



TAGUM COOPERATIVE

"where people invest their trust"[®]

APPLICATION FORM

PREFERRED BRANCH: _____

CID# _____

TRACK# _____

UMID# _____

Regular Member

Associate Member

MEMBERSHIP & SUBSCRIPTION AGREEMENT

I, _____, a resident of _____ hereby agree to be a member of Tagum Cooperative (TC). I have completed the training course prescribed for prospective members, and I understand the purpose and/or objectives of this cooperative.

In connection with my membership application, I hereby agree to the following terms and/or conditions:

1. To comply with the provisions of the Articles of Cooperation, By-Laws and policies set by the Board of Directors, the General Membership Assembly as well as acts of duly constituted authorities and, for failure on my part to do so, the Cooperative may at its option,
 - a. Fine;
 - b. Suspend; or
 - c. Expel me from the membership whereupon all my shareholding shall be answerable for my liabilities to the cooperative.
2. To attend meetings, conferences and/or seminars as required by the Cooperative.
3. To participate in the planned savings program and/or Capital build-up by:
 - a. Subscribing at least _____ shares valued _____ (P _____) and paying for them either in lumpsum or in regular installment within _____ years from the date of membership. Automatically subscribing additional Share Subscription equivalent for one (1) whole share in the event that the Initial Share Capital subscription is fully-paid.
 - b. Investing in the Share Capital build up or savings mobilization program;
 - i. Percentage of each loan granted to borrowers or any amount as determined from time to time by the Board of Directors;
 - ii. Percentage of the member's annual interest on capital and/or patronage refund but not to exceed 20% as determined from time to time by the Board of Directors;
 Failure on my part to comply with my financial obligation unless excused by the Board of Directors shall make me liable for a fine of Php. 100.00 per annum.
4. To pay the required membership fee of _____.
5. To comply with the directives of the duly constituted authorities as well as decisions of the Board regarding the operating policies of the Cooperative.
6. That Tagum Cooperative has the authority to automatically convert status from Associate Member to Regular Member upon reaching two (2) years from the date of membership, and compliance with the following requirements: age of not more than 65 years old, Share Capital Deposit of at least Php. 8,000.00 and Savings Deposit of Php. 1,000.00. The one-time membership fee of Php. _____ shall be deducted to member's deposits upon conversion.
7. To regularly contribute to my Share Capital, patronize products and services of Tagum Cooperative, participate in various activities and help promote the Cooperative.
8. I understand that avilment of loans is a privilege and not a matter of right; whenever I avail of a loan product, I commit to take care of my account responsibly and to pay promptly.

DATA PRIVACY CONSENT

1. In compliance with RA 9510 - Credit Information System Act and its governing rules and regulation, I hereby agree and authorized Tagum Cooperative the regular submission and disclosure of my basic credit data including related updates/ corrections, receive and consolidate basic credit data to the Credit Information Corporation (CIC) and other entities authorized under the law.
2. In compliance with the Data Privacy Act (DPA) of 2012, and its Implementing Rules and Regulations, I agree and authorized Tagum Cooperative to :
 - a. Use my Personal Information or data to process any transaction related to the avilment of Tagum Cooperative's products and services including the insurance services and administer the benefits as stated in my policy (ies) and other existing service agreements.
 - b. Retain my information in Tagum Cooperative Membership Information Database in all its branches shared with other entities duly accredited by Credit Information Corporation (CIC) and other life insurance companies in accordance with the Insurance Regulation of the Philippines.
 - c. Share my information to affiliates and necessary third parties for any legitimate business purpose. I am assured that security systems are employed to protect my information.
 - d. Personal data be retained by Tagum Cooperative for the establishment, exercise or defense of legal claim, for legitimate purpose and for its fulfillment thereof, and for other purposes allowed by law.
 - e. Use all personal information/data, transactions, membership information and relevant documents for the protection and enforcement of rights and interest of Tagum Cooperative in the preparation of demands, conciliation and mediation and court proceedings or regulation.
 - f. Inform me of future customer campaigns and base its offer using the personal information I shared with the company

The provisions of this agreement, the Articles of Cooperation, By-Laws, and Data Privacy Consent have been explained to me and I agree to abide with all of them. In witness hereof, I have hereunto affixed my signature this _____ day of _____, 20____ >

Signature Over Printed Name

PERSONAL INFORMATION

NAME					
LAST NAME	FIRST NAME	MIDDLE NAME	NAME EXTENSION <small>(EX: Jr. / Sr.)</small>	TITLE <small>(EX: Dr. / Atty.)</small>	NO MIDDLE NAME <small>(check if applicable only)</small>
					<input type="checkbox"/>
Member's Name as appearing in the Birth Certificate (<input type="checkbox"/> Check Box if Name is Same as Stated Above)					<input type="checkbox"/>

BIRTHPLACE <small>(Municipality/City,Province)</small>	COUNTRY OF BIRTH	BIRTHDATE <small>(mm/dd/yy)</small>	SEX	CIVIL STATUS	AGE
			<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	<input type="checkbox"/> SINGLE <input type="checkbox"/> MARRIED <input type="checkbox"/> WIDOW/ER <input type="checkbox"/> SEPARATED <input type="checkbox"/> ANNULLED	

RELIGIOUS / SOCIAL AFFILIATION		
<input type="checkbox"/> Roman Catholic	<input type="checkbox"/> Islam	<input type="checkbox"/> United Church of Christ in the Philippines
<input type="checkbox"/> United Pentecostal Church (Philippines)	<input type="checkbox"/> Protestant	<input type="checkbox"/> Alliance of Bible Christian Communities of the Philippines
<input type="checkbox"/> Baptist	<input type="checkbox"/> Seventh Day Adventist	<input type="checkbox"/> Church of Jesus Christ of the Latter Day Saints
<input type="checkbox"/> Iglesia ni Cristo	<input type="checkbox"/> Jehovah's Witness	<input type="checkbox"/> OTHERS PLEASE SPECIFY _____

NATIONALITY	CONTACT DETAILS	
	MOBILE NO. _____	OFFICE PHONE NO. _____
NO. OF DEPENDENTS _____	HOME PHONE NO. _____	E-MAIL ADDRESS. _____

ID TYPE	ID NUMBER	DATE ISSUED	DATE OF EXPIRY
TIN NUMBER			
SSS NUMBER			
GSIS NUMBER			
EMPLOYEE'S ID			
OTHERS: _____			

EDUCATIONAL LEVEL								
<small>(Check the Highest Educational Level Attained)</small>								
ELEMENTARY	LEVEL	GRADUATE	COLLEGE	LEVEL	GRADUATE	DOCTORATE	LEVEL	GRADUATE
	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
HIGHSCHOOL	LEVEL	GRADUATE	MASTER DEGREE	LEVEL	GRADUATE	VOCATIONAL	LEVEL	GRADUATE
	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

ADDRESS					
PERMANENT HOME ADDRESS					
Unit/Room No., Floor	Building Name	Lot No., Block No., Phase No.	House No.	Purok/St.	Subdivision
Barangay	Municipality	Province	Zip Code		
Occupied Since (mm/dd/yyyy) _____					

PRESENT HOME ADDRESS (<input type="checkbox"/> Check Box If Address Is Same With The Permanent Home Address)					
Unit/Room No., Floor	Building Name	Lot No., Block No., Phase No.	House No.	Purok/St.	Subdivision
Barangay	Municipality	Province / State	Country	Zip Code	
Occupied Since (mm/dd/yyyy) _____					

COUNTRY + AREA CODE		TELEPHONE NUMBER <small>(indicate country code if abroad)</small>		BUSINESS (DIRECT LINE)		BUSINESS (TRUNK LINE)		LOCAL
HOME		CELLPHONE		BUSINESS (DIRECT LINE)		BUSINESS (TRUNK LINE)		LOCAL
[]	[]	[]	[]	[]	[]	[]	[]	[]

