

## **GCASH TERMS AND CONDITIONS:**

### **1 DEFINITIONS**

GXI – G-Xchange, Inc. (GXI) is a wholly owned subsidiary of Globe Fintech Innovations, Inc. (Mynt) and is duly registered with the Bangko Sentral ng Pilipinas (BSP) as a licensed remittance agent and E-Money Issuer. It handles the electronic money issuance and remittance services using Globe Telecom's network as transport channel under the GCash brand.

Globe Fintech Innovations, Inc. (Mynt) – a **holdings** company that provides innovative and first-in-world fintech solutions. It operates two fintech companies: GXI and Fuse Lending, Inc.

Globe Telecom – Mobile service provider which enables GCash transactions through SMS and USSD.

GCash – Is a form of electronic money which allows Globe and Touch Mobile subscribers to easily and conveniently send and receive cash as well as make payments electronically.

GCash Wallet – An E-Money instrument that stores Philippine Peso (Php) value which resides in the GCash system. It is an account that is linked to the GCash subscriber's Subscriber Identity Module (SIM) card and which may or may not be evidenced by a physical GCash MasterCard. Functionalities include, but are not limited to, transfer of funds, payments of goods and services, over-the-air reload of airtime, and balance inquiry.

GCash MasterCard – A prepaid card issued under license with MasterCard linked to a GCash Wallet which can be used for POS purchases and ATM cash withdrawals. The card is also accepted in all MasterCard accredited merchants worldwide.

GCash Subscriber – A Globe or TM subscriber registered with GCash.

GCash Accredited Merchant – An establishment that accepts either GCash or GCash MasterCard or both as payment for purchase of goods and services.

Biller – Any utility company and the like, accredited by GXI to accept bills payment using GCash.

GCash Partner Outlet (GPO) – An establishment that accepts Cash-in and Cash-out GCash transactions.

Cash-In – The process of exchanging physical cash to GCash.

Cash-Out – The process of exchanging GCash to physical cash.

Globe or TM enabled mobile phone – A mobile telephone handset with a Globe or TM SIM card.

KYC – Know Your Customer. It is a process of establishing the identity of the GCash subscriber as required by the Bangko Sentral ng Pilipinas, also known as Customer Verification.

Mobile Personal Identification Number (MPIN) – The 4 digit security PIN of the GCash subscriber that is used for all GCash transactions. It is also used for both POS and ATM transactions.

Short Message Service (SMS) – A communications protocol allowing the interchange of short text messages between mobile telephone devices.

Unstructured Supplementary Service Data (USSD) - Is a protocol used by telecommunications companies to communicate with the service provider's computers.

## 2 GCASH WALLET / MASTERCARD

The GCash Wallet is a re-loadable E-Money instrument. It is not a deposit account and therefore, it is not covered by the Philippine Deposit Insurance Corporation (PDIC) and it does not earn interest. However, it is subject to the rules and regulations of the Bangko Sentral ng Pilipinas (BSP) and the Anti-Money Laundering Act (AMLA), as amended.

Any GCash MasterCard issued remains the sole property of GXI and is non-transferable. GXI may suspend or terminate the use of the GCash MasterCard for whatever reason it deems fit. The GCash Subscriber agrees to surrender the GCash MasterCard upon demand by GXI. In the event of any suspension, termination or confiscation of the GCash MasterCard, the GCash Subscriber agrees to hold GXI and Globe Telecom, its board of directors, officers and staff free and harmless from any claim, damage, loss, expense, suit or liability whatsoever, arising from such suspension, termination or confiscation.

The GCash Wallet can be activated through a registration process using a Globe or TM enabled mobile phones. Registration can be either via SMS, USSD (\*143#), or downloadable GCash application (Postpaid subscriber are automatically registered to GCash). In order to avail for a GCash MasterCard, the GCash Subscriber should either be a Postpaid or a **KYC'd** Prepaid GCash subscriber.

In the event of any unauthorized use of the GCash MasterCard, GXI shall not be liable for any inconvenience or damage caused to the GCash Subscriber. Moreover, GXI shall not be liable for any failure by GCash Subscribers to avail of GCash services due to the non-compliance with the application requirements.

## 3 CASH-IN

GCash Subscriber can cash-in Peso Value into the GCash Wallet either through:

Mobile Banking Service (MBS) – GCash Subscriber transfers Philippine Peso amount from his/her qualified bank account into his/her GCash Wallet via defined functions on his/her Globe or TM enabled mobile phone.

GCash Partner Outlets (GPOs)/ Globe Stores – GCash Subscriber personally hands over Philippine Peso cash (bills/coins) to GCash Accredited Outlets/ Globe Stores for the amount to be cashed-in to his/her GCash Wallet.

Phone to Phone (P2P) Transfer – GCash Subscriber transfers Philippine Peso amount from his/her GCash Wallet to another using his/her Globe or TM enabled mobile phone.

#### 4 CASH-OUT

The Peso Value cashed-in to the GCash Wallet may be cashed-out using the GCash MasterCard through participating ATMs (Automated Teller Machines) or using his/her Globe or TM enabled mobile phone in any GCash-Accredited Partner Outlets / Globe Stores based on minimum and maximum cash-out amounts as may be imposed by GXI.

#### 5 ATM WITHDRAWAL

GCash MasterCard can be used to withdraw cash at any ATM terminals nationwide subject to applicable bank charges, if any. It can also be used at any MasterCard accredited ATM terminals abroad.

#### 6 PAYMENT OF GOODS AND SERVICES

The Peso Value cashed-in to the GCash Wallet may be used to purchase goods and services from GCash Accredited Merchants using the P2P GCash transfer executed by the GCash Subscriber's Globe or TM enabled

mobile. GCash Subscribers can also use their GCash MasterCard in any Merchants with Point-of-Sale (POS) terminals nationwide. It is also acceptable in all MasterCard member Merchants and participating establishments worldwide.

## 7 REMOTE / OFF-SITE PURCHASES

Payments for goods and services performed "off-site", such as but not limited to access through the Globe or TM enabled mobile phone and internet, wherein GCash Subscriber is not physically present in the Merchant premises when making a purchase, will not require the GCash Subscriber's signature in the Merchant transaction slip. GXI shall be accrediting select Merchant to accept "Remote/ Off-site purchases." For such purchases, the GCash Subscriber transfers the transaction amount to the assigned GCash Wallet of the Merchant, using either P2P or collect/sell process as indicated in the GCash Website. The act of transferring to the Merchant's assigned GCash Wallet and keying-in of the MPIN shall be sufficient evidence that the payment has been made, validated and cannot be disputed by the GCash Subscriber.

For online/internet purchases, neither GXI nor Globe can assure on the manner by which payments are processed. Due diligence is expected of the GCash subscriber to only transact with reputable Web Merchants. Neither GXI nor Globe shall be held liable and accountable for any unauthorized transaction.

Once the transaction has been authorized, the GCash Subscriber and Merchant shall agree upon the manner of how the goods and/or services will be received by the GCash Subscriber. Neither GXI nor Globe shall be held liable and accountable for any undelivered goods and services, defects, damages and after-sales services such goods and /or services.

GCash Subscribers shall be fully accountable for their payment transactions especially in dealing with Web Merchants that have limited refund policy for invalid disputes. For purposes of clarity, invalid disputes

refer to all disputes except if the dispute pertains to items purchased online that are no longer available.

## 8 PAY BILLS

Payment of bills does not require a printed receipt from the Biller. GXI shall be affiliating Billers to accept payments via the "Billpay" command or menu. For this transaction, the GCash Subscriber enters the assigned Biller code and payment amount. An SMS/Text message is sent to his/her Globe or TM enabled mobile phone where he/she confirms payment request by keying-in his/her MPIN as further explained in the GCash Website.

Confirmation through the use of the MPIN shall be sufficient evidence that the GCash Subscriber authorized the payment to the chosen Biller and therefore, cannot be disputed by the GCash Subscriber. The Transaction Reference No. in the SMS/Text message confirmation shall be the GCash Subscriber's proof of payment.

## 9 AIRTIME LOAD AND MICRO-PAYMENTS

Loading of airtime credits and/or payment of goods and services to GCash Accredited Merchants using funds from a GCash Wallet shall be available via keyword-based commands or menu-based transactions.

For keyword-based commands, the SMS/ Text message sent from the Globe or TM enabled mobile phone shall be sufficient evidence that the GCash Subscriber authorized the transaction and therefore, cannot be disputed by the GCash Subscriber. The same rule shall apply for menu-based transactions, once the GCash Subscriber keys-in his/ her MPIN. In both cases, the Transaction Reference Number in the SMS/ Text message confirmation shall be the GCash Subscriber's proof of payment.

