



## TERMS AND CONDITIONS GOVERNING THE ISSUANCE AND USE OF EQUICOM SAVINGS BANK BUSINESS CREDIT CARD

### 1. DEFINITION OF TERMS:

- a. CARDHOLDER(S) – person(s) authorized by the Company and approved by Equicom Savings Bank to be issued a Business Card under the Company's Account.
- b. BUSINESS CARD - Credit Card issued to the CARDHOLDER by EQUICOM SAVINGS BANK.
- c. CREDIT LIMIT - maximum outstanding balance of charges which the BUSINESS CARD account is allowed to maintain at any given time by EQUICOM SAVINGS BANK.
- d. COMPANY - a sole proprietorship, partnership, or corporation or other entity which applies for a BUSINESS CARD ACCOUNT
- e. SUSPENSION / SUSPENDED – the temporary restriction of the Cardholder's ability to use the Business Card, including purchases, cash advances, and access to any card-related services.

**2. MEMBERSHIP AND ANNUAL FEE** - COMPANY shall pay the membership and annual fees in such amounts as may be prescribed by EQUICOM SAVINGS BANK. Annual fees are billed annually on the anniversary month of card issuance and are non-refundable except when the card is cancelled within 30 days of issuance and remains unused.

**3. RESPONSIBILITY OF THE COMPANY** – The COMPANY will be assigned an aggregate Credit Card Limit expressed in Peso upon approval of the COMPANY's BUSINESS CARD application.. Aggregate CREDIT LIMIT will be shared by the COMPANY's CARDHOLDER(S).

As required by Republic Act No. 8484 (Access Devices Regulation Act), COMPANY and/or CARDHOLDER shall immediately notify EQUICOM SAVINGS BANK of change of its/his/her office, employment or mailing address via electronic mail/fax/regular or registered mail. Failure to notify EQUICOM SAVINGS BANK of a change in mailing address may result in temporary suspension of card privileges until updated information is received. The monthly Statement of Account shall be e-mailed by EQUICOM SAVINGS BANK to the registered e-mail address of the COMPANY and/or CARDHOLDER.

**4. DISHONORED CARD** - EQUICOM SAVINGS BANK shall not be liable for any merchant's refusal to accept the Business Card; however, the Bank shall endeavor to assist the Company in resolving such concerns when reported. The COMPANY and/or CARDHOLDER agrees to hold EQUICOM SAVINGS BANK free and harmless from any liability as a result of the failure of any VISA merchant to honor the BUSINESS CARD.

**5. DISCRETION** – Without giving any reason or notice, and without prejudice to the other provisions thereof, EQUICOM SAVINGS BANK has the absolute discretion (a) to refuse to approve any proposed BUSINESS CARD transaction even if there is sufficient credit available; (b) to terminate or cancel the CARDHOLDER(S) right to use the BUSINESS CARD; (c) to increase or decrease the CREDIT LIMIT; (d) to refuse to re-issue, renew or replace the BUSINESS CARD/s and/or (e) introduce, amend, vary, restrict, terminate or withdraw benefits, services, facilities and privileges in respect of or in connection with the BUSINESS CARD account, whether specifically relating to a particular BUSINESS CARD CARDHOLDER or generally to all CARDHOLDERS. Neither shall EQUICOM SAVINGS BANK be responsible if it does not approve a purchase, cash advance, or if the merchant does not accept or honor the BUSINESS CARD, even if there is sufficient credit available. The Bank may limit the number of purchases or cash advance which may be approved in one day. If the Bank detects any unusual or suspicious activity on the BUSINESS CARD account, the Bank may require the COMPANY or the CARDHOLDER to contact EQUICOM SAVINGS BANK or temporarily suspend its CARDHOLDER(S) credit privileges until EQUICOM SAVINGS BANK can verify the activity. The Bank may exercise its discretion in accordance with its internal risk management policies and regulatory standards. Where feasible, the Bank shall notify the Company of such actions unless prevented by security concerns.

**6. DEFECTIVE PRODUCTS AND SERVICES** - The COMPANY and/or CARDHOLDER shall not hold EQUICOM SAVINGS BANK responsible for any defective product or service purchased through the BUSINESS CARD. Any complaint as to the quality of the goods purchased or service rendered through the BUSINESS CARD shall be referred to the merchant and shall not affect the COMPANY's obligation to pay outstanding charges, or to continue paying the Installment billings to the bank. Disputes with merchants shall not relieve the Company of its obligation to pay Equicom Savings Bank for the transaction.

