

CHINA BANK CREDIT CARDS - EASY BILLS PAY

EASY BILLS PAY (the "Auto-Charge Facility" or "Facility") is a payment facility under which a Principal Cardholder ("Cardholder") may enroll periodic and recurring bills of accredited merchants for payment via automatic charging to their China Bank Credit Card ("Card").

TERMS AND CONDITIONS

By availing of the Auto-Charge Facility, Cardholder hereby affirms that he/she has read, understood, accepted, and consented to the following terms and conditions:

1. The Auto-Charge Facility is available to all active principal China Bank Credit Cardholders in good credit standing. The Auto-Charge Facility is not available for Corporate Cards.
2. Cardholders may enroll bills to the Facility by either:
 - a. Calling China Bank's Customer Service Hotline at 888-55-888 or Domestic Toll-Free Number at 1-800-1888-5888 and requesting for bills enrollment to the Facility; or
 - b. Accomplishing the EASY BILLS PAY Auto-Charge Application Form found at China Bank's website on www.chinabank.ph, and emailing the accomplished form to easybillsplay@chinabank.ph. When submitting the application form via email, the Cardholder must use their email address as registered with China Bank.
3. Only bills from China Bank accredited merchants (the "Merchant Biller") may be enrolled into the Facility. A list of accredited Merchant Billers may be found on the China Bank website. China Bank shall notify the Cardholder in case an enrolled bill's Merchant Biller has ceased to be accredited with China Bank. In the event a Merchant Biller ceases to be accredited, China Bank shall immediately cease the Auto-Charge transactions of enrolled bills from such Merchant Biller.
4. The Cardholder may enroll bills that are in the Cardholder's name, or in the name of another person (third party subscriber).
5. China Bank will share with the relevant Merchant Biller only the Cardholder and Card information that are necessary to facilitate the processing of the Auto-Charge transaction with the relevant Merchant Biller.
6. Processing time for bill enrollment into the Facility is twenty (20) banking days from China Bank's receipt of the request for enrollment. The relevant Merchant Biller shall be informed of such enrollment request, and shall instruct China Bank whether to approve or reject the request. However, China Bank shall have the final and absolute discretion to reject the enrollment request of the Cardholder with or without reason thereof. Cardholders will receive a notification via email and SMS (on their email address and mobile number registered with China Bank) informing them whether their enrollment request has been approved or rejected.
7. Until the Cardholder has received confirmation via email or SMS that the enrollment request has been approved, it is the responsibility of the Cardholder to ensure that the bills are duly and timely settled. Outstanding or unpaid bills that remain unsettled upon approval of enrollment request into the Facility may not be charged to the Card. It is the sole duty and responsibility of the Cardholder to check and confirm whether such bills were charged to the Card and payment was made to the Merchant Biller.
8. China Bank reserves the right to decline or reject any request for bill enrollment, or to cancel any existing enrollment in the Auto-Charge Facility. China Bank will inform the Cardholder when their enrollment request has been declined or rejected, or their existing enrollment has been cancelled.

9. Upon approval of the request for bill enrollment in the Auto-Charge Facility, China Bank and the relevant Merchant Biller shall commence the automatic and periodic charging of the total amount due of the recurring enrolled bill to the Cardholder's Card. China Bank shall auto-charge to the Card on the due date of the bill only the exact amount due as indicated in the billing information provided by the Merchant Biller.
10. An Auto-Charge transaction may be declined, rejected, or cancelled for reasons including, but not limited to, insufficient credit limit, overdue balance, suspension, blocking, or cancellation of the Card. The Cardholder is solely responsible for ensuring the Card's adequate credit limit and standing at the time of the Auto-Charge transaction on the due date of the bill.
11. If an Auto-Charge transaction is declined, rejected, cancelled or otherwise unsuccessful for any reason, the Cardholder or third party subscriber shall not hold China Bank liable for any damage, loss, liability or expense that the Cardholder or third party subscriber may suffer or incur, directly or indirectly, as a result. In such an event, the Cardholder or third party subscriber is solely responsible for settling the unpaid bill with the relevant Merchant Biller.
12. The Merchant Biller may cancel the Cardholder's Auto-Charge enrollment of their relevant bill at any time and without prior notice to the Cardholder. The Cardholder shall be solely responsible for checking and confirming with the relevant Merchant Biller if future billing will still be billed to the Card. The Cardholder shall address any issue regarding such cancellation directly with the Merchant Biller.
13. China Bank shall not be liable for any dispute on the amount auto-charged to the Card. Any dispute regarding the amount auto-charged to the Card and posted in the Cardholder's account shall be directed by the Cardholder to the Merchant Biller.
14. China Bank will send an email or SMS notification to the Cardholder (through their contact details as registered with China Bank) for each successful or unsuccessful Auto-Charge transaction.
15. In the event the Card is replaced with a new card for reasons such as but not limited to loss, upgrade, or other similar causes, the previous Card's enrolled bills under the Auto-Charge Facility shall be charged to the new Card. The Cardholder has the obligation to monitor the periodic billings that become due during the process of replacement, re-issuance and activation of the new Card, and pay the bills due directly to the Merchant Biller.
16. The Cardholder may cancel any Auto-Charge Facility bill enrollment by calling China Bank's Customer Service Hotline 888-55-888 or Domestic Toll-Free Number 1-800-1888-5888 and requesting for such cancellation. Processing time for cancellation is twenty (20) banking days from the date of request for cancellation. China Bank will send the Cardholder an SMS and email notification upon successful cancellation of the Auto-Charge Facility bill enrollment. Prior to or at the time of the cancellation, unpaid bills enrolled in the Facility may or may not be charged to the Card. It is the sole duty and responsibility of the Cardholder to check and confirm whether such bills were charged to the Card and payment made to the Merchant Biller.
17. Upon cancellation of the bill enrollment in the Auto-Charge Facility, China Bank and Merchant Biller shall cease the automatic and periodic charging of the total amount due of the cancelled enrolled bills to the Cardholder's Card.
18. Auto-Charge transactions will form part of and are included in the Cardholder's Statement Balance and Outstanding Balance.
19. Auto-Charge transactions will not earn Rewards Points.

20. The Auto-Charge Facility enrollment is co-terminus with the Cardholder's membership with China Bank Credit Cards. Any suspension, cancellation, withdrawal, or termination of such membership shall result in the automatic termination of Cardholder's enrollment and use of the Auto-Charge Facility.
21. The Terms and Conditions governing the issuance and use of China Bank Credit Cards are incorporated herein by reference and made an integral part hereof.
22. The terms and conditions governing this Auto-Charge Facility may be amended or supplemented by China Bank from time to time.
23. For concerns or complaints, Cardholder may call China Bank's Customer Service Hotline at (632) 888-55-888 or e-mail creditcards@chinabank.ph.
24. China Bank is regulated by the Bangko Sentral ng Pilipinas (BSP) with contact number (632)8708-7087 and email address consumeraffairs@bsp.gov.ph. BSP Online Buddy (BOB) may be accessed via BSP Webchat (<http://www.bsp.gov.ph/>), SMS (021582277 for Globe subscribers only), and Facebook (<https://www.facebook.com/BangkoSentralngPilipinas/>).