



INFOSERVE INC. – NATIONLINK e-Money Terms and Conditions



Definition of Terms

- a. PIN – Personal Identification Number. It is the confidential number used to perform ATM functions.
- b. ATM – Automated Telling Machine. It is a computerized telecommunications device that provides the cardholder access to financial transactions in a public space without the need of a human clerk or bank teller.
- c. POS – Point of Sale. It is a check-out counter in a shop or the location where a transaction occurs.
- d. NLPAY – NATIONLINKPay Cash-in/Cash-out station.
- e. NATIONLINKPAY AGENT – Any authorized agent to operate NATIONLINKPay Cash-in/Cash-out station/ and/or authorized outlet for NATIONLINK e-Money card.

Description of the INFOSERVE INC. - NATIONLINK e-Money Card

- a. The INFOSERVE INC. - NATIONLINK e-Money Card is a pre-activated, reloadable, multi-purpose electronic value card.
- b. The INFOSERVE INC. - NATIONLINK e-Money Card functions like a regular ATM Card. You may withdraw from any INFOSERVE INC. - NATIONLINK Network ATM or any accredited ATM bank consortium in the Philippines after PIN verification. The INFOSERVE INC. - NATIONLINK e-Money Card may be used as a purchase card. It is honored at BancNet-POS accredited merchants and INFOSERVE INC. - NATIONLINKPay Cash-in/Cash-out stations with electronic terminals in the Philippines after PIN verification.
- c. The INFOSERVE INC. - NATIONLINK e-Money Card is not a savings account, therefore, does not earn interest. It is not insured by the Philippine Deposit Insurance Corporation (PDIC) and not subject to a minimum maintaining balance.

Uses of the INFOSERVE INC. - NATIONLINK e-Money Card

- a. The INFOSERVE INC. - NATIONLINK e-Money Card may be used to withdraw cash through any ATM or INFOSERVE INC. - NATIONLINK Network Cash-in, Cash-out stations. The maximum withdrawable amount per day is twenty thousand pesos (P20,000.00) or any other amount as may be set by INFOSERVE INC. - NATIONLINK in the future. From a minimum of one hundred pesos (P100.00) you can withdraw up to a maximum of ten thousand pesos (P10,000.00) per transaction. Up to a maximum of five (5) ATM transactions per day is allowed but not to exceed the maximum withdrawable value per day of twenty thousand pesos (P20,000.00), whichever comes first. The e-Money operations are fully reliant on the INFOSERVE INC. - NATIONLINK Network operations and systems. In case the INFOSERVE INC. - NATIONLINK Network operations and systems is unavailable the e-Money card holder cannot transact in any other way.
- b. The INFOSERVE INC. - NATIONLINK e-Money Card may also be used to transfer funds using BancNet ATMs or INFOSERVE INC. - NATIONLINK Cash-in/Cash-out stations.
 - 1. From INFOSERVE INC. - NATIONLINK e-Money Card to a INFOSERVE INC. - NATIONLINK e-Money Card maintained with INFOSERVE INC. - NATIONLINK, transfer funds through INFOSERVE INC. - NATIONLINK Cash-in/Cash-out stations – This is subject to the aggregate limit of P100,000.00 per month and as long as the remitting INFOSERVE INC. - NATIONLINK e-Money Card has sufficient balance to cover the transaction.
 - 2. From INFOSERVE INC. - NATIONLINK e-Money Card to ATM deposit maintained with BancNet member banks - transfer funds up to Twenty Thousand Pesos (P20,000.00) per day through any ATM of any BancNet member banks or INFOSERVE INC. - NATIONLINK Cash-in/Cash-out stations. You and the party making the fund transfer shall accept full responsibility. INFOSERVE INC. - NATIONLINK Network and/or any of its directors, stockholders, officers and representatives shall not be held liable for fund transfer transactions.
- c. The INFOSERVE INC. - NATIONLINK e-Money Card may be used to make purchases in INFOSERVE INC. - NATIONLINK and BancNet accredited merchants with electronic terminals in the Philippines.
- d. The INFOSERVE INC. - NATIONLINK e-Money Card may be used to pay bills through any BancNet member banks' ATM and any other channels as may be introduced.
- e. Over the Counter transactions such as loading/reloading and withdrawals shall only be allowed through NLPay (NATIONLINKPay Cash-in/Cash-out stations).
- f. INFOSERVE INC. - NATIONLINK Network is not liable if there are no sufficient funds in the INFOSERVE INC. - NATIONLINK e-Money Card to cover a transaction.
- g. Every withdrawal/fund transfer/bills payment/POS purchase transactions using the INFOSERVE INC. - NATIONLINK e-Money Card is debited immediately from the INFOSERVE INC. - NATIONLINK e-Money Cardholders' balance.

