

MAIL-IN REMITTANCE APPLICATION FORM

Please type or print clearly. Provide all REQUIRED information indicated by box spaces. Read the terms and conditions at the back of this form.

Please execute the following payment instruction with the following details:

PNB Branch:	<input type="text"/>	or Other Bank:	<input type="text"/>
For Deposit to:	<input type="checkbox"/> US\$ <input type="checkbox"/> Peso	Account No:	<input type="text"/>
Cash Pick-up:	<input type="checkbox"/> US\$ <input type="checkbox"/> Peso	Beneficiary's Name:	<input type="text"/>
Door-to-Door:	<input type="checkbox"/> US\$ <input type="checkbox"/> Peso	Beneficiary's Address:	<input type="text"/>
		Mobile Phone No:	<input type="text"/>
Account Maintained with PNB New York Branch:	<input type="text"/>		

CUSTOMER INFORMATION:

Family Name:	<input type="text"/>	First Name:	<input type="text"/>	Middle Initial:	<input type="text"/>
Address:	<input type="text"/>		City:	<input type="text"/>	State: <input type="text"/> Zip: <input type="text"/>
Home Phone Number:	<input type="text"/>	Office Phone Number:	<input type="text"/>		
Email Address:	<input type="text"/>	Mobile Number:	<input type="text"/>		
Date of Birth:	<input type="text"/>	Occupation:	<input type="text"/>		
Nature/Kind of Business, if any:	<input type="text"/>	TIN/Social Security Number:	<input type="text"/>		
Purpose of Remittance:	<input type="text"/>	Relationship to Beneficiary:	<input type="text"/>		
Source of Funds:	<input type="text"/>	State Gross Annual Salary:	<input type="text"/>		
Employer's Name/Address/Tel #:	<input type="text"/>	<input type="text"/>	<input type="text"/>		
If employed, state number of years:	<input type="text"/>				

Note: Please complete the information on any two of the following documents and provide photocopies of such documents.

1 Driver's License No.	<input type="text"/>	State:	<input type="text"/>	Issue Date:	<input type="text"/>	Expiry Date:	<input type="text"/>
2 Permanent Resident Card #:	<input type="text"/>	Expiry Date:	<input type="text"/>				
3 U.S. Passport No.:	<input type="text"/>	Issued on	<input type="text"/>	at	<input type="text"/>	Expiry Date:	<input type="text"/>
4 R.P. Passport No.:	<input type="text"/>	Issued on	<input type="text"/>	at	<input type="text"/>	Expiry Date:	<input type="text"/>
5 Others (Please specify):	<input type="text"/>		Expiry Date:	<input type="text"/>			

FOR BANK USE ONLY		USD
		Remittance Amount:
FX Rate	PHP	Remittance Fee:
		Amount Enclosed:

I have read and agreed to the Security Procedure Agreement and the Terms and Conditions stated on the reverse side of this form.

(Date)

(Remitter's Signature)

FOR BANK USE ONLY

Remitter:	Payment Method:	Verified Against:	Teller's Initial:	Approved/Endorsed by:
<input type="checkbox"/> New	<input type="checkbox"/> Money Order	<input type="checkbox"/> IDology	_____	_____
<input type="checkbox"/> Existing	<input type="checkbox"/> Check No. _____	<input type="checkbox"/> OFAC/Fincen311		
		<input type="checkbox"/> DowJones		

SECURITY PROCEDURE AGREEMENT COVERING MAIL-IN REMITTANCE APPLICATIONS

This Security Procedure Agreement shall apply only to Customer/Remitter mailing the remittance application to the Philippine National Bank (PNB), New York Branch, when the customer has a deposit with PNB New York and only when the amount of the remittance is US\$3,000.00 and above.

You herein expressly agree that the authenticity of a payment order or a communication amending or cancelling a payment order will be verified according to the following Security Procedures:

Level One Security Procedure: The Level One Security Procedure involves the use of a Customer ID or Testword. The Customer ID or Testword will be provided to the customer by PNB.