## 10 TRANSACTION AND WALLET LIMIT

Transaction and Wallet balance limits may be assigned or changed by GXI, at its option pursuant to applicable laws, subject to fifteen (15) days prior

notice to the GCash Subscribers. Limits are applied not on a per wallet basis but on a per Customer basis. If a GCash subscriber has multiple GCash wallets under his/her name, limits shall be shared across all the wallets linked to the GCash Subscriber's Customer Profile.

## 11 ACTIVATION AND DE-ACTIVATION OF GCASH WALLET / MASTERCARD FEATURES

GXI may introduce other GCash Wallet/ MasterCard features. Moreover, it may also deactivate existing features at its option.

On a case to case basis, GXI may opt to suspend or terminate a GCash Subscriber's privilege to use a particular feature, whenever it deems appropriate and necessary, particularly, but not limited to occasions when there are fraudulent transactions. In such cases, GXI may charge a fee upon reactivation of the said feature, as per request of the GCash Subscriber. The approval of the request shall be the sole option of GXI.

Postpaid and KYC'd Prepaid GCash subscribers are qualified to have a GCash MasterCard.

A GCash Subscriber can have more than one GCash Wallet registered under his/her name. However, only one type of GCash MasterCard can be linked to a GCash Wallet.

Any person at least seven (7) years of age and not suffering from any disability other than minority may apply for a GCash MasterCard. For persons (7) seven to (11) eleven years of age, a father/mother or guardian may apply for a GCash MasterCard for each of their/his/her minor children, and such GCash MasterCard remains under the exclusive control of the parent/s or guardian until the child/minor reaches the age of majority, in which case, exclusive control passes to the child, unless it is ordered by the parent/s or guardian at the time of applying for GCash MasterCard that withdrawal can be made by the minor also.

## 12 LOYALTY / REWARDS PROGRAM

GXI, at its sole option, shall have the option to run a Loyalty / Rewards Program on the use of GCash. The GCash Subscriber's right and obligations in the Loyalty / Rewards Program shall be covered by separate Terms and Conditions specific to the Loyalty / Rewards Program.

## 13 FEES, RATES AND OTHER CHARGES

GCash Subscriber shall pay a fee for the GCash MasterCard application/renewal, if any. No joining fee or annual GCash MasterCard fee is required. GCash Subscriber agrees to pay other fees and charges related to his/ her GCash Wallet/ MasterCard and its use, as may be imposed by GXI, such as, but not limited to, ATM Withdrawal, Cash-in and Cash-out fees. Fees and other charges, as may be applicable, shall be inclusive of all applicable Philippine taxes and shall be debited from the GCash Subscriber's GCash Wallet or paid up front.

Charging of dormancy maintenance fees shall apply to GCash Wallets that have not been used for any monetary GCash transaction at least six (6) months from the last date of transaction. The maintenance fee shall be automatically debited from the GCASH Subscriber's Wallet every 10th day of the month.

GCash wallets that remain inactive for 6 months and with zero balances shall be automatically closed.

## 14 SENDING OF ACCOUNT / TRANSACTION HISTORY STATEMENT

Upon the GCash Subscriber's request, GXI shall send a copy of the GCash Account/Transaction History statement either via mail, fax or email, as may be applicable. The mere act of GXI in sending the Account / Transaction History statement in the mode and to the address indicated by the GCash Subscriber is conclusive presumption that the GCash Subscriber has received the same. GXI and Globe shall be held free and harmless from any and all liability should the Account / Transaction History statement be



read by any person other than the GCash Subscriber. Neither may GCash Subscriber thereafter raise the defence that he/ she failed to receive the Account / Transaction History statement. In all instances, GCash Subscriber may inquire about the Account / Transaction History statement by contacting the GCash Hotline or by visiting any of the Globe Stores. GXI may charge a fixed amount for Account / Transaction History Statement fee per request.

## 15 DISPUTES AND ERRONEOUS TRANSACTIONS

The details in the SMS / Text confirmation message after every transaction and / or the entries in the Account/ Transaction History statement are presumed true and correct unless GCash Subscriber notifies GXI in writing of any disputes thereon within fifteen (15) days from the date of transaction. If no dispute is reported within the said period, all transactions and the entries in the Account/ Transaction History statement are considered conclusively true and correct. Disputed transactions shall only be credited back to GCash Subscribers' GCash Wallet once the claim/ dispute has been properly processed, investigated, and proven to be in favor of the GCash Subscriber. On the other hand, there shall be no reversals for transactions made through key-word based commands and erroneous transactions made by the GCash Subscriber.