INFOSERVE INC. - NATIONLINK e-Money Card Application and Activation

INFOSERVE INC. - NATIONLINK e-Money Card application will be made through INFOSERVE INC. - NATIONLINK Network and its accredited NATIONLINKPay agents. Any purchase of INFOSERVE INC. - NATIONLINK e-Money Card made thru any person/entity not accredited nor expressly recognized or authorized by INFOSERVE INC. - NATIONLINK shall be at the purchaser's own risk. INFOSERVE INC. - NATIONLINK, in its sole discretion, may reject applications for INFOSERVE INC. - NATIONLINK e-Money Card, for a reasonable cause. A INFOSERVE INC. - NATIONLINK e-Money card kit includes the INFOSERVE INC. - NATIONLINK e-Money Card and the PIN. The INFOSERVE INC. - NATIONLINK e-Money Card is pre-activated upon delivery by INFOSERVE INC. - NATIONLINK to its accredited NATIONLINKPay agent.

INFOSERVE INC. - NATIONLINK e-Money Subscription Fee

The e-money subscription fee is P200 for two years. The subscription fee covers the INFOSERVE INC. - NATIONLINK services support package and an e-Money card kit.

Loading/Re-loading of Funds to the INFOSERVE INC. - NATIONLINK e-Money Card

Loading/re-loading of funds to the INFOSERVE INC. - NATIONLINK e-Money Card for 1) Payroll Services; 2) Loan Proceeds; 3) Remittances; and 4) Payment maybe made thru any of the following:

- a. NATIONLINKPay Cash-in/Cash-out stations at any designated NATIONLINKPay agent.
- b. Any other manner as may be prescribed by INFOSERVE INC. - NATIONLINK, such as batch and loading facility given to authorized institutions. The value shall not exceed the maximum stored value amount of P100,000.00 per month. Checks shall not be accepted as a form of value loading.

Expiration Date

The INFOSERVE INC. - NATIONLINK e-Money Card shall automatically expire after a period of two (2) years from date of acquisition or purchase. Any outstanding balance shall be transferred to the new INFOSERVE INC. - NATIONLINK e-Money Card issued to the cardholder. In case the cardholder decides not to renew the expired INFOSERVE INC. - NATIONLINK e-Money Card, the remaining balance shall be refunded back to the cardholder.

Maintaining the security of the INFOSERVE INC. - NATIONLINK e-Money Card and the Card

PIN

A card kit is received upon delivery which contains the INFOSERVE INC. - NATIONLINK e-Money Card and the PIN. Upon receipt of the INFOSERVE INC. - NATIONLINK e-Money Card, immediately affix your signature at the back of the card. You agree at all times to:

- a. Safely keep the INFOSERVE INC. - NATIONLINK e-Money Card in your sole possession
- b. For your safety, do not write your PIN anywhere especially in your ATM card. Dispose of properly the envelope containing the card kit once you have memorized your PIN Number.
- c. Immediately report to the INFOSERVE INC. - NATIONLINK any loss, theft and known or suspected unauthorized use of the INFOSERVE INC. - NATIONLINK e-Money Card PIN. If the PIN is compromised, please report to the Helpdesk of INFOSERVE INC. - NATIONLINK at Tel. # 8892-7618 to have the card blocked immediately.