SKETCH MAP (PERMANENT HOME ADDRESS)

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PREFERRED MAILING ADDRESS

 PRESENT HOME ADDRESS PERMANENT HOME ADDRESS EMPLOYEEER / BUSINESS ADDRESS

TYPE OF RESIDENCE

 OWNED RENT MORTGAGE OTHERS

EMPLOYMENT / OCCUPATION / BUSINESS DATA

OCCUPATION STATUS (choose one)

 PERMANENT JOB - PRIVATE PERMANENT JOB - GOV'T. SELF - EMPLOYED RETIRED HOMEMAKER OTHERS TEMPORARY JOB - PRIVATE TEMPORARY JOB - GOV'T. NOT EMPLOYED STUDENT OFW _____

SOURCE OF INCOME / FUNDS

 SALARY BUSINESS /
SELF-EMPLOYMENT INVESTMENT PENSION OFW REMITTANCE OTHERS PLEASE SPECIFY

GROSS MONTHLY INCOME BRACKET (monthly income)

 P 10,000 P 10,000 - P 19,999 P 20,000 - P 49,999 P 50,000 - P 99,999 P 100,000+

IF EMPLOYED

NAME OF EMPLOYER		POSITION / DESIGNATION	DATE HIRED (mm/dd/yyyy)
ADDRESS (Bldg. Name / Block / Phase No., St. / Prk., Brgy., City / Municipality, Province, Country)			
CONTACT NUMBER	TYPE OF WORK (FOR OFW ONLY)		
	<input type="checkbox"/> Land-based (Pls. specify country of assignment) _____		
	<input type="checkbox"/> Sea-based (Pls. specify country of assignment) _____		

IF SELF-EMPLOYED

BUSINESS NAME	DATE STARTED (mm/dd/yyyy)
BUSINESS ADDRESS (Bldg. Name / Block / Phase No., St. / Prk., Brgy., City / Municipality, Province, Country)	CONTACT NUMBER

FAMILY INFORMATION

RELATIONSHIP	NAME (LAST, FIRST, MIDDLE)	DATE OF BIRTH (MM / DD / YYYY)	CONTACT NUMBER	SEX	TC MEMBER	BENEFICIARY
SPOUSE				M <input type="checkbox"/> F <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
CHILD 1				M <input type="checkbox"/> F <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
CHILD 2				M <input type="checkbox"/> F <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
CHILD 3				M <input type="checkbox"/> F <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
CHILD 4				M <input type="checkbox"/> F <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
CHILD 5				M <input type="checkbox"/> F <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
FATHER					YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>
MOTHER'S MAIDEN NAME					YES <input type="checkbox"/> NO <input type="checkbox"/>	YES <input type="checkbox"/> NO <input type="checkbox"/>

Use separate sheet if necessary

"I hereby declare that my above-named beneficiary shall also be my beneficiary to all my deposits, share capital, time deposit, ATM account, and other savings products, of whatever nature, at Tagum Cooperative registered in my name."

Signature over printed name

VEHICLE INFO

DO YOU HAVE A VEHICLE?	YES <input type="checkbox"/>	NO <input type="checkbox"/>			
TYPE OF VEHICLE	QUANTITY	PLATE NUMBERS			
<input type="checkbox"/> MOTORCYCLE	_____	_____, _____, _____,			
<input type="checkbox"/> TRICYCLE	_____	_____, _____, _____,			
<input type="checkbox"/> CAR	_____	_____, _____, _____,			
<input type="checkbox"/> TRUCK	_____	_____, _____, _____,			
<input type="checkbox"/> PASSENGER VEHICLE <small>(Ex. JEEP / BUS)</small>	_____	_____, _____, _____,			
<input type="checkbox"/> OTHERS: _____	_____	_____, _____, _____,			

HEALTH DECLARATION

• Do you declare that you have suffered from any Cancer, Stroke, Heart Disease, Hypertension, Diabetes, Liver Diseases (including Hepatitis B/C) or any other medical condition requiring medical treatment for more than 2 weeks? YES NO

If YES, Please Specify: _____

• Do you declare that you have been hospitalized for more than 2 consecutive nights during the past 3 years? YES NO

If YES, Please Specify: _____

• Do you declare that you have been unable to work for more than 3 consecutive days due to sickness or if you are not employed that you have consulted any medical doctor (except for minor cold, cough, seasonal flu) during the past 12 months? YES NO

If YES, Please Specify: _____

I, hereby certify that the information herein is true and correct to the best of my knowledge.

