

DEPOSIT ACCOUNT AGREEMENT
(Enlarged copy for reading)

By signing below, I/we confirm that I/we have received and read the Deposit Terms and Conditions governing this account and have fully understood and agreed to be governed by the provisions thereof, including but not limited to, the provision on my/our obligations as a depositor should the Bank opt to purchase my/our checks; the survivorship agreement authorizing the Bank to release the balance of an "OR" account to the surviving co-depositor in the event of the death of one depositor; the conditions under which the Bank is given the right to impose service charges, freeze, debit and/or automatically close the account; the provision where I/we authorize the Bank and its subsidiary/affiliate to share/disclose information/data pertaining to me/us; the provisions on electronic, internet, and telephone banking services and any other banking products and services; and the provision on the authority of the Bank to withhold and set off my/our bank deposit for any and all obligations with the Bank and any of its subsidiaries and affiliates.

I/ We fully understand the corresponding risks involved in availing of such banking products, facilities, or services. Further. My/our continued use and/or availment of the banking products, facilities, or services shall mean my/our conformity to any and all supplement(s), modification(s), or amendment(s) of such Terms and Conditions which may be posted in conspicuous places within the Bank's premises or which may be published in any other manner.

I/ We also warrant that I/we am/are aware of the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001) as amended, and I/we represent that my/our transactions herein are not among those covered under the said law and that all funds to be deposited in the account(s) come from my/our legitimate undertakings. I/We authorize the Bank to make any such verifications or reports in compliance with RA No. 9160, as amended, as it may deem appropriate, for which acts I/we hold the Bank free and harmless from any and all liabilities, claims and/or damages.

I/ We also attest to the truth and correctness of my/our given personal/business information. In case I/we apply for any credit accommodation. I/we hereby authorize the Bank and its officers and staff to obtain and disclose information on my/our deposits and other properties whether within Partner Rural Bank (Cotabato), Inc. or with other banks.

I also agree and consent to have my account included in the list of accounts for audit confirmation.

No, I do not agree to have my account included in the list of accounts for audit confirmation.