**7. NON-TRANSFERABLE** - The BUSINESS CARD is the sole property of EQUICOM SAVINGS BANK, and honored by VISA merchants only when properly signed by and presented by CARDHOLDER duly authorized by the COMPANY. The privileges of the BUSINESS CARD are non-transferable and non-assignable, and may be terminated by EQUICOM SAVINGS BANK at any time for whatever cause. The COMPANY and/or CARDHOLDER agrees to hold EQUICOM SAVINGS BANK free and harmless from any claim for damages arising from such termination of card privileges. Continued use of the BUSINESS CARD after receipt of notice of termination shall be considered fraudulent.

**8. LOSS OF THE BUSINESS CARD** - In the event that the BUSINESS CARD is lost or stolen, CARDHOLDER or the COMPANY agrees to immediately report its loss by calling the EQUICOM Customer Service at (632) 8241-5952 or Domestic Toll Free 1-800-10-EQUICOM (3784266) and provide details of the place, date and circumstances of the loss. Only the particular BUSINESS CARD reported will be blocked. However, purchases made/incurred arising from the use of the stolen/lost BUSINESS CARD before receipt by EQUICOM SAVINGS BANK of the verbal notice of loss shall be for the exclusive account of the COMPANY even if the signature of the

CARDHOLDER(S) is forged. Should the COMPANY or CARDHOLDER fail to report immediately the loss of the BUSINESS CARD to EQUICOM SAVINGS BANK after discovery and to state the required information as to place, date and last purchase availments and cash advances made, said failure shall be deemed proof that the CARDHOLDER(S) fraudulently made use of the BUSINESS CARD, and EQUICOM SAVINGS BANK or the VISA merchants shall be rendered free and harmless from any/all liabilities arising out of the loss or theft of the BUSINESS CARD. The replacement of the lost or stolen card is solely at the discretion of EQUICOM SAVINGS BANK and a card replacement fee shall apply, subject to change without prior notice.

**9. STATEMENT OF ACCOUNT** - Statement of account mailed/delivered/e-mailed to the COMPANY's billing or e-mail address stated in the application form or provided by the COMPANY by other means shall be conclusively deemed received. If no error is reported by the COMPANY within 20 days from receipt of statement, it shall be considered correct. All written communications, requests or reports on any error in the Statement of Account by the CARDHOLDER must be sent by registered mail, fax, email or personal delivery to EQUICOM SAVINGS BANK and should contain the following information: (a) name and account number/s of the COMPANY; (b) amount of the error; (c) a description of the error; (d) signature of the COMPANY's authorized signatory and all other pertinent documents must be submitted to EQUICOM SAVINGS BANK via mail, fax, email or personal delivery within seven (7) banking days from report of error. Should the COMPANY fail to submit the required documents, EQUICOM SAVINGS BANK has no obligation to process the dispute. Statements shall be deemed received within five (5) days from mailing or upon email delivery, provided that the Bank has been notified of any change in address or email.

**10. REFUND** - Refunds for overpayments are only applicable for cancelled accounts. The COMPANY and or CARDHOLDER/S has only sixty (60) calendar days to request for refund; otherwise, this will be forfeited in favor of the BANK. For active accounts, no refunds will be allowed. Overpayments to the credit card accounts will be applied to future usages and will not earn interest.

**11. FINANCE CHARGES** - If the COMPANY pays less than the **TOTAL AMOUNT DUE** on or before the Payment Due Date, an interest for Peso billings and US Dollar billings shall be imposed by the BANK based on the unpaid amount of the outstanding balance as of statement date, but excluding the current billing cycle's purchase transactions reckoned from the previous cycle's statement cut-off date.

The BANK reserves the right to make adjustments, with prior notice to the COMPANY, on the interest rate and/or charge additional fees as it may deem necessary to maintain the credit card service to the COMPANY. Payments made during the billing cycle shall be deducted from the outstanding balance subjected to interest on the date the payment is made. Finance charges are published in the Schedule of Fees and made available on the Bank's website or upon request.

