

TERMS AND CONDITIONS

1. Definition of Terms

- a) **Electronic Data Capture (EDC) Terminal.** A Point of Sale (POS) terminal that reads the card details on the Maxicare/Prepaid Card (CARD) magnetic strip when the card is swiped through the terminal, without the need of a manual imprinter and/or having merchant's representatives manually enters the information.
- b) **Automated Teller Machine (ATM).** An automated teller machine that dispenses cash and provides account related services once the card is inserted and the correct Personal Identification Number (PIN) associated with the card is entered and verified by the machine.
- c) **The CARD.** The Maxicare CARD is a proprietary prepaid card issued by Equicom Savings Bank through MediLink Network Inc. It is a personalized card and is not transferable. It functions both as an ATM and purchase card and can only be used up to the maximum value/amount loaded on the Card. It shall not earn interest nor rewards and other similar incentives convertible to cash, nor be purchased at a discount. It is understood that the CARD is not a deposit account; hence, it is not insured with the Philippine Deposit Insurance Corporation.

Ang Maxicare/Prepaid Card (CARD) ay isang Prepaid card na mula sa Equicom Savings Bank (EqB) sa pamamagitan ng MediLink. Ang CARD ay nakapangalan sa taong may may-ari nito at hindi maaaring gamitin ng iba. Ito ay pwedeng gamitin sa establishments ng Bancnet sa buong Pilipinas para pambayad sa ano mang bilihin o bayarin. Ito ay magagamit din na pang withdraw ng pera sa kahit na saang ATM ng Equicom Savings Bank, Bancnet, Megalink at Expressnet. Maaaring gamitin ang CARD hanggang sa buong halaga na nakalagay dito. Wala itong interest o kahit na anong rewards. Hindi ito deposit account at hindi ito insured sa Philippine Deposit Insurance Corporation.

2. **Responsibility of the Cardholder** – The Cardholder should sign the CARD immediately upon receipt thereof. The Cardholder is required to remember his Personal Identification Number (PIN) which he may change in any Equicom Savings Bank ATM upon receipt of notification that the Card is already activated as a prepaid card. The Cardholder assumes full responsibility for the security, custody and possession of his CARD and PIN as well as transaction made using the said Card. It is the responsibility of the Cardholder to report lost/stolen CARD immediately to the Maxicare Hotlines.
3. **Expiry of the Card** – The Card is valid through the last day of the contract with Maxicare. The period may be shortened: (a) when Equicom Savings Bank terminates the Card due to zero card value or (b) when the Cardholder voluntarily cancels or returns the Card (c) when Maxicare cancels the card. The Card shall be allowed for renewal upon approval of Maxicare.
4. **Card Acceptability** – The CARD functions like a regular ATM Card wherein the Cardholder can access their account at Equicom Savings Bank's ATMs or Megalink, Expressnet and Bancnet ATMs in the Philippines thru PIN verification. It also functions as a purchase card up to the value of the Card and is honored at Bancnet merchants nationwide. Each time the Card is used at ATMs or participating merchants, the transaction amount is immediately deducted from the remaining value of the Card. It is the responsibility of the Cardholder to keep track of the available balance on the Card. Merchants will not be able to determine the available balance on the CARD. The available balance and card transaction details can be obtained via EqB Hotlines or directly via www.equicomavings.com internet banking quick inquiry or via the EqB Mobile Banking (text "INQ <card number that starts with 116801> to 0918-818-EQUI (3784)".

5. **ATM Transaction Fees** – Transaction fees shall be imposed on the following ATM transactions using the CARD: (a) applicable fees shall apply for every successful ATM transactions done at any ATMs other than EqB ATMs in the Philippines. The abovementioned ATM transaction fees shall be deducted immediately from the designated card balance and shall be subject to change without prior notice.
6. **Transaction Receipt** – A transaction receipt shall be provided by the Merchants after every successful POS transaction. The Cardholder shall sign the transaction receipt and retain a copy thereof. An ATM transaction receipt is likewise provided for every ATM transaction. It is the responsibility of the Cardholder to monitor and review all his transactions. Disputed transactions should be reported immediately within 10 calendar days from transaction date; otherwise, the transactions will be considered as valid.
7. **Denied/Declined Transaction** – A transaction may be declined or denied based on the following: (a) Card has no sufficient balance; (b) EDC terminal at the merchant establishment is Off-line; or (c) the Card is either suspended or blocked. The Cardholder shall hold Equicom Savings Bank, Maxicare, and MediLink free and harmless from any liability for these denied/declined transactions.
8. **Loss or Theft of Card** – In case the CARD is lost or stolen, the Cardholder shall immediately report it to Equicom Savings Bank Customer Service and/or Maxicare Customer Service available 24/7. Likewise, the Cardholder shall submit an Affidavit of Loss as a pre-requisite for the card replacement. However, purchases and ATM transactions made prior to reporting to Maxicare shall be for the account of the Cardholder. Applicable fees shall be charged accordingly for the replacement of the CARD. The remaining balance left on the declared lost Card shall be transferred to the new/replacement Card.
9. **Non-transferability Clause** – The CARD is the sole property of Equicom Savings Bank. The Card privileges may be terminated by Equicom Savings Bank and/or Maxicare at any time for whatever cause. The Cardholder agrees to hold Equicom Savings Bank and Maxicare free and harmless from any claim for damages arising from such termination.
10. **Amendments** – Equicom Savings Bank, MediLink, and Maxicare may at any time and for whatever reason, amend, revise or modify this Agreement when deemed necessary.
11. **Venue of Action, Attorney's Fees, and Damages** – Should judicial action be necessary to enforce this Agreement, or to collect the Cardholder's obligation under this Agreement, venue of all actions shall be in Makati City. In case the account is referred to a collection agency or law firm, Cardholder agrees to pay the cost of collection and attorney's fees.
12. **Separability Clause** – Should any provision of this Agreement be declared unconstitutional, invalid or unenforceable by a court of competent jurisdiction, such declaration shall not affect in any manner whatsoever the constitutionality, validity or enforceability of other provisions.
14. By using the Card, you have accepted the Terms and conditions set out in this agreement and are binding yourself to it and its future amendments.

CUSTOMER SERVICE HOTLINES

Maxicare Claims Reimbursement Division

Telephone Number: (632)5538833 (available during business hours)
E-mail Address: reimbursement@maxicare.com.ph

Maxicare Sales Support Division (For Lost Card)

(632)9086900 local 1137 or 1111 (available during business hours)
E-mail Address: aftersalesupport@maxicare.com.ph

Equicom Savings Bank Customer Service

Telephone Number: (632)2415952
Toll Free Number: 1-800-10-EQUICOM (3784266)
E-mail Address: eqbcustomerservice@equicomavings.com.ph

Maxicare Customer Service (For Healthcare)

Corporate Trunk Line: (632)9086900
Telephone Number: (632)5821900
Toll Free Number: 1-800-10-582-1900
Mobile Number: (0918)9072652
E-mail Address: callcenter@maxicare.com.ph

MediLink Customer Service

Telephone Number: (632)2439974 to 75
Toll Free Number: 1-800-1-888-1853
E-mail Address: helpdesk@medilink.com.ph