

JOINT ACCOUNT AGREEMENT

Know all men by these presents:

That we:

M _____ of _____
(Address)

M _____ of _____
(Address)

all of legal ages, agree and stipulate that our Saving Account opened on the _____ day of the month of _____, 20____ with the Partner Rural Bank (Cotabato), Inc., with business address at its Head Office at J.P. Laurel St., Pobl. 2, Pigcawayan, Cotabato, Philippines, and any other funds that may hereafter be placed to the credit of this account shall be considered joint and several deposits from which each of us can draw to the full amount of the same, not only during our lifetime but also after the death of any of us provided that actual notice of death of any one of us is given to the management of Partner Rural Bank (Cotabato) Inc.

We further agree and stipulate that any payment or payments made against the account by Partner Rural Bank (Cotabato), Inc. _____ to any of us during our lifetime or after the death of any of us, will free the Partner Rural Bank, Inc. of any liability to the full extent of the payment or payments made.

IN WITNESS WHEREOF, we have signed this document in _____, Province of _____, Philippines this _____ day of _____, 20 _____.

Signed in the presence of:
