



Opening Doors, Building Tomorrows.

## TERMS & CONDITIONS

## EQUICOM AUTO-BILLS FACILITY APPLICATION FORM

1. Definition of Terms

- **Utilities** shall refer to electricity, water, telephone (mobile and landline)
- **Non-utilities** shall refer to internet, cable, insurance premiums and charitable institutions
- **Accounts** shall refer to utility or non-utility billings
- **Partner Merchant** shall refer to the utility or non-utility company that accepts the Equicom Credit Card for payment of bills
- **Payment Merchant Transactions** shall refer to the transactions posted to the account and amount to be paid

2. The Auto-Bills Facility (the "Program") is a payment facility that allows active and current Equicom Credit Cardholders (the "Cardholders") to automatically settle their monthly bills from accredited partner merchants through their Equicom Credit Cards (the "Card"). To enroll in the Program, the Principal Cardholders must accomplish and sign the Auto-Bills Facility enrollment form (the "Form") and submit it to any Equicom Savings Bank (EqB) branch or to Equicom Customer Service via fax or through email using he Cardholder's email address on record. Accounts that are not under the Cardholder's name may be enrolled.

If there are any unpaid bills prior to the approval of the enrollment, the cardholder needs to settle the unpaid bills separately with the Partner Merchant within the prescribed payment period.

EqB shall inform the Cardholder in writing upon approval or rejection of the enrollment at their last known address.

3. EqB and the Partner Merchants have absolute discretion to approve or reject the enrollment application and shall not have any obligation to disclose the reasons for rejecting the application. The Cardholder shall not hold EqB liable for any damage, loss or liability that the Cardholder might suffer directly or indirectly by reason of such decline, rejection or cancellation of the Auto-Bills Facility enrollment application. The Cardholder may call Equicom 24/7 Customer Service for confirmation.

4. Upon approval of the enrollment application, the Cardholder authorizes EqB to automatically charge the total amount of the bill/s as submitted by the Partner Merchant to the Card. The Cardholder agrees that any and all issues that may arise in relation to the amount billed shall be taken up with the Partner Merchant and EqB shall be rendered free and harmless from any liabilities that may arise relative to this authority.

5. EqB shall advance the payment of the corresponding approved amount of the Cardholder's enrolled bills directly to the Partner Merchant. The Cardholder is solely responsible for ensuring that he has sufficient credit limit and that his Card is in good standing at the time of auto-charging. In case EqB rejects the transaction due to over credit limit, overdue balance, delinquent account or suspension by the Partner Merchant and/or EqB, the Cardholder shall have full responsibility in paying the corresponding amount of his bills directly to the Partner Merchant. EqB shall not have any obligation to notify the Cardholder for rejection of the Auto-Bills Facility transaction. The Cardholder shall hold EqB free and harmless for any damage, loss or liability that the Cardholder may suffer directly or indirectly by reason of decline, rejection or cancellation of the Auto-Bills Facility transaction.

6. Details of amounts posted in Cardholder's accounts and/or discrepancies between such amounts against the amount indicated in the statements of account of Partner Merchants shall be referred by the Cardholder directly to the Partner Merchants for appropriate action. EqB shall not be liable for any dispute on billings, provided that the amount posted in the Cardholder's account is the same as that indicated in the billing information provided by the partner merchants.

7. The Partner Merchant shall have the right to cancel or terminate the Cardholder's enrollment in the Program upon serving a written notice or sending an email notice of cancellation of enrollment to EqB. EqB shall honor said email notice if sent through he email address on record. Such notification shall take effect within 15 business days from receipt thereof. EqB shall inform the cardholder on the approval of the enrollment cancellation in writing. All bills auto-charged to the Card following the notification but prior to the approval of the cancellation shall be for the account of the Cardholder.

8. The monthly billings from the enrolled Account, if any, shall form part of the Cardholder's Total Amount Due, together with Cardholder's other transactions. Should the Cardholder choose to pay only a portion or the minimum amount due, the unpaid portion shall be subject to the regular finance charges.

9. Auto-Bills Facility transactions shall earn rewards points subject to the terms and conditions of the Equicom Rewards Program. For electricity, telephone and water bills, however, only transactions of up to P20,000.00 per month will earn rewards points.

10. Cardholder may request for the re-enrollment of his cancelled Auto-Bills Facility account/s by submitting a new enrollment application subject to the evaluation and approval of EqB and the Partner Merchant/s.

11. In case of card upgrade or downgrade and lost or stolen cards, the enrollment shall be automatically applied to the replacement Card, if any. If no replacement Card is issued, the Cardholder's enrollment shall be considered automatically terminated without need for prior notification of such termination to the Cardholder.

12. The general terms and conditions governing the issuance and use of the Equicom Credit Card shall form part of the Auto-Bills Facility's terms and conditions.

Name of Cardholder/Applicant:

\_\_\_\_\_

Last Name

First Name

Middle Name

Credit Card No.: \_\_\_\_\_

Card Expiry: \_\_\_\_\_

Contact Details:

Home/Office \_\_\_\_\_

Mobile \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Merchant Partners: Meralco and PLDT\*

### MERCHANT FOR ENROLLMENT

Merchant Name: \_\_\_\_\_

Subscriber Name: \_\_\_\_\_

Account No.: \_\_\_\_\_

Landline/Mobile No. (if applicable): \_\_\_\_\_

Merchant Name: \_\_\_\_\_

Subscriber Name: \_\_\_\_\_

Account No.: \_\_\_\_\_

Landline/Mobile No. (if applicable): \_\_\_\_\_

\*For PLDT & Meralco, please provide a copy of your last billing statement.

Declaration:

I hereby declare that the information contained herein is true and accurate and undertake to inform Equicom Savings Bank and the merchant partner of any change thereto. I understand that my application for enrollment in Equicom Auto-Bills Facility is subject to approval by Equicom Savings Bank and the merchant partner. Should my application be approved, I hereby authorize the merchant partner to cause Equicom Savings bank to charge the monthly bills due on a the above-listed accounts to my above Equicom Credit Card. By signing below, I confirm that I have read, understood, and agreed to be bound by the Terms and Conditions governing Equicom Auto-Bills Facility.

\_\_\_\_\_  
Signature over Printed Name

\_\_\_\_\_  
Date Requested