

### A. Application

I, the undersigned, herein referred to as "Depositor", whose name, personal data, and other information are as inscribed in the schedule below, written by me or under my direction, hereby apply for **OIC Dream Savings Deposit Agreement**, herein referred to as "Dream Savings", of Oro Integrated Cooperative (OIC) herein referred to as the "Cooperative".

I acknowledge that the terms of the savings are set out below and in the corresponding Dream Savings Specifications. **I have received, read, and agreed to the terms therein.**

I certify the information set out below is correct and agree to provide any further information which may be required in connection with the registration and administration of the account.

### B. Depositor Information

