

**Landers Executive Visa Signature powered by Chinabank**  
**Automatic Renewal and Cancellation**  
**Terms and Conditions**

**1. Automatic Renewal and Charges**

- a. The Cardholder acknowledges and agrees that their Landers Executive Membership (“Membership”) shall automatically renew upon expiry unless the Cardholder requests for the cancellation of the Membership prior to its expiry. The request for cancellation must be made 30 business days prior to the expiration of the Membership by calling China Banking Corporation’s (CBC) Customer Contact Service.
- b. The renewal fee will be charged to the Cardholder’s Landers Executive Visa Signature Card seven (7) days prior to the Membership expiration date.
- c. The renewal fee will be based on the prevailing rate at the time of renewal, as determined by Landers.

**2. Membership and Card Cancellation**

- a. If the Cardholder cancels their Membership for any reason, the issued Landers Executive Visa Signature Credit Card will also be cancelled immediately, upon full settlement of any outstanding balances.
- b. The Cardholder agrees that upon cancellation, they will no longer have access to any benefits or privileges associated with the Membership or the Landers Executive Visa Signature Credit Card.

**3. General Provisions**

- a. Qualified Cardholders acknowledge that they have read, understood and agreed to be bound by the Terms and Conditions herein, Landers Executive Visa Signature powered by Chinabank Product Features Terms and Conditions, and the Terms and Conditions Governing the Issuance and Use of Chinabank Credit Cards (collectively, the “Terms and Conditions”).
- b. Chinabank reserves the right to modify these Terms and Conditions at its sole discretion, subject to prior notice to qualified Cardholders by public notice at least sixty (60) days before effectivity.
- c. For concerns on the Membership, qualified Cardholders may contact Landers Hotline at 0288197075 or chat at Landers.ph or email [landershelp@landers.ph](mailto:landershelp@landers.ph).
- d. For inquiries or concerns on their Chinabank Credit Card, Cardholders may contact Chinabank Customer Service 24/7 Hotline at +632 888-55-888 or e-mail [creditcards@chinabank.ph](mailto:creditcards@chinabank.ph).
- e. Chinabank is regulated by the Bangko Sentral ng Pilipinas (BSP). Details of the BSP’s Consumer Assistance Mechanism are provided in [www.bsp.gov.ph/](http://www.bsp.gov.ph/).