

CHANGES ON THE MBA TERMS AND CONDITIONS

B. MBA Security Policy

From	To
<p>Third-Party Agreements</p> <p>Certain transactions involving third parties -- Third-party Fund Transfer and Bills Payment -- all require enrollment of accounts using the duly accomplished Enrollment and Maintenance Agreement form submitted for verification. With this policy, I/we are assured that OFBANK shall honor requests for transfers/payments only to and from those that I/we have signed for.</p>	<p>Third-Party Enrollment</p> <p>Third-Party accounts refer to bank or prepaid accounts and bills payment biller subscriber/reference numbers not owned by the MBA accountholder and its enrolment is optional. Enrolment and transaction procedure is as follows:</p> <ul style="list-style-type: none"> a. Fund Transfer <ul style="list-style-type: none"> i. Third-Party Fund Transfer Enrollment may be requested from any LANDBANK Branch through the submission of the duly accomplished Enrollment and Maintenance Agreement Form. ii. Fund Transfer Transactions <ul style="list-style-type: none"> a. Do not require One Time-PIN (OTP) for enrolled account b. Require OTP sent to the registered mobile number of the client in iAccess b. Bills Payment <ul style="list-style-type: none"> i. Third-Party bills payment enrollment may be requested from any LANDBANK Branch through the submission of the duly accomplished Enrollment and Maintenance Agreement Form. ii. Bills payment transactions require OTP for enrolled and non-enrolled bills payment

	<p>billers subscriber/reference numbers.</p> <p>With this policy, I/we are assured that LANDBANK shall honor requests for transfers/payments only to and from those that I/we have signed for.</p>
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C. SERVICES AND BUSINESS RULES

From	To
None	<p>Log-in information – I/We can log-in to MBA based on the following option:</p> <ul style="list-style-type: none"> a. Manual Input of Log-in Credentials <ul style="list-style-type: none"> i. OFBank User ID ii. OFBank Password b. Using Biometrics Authentication <ul style="list-style-type: none"> i. Saved OFBank User ID ii. Saved biometrics in the mobile registration iii. MBA PIN (if enabled by client) c. Quick Balance <ul style="list-style-type: none"> i. Saved OFBank User ID ii. MBA PIN (if enabled by the client)
<p>Account Information – I/We can view real-time the outstanding and the available balance, including amounts on hold/float, and transaction history of my/our enrolled peso savings with ATM access and/or current accounts made for the last 90 days.</p> <ul style="list-style-type: none"> i. Any additional account/s shall be enrolled in the OFBANK iAccess system through the branch of account or nominated servicing branch. ii. Today’s Transaction only includes over-the-counter transactions for the day. 	<p>Account Information – I/We can view real-time the outstanding and the available balance, including amounts on hold/float, and transaction history of my/our enrolled peso savings with ATM access and/or current accounts made for the last 90 days.</p> <ul style="list-style-type: none"> a. Any additional account/s shall be enrolled in the OFBANK system through any LANDBANK branch. b. Today’s Transaction only includes over-the-counter transactions for the day.
Bills Payment (BP) – I/We are allowed to pay bills online for enrolled merchants.	Bills Payment (BP) – I/We are allowed to pay bills online for enrolled merchants.

<ul style="list-style-type: none"> i. Enrollment of subscriber’s account number through the Branch is required. ii. Service fees shall be debited on the account of the merchant or charged against Average Daily Balance (ADB) on deposit float. iii. Service Period is from 12:20 AM to 11:00 PM daily. 	<ul style="list-style-type: none"> a. Enrollment of subscriber’s account number at any LANDBANK branch is required. b. Service fees shall be debited on the account of the merchant or charged against Average Daily Balance (ADB) on deposit float. c. Service Period is from 12:20 AM to 11:00 PM daily.
<p>Fund Transfer (FT) – I/we are allowed to transfer funds from one enrolled deposit account to another account. I/We may choose either our own accounts, third-party accounts or other bank accounts via InstaPay as destination accounts.</p> <ul style="list-style-type: none"> i. Enrollment of source and destination accounts through the Branch is required. ii. Source accounts can be enrolled as destination accounts and vice-versa. iii. Third party accounts cannot be enrolled as source accounts. iv. A maximum of five (5) third-party accounts can be enrolled as destination accounts. v. Fund transfer may be made to any enrolled or non-enrolled OFBANK accounts, including nominated third-party OFBANK accounts, or to other banks and institutions. vi. Service Period is from 12:20 AM to 11:00 PM daily. 	<p>Fund Transfer (FT) – I/we are allowed to transfer funds from one enrolled deposit account to another account. I/We may choose either our own accounts, third-party accounts or other bank accounts via InstaPay as destination accounts.</p> <ul style="list-style-type: none"> a. Enrollment of source and destination accounts through any LANDBANK Branch is required. b. Source accounts can be enrolled as destination accounts and vice-versa. c. Third party accounts cannot be enrolled as source accounts. d. A maximum of five (5) third-party accounts can be enrolled as destination accounts. e. Fund transfer may be made to any enrolled or non-enrolled OFBANK accounts, including nominated third-party OFBANK accounts, or to other banks and institutions. f. Service Period is from 12:20 AM to 11:00 PM daily.
<p>None</p>	<p>I/We are allowed to apply for a LANDBANK Account</p> <ul style="list-style-type: none"> i. LANDBANK Visa Debit Card ii. LANDBANK USD Online Deposit Account that enable clients to do online purchased of bonds (as applicable) deposit and withdrawal.