**12. LATE PAYMENTS AND PAYMENT BELOW TOTAL AMOUNT DUE** - EQUICOM SAVINGS BANK shall furnish the COMPANY a monthly statement of account and the COMPANY agrees to pay the Total Amount Due within the period stated in the said statement. If the last day of payment falls on a Saturday, Sunday or Holiday, the last day of payment automatically becomes the last banking day before the said payment date. If the COMPANY pays an amount less than the TOTAL AMOUNT DUE before the Payment Due Date or pays after the Payment Due Date, the COMPANY shall pay the late payment charge for Peso and Dollar overdue account. Late payment charges are subject to change with prior notice in accordance with applicable BSP regulations.

**13. AUTHORITY TO DEBIT DEPOSIT ACCOUNT** – The COMPANY may opt to authorize EQUICOM SAVINGS BANK in writing to charge the amount due on its BUSINESS CARD account against the COMPANY's deposit account or any funds with EQUICOM SAVINGS BANK by means of an automatic debit system.

**14. OTHER FEES** – The COMPANY agrees to pay the following fees prescribed by EQUICOM SAVINGS BANK, subject to change without prior notice:

- a. Spoiled Card replacement fee - This will be billed to the BUSINESS CARD account as soon as the request for replacement is processed by EQUICOM SAVINGS BANK.
- b. If in the course of a disputed BUSINESS CARD transaction, the COMPANY requests for the retrieval of sales slip, a sales slip retrieval fee will be charged for each sales slip that will be retrieved by EQUICOM SAVINGS BANK in the event that the disputed BUSINESS CARD transaction is determined to be valid.
- c. The COMPANY shall also pay additional charges as may be prescribed by EQUICOM SAVINGS BANK from time to time for such additional services that the COMPANY may request and that EQUICOM SAVINGS BANK may provide, including retrieving and providing copies of sales vouchers and Cash Advance slips.
- d. Without prejudice to its right at any time to take the appropriate legal action, EQUICOM SAVINGS BANK's may charge fees for any returned unpaid cheques drawn by the COMPANY in full or partial payment of any amount due under these Terms and Conditions.
- e. EQUICOM SAVINGS BANK may charge Statement Retrieval and Delivery Fees.
- f. EQUICOM SAVINGS BANK shall charge a fee for overlimit.
- g. Monthly Maintenance Fee to be applied to cancelled accounts with outstanding credit balances.
- h. All applicable fees and charges shall be disclosed to the Cardholder via SOA and/or official schedule of fees posted on the Bank's website.

**15. KEY POINTS REWARDS PROGRAM** – The COMPANY is eligible to participate in EQUICOM SAVINGS BANK'S Rewards Program. Terms & Conditions of the Rewards Program will apply. Only one Rewards Card shall be issued per company, and all points earned from purchases of the company CARDHOLDER(S) shall be credited to this Rewards Card. Said Rewards Card shall be issued in the name of the Rewards Card Assignee as indicated in the application form or any written communication from the COMPANY signed by their authorized signatory.

**16. SERVICE FEES FOR FOREIGN TRANSACTION** - Transactions made in Foreign Currencies other than U.S. Dollars will be converted to U.S Dollars based on the band/association's foreign exchange rate. It may differ from the rates in effect on the transaction date,

increased y processing/service fee of 2.0%. Same fees will also apply to transactions which the Cardholder has opted at point-of-sale to be billed in Philippine Peso or transactions executed at merchant local currency but processed outside the Philippines.

**17. CARD REPLACEMENT OR EXPIRY** – EQUICOM SAVINGS BANK has the SOLE OPTION to replace the BUSINESS CARD upon expiry or as may be necessary.

**18. SMS COMMUNICATIONS** - The COMPANY hereby agrees that the BANK may send or communicate with him/her through Short Messaging System (SMS) at any time without being encrypted and the communications may include the COMPANY and or CARDHOLDER's name and other relevant information pertaining to the COMPANY and or CARDHOLDER's account, with such SMS to be sent to the COMPANY and or CARDHOLDER's mobile phone number on record. The CARDHOLDER will declare the BANK free and harmless from any liability if the information contained in the SMS is accessed by a person other than the CARDHOLDER. The BANK does not guarantee the timely delivery, accuracy, completeness of any information provided through SMS. If the CARDHOLDER, upon receiving the SMS, does not recognize the transaction, he/she should report such discrepancy to the BANK immediately through the Equicom 24/7 Customer Service.

