



Opening Doors, Building Tomorrows.

EQUICOM CASH DEALS APPLICATION FORM

Terms and Conditions:

- 1. The Equicom Cash Deals promo is from April 19, 2016 to July 31, 2016 and is open to all Equicom Credit Cardholders whose accounts are active and current in status.
2. The Cardholders may apply for Equicom Cash Deals through the following means:
a. Submission of duly accomplished application form to an Equicom Savings Bank (EqB) branch
b. Call Equicom 24/7 Customer Service
3. The following rates shall be observed:

Table with 5 columns: Term, Monthly Add-On Rate, Factor Rate, Effective Rate, Minimum Amount. Rows include 3, 6, 9, 12, 18, and 24 months with corresponding rates and amounts.

How to compute for the monthly installments:

Example: 12 months term
Amount to be applied P20,000.00
X Factor Rate 0.0903333
Monthly Installment P1,806.66

- 4. The monthly amortization should be within the available credit limit and the gross amount within the available installment limit at the time of availment.
5. Cash Deals transactions are subject to Bank approval. Release of Cash Deals proceeds shall be as follows:
a. If via EqB Branch - cash will be released immediately upon complete verification of documents and approval of Cash Deals transaction.
b. If via Equicom 24/7 Customer Service - proceeds will be deposited directly to the Cardholder's Current or Savings account with EqB or with another bank as indicated on the application form within five (5) banking days from receipt of the Cash Deals application and required documents.
6. If the Cardholder pays only a portion of the monthly installment due, the unpaid balances shall be subject to interest and penalty charges based on the prevailing interest rates.
7. In case of pre-termination, the Cardholder shall pay a pre-termination fee of 5.00% of the unpaid principal amount or Php500.00, whichever is higher.
8. EqB shall have the absolute right to approve or reject Cash Deals applications based on its internal policies or for reasons it deems justifiable. Thus, if the Cardholder has no sufficient installment limit, EqB has the sole discretion to approve only a portion of the amount applied for.
9. EqB is under no obligation to neither notify the Cardholder of such disapproval nor discuss the reason/s thereof

PER DTI-FTEB SPD Permit No. 5877 Series of 2016.

Name of Cardholder/Applicant:

Last Name First Name Middle Name

Credit Card No.

Contact Details:

Home/Office

Mobile

Email Address:

CASH DEALS TRANSACTION DETAILS

Amount Applied For Php

Preferred Term

Please deposit the proceeds to:

Name of Account Holder (Last Name, First Name, Middle Name)

Preferred Bank

Type of Account Current Savings

Account Number

By signing on this application form, I hereby acknowledge having received a copy of, read, understood and agree to be bound by the terms and conditions ("T&C") of the Equicom Cash Deals Facility and comply with the requirements set forth herein, as may be amended or supplemented by Equicom Savings Bank from time to time. I further agree to be bound by the T&C and mechanics of any existing and future promotion/s of Equicom Savings Bank in connection with the Equicom Cash Deals Facility and by the T&C governing the issuance and use of the Equicom Savings Bank Credit Cards, all as may be amended or supplemented by Equicom Savings Bank from time to time. I likewise agree that in case of insufficient credit limit, Equicom Savings Bank has the sole discretion to approve only a portion of the amount applied without prior notification to me; that Equicom Savings Bank shall have the absolute and exclusive right to approve or reject applications for Equicom Cash Deals. I understand that in case of disapproval, Equicom Savings Bank is under no obligation to notify me of such disapproval nor discuss the reason/s thereof.

Signature over Printed Name

Date Requested