDGE OF DEPOSITS

All monies, properties or securities of DEPOSITOR, now in or which may hereafter come into the possession or under the control of the BANK, BANK's subsidiaries or affiliates shall be held as security for any and all of its obligations to the BANK, BANK's subsidiaries or affiliates to be sold in any public or private sale and the proceeds thereof to be applied to the payment of said obligations. The BANK shall not thereafter be liable for the dishonor of checks, notes, drafts or other instruments for insufficiency of funds as a result of the foregoing. Assignment or pledges of accounts shall not be binding on the BANK, unless made with the latter's written approval.

JOINT ACCOUNTS

An "AND/OR" joint account authorizes the BANK to accept, pay or to act upon the order of any of the signatories indicated in the Signature Card, automatically vesting in any of the said depositors-signatories to do whatever he so desires with the funds without the further consent of the other depositors.

A joint account without right of survivorship ("AND") authorizes the BANK to hold the account upon notice of death of one of the depositors until necessary legal documents in the distribution of the estate of the deceased depositor and proof of payment of estate and other transfer taxes thereon are presented.

MINIMUM BALANCE, DORMANT ACCOUNTS & SERVICE CHARGES

A monthly service charge shall be charged for accounts falling below the required minimum balance. Likewise, accounts closed within 90 days from date of opening will be charged such amount as the BANK may fix at the time of closure, as posted in the BANK'S premises. Dormant accounts, that is, accounts with no deposits or withdrawals for a continuous 24-month (for Savings Account) and 12-month (for Current Accounts) period shall be charged a monthly service fee for the duration of the dormancy. Further, accounts that remain inactive for 10 years or more shall be transferred to the National Treasurer of the Philippines.

LEGAL FEES, COST OF SUIT, AND VENUE

If the BANK should retain the services of the legal counsel to enforce or protect any of its rights or resolve any dispute relating to the monies in the account, whether by judicial proceedings or otherwise, the DEPOSITOR shall indemnify the BANK for all costs, fees and charges incidental thereto, including legal fees in no case lower than Php 20,000.00. In case a suit is filed in court in connection with the account, such action shall be filed exclusively with the proper court in Cabanatuan City or in the place where the Branch of the Bank is located, at the option of the BANK.

SECRECY OF DEPOSITS

Inquiries or instructions regarding the deposit account over the telephone or by telegram/cable message, or e-mail shall not be entertained. All inquiries with respect to the account must be done by the DEPOSITOR personally or in writing. In case of a written inquiry by the DEPOSITOR, the same must be duly signed by the DEPOSITOR. The BANK reserves the right to refuse action on such inquiry if it cannot ascertain the genuineness of the signature appearing on the letter. Inquiries by third persons not authorized by the DEPOSITOR shall not be entertained, unless otherwise allowed by Republic Act No. 1405, as amended.

CHANGE OF ADDRESS

Unless notified in writing of any change in the address of the DEPOSITOR, correspondence sent to its last known address shall be deemed to have been received by the DEPOSITOR.

STATEMENT OF ACCOUNTS

The DEPOSITOR shall be deemed to have received and/or accepted the correctness of the monthly statement of account after the lapse of fifteen (15) days from actual or constructive receipt thereof. Any claim after this period shall be deemed waived. Unclaimed bank statements may be destroyed by the BANK after one (1) month from date of issuance. The DEPOSITOR shall hold the BANK free from any liability arising from non receipt of the Bank Statement.

ADDITIONAL PROVISIONS

CHECK DEPOSITS- the following shall also govern Current Accounts:

1. COLLECTING AGENT - In receipt of items for deposits, other than currency, the BANK acts only as a Collecting Agent. The BANK reserves the right to reject or not to accept checks presented for payment after six (6) months from the date of the check.
2. ENDORSEMENT - The DEPOSITOR guarantees all prior endorsement, or lack of it, on all checks or other items deposited to his account.
3. STOP PAYMENT - Stop payment orders shall be in the BANK's prescribed form, completely and accurately accomplished by the DEPOSITOR. The DEPOSITOR further agrees to hold the BANK free and harmless from any liability, and shall shoulder all expenses and costs arising from or relating to the BANK's refusal to pay items for which a stop payment order has been duly issued and agrees to waive any and all claims the DEPOSITOR may have against the BANK.
4. CLOSURE OF ACCOUNTS - The DEPOSITOR HEREBY AUTHORIZES THE BANK to automatically close his account without prior notice if: (a) the DEPOSITOR draws any check without sufficient funds three times; or (b) the Balance becomes NIL thru drawings or bank charges, or (c) the BANK has reasonable grounds to believe that the DEPOSITOR is involved in any fraudulent activity. In such event, the DEPOSITOR shall return to the BANK any unused check; otherwise, the DEPOSITOR shall be liable for any loss or damage suffered by the BANK as a result thereof. The BANK is authorized to report such closure and the reason/s therefore to the Rural Bankers Association of the Phils. (RBAP) or to any central monitoring entity or body established by the RBAP to keep record of and monitor the members of the RBAP of mishandled deposit accounts.

TIME DEPOSIT- The following shall also govern Time Deposit (TD):

1. PRESENTATION OF CERTIFICATE - The Certificate of Time Deposit ("CTD") must be presented upon renewal/extension and surrendered upon withdrawal, duly endorsed by the DEPOSITOR.
2. PRETERMINATION - TD withdrawn before the maturity date shall be paid an interest at the rate similar to regular savings deposit.
3. INTEREST - Unless roll-over is specified by the depositor, TD not renewed or withdrawn at maturity date shall be treated as savings deposit account to earn interest as such.

AUTOMATIC TRANSFER OF FUNDS - The following shall govern ATF:

1. MINIMUM BALANCE - The DEPOSITOR agrees to maintain minimum balance in his Savings and Current Accounts higher than ordinary savings and current accounts.
2. TRANSFER OF FUNDS - No transfer of funds shall be effected if the same will result to Drawing against Uncollected Deposits ("DAUD"), or if it will prejudice or damage the BANK in any manner.
3. TERMINATION - The BANK reserves the right to terminate this ATF arrangement unilaterally for any reason, without prior notice to the DEPOSITOR.

The DEPOSITOR hereby affirms that he has read these terms and conditions, and hereby acknowledges receipt of a copy hereof.

Signature Over Printed Name	Signature Over Printed Name	Signature Over Printed Name