**19. TELEPHONE COMMUNICATIONS** - The COMPANY agrees that by calling or accepting calls from EQUICOM 24/7 CUSTOMER SERVICE, its Direct Sales Agents/Telemarketing Service Provider, the BANK may at its sole discretion record all the COMPANY and or CARDHOLDER's telephone communications. The COMPANY and or CARDHOLDER agrees that by doing so, the BANK may at its sole discretion use all these recordings against the COMPANY and or CARDHOLDER or any third party, or replayed or communicated to any third party, for any purpose particularly as evidence in any proceeding, judicial or administrative. The COMPANY further agrees to waive any right under R.A. No. 4200 otherwise known as the Anti-Wire Tapping Act or any amendments thereto, or any similar law or regulation. The COMPANY agrees to indemnify the BANK or its Telemarketing provider against any loss, damage, cost, expenses, and fees (including legal fees on a full indemnity basis) that the BANK or its Telemarketing provider may suffer or incur arising from the BANK or its Telemarketing provider so acting.

The CARDHOLDER agrees that by applying for various CARD promos through Equicom 24/7 Customer Service, he/she fully authorizes the transactions and agrees to be bound by the terms and conditions of the CARD promo.

**20. ACCOUNT SUSPENSION, DEFAULT, ATTORNEY'S FEES, and VENUE** – The COMPANY may be allowed to exceed the CREDIT LIMIT as may be determined By EQUICOM SAVINGS BANK. The CARDHOLDER(S) and the COMPANY agree to monitor their account balances and are solely responsible for ensuring that they do not exceed the assigned CREDIT LIMIT. EQUICOM SAVINGS BANK reserves the right to decline any transaction and/or suspend the credit card privileges of the CARDHOLDER(S) cards without prior notice if the CREDIT LIMIT will be or has been exceeded. In case the CARDHOLDER(S) exceeds the assigned CREDIT LIMIT, EQUICOM SAVINGS BANK may demand immediate payment of the excess amount or of all outstanding amounts. The COMPANY shall be liable for the amounts charged to the BUSINESS CARD/s issued to the CARDHOLDER(S) by EQUICOM SAVINGS BANK, including cash advances, interests and all the non-refundable fees and other charges and taxes required by government, whether made in the Philippines or abroad, and hereby agrees to accept and pay for such amounts without the necessity of proof of a signed charge slip. Should the COMPANY's total past due balances of the BUSINESS CARD account equal to THIRTY PERCENT (30%) of its total monthly outstanding balance (due to the imposition of the monthly interest charges or annual fees), use of the BUSINESS CARD/s shall automatically be suspended. EQUICOM SAVINGS BANK shall have the sole option to lift the suspension on these accounts upon either full settlement as prescribed by EQUICOM SAVINGS BANK. The COMPANY shall be notified in writing seven (7) days before an account is endorsed to a collection agency or legal counsel.

In case of default in the payment of the COMPANY's obligation, the right to use the BUSINESS CARD/s shall automatically be terminated and CARDHOLDER(S) shall refrain from further using such BUSINESS CARD/s and surrender the same to EQUICOM SAVINGS BANK on demand. If collection of the account is referred to a collection agency and/or legal counsel, COMPANY agrees to pay the costs of collection or attorney's fee equivalent to 25% of the unpaid balance or such amount as may be allowed by law, whichever is lower. An additional amount equivalent to 25% of the unpaid balance exclusive of litigation expenses and judicial costs shall be charged to the COMPANY as liquidated damages. Venue of all suits shall be in the City of Makati or any Province or City where any of the EQUICOM SAVINGS BANK branches are located at the option of EQUICOM SAVINGS BANK. EQUICOM SAVINGS BANK is authorized to recover the payment from other securities, moneys or funds belonging to the COMPANY and/or CARDHOLDER whatever their nature may be, which the EQUICOM SAVINGS BANK (or its successors or assigns) or any of its subsidiaries or affiliates may hold or have in its possession. To this effect, the COMPANY and/or CARDHOLDER hereby confers upon EQUICOM SAVINGS BANK (or its successors or assigns) irrevocable power and authority as shall be necessary to dispose of said securities, either judicially or extra-judicially, or apply said money or funds to the payment of the obligations herein, whichever may be convenient or advantageous to the latter, and in such cases.