Lost/Stolen Card

Damaged/Defective INFOSERVE INC. - NATIONLINK e-Money Cards

Your INFOSERVE INC. - NATIONLINK e-Money Cards shall be considered damaged when it is no longer useable for its intended purpose. INFOSERVE INC. - NATIONLINK shall replace the damaged INFOSERVE INC. - NATIONLINK e-Money Card or defective INFOSERVE INC. - NATIONLINK e-Money Card subject to surrender of the damaged/defective card provided, that the damaged/defective card is not expired at the time of surrender. INFOSERVE INC. - NATIONLINK shall issue a replacement for the lost e-Money Card with a value equal to the remaining balance of the damaged/defective e-Money Card after deducting any fees which may be due to INFOSERVE INC. - NATIONLINK. Replacement of damaged INFOSERVE INC. - NATIONLINK e-Money Card shall be subject to a replacement cost of three hundred pesos plus cost of shipping (P300.00) to Purchaser/ Recipient, while replacement of a defective INFOSERVE INC. - NATIONLINK e-Money Card shall be at no cost to Purchaser/Recipient.

Cost and Venue of Suit

In case of any litigation arising from your INFOSERVE INC. - NATIONLINK e-Money Card, you shall pay the cost and expenses for litigation and attorney's fees equivalent to 25% of the amount involved and in any case not less than P10,000.00 and any legal action arising hereunder shall be adjudicated before a court of competent jurisdiction in Makati City only.

Amendment

INFOSERVE INC. - NATIONLINK may change these Terms and Conditions or any features of the INFOSERVE INC. - NATIONLINK e-Money Card, as it may deem necessary. The changes in the Terms and Conditions of the INFOSERVE INC. - NATIONLINK e-Money Card are considered accepted by the cardholder if the INFOSERVE INC. - NATIONLINK e-Money Card is used or if there is non-termination of this service after the effective date of change. The amendments shall be published in the INFOSERVE INC. - NATIONLINK e-Money Card website.

Non-liability

INFOSERVE INC. - NATIONLINK shall not be liable for any loss or damage of whatever nature in connection with transactions involving the Purchaser/Recipient use of the INFOSERVE INC. - NATIONLINK e-Money Card, in any of the following instances:

Disruption, failure or delay relating to or in connection with the INFOSERVE INC. - NATIONLINK e-Money Card transactions due to circumstances beyond the control of INFOSERVE INC. - NATIONLINK. Fortuitous events, such as but not limited to prolonged power outages, breakdown in computers, and communication facilities, typhoons, floods, public disturbances and calamities and other similar or related cases loss or damage which the Purchaser/Recipient may suffer arising out of any fraudulent or unauthorized utilization of the INFOSERVE INC. - NATIONLINK e-Money Card due to the theft or unauthorized disclosure of PIN or violation of other security measures, with or without the Purchaser's/Recipient's participation inaccurate, incomplete, or delayed information received due to disruption or failure of any communication facilities used for the INFOSERVE INC. - NATIONLINK e-Money Card. Further, INFOSERVE INC. - NATIONLINK shall not be liable for any indirect, incidental or consequential loss, loss of profit or damage that the Purchaser/Recipient may suffer or has suffered by reason of the use or failure or inability to use the INFOSERVE INC. - NATIONLINK e-Money Card under the Terms of this Agreement.

Fees

The use of this card shall be subject to prevailing applicable fees as allowed by BancNet and BSP, and as implemented by Nationlink.

Contact Information

For any concerns about the use of NATIONLINK e-MONEY Card, please call NATIONLINK Operations Center: Telephone No.: 8892 –7618

Agreement to Terms and Conditions

Your signature to the INFOSERVE INC. - NATIONLINK e-Money Card Application Form constitutes your agreement to the above Terms and Conditions. Likewise, your usage of the INFOSERVE INC. - NATIONLINK e-Money card signifies your full understanding of the corresponding risks in availing this product and service.

Name and Signature