



# TERMS AND CONDITIONS

AFPSLAI's mobile app, e-mail notification and text message alert services enable you to receive notices from time to time concerning available balance information and other updates relating to your account(s). By signing up for these services, you are giving your consent; and acknowledge that you are aware of and agree to abide by the following Terms and Conditions:

## 1. SMS Alert and E-mail Notification Services

- 1.1. *Once subscribed to the services, you will automatically receive a text message alert on the following: withdrawal and loan transactions, promos, and important advisories.*
- 1.2. *You hereby acknowledge and accept that each alert/notification is sent to you without being encrypted and may include your name and information pertaining to your account(s). You must ensure that no one has access to the confidential information that you receive via SMS or e-mail and you must take all necessary precautions to prevent any other party to gain access.*
- 1.3. *For Joint Accounts, alerts will only be sent to the mobile phone number or e-mail address of the principal accountholder.*
- 1.4. *Alerts are accurate when they are generated on our systems; however, the funds available in your accounts may change before and after you receive the alerts.*
- 1.5. *It is not possible for you to send text messages to us for the purpose of inquiring about your account(s).*

## 2. Mobile App

- 2.1. *You subscribed to the App, you will be able to access your deposit and loan accounts, request for the opening of Savings Deposit Account, and apply for loans.*
- 2.2. *You will not be able to use the App until you have registered to use the Service and then been sent a code by SMS which allows you to activate the App.*
- 2.3. *The App will only work in compatible devices and operating systems and certain functionality will only work if your device is connected to the internet.*
- 2.4. *You must not use the App in a way that may damage or impair the App or our underlying systems.*
- 2.5. *The App and all copyright, database rights, trademarks and other intellectual property rights related to it belong to AFPSLAI or our licensors.*
- 2.6. *AFPSLAI Mobile App is available daily from 7:00 a.m. to 7:00 p.m., except holidays and weekends (Saturday & Sunday).*

## 3. Liability

- 3.1. *You agree not to hold AFPSLAI, its Board of Trustees, officers, employees and agents liable for losses or damages, including legal fees, that may arise, directly or indirectly, in whole or in part, from: (a) non-delivery, delayed delivery, or the misdirected delivery of an alert/notification; (b) inaccurate or incomplete content; or (c) any loss or damage to your device or any other hardware or software you use in connection with the services.*
- 3.2. *You acknowledge that use of the services is dependent on third parties, including your network providers, and that we are not liable for any acts or omissions of those third parties.*

## 4. Termination of Registration

- 4.1. *You may cancel your subscription to these services by filling out a Change Form. You may forward the accomplished form to the Membership Section in any of the AFPSLAI offices nationwide.*
- 4.2. *It will be your responsibility to notify us if your mobile telephone is lost or stolen. Upon such notification, the mobile app and SMS alert will be suspended until you inform us of your telephone's return or you provide a replacement number. Your e-mail messages will continue as normal.*
- 4.3. *AFPSLAI provides this service as a convenience to you for information purposes only. AFPSLAI reserves the right to terminate or suspend the notifications/alerts and app in the case of system failure, maintenance or repair for any reason beyond our control or if we deem necessary.*

## 5. Data Protection

- 5.1. *We will use your information to administer your account(s) and for other business purposes, including the following: make any inquiries that we consider necessary to confirm your identity, operating your account(s), or making credit decisions.*
- 5.2. *We will hold and process any information you provide us in relation to these services in accordance with AFPSLAI's Data Privacy Notice.*

## 6. Dispute Resolution

- 6.1. *If you have a complaint about our services, please contact us at (632) 8911-2032 local 2501 or at 3F Corporate Affairs Division, AFPSLAI Building, Camp Aguinaldo, EDSA cor Bonny Serrano Road, Quezon City 1110. We will do our best to resolve the matter as quickly as possible, in accordance with our Consumer Protection Guidelines. We are also covered by the Consumer Empowerment Group of the BSP, which is available to settle complaints if these cannot be settled through our internal complaints procedures.*

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Registrant's Signature Over Printed Name

\_\_\_\_\_  
Date

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AFPSLAI BRANCH OFFICE

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Received/Encoded by:

\_\_\_\_\_  
AFPSLAI Membership Staff