**21. SOLIDARY LIABILITY** – The COMPANY's proprietors, directors, trustees and responsible corporate officers shall be jointly and severally liable for all the availments, advances and charges made by the COMPANY's CARDHOLDER(S) using the BUSINESS CARD/s. Corporate officers who are designated as sureties shall execute a separate Surety Agreement in favor of Equicom Savings Bank.

**22. SURETY** – The COMPANY'S proprietors, directors, trustees and responsible corporate officers who may or may not be among its CARDHOLDER(S) shall automatically become a surety who shall be jointly and severally liable with the COMPANY herein and in all renewals hereof. Notwithstanding the foregoing and at EQUICOM SAVINGS BANK's request, the COMPANY shall furnish surety(ies) acceptable to EQUICOM SAVINGS BANK who shall jointly and severally be liable with the COMPANY and/or the COMPANY's proprietors, directors, trustees and responsible corporate officers to pay EQUICOM SAVINGS BANK of all the obligations and charges herein and in all renewals hereof, incurred through the issued BUSINESS CARD(S). Should the surety(ies) furnished by the COMPANY be discharged, if required, the COMPANY must furnish new surety(ies) acceptable to EQUICOM SAVINGS BANK within thirty (30) calendar days from the discharge. Failure to do so shall constitute evidence of intent to defraud on the part of the COMPANY and the COMPANY's CARDHOLDER(S) privileges shall be automatically revoked. It is agreed that the surety(ies) can be discharged by EQUICOM SAVINGS BANK only when total outstanding balance of the BUSINESS CARD account have been fully paid.

**23. ASSIGNABILITY OF RECEIVABLE** – Account receivables from the COMPANY may be sold or assigned by EQUICOM SAVINGS BANK to any other party, without need of notice. COMPANY shall be notified via phone or in writing prior to endorsement to a third party.

**24. AUTHORITY TO OFF – SET** - Should the COMPANY fail to pay its account or become insolvent, leaving an unpaid account, EQUICOM SAVINGS BANK may debit automatically the COMPANY and/or CARDHOLDER's deposit account, if any, and for this purpose, for such amount as may be sufficient to cover the payment of its outstanding balance.

**25. CARDHOLDER INFORMATION AND CONSENT** – The COMPANY hereby authorizes EQUICOM SAVINGS BANK and its affiliates to make whatever credit investigations about them, which it deems appropriate. EQUICOM SAVINGS BANK may ask consumer reporting or reference schemes for consumer reports of their credit history, and any information concerning their account may be furnished by EQUICOM SAVINGS BANK to consumer reporting reference schemes, banks or other creditors. EQUICOM SAVINGS BANK may exchange any information received about the COMPANY with its affiliates, including any credit or other information EQUICOM SAVINGS BANK may obtain from the COMPANY's application or consumer reports. EQUICOM SAVINGS BANK may use the information the COMPANY has provided to EQUICOM SAVINGS BANK on their application, information derived from how the COMPANY uses the CARD and information from external sources, including consumer reports, for marketing activities. EQUICOM SAVINGS BANK may also use this information to develop offers that the CARDHOLDERS may receive through the mail. If at anytime the COMPANY wishes to have their name and address removed from such lists, please write to EQUICOM SAVINGS BANK, P.O. Box No. 3571, Makati City, Metro Manila or call EQUICOM 24/7 Customer Service at (632) 8241-5952 or 1-800-10-EQUICOM (3784266). EQUICOM SAVINGS BANK may disclose information about the COMPANY to companies within the Equicom Group, to its suppliers and to organizations who accept the CARD in payment of goods and/or other services purchased in order to administer and service the account, and process and collect charges on it. From time to time, EQUICOM SAVINGS BANK may monitor telephone calls between EQUICOM SAVINGS BANK & the COMPANY to assure the quality of EQUICOM SAVINGS BANK's Customer Service.

**26. DISCLOSURE** – The COMPANY and/or CARDHOLDER consents to the collection, processing, and sharing of their personal data in accordance with republic Act No. 10173 (Data Privacy Act), and Equicom's Data Privacy Policy. The COMPANY and/or CARDHOLDER hereby indemnifies and holds EQUICOM SAVINGS BANK free and harmless from any liability that may arise from such disclosure. EQUICOM SAVINGS BANK will follow strict standards of security and confidentiality in handling any information that the COMPANY will share with EQUICOM SAVINGS BANK and will always maintain control over the confidentiality of its customer information.