Signature over Printed Name

OTHER INFORMATION

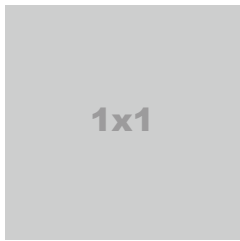
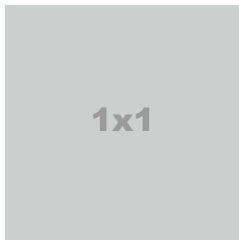
Where did you know about Tagum Cooperative?

- | | | | | | |
|--------------------------------|------------------------------------|-------------------------------------|---|-------------------------------------|--|
| <input type="checkbox"/> TV | <input type="checkbox"/> Newspaper | <input type="checkbox"/> TC Website | <input type="checkbox"/> Flyers / Brochure | <input type="checkbox"/> TC Officer | <input type="checkbox"/> TC Personnel |
| <input type="checkbox"/> Radio | <input type="checkbox"/> Internet | <input type="checkbox"/> Facebook | <input type="checkbox"/> Friend / Associate | <input type="checkbox"/> Referral | <input type="checkbox"/> Other, please specify |

TO BE FILLED-UP BY TAGUM COOPERATIVE

PMO DATE:	PMO CONDUCT BY:	RECRUITED BY:
INTERVIEWED BY:	ENCODED BY:	DATE OF ENCODING:

TAGUM COOPERATIVE SPECIMEN SIGNATURE CARD	CID NO.	TRACK NO.		
Account Name: (Print Full) Name _____ Middle _____ Family Name _____		Date Opened (mm/dd/yyyy) <input type="checkbox"/> New <input type="checkbox"/> Update		
Contact Number: _____				
Registered Address: (Print Full) Prk. / Street / Blk. Lot # / Subdivision _____ Brgy. _____ City / Town _____ Province _____				
<p>I / We hereby agree to be governed by your regulations contained in the passbook. Please recognize the following signatures in payment of funds or transacting other business in my / our account.</p> <p><input type="checkbox"/> ANY OF THESE MUST APPEAR <input type="checkbox"/> ANY TWO OF THESE MUST APPEAR <input type="checkbox"/> ALL OF THESE MUST APPEAR</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 50%; padding: 5px; vertical-align: top;"> NAME: _____ 1. _____ 2. _____ 3. _____ </td> <td style="width: 50%; padding: 5px; vertical-align: top;"> NAME: _____ 1. _____ 2. _____ 3. _____ </td> </tr> </table>			NAME: _____ 1. _____ 2. _____ 3. _____	NAME: _____ 1. _____ 2. _____ 3. _____
NAME: _____ 1. _____ 2. _____ 3. _____	NAME: _____ 1. _____ 2. _____ 3. _____			
IDENTIFIED/AUTHENTICATED BY: _____	APPROVED BY: _____	DATE: _____		
MEM-006-002-06.24.16/REV.JUNE..'16				

For Joint Accounts, please accomplish this area	
<div style="text-align: center; margin-bottom: 20px;">  <p>1x1</p> </div> NAME: _____	<div style="text-align: center; margin-bottom: 20px;">  <p>1x1</p> </div> NAME: _____
MEM-006-002-06.24.16/REV.JUNE..'16	

Name: _____

No.: _____
(to be filled up by TC personnel)

TAGUM COOPERATIVE TC ONLINE BANKING SERVICE AGREEMENT

This Online Banking Service Agreement governs the online banking, bills payment, and internal and external transfer services we make available to you as described below. When you use any of the Services, you agree to the conditions set forth in this Agreement. This Agreement is provided in addition to other agreements and disclosures you have received or may receive in the future for your accounts that are enrolled in the Services such as the agreements and disclosures contained within the Tagum Cooperative (TC) Terms and Conditions and the Online Banking Terms and Conditions. In case of conflict, this Agreement will control with respect to matters involving the Service. In this Agreement, the term "Business Days" means Monday through Saturday, except holidays.