## 16 PHONE AND GCASH WALLET / MASTERCARD SECURITY

The GCash Subscriber shall be responsible for the security of the GCash Wallet / MasterCard, the Globe or TM enabled phone's Subscriber Identity Module (SIM) and his/her MPIN. All transactions made using the GCash Wallet / MasterCard are conclusively presumed made by the GCash Subscriber and the GCash Subscriber shall be liable therefor.

## 17 LOSS OF GCASH REGISTERED SIM AND / OR GCASH MASTERCARD

The security and proper care of the GCash registered SIM/ GCash MasterCard, as well as the confidentiality of his/her MPIN shall be the GCash Subscriber's sole responsibility.

In case of loss of GCash registered SIM/ GCash MasterCard, the GCash Subscriber shall immediately inform GXI through the GCash Hotline of such loss within twenty-four (24) hours, via telephone or through a written report/ affidavit submitted at the Globe Store. Suspension of the GCash Wallet and/ or GCash MasterCard shall be processed only upon proper authentication of the phone call or written report/ affidavit, as the case may be. All transactions made prior to the report of loss shall continue to be the liability of the GCash Subscriber.

A replacement SIM/ GCash MasterCard may also be created at the cost of the GCash Subscriber.

## 18 TERMINATION / CANCELLATION OF THE GCASH WALLET / MASTERCARD

Should the GCash Subscriber fail to comply with the Terms and Conditions provided herein, the right to use the GCash Wallet/ MasterCard shall be terminated. GCash Wallets that are dormant/no monetary activity for more than 6 months and with zero balances shall automatically be closed/ terminated.

## 19 TERMINATION/ CANCELLATION OF PHONE SERVICES

For terminated or discontinued postpaid line accounts, GXI has the right to debit from the GCash Wallet balance any amount due and owing to Globe Telecom, Inc., whenever applicable and that the GCash wallet will automatically be terminated. Any remaining GCash balance in excess of

the amount due for Globe Telecom, Inc. shall be returned to the GCash Subscriber.

## 20 CHANGE OF TELEPHONE NUMBERS/ ADDRESS

The GCash Subscriber shall immediately notify GCash Hotline via telephone or a written notice of any changes in his/ her residence, office or mailing address and/ or telephone numbers.

## 21 CHANGE OF NAME

The GCash Subscriber shall immediately notify GXI by sending a written notice of any change in name of the GCash Subscriber. He/ she shall likewise attach the necessary documents, such as but not limited to marriage certificate, as proof or evidence of such change.

## 22 EXCLUSION FROM LIABILITY

GCash makes no warranty, express or implied, regarding GCash Service.

The GCash Service is offered on an "AS IS", "AS AVAILABLE" basis without warranties of any kind, other than warranties that are incapable of exclusion, waiver or limitation under the laws applicable to this Agreement. Without limiting the generality of the foregoing, GXI makes no warranty: (1) as to the content, quality or accuracy of data or information provided by GXI hereunder or received or transmitted using the GCash Services; (2) as to any service or product obtained using the GCash Services; (3) that the GCash Services will be uninterrupted or error-free; or (4) that any particular result or information will be obtained.

GXI and Globe shall not be liable for any loss, cost, compensation, damage or liability to the GCash Subscriber or third party arising from, directly or indirectly, or as a result of any or all of the following:

22.1. Refusal of GXI, Globe or any bank, financial institution, ATM or Merchant establishment and the like to allow, accept or honor GCash.

22.2. GCash is honored by any bank, financial institution, ATM or Merchant establishment; however payment transaction is not authorized, for any reason whatsoever.

22.3. GCash Subscriber is unable to perform or complete any transaction through the use of Globe or TM enabled mobile phone due to service/ system/ line unavailability.

22.4. Any delay, interruption or termination of the GCash transaction whether caused by administrative error, technical, mechanical, electrical or electronic fault or difficulty or any other reason or circumstance beyond GXI and Globe's control (including but not limited to acts of God, strike, labor disputes, fire, disturbance, action of government, atmospheric conditions, lightning, interference or damage by third parties or any change in legislation).

22.5. Theft or unauthorized use of GCash Wallet/ MasterCard or any loss, costs, damages or payable to any third party by the GCash Subscriber.

