

AGREEMENT

I hereby certify that all information and documents given in this application are complete, true and correct and my signatures herein are genuine.

Disclosure and Sharing of Information

a. Processing of Application

I hereby consent and authorize EastWest, any of its offices, branches, subsidiaries, affiliates, agents, representatives and third parties, to conduct random verification with the BIR, any other appropriate government agency or third party, including banks and financial institutions, to establish the authenticity of the information I declared and the documents I submitted in relation to my application as it may be necessary for the processing and evaluation of my application. I hereby waive any rights on the confidentiality of my income information as required by BSP Circular 622, as amended by BSP Circular 855. I further consent and authorize the disclosure of personal and sensitive personal information by the Bank, provided that such disclosure is in accordance with the provisions of Republic Act No. 10173 or the Data Privacy Act of 2012, its Implementing Rules and Regulations, and other rules and regulations relating to data privacy, including the Bank's data privacy policy published in its website.

b. Account Maintenance and Servicing

I hereby authorize the transfer, disclosure and communication of EastWest of any information, including personal and sensitive personal information, relating to my account/s with EastWest together with all of the documents submitted for this application to any of its offices, branches, subsidiaries, affiliates, agents, representatives and third parties for application processing, data processing/storage, customer satisfaction surveys, and for any other purpose as EastWest may deem appropriate, and/or as described in the Bank's data privacy policy, and as may be required by law or regulation. I hereby also authorize the regular submission and disclosure to any and all credit information service providers listed in the Bank's data privacy policy published in its website, of any information, whether positive or negative, relating to my basic credit data (as defined under Republic Act No. 9510) with EastWest, as well as any update or correction thereof. The foregoing constitutes my written consent for any such submission and disclosure of information relating to my account/s for the purpose indicated above and under applicable laws, rules and regulations.

I agree to hold EastWest free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to my account/s.

c. Marketing and Sales Offers

I hereby authorize the transfer, disclosure and communication of EastWest of any information, including personal and sensitive personal information, relating to my account/s with EastWest together with all of the documents submitted for this application to any of its offices, branches, subsidiaries, affiliates, agents, representatives and third parties for product and service offers to be made to me through mail/e-mail/fax/SMS/telephone or through other forms of media, including social media, and for any other purpose as EastWest may deem appropriate, and/or as described in the Bank's data privacy policy published in its website, unless I expressly notify EastWest otherwise through the following contact information:

EastWest System Tech Assistant (ESTA) chatbot: www.ewlend.com/esta
24-Hour Customer Service Hotline: +63288881700
E-mail: cards@eastwestbanker.com

I understand that this application is subject to EastWest's credit policies and procedures. I understand and agree that should my credit card application be approved, my Card/s may be delivered activated subject to EastWest's activation policy and guidelines. Once activated, I also authorize EastWest to deliver my replacement and/or renewal Card/s activated. In case of disapproval of my application, I understand that EastWest is under no obligation to disclose the reason/s for such disapproval unless required by law or regulation. The accomplished application form and requirements I submitted become the property of EastWest, and the Bank is under no obligation to return the said documents to me regardless of the outcome of my application.

By agreeing, I also acknowledge that I have fully read and understood the Terms and Conditions Governing the Issuance and Use of EastWest Credit Cards as found in the Bank's website and the Bank's data privacy policy published in www.eastwestbanker.com/privacystatement. I agree to abide by and be bound by the said Terms and Conditions and data privacy policy, as well as all laws, rules, regulations and official issuances applicable to EastWest which may hereinafter be issued, including other terms and conditions governing the use of other facilities, benefits, products or services which shall be made available to me. I also agree that EastWest may amend from time to time its Terms and Conditions, which include the fees and charges for its products and/or services, and its data privacy policy, and I agree to be notified of such changes through notice sent to me through any of the following means, at the option of EastWest unless I request otherwise: (i) mailed and/or e-mailed notices (sent to my mailing or e-mail addresses indicated in EastWest's records), (ii) notices posted at EastWest's stores or (iii) notices in its website, and I agree to be bound by such changes unless I expressly notify EastWest otherwise through the contact information indicated above.

d. Card Delivery

I authorize EastWest or its official courier to deliver the Card/s to me, to any member of my household, to any of my officemate/co-employee or to any other person that I may authorize through an authorization letter, subject to the existing delivery policy of EastWest. I agree to hold EastWest free and harmless from any claim, loss or liability, whatsoever arising from the delivery of the Card/s to my authorized representative.

I agree that this Application Form may also serve as my application for other products of EastWest, such as, but not limited to auto loan, home loan, personal loan, EEL, among others, as I may subsequently request from EastWest or if I am deemed qualified by EastWest. I undertake to submit additional documents as may be required by EastWest for the processing of my application. I understand that the availment of the other products of EastWest is my option but the approval shall be subject to credit evaluation and sole discretion of EastWest. I understand that EastWest can rely on the authority/ies given under this section unless I explicitly revoke the same.