**27. SUBMISSION OF INCOME DOCUMENTS** – Before issuance of the BUSINESS CARD or upon renewal or extensions thereof or whenever required during the CARD's effectivity, the COMPANY agrees to submit income documents such as its duly filed Income Tax Return (ITR) or latest audited financial statements and other relevant documents (collectively "Income Documents"). Further, the COMPANY agrees to provide their TIN upon request of EQUICOM SAVINGS BANK. The COMPANY authorizes Equicom to conduct random verification of their Income Documents. For this purpose, the COMPANY authorizes their authorized representative or the BIR to disclose any information relevant to said verification and to give copies of their Income Documents to EQUICOM SAVINGS BANK. COMPANY similarly waives any rights of confidentiality on COMPANY information in said Income Documents.

**28. AMENDMENTS** - Upon written notice to the COMPANY, EQUICOM SAVINGS BANK may, at any time or for whatever reason it may deem reasonable amend, revise or modify this Agreement or COMPANY's CREDIT LIMIT and any such amendments shall bind COMPANY upon receipt of notice thereof unless the COMPANY objects thereto by manifesting his intention to terminate his membership in writing and surrendering the BUSINESS CARD/s within fifteen (15) days from receipt of notice of amendments. Failure to notify EQUICOM SAVINGS BANK of the COMPANY'S intention to terminate his membership and/or the continued use of the BUSINESS CARD/s by its CARDHOLDER(S) shall be construed as acceptance by COMPANY of the amendments to this Agreement. Subject to applicable laws and BSP regulations, the Bank may amend this Agreement with 30 days' notice.

**29. TERMINATION** - In the event of the withdrawal of the COMPANY's BUSINESS CARD privileges for whatever reason, including but not limited to the COMPANY's failure to comply with any of the terms and condition herein provided or insolvency (however evidenced), all privileges granted hereunder to the CARDHOLDER(S) shall be automatically terminated and the aggregate unpaid account of COMPANY, including costs and attorney's fees shall immediately become due and demandable without the necessity of demand which the COMPANY and/or CARDHOLDER hereof expressly waives. The BUSINESS CARD(S) shall be terminated by EQUICOM SAVINGS BANK without prior notice upon the bankruptcy, or insolvency of the COMPANY.

**30. SEPARABILITY CLAUSE** - Should any provision of this Agreement be declared unconstitutional, invalid or unenforceable by a court of competent jurisdiction, such declaration shall not affect in any manner whatsoever, the constitutionality, validity or enforceability of the other provisions of this Agreement.

**31. COMPLIANCE** – The COMPANY and/or CARDHOLDER agrees to fully comply and abide by (1) the terms and conditions governing the use of the BUSINESS CARD/s, (2) laws, statutes and regulations and BSP Circulars relevant to credit cards and credit accommodations and (3) the provisions of RA 8484 governing use of the credit card and other access devices in commercial transactions.

**32. OTHER TERMS AND CONDITIONS** – The terms and conditions, reminders and other provisions contained in the BUSINESS CARD, the statement of account (SOA), charge slips, card carrier and other such card documents, related instruments or documents are made integral parts hereof by reference and shall likewise be resorted to in instances where they are applicable. It is agreed that the terms and conditions herein, as well as the aforementioned terms and conditions, including reminders, rules and regulations promulgated by EQUICOM SAVINGS BANK from time to time (the "Other Terms and Conditions") shall govern the use of the BUSINESS CARD/s issued hereunder. Any alteration, amendment, exception, reservation or scribbling herein made by the COMPANY and/or any of its CARDHOLDER(S) in the Other Terms and Conditions, not duly approved in accordance with EQUICOM SAVINGS BANK's appropriate procedures, shall not be valid and binding upon EQUICOM SAVINGS BANK.

**33. REVISION OF TERMS AND CONDITIONS** – EQUICOM SAVINGS BANK may from time to time change these Terms and Conditions for whatever reason it may deem proper, amend or revise or modify through Statement of Account, publication, or such other reasonable means as may be determined by EQUICOM SAVINGS BANK.

Equicom Savings Bank is regulated by the Bangko Sentral ng Pilipinas: <https://bsp.gov.ph>  
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