

**CONSUMER EDUCATION PROGRAM NARRATIVE**

Depositor's Copy

Ensuring that transactions and personal information are secured is the responsibility of both the bank and the client. Be a responsible user of electronic payment and financial services (EPFS). Here's how:

1. Do not share or disclose your user login, password or PIN with others. Regularly change passwords or PIN.
2. Keep personal information (stored in mobile phones or computers) private and updated. Notify the Bank in advance of any change regarding your personal information such as address, mobile number or electronic mail (e-mail) address. Transactions made prior to BankCom-acknowledged notification of any change in your account information are deemed valid.
3. Review and keep records of online transactions regularly to make sure there are no unauthorized transactions and notify the Bank immediately of any unauthorized transactions.
4. Check transaction notifications and notify the Bank if there are fraudulent activities on your account.
5. Check for the correct and secure website before doing any online transactions.
6. Check the site's privacy policy before providing any personal information to determine how the information will be used or shared with other.
7. Read and understand website disclosures specifically on refund, shipping, account debit/credit policies and other terms and conditions.
8. Protect your personal computer, mobile phones and other devices from hackers, viruses and malicious programs by keeping your software up to date, installing a personal firewall and a reputable anti-virus program and by avoiding any alteration on the device that will make it vulnerable to cyber risks.
9. Do not leave your computer, mobile phones and other devices unattended when logged-in to avoid incidents of the stored information being retrieved by unwanted parties.
10. Do not send, share or disclose any of your personal information such as your username, password, name, birthday, PIN or credit card information to anyone.

For the complete version of the BankCom Electronic Services Consumer Awareness Program (ESCAP):

1. Connect your device to the internet
2. Open the camera app of your device
3. Center the QR code on the screen and hold your device steady for a couple of seconds
4. Tap the notification that pops up to open the link



I have scanned, read, and been educated about the roles and responsibilities of a consumer in terms of securing my transactions and personal information when using electronic payment and financial services (EPFS). I understand my roles and responsibilities as a user of EPFS and I have fully understood that using EPFS can expose my transactions and personal information to possible risks.

I also hereby acknowledge and accept the Terms and Conditions Governing Deposits and the Privacy Policy of Bank of Commerce (<https://www.bankcom.com.ph/privacy-policy/>).

Signature over printed name

Date Signed

Source: BSP's Electronic Services Consumer Awareness Program (ESCAP)

Visit our website <https://bankcom.com.ph> or scan the QR code for more security tips when using EPFS. For inquiries, please call our Customer Care Hotline at (02) 8632-2265, any of our Domestic Toll-Free Numbers: 1800-10-982-6000 (PLDT) and 1800-8-982-6000 (Globe Lines) or send us an email at [customerservice@bankcom.com.ph](mailto:customerservice@bankcom.com.ph).

Bank of Commerce is regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph>

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