

SUPPLEMENTARY PROVISIONS FOR GREENCHECK ACCOUNT

1. In case the current account is a Greencheck Account, the following additional provisions shall apply:
 - a. Cash deposits shall be withdrawable immediately. Foreign currency check deposits are withdrawable only upon clearance of the subject check(s). Non-cash items presented shall be for collection from the bank against which it is drawn and the Bank shall only act as collecting agent. Uncleared deposits shall not be withdrawable. Furthermore, upon acceptance for the deposit of dollar notes from the ACCOUNTHOLDER, the Bank does not acknowledge the authenticity of said notes. If the Bank subsequently discovers that said notes are counterfeits, then the Bank may return said notes to the ACCOUNTHOLDER who shall exclusively assume the consequences thereof.
 - b. Greenchecks may be presented to the Bank branch/office where the account is maintained for encashment over the counter. Checks deposited to a Bank branch/office shall be coursed through the Bank's regional clearing center system. In case the check is deposited to other local banks or negotiated abroad, said check will be cleared with the CoreStates Bank of Delaware through the Federal Reserve System (FED) of United States of America (USA).
 - c. Request for stoppage of payment must be made in writing by accomplishing the Bank's stop payment form. No stop payment orders shall be accepted or entertained unless the balance of the included accounts at the time the order is received is sufficient to cover the amount if the check subject of said order. The Bank shall not be held liable by the ACCOUNTHOLDER in the event the stop payment order is not accepted by the Bank's correspondent banks. The Bank reserves the right to reject the acceptance of a stop payment order by the ACCOUNTHOLDER in the event the time limit set for the Bank to notify the correspondent bank of the stop payment order has already expired.
 - d. The ACCOUNTHOLDER can make claim on forged or altered checks against any collecting bank for any loss sustained by the ACCOUNTHOLDER provided such claim shall be made within one (1) year from date of the check. For unauthorized endorsements, the ACCOUNTHOLDER can make claim within three (3) years from date of the check.
 - e. Neither the Bank nor its correspondent bank(s) shall examine the checks for irregularity such as but not limited to verification of any signature which appears on any check or to determine whether any check bears any signature at all.