By using TC Mobile App, Kiosk, and Online Facility, you have accepted and agreed to be bound by all operational rules and general terms and conditions governing the TC Mobile App, Kiosk, and Online Facility, including without limitation on all the following paragraphs, and to pay any fees associated with the use of System. You likewise agree to be bound by any and all laws, rules, regulations and official issuances applicable to TC Mobile App, Kiosk, and Online Facility, now existing or which may hereinafter be issued, as well as such other terms and conditions governing the use of other facilities, benefits, products or services which we may make available to you in connection with the TC Mobile App, Kiosk, and Online Facility.

Definition of Terms. For clarity, the following terms shall be defined:

- i. "Online Banking" refers to a method of banking in which transactions are transacted electronically via internet.
- ii. "You", "Your" and "Yours" will refer to you as the Tagum Cooperative Member.
- iii. "We", "Us" and "Our" refer to Tagum Cooperative.
- iv. "System" refers to TC Mobile App, Kiosk, and Online Facility.
- v. "ATM" refers to an Automated Teller Machine and "your ATM Card" refers to the card used or to be used by you to retrieve loan proceeds through Pinoy Coop ATM,
- vi. "CID" refers to the Client Identification Card and number issued by Tagum Cooperative to its members which will be used to access the system.
- vii. "PIN" is your personal identification number which is the set of numbers or numeric characters that has to be entered into an ATM or to the System for it to recognize or accept your transaction.
- viii. "One Time PIN" or "OTP" is a one-time Personal Identification Number (PIN) sent via SMS, email, or other form of communication to your mobile phone number or email address on record or other contact details in our system, or generated by a registered TC mobile or online application. An OTP is necessary for you to be able to authorize certain qualified transactions.
- ix. "Qualified Transactions" are transactions, as determined by us, which require an additional level of security through the entry of the OTP.
- x. "Accounts" refers to deposits, loans, insurance, and ATM accounts of members
- xi. "Communications" refers to all notifications, advisory, marketing promotions and other information sent by us through any electronic means.
- xii. "Services" refers to the features of the facility offered by TC.

1. ELECTRONIC DISCLOSURE AND CONSENT

1.1. Consent.

You agree to receive the Online Banking Terms and Conditions, this Agreement, and all disclosures, notices and communications regarding the Service and your accounts accessed through the Service (the "Accounts") electronically (together, the "Communications"). The Communications that you agree to receive electronically from us may include, but are not limited to:

- Changes and updates to the Communications;
- Disclosures, agreements, notices and other information relating to the Service and the Accounts as may be required under applicable laws and regulations;
- Our Privacy Policy and other privacy statements or notices (by posting such notices on our website);
- Any notice or disclosure regarding any Account or Service fee including, but not limited to a late fee;

1.2. Updating Your Information.

You are responsible for maintaining accurate, current, and complete information about yourself and your Accounts within the Service. It is your sole responsibility to maintain your updated email, contact number, and other contact information within the Service. Instructions on how to update your information can be found in the Service.

1.3. Receipt of Communications

You are deemed to have received Communications from us when they are made available to you. It is your responsibility to log in to the Service regularly to remain up to date with Communications.

2. USER ACCESS

2.1. Upon signing this document, you are construed by us as signifying your confirmation that you have read and understood the TC Mobile App, Kiosk and Online Facility Terms and Conditions and that you unconditionally bind yourself to all terms and conditions herein.

2.2. Tagum Cooperative has the sole discretion to give you access to the System with your use of an Internet-enabled mobile phones, approved browser, your Customer ID Number (CID) and PIN.

2.3. However, some or all of the services of TC Mobile App, Kiosk, and Online Facility may not be available at certain times due to system maintenance, telecommunication, electrical or network failure, or any other reasons beyond our control. Tagum Cooperative will not be liable to you nor will it have to explain the reasons whenever access to the System is unavailable or not possible.

2.4. Your access to the System through your internet service or network provider is subject to and governed by the relevant laws and regulations and by terms and conditions mandated by your internet service or network provider in separate agreements with you.

2.5. You warrant and guarantee that the mobile phones, computer, and access device you use to access the System with your CID and PIN are free from any electronic, mechanical, data failure or corruption, viruses and bugs. Tagum Cooperative shall not be liable for any loss or damage caused by any third parties, including internet browser providers, internet service providers, their agents and sub-contractors, or by any system virus interference or other harmful components that may interfere with your use of the System.

3. SYSTEM SECURITY AND AVAILABILITY

3.1. While Tagum Cooperative has endeavored to put in measures to secure the System, we make no warranties on the confidentiality, secrecy, and security of any information sent out through any internet service provider, network system, or other similar system via TC Mobile App and Online Facility.

3.2. In the case of Qualified Transactions, you will have to enter a One-Time PIN ("OTP") to authenticate you as the person initiating the transaction. This shall be either sent via SMS to your mobile phone number or email address on record in our system or generated by a registered TC mobile or online application, according to your preference.

3.3. Tagum Cooperative shall be entitled to act on all instructions received through the System using your valid CID, PIN, and OTP. You shall accept full responsibility for all transactions processed through the use of your CID and PIN whether or not processed with your knowledge or by your authority.

3.4. We are under no obligation to verify the authenticity or authority of persons effecting your instructions sent through TC Mobile App, Kiosk, and Online Facility nor check on its accuracy and completeness. Such instructions shall be deemed correct, complete, irrevocable and binding. You hereby accept full responsibility for all transactions executed via TC Mobile App, Kiosk, and Online Facility done with the use of your CID, PIN, and OTP.

- 3.5.** You acknowledge that you have sole access to your account(s) through TC Mobile App, Kiosk, and Online Facility. As such, you agree to prevent unauthorized access to your account(s) by safeguarding your access information, which includes your Username, Password, One Time Pin, ATM Card Number and ATM PIN for your exclusive use by not letting anyone know of said access information, and by taking the necessary steps to prevent anyone from discovering them.
- 3.6.** In the event you learn or suspect that someone else who knows your CID and PIN has made unauthorized transactions, you may report the same to the Tagum Cooperative Branch where you are member or to the hotline number reflected in the TC Website. In any event, we shall not be answerable whatsoever for any transaction done with the use of your CID and PIN, whether or not authorized by you.
- 3.7.** You agree to assume full responsibility for all transactions made in your account through the use of your access information. You also agree that any instruction made in the System through the use of your access information shall be conclusively presumed to be done or authorized by you. Any such instruction shall be considered correct, complete, irrevocable, and binding upon you without need for us to verify the authenticity of such instruction.
- 3.8.** You further agree and undertake to change your Password from time to time as you deem necessary. You agree to immediately change your Password by performing the online password change function should you feel that it has been compromised
- 3.9.** You agree that we may, without notice and without stating the reason therefore, cancel, or refuse to execute any of your instructions at any time without incurring any liability.
- 3.10.** We shall be indemnified and not be held liable against any and all proceedings, claims, losses, damages or expenses, including legal costs, that may arise from any of the following conditions:
 - 3.10.1. Any of your instructions verified by us or by the System as conveyed with the use of your CID and PIN;
 - 3.10.2. Any unauthorized use of TC Mobile App, Kiosk and Online Facility using your CID and PIN;
 - 3.10.3. Any loss or damage caused by any act or omission of your internet service, information service provider or network provider;
 - 3.10.4. Any loss or damage due to your interference or tampering with, or alteration or misuse of, or amendment to, TC Mobile App, Kiosk and TC Online Facility.
- 3.11.** There is no responsibility on our part should communications facility malfunction have an effect on the timeliness or accuracy of the instructions sent.
- 3.12.** After suspension or cancellation, TC Mobile App, Kiosk and TC Online Facility may be reinstated at our sole discretion.
- 3.13.** You understand that by using TC Mobile App, Kiosk and TC Online Facility after any modification or change has been effected, you have agreed to any such modification or change.

4. FINANCIAL TRANSACTIONS

You hereby agree that in every financial transaction done through TC Mobile App, Kiosk and TC Online Facility, your physical signature will not be required and that system generated transaction logs is enough proof of your transactions.

4.1. Payments and Fund Transfers

- 4.1.1. Only cleared and withdrawable balances of your account shall be considered for financial transactions such as transfers and payments. Tagum Cooperative is under no obligation to proceed with transfers and/or payments if your account has insufficient funds or credit to fund the transaction.
- 4.1.2. We shall not be responsible for any charges imposed on you or any other action taken against you by a payee arising from non-processing of your instruction due to any of the following reasons/conditions.
 - 4.1.2.1. Insufficient funds;
 - 4.1.2.2. Closed, blocked or dormant accounts; A court order or competent authority prohibits the account from being involved in financial transactions; and
 - 4.1.2.3. Reasons due to theft, malicious damage, strike lock-out, civil disturbance or any acts of force majeure.
 - 4.1.2.4. Payments and Fund transfer will be posted on date unless otherwise the System will not be capable to do so for whatever valid reasons.

4.2. On Loan Renewal Application and Releases

- 4.2.1. A loan renewal application may only be granted once the eligibility requirement of the loan product and the 5Cs of credit are satisfied. Tagum Cooperative is under no obligation to proceed with the loan approval and release once any of the eligibility requirement are not satisfied.
- 4.2.2. Releasing of loan may be through ATM or over the counter depending on the type of loan applied.
- 4.2.3. A text notification will be sent to you upon receipt of the application, upon approval or disapproval, and upon release.
- 4.2.4. Loan renewal transactions through TC Mobile App, Kiosk, and TC Online Facility done after office hours, or on Sundays, and legal holidays shall be posted in the next working day

4.3. On Account Inquiry

- 4.3.1. Upon signing of this form, a member can be allowed to view account balances of Deposits, ATM, Loan, Insurance and other product availed in Tagum Cooperative.
- 4.3.2. Account inquiry shall be limited to personal accounts only.
- 4.3.3. There will be an acknowledgement of the status of all your transactions and you may view, through the Transaction History Feature of the System, the last ten (10) System transactions made within thirty (30) days preceding the viewing date.
- 4.3.4. Our limit of liability for any act or omission for any reason whatsoever, will only be for the lesser amount between your relevant transaction or your actual damages. Any special or consequential loss or damages from the use of the System is not covered by our liability.

5. CONFIDENTIALITY

- 5.1.** We will disclose information to third parties about your Account or the transfers you make:
 - 5.1.1. Where it is necessary for completing transfers, or
 - 5.1.2. In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, or
 - 5.1.3. In order to comply with government agency or court orders, or
 - 5.1.4. If you give us your written permission.

6. PROPRIETARY RIGHTS

- 6.1.** All trademark, tradename, service mark, patent copyright remains vested in us and may not be used, copied, modified without the proper notice in writing and consent from us.
- 6.2.** The Terms and Conditions contained herein are governed by the laws of the Republic of the Philippines and all suits to enforce this Agreement will have to be settled in the proper courts of the City of Tagum.

7. VALIDITY

The agreed TC Online Service Agreement shall be valid and continue to be in force, unless terminated mutually by either party. This agreement may be terminated at any time for any reason by either party by giving a clear Thirty (30) days prior written notice to the other.

I have read and fully understood TC Online Banking Service Agreement and hereby agree to be governed by the said service agreement.

Name of TC Member

Signature

Date