Level Two Security Procedure: The Level Two Security Procedure involves the use of a call-back procedure by PNB.

If you choose Level One Security Procedure which involves the use of Customer ID or Testword, such Security Procedure may be modified from time to time by PNB. This security procedure will be used for the purpose of verifying that a payment order or a communication amending or canceling a payment order was issued by you.

If you communicate a payment order to PNB in writing WITHOUT indicating you Customer ID or Testword, you have rejected the Level One Procedure offered by PNB and have chosen Level Two Security Procedure described above. Such security procedure may be modified from time to time by PNB. This Level Two procedure will be used for the purpose of verifying that a payment order or a communication amending or canceling a payment order was issued by you. You acknowledge that the Level Two Security Procedure may be deemed commercially reasonable pursuant to Section 4A-202(c) of Article 4A of the Uniform Commercial Code. Whenever a Level Two Security Procedure is used, you expressly agree to be bound by the payment order, whether or not authorized, issued in your name and accepted by PNB in compliance with such security procedure.

DECLARATIONS

Remittance fees are subject to change without prior notice. Rapid Remit applies only to accounts maintained with on-line PNB branches and is subject to power failures, computer maintenance and calamities or fortuitous events in the Philippines. Check payments are subject to clearing. The exchange rate applied is based on the rate on the date of actual receipt of the check. US dollar note withdrawals from US dollar accounts maintained with Philippines branches of PNB are subject to the availability of US Dollar notes at the time of withdrawal. PNB may require prior notice of such withdrawal.

TERMS AND CONDITIONS

By placing a funds transfer order with PNB – New York Branch (“PNB NY” &/or “PNB New York” or “PNB”), you agree to the following terms and conditions.

You warrant that you have good title over said checks and/or postal money order and the same are represented by sufficient funds.

Your postal money order, certified or personal check payable to Philippine National Bank will be accepted subject to PNB's policy on clearing of checks for remittance purposes before your money will be sent to the Philippines.

In the event the check and/or postal money order is returned and/or found out to be forged, you agree to reimburse PNB the face amount of the check and/or postal money order immediately upon notification by PNB.

You agree to indemnify and hold PNB harmless against any and all claims, demands, expense (including attorney's fee), losses or damages of third parties arising from this agreement or the services provided herein.

You may request that the funds can either be deposited to a particular account at the recipient bank or that the funds be held at the recipient bank for your beneficiary. The recipient bank will be responsible for following your instructions and of notifying the recipient that the funds are available. If you identify recipient by name and account number, the recipient's bank may pay the funds to the person identified by the account number, and your payment will be final even if the account number provided does not correspond to your recipient. In case of remittances for credit /deposit to other Bank's account, a bank-end fee may be collected by the other bank, which amount of fees may be based on said other bank's current and existing rate.

You may recall or amend your funds transfer order only if we receive such request at a time that provides us a reasonable opportunity to act upon your request and if the funds have not already been made available to your recipient, or the recipient bank otherwise agrees to recall or amend your funds transfer order. If you decided that you do not want the funds transferred, PNB New York will first have to check with the recipient bank to determine whether the recipient bank can return your funds. If the recipient bank confirms that the funds are returnable and the funds are returned to PNB New York by the recipient bank, PNB New York will return the funds to you. Amendment fee may be collected by the bank on the following: i) change of Beneficiary; and, ii) change in the amount of remittance.

The amount that is returned to you may be less than what you originally transferred because of service charges of the recipient bank or PNB New York Branch. Your refund will be in U.S dollars. If your funds transfer was in a foreign currency, your U.S. dollar refund will be at the exchange rate on the date of the refund.

In case you opted to remit funds using the Instapay service, and the system experiences a system time out during the processing of such remittance, PNB New York shall, within two (2) Philippine Banking Days from system time out, determine whether the said remittance transaction was successful or not. After the said period, should PNB New York determine that the remittance transaction was unsuccessful, PNB New York shall reprocess the remittance as a new transaction.

While we will handle your funds transfer order as expeditiously as possible, you agree that PNB New York Branch will not be responsible for any delay, or non-delivery to a beneficiary, failure to execute or misexecution of your order due to circumstances beyond PNB New York Branch's reasonable control, including without limitation, any accuracy interruption, delay in transmission, whether caused by strikes, power failure, equipment malfunctions, or acts or omissions of any intermediary bank or recipient bank. PNB NEW YORK BRANCH MAKES NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ANY MATTER.

PNB New York Branch reserves the right to reject your funds transfer order. PNB NY may reject your order if you have no sufficient fund available in your account, if your order is incomplete or if PNB is unable to fulfill your order for any other justifiable reason.

Estimated delivery/available dates of Cash remittance:

- | | |
|--|----------------|
| • Rapid Remit (Credit to PNB Account) | Credit Online |
| • Global Filipino Card | Credit Online |
| • Credit to Other Banks (Peso & Dollar) | 3 banking days |
| • Advise and Pay | 1 banking day |
| • Cash door-to-door delivery, where funds are delivered at the residence or place indicated by the remitter, normally takes: | |
| o 3 days for Metro Manila | |
| o 5 days for nearby provinces | |
| o 7 days (from date of receipt/processing) for critical areas in the province | |

Check payments are subject to the following clearing period:

- | | |
|-----------------------------|----------------|
| 1. NY Checks / Money Orders | 4 banking days |
| 2. Out of State Checks | 6 banking days |

You can cancel for a full refund within 30 minutes of payment unless the funds have been picked up by the intended recipient or beneficiary and/or delivered or deposited to the beneficiary's account. To cancel a future-dated transaction (i.e., remittance paid thru check), you must contact us at least 3 business days before the scheduled transfer date to avail of a full refund.

Remittance Transfer Error Resolution. If the bank receives oral or written notice from you within 180 days of the promised date of delivery that an error occurred with respect to a remittance transfer, including the amount of currency subject of the transfer that was to be sent to the designated recipient of the remittance transfer, using the values of the currency into which the funds should have been exchanged, but was not made available to the designated recipient in the Philippines, the bank shall resolve the error and investigate the reason for the error, as follows:

- Not later than 90 days after the date of receipt of a notice from you, the bank shall, as applicable to the error and as designated by you —
- refund to you the total amount of funds tendered by you in connection with the remittance transfer which was not properly transmitted;
 - make available to the designated recipient/beneficiary, without additional cost to the designated recipient or to you, the amount appropriate to resolve the error;
 - provide such other remedy, as determined appropriate by rule or regulation by Regulators for the protection of senders; or
 - provide written notice to you that there was no error with an explanation responding to your specific complaint.

In no event shall PNB New York be responsible for any consequential or incidental damages or expenses in connection with your order. Any claim for interest payable by PNB New York Branch shall be based on the prevailing savings account interest rate of PNB New York Branch.

This agreement will be governed by the laws of the State of New York and the United States federal law, as applicable. If you have any question regarding your remittance transaction/s, please contact the bank at the following address and telephone numbers:

Philippine National Bank, New York Branch
561 Seventh Ave. 2nd Floor, New York, NY 10018
Tel. No. 1 (21) 790-9600; Fax No. 1 (212) 382-2238

Attn: General Manager or Operations Head
Email: newyork@pnb.com.ph
Web: www.pnb.com.ph/newyork

For further queries regarding remittance transfers or complaints, you may contact the New York State- Department of Financial Services (NYS/DFS) at telephone number: 1 (800) 342-3736 for banking related questions, www.dfs.ny.gov; or the Consumer Financial Protection Bureau – 1(855) 411-2372; 1(855) 729-2372 (TTY/TDD); www.consumerfinance.gov