

1Time Payment Terms and Conditions

The terms "UCPB", "bank", or "branch" in this Terms and Conditions, shall refer to United Coconut Planters Bank, a corporation organized and existing under Philippine laws; while the terms "I", "me", or "my" shall refer to a natural or juridical person or persons maintaining a bank account with the Bank, submitting a copy of this Terms and Conditions in the manner provided below.. "I", "me" or "my" is used here interchangeably, in the singular or plural, to refer to the juridical person or to its authorized representative(s). The term "1Time" shall refer to the Bank's 1Time Payment facility described below.

In case I am a natural person, by clicking on the "I Agree" button below, or by availing of 1Time Terms and Conditions I am declaring that I am of legal age, have the capacity to enter into a binding agreement and that I agree to be bound by these Terms and Conditions. In case I am a juridical entity, by clicking on the "I Agree" button below, or by availing of 1Time, I am declaring that I am duly authorized by the Company's Board to enter into a binding agreement with the Bank, bound the Company by these terms and conditions, avail of and use 1Time; that I am authorized by my Company's Board to also sign such other agreements or documents related to the availment of 1Time. I agree that before this agreement shall take effect, I must submit to the Bank, in addition to a signed copy of this Terms and Conditions, a sworn certificate, executed by the person(s) authorized by law, attesting to an appropriate resolution on my authority and that of the Company's to avail of 1Time and specially to agree to hold the Bank and/or its officers and employees free and harmless from liability as stated below.

Enrollment

I agree that I have to enroll my UCPB bank account(s) that I want to use for the 1Time Payment, except joint "And" accounts. I can do this by accomplishing and following the instructions in the enrollment form provided at the www.my1time.com site.

I warrant that the Account Access Code and/or pin used for the account I enrolled is valid because it is known only to me who is the legitimate owner of the account. UCPB will inform me of its acceptance of my enrollment. Once advised by UCPB, I shall be entitled to get from this site as many 1Time numbers that I may need, each number being good for only one transaction. I shall, however, be responsible and liable for the use of each 1Time number and I hold UCPB free and harmless from any loss or liability due to the unauthorized use of these numbers.

I agree that UCPB may deny or cancel my enrollment or close my enrolled account(s) anytime if, in its sole opinion, the account is improperly being handled or used to the prejudice of its interest. I also agree that UCPB may terminate or cancel anytime, without prior notice to me, any promotion that it may offer from time to time relative to 1Time; provided, however, that such termination shall not affect any right that may have already accrued to me with respect to such promotion.

Login Name

I will use my current e-mail address indicated by me in the enrollment form as my login name for this site and I hold UCPB free and harmless from any damage or liability due to the unauthorized use of the e-mail address or for any undelivered e-mail.

Password

I agree that the security of the password is my sole responsibility and liability. I, therefore, agree that I shall keep the confidentiality and use of the password in such a manner that its actual use in 1Time shall be deemed authorized insofar as UCPB is concerned and I therefore hold UCPB free and harmless from any liability arising from any unauthorized use of the password. I can change my password anytime I want by using the Change Login Information facility.

Use of 1Time Payment facility

The 1Time number(s) that I shall obtain from this site or upon checkout at the member merchant site shall be known only to me and I agree that I can only use this number at member merchant sites listed in the Member Merchant list provided by UCPB. Use of this number by anyone else shall be my full responsibility and liability and I shall not hold UCPB liable for its use.

Whenever the 1Time number is used at the merchant's site, it is an authority for UCPB to debit the account that I have specified in the enrollment form. It is understood however that UCPB will not debit my enrolled account if: (1) I do not have sufficient fund in my enrolled account, (2) if the amount I am paying at the merchant site is more than the maximum spending amount specified by me for the 1Time number, or (3) if the 1Time number I used has already expired. I understand that this is for my added protection and security.

I understand that UCPB is not involved in the transaction between the listed merchant and me and that the role of UCPB is merely to facilitate my payment to the merchant through 1Time . Therefore, I will not hold UCPB accountable for the merchant's products, service, failure or default, and/or for the interruption of my access or use of the facility due to failure, maintenance or upgrades to the system, which may occur from time to time.

Any and all transactions concerning my deposit account(s) enrolled for 1Time shall be binding and conclusive upon me. In case of joint "or" account(s), I warrant that I have informed my co-depositor of my

enrollment of the account in 1Time and it is understood that all 1Time transactions concerning the enrolled account(s) are binding on my co-depositors irrespective of who initiated the transaction. As such, I shall be responsible to my co-depositor and to the Bank for all consequences of transaction involving my enrolled deposit account(s).

Amendment

UCPB may amend at any time any of these terms and conditions and I agree to review the current terms and conditions of use before each transaction, which I shall initiate only if I agree with the current terms, and conditions.

I have read and understood the terms and conditions for using the 1Time payment facility and agree to be governed by them.

Authorized Representative

Signature over Printed Name
(Please use a black sign pen that does not skip.)

Date