22.6. Any misrepresentation or fraud by or misconduct of any third party, such as but not limited to owners, employees or GCash agents.

## 23 LIMITATION OF LIABILITY

In the event of any action that the GCash Subscriber may file against GXI and/ or Globe, the GCash Subscriber agrees that GXI and Globe's liability shall not exceed ONE THOUSAND PESOS (PHP1,000.00) or the amount of the damages actually suffered by the GCash Subscriber, whichever is lower.

## 24 FRAUDULENT TRANSACTIONS

Blocked GCash Wallet– GXI and/ or Globe shall have the right to automatically suspend or block the GCash Wallet/ MasterCard in the event that GXI and/ or Globe has reason to believe that the GCash Subscriber's GCash Wallet/ MasterCard may be used for fraudulent or suspicious transactions or by an unauthorized person. GXI and/ or Globe may but shall not have the obligation to inform the GCash Subscriber prior to suspending or blocking the GCash Wallet/ MasterCard pursuant to this Section. The GCash Subscriber acknowledges the authority of GXI and/ or Globe to suspend or block the GCash Wallet/ MasterCard and accordingly, the GCash Subscriber shall hold GXI and/ or Globe free and harmless against any and all consequences of such suspension or blocking, or any loss or damage which the GCash Subscriber may suffer as a result thereof.

Discretion – Without giving any reason or notice, and without prejudice to the other provision hereof, GXI and/ or Globe has the absolute discretion (a) to refuse to approve any GCash transaction even if there is sufficient available balance; (b) to suspend, terminate or cancel the GCash Subscriber's right to use the GCash Wallet/ MasterCard; (c) to increase or decrease the balance limit; (d) to refuse to re-issue, renew or replace the GCash MasterCard and / or (e) to introduce, amend, vary, restrict, terminate or withdraw the benefits, services, facilities and privileges with respect to or in connection with the GCash Wallet, whether specifically relating to the GCash Subscriber or generally to all or specific GCash Subscribers.

## 25 DATA PRIVACY

### 25.1 Data Collection

GXI and/ or Globe shall keep all GCash Subscriber files in strictest confidence. By providing his/her information for the purpose of availing a GCash Wallet, GCash Subscriber expressly consents to the processing of his/her supplied customer data, as may be applicable. Customer Data are either Personal Information or Non-Personal Information:

**25.1.1 Personal Information** is any information from which the identity of an individual can be reasonably and directly ascertained, or when put together with other information would directly and certainly identify an individual. It also includes, but is not limited to, the following information:

25.1.1.1 data that would help us verify GCash Subscriber's identity such as such as name, gender, date of birth, address, telephone/mobile number, email address, proof of identification, source of income, employment, and other data points whenever applicable;

25.1.1.2 the location of GCash Subscriber's device whether desktop, laptop, or mobile devices whenever GCash Subscriber access the GCash App or the GCash website; and

25.1.1.3 the navigation experience when accessing the GCash App and the GCash website to see activities done in the channels, the pages visited, and the sequence thereof.

**25.1.2 Non-Personal Information** is any information that does not identify GCash Subscriber individually, and includes transactional, statistical, and analytical data, and anonymous and aggregate reports.

GXI may also request GCash Subscriber to update his/her Personal Information from time to time. Should GCash Subscriber be unable to supply GXI with the required Personal Information, GXI may be unable to provide GCash Subscriber with requested products and services, updates on latest offerings, and GCash Subscriber may be unable to participate in events, promotions or other activities.

When GCash Subscriber uses the GCash App or accesses the GCash website and electronically communicates with us, depending on GCash Subscriber settings, GXI may use GCash Subscriber cookies, web beacons, small data text files or similar technologies to identify his/her device and record his/her preferences, with his/her consent.

## **25.2 Use of Customer Data**

Without limiting the generality of the foregoing, the GCash Subscriber consents and authorizes GXI and/ or Globe to store, process, disclose, exchange, and release the said information to its associates, affiliates, subsidiaries, officers, employees, agents, lawyers and other consultants, pre-paid/debit/credit bureaus or any such persons as GXI and/ or Globe deems necessary, or as required by law, rule or regulation, including but not limited to:

25.2.1 Provide GCash Subscriber with GCash Subscriber chosen GCash products and services, including customer support;

25.2.2 Enhance GCash Subscriber customer experience and improve, develop and determine tailored products to meet GCash Subscriber preferences and needs;

25.2.3 Communicate relevant products and/or advisories to GCash Subscriber;

25.2.4 Show GCash Subscriber relevant ads on and off our services and measure the effectiveness and reach of ads and service;

25.2.5 Abide by any safety, security, public service or legal requirements and processes; and

#### 25.2.6 Process information for statistical, analytical, and research purposes.

GXI uses Personal Information to the extent necessary to comply with the requirements of the law and legal process, such as a court order; to comply with a legal obligation; or to prevent imminent harm to public security, safety or order. GXI uses Non-Personal Information for statistical, analytical, and research purposes to create anonymous and aggregate reports.

When required by our Data Privacy policy and the law, and before GXI uses or processes GCash Subscriber's Customer Data for any other purpose, GXI will ask for GCash Subscriber's consent. GCash Subscribers as prescribed by regulation has the right to access, correct, object, remove and transport his/her information. However, GCash subscribers requesting to remove and or transport his/her information shall be tantamount to cancellation/termination of his/her subscription with GCash.

## 26 DATA SHARING

The GCash Subscriber hereby consents to and authorizes GXI, its subsidiaries and affiliates such as, but not limited to, Fuse Lending, Inc. and Globe Fintech Innovations, Inc., and/or its third party partners contracted by GXI for the purpose of conducting its operations, including but not limited to fraud and risk management, sales and marketing activities, communications relating to their products and/or services, product and system development and innovation, customer experience management and improvement, and market research, to collect and process any and all information related thereto from whatever relevant source such as, but not limited to, Globe Telecom, Inc. and Globe Fintech Innovations, Inc, and its subsidiaries and affiliates.

Applicant hereby consents to and authorizes the release by Globe Telecom, Inc., Globe Fintech Innovations, Inc, and its subsidiaries and affiliates, and GXI's third party partners, of any and all information required



by GXI and/or its third party partners such as, but not limited to, the following:

26.1 Voice calling data records;

26.2 SMS sending and receiving records;

26.3 Data usage records;

26.4 Promo subscription and redemption records;

26.5 Customer relationship management records;

26.6 Pre-paid load balance, top up and usage records; and

26.7 Credit information.

For the avoidance of doubt, Applicant hereby acknowledges and agrees that GXI, its affiliates, and its third party subcontractors, may share any and all information relating to Applicant to each other for any legitimate business purpose including, but not limited to, fraud and risk management, sales and marketing activities, communications relating to their products and/or services, product and system development and innovation, customer experience management and improvement, and market research.

The foregoing consents and authorizations shall continue for the duration of, and shall survive the termination of, this Agreement, or any other transactions, dealings, arrangements and accounts which GCash Subscriber may have with, or avail from, GXI.

## 27 VENUE OF LITIGATION

Venue of all suits shall either be at Taguig City or at any location at the exclusive option of GXI and/ or Globe.

## 28 NON-WAIVER OF RIGHTS

Failure, omission, or delay on the part of GXI and/ or Globe to exercise its rights or remedies under these Terms and Conditions shall not operate as a waiver.

## 29 SEPARABILITY CLAUSE

Should any term or condition in this Agreement be rendered void, illegal or unenforceable in any respect under any law, the validity, legality and enforceability of the remaining terms and conditions shall not be affected or impaired thereby.

## 30 AMENDMENTS

GXI and/ or Globe may at any time and for whatever reason it may deem proper, amend, revise or modify these Terms and Conditions without further notice. It is the responsibility of the GCash Subscriber to regularly check any changes to these Terms and Conditions by visiting the GCash Website. Failure to notify GXI and/ or Globe of GCash Subscriber's intention to terminate his/ her GCash Wallet and/ or the continued use by the GCash Subscriber of the GCash Service shall be construed as acceptance by the GCash Subscriber of the amendments to these Terms and Conditions.

## 31 AGREEMENT

The GCash Subscriber agrees to be bound by the Terms and Conditions governing the issuance and use of the GCash Wallet/ MasterCard upon the GCash Subscriber signing on the signature panel at the back of the Card and/ or downloading, activating or using GCash. Should the GCash Subscriber disagree with the Terms and Conditions, the GCash Subscriber shall cut the GCash MasterCard in half, if applicable, and call or provide a written notice of cancellation to GCash Hotline/ Globe Store, otherwise, the

GCash Subscriber shall continue to be liable for all charges incurred through the use of the GCash Wallet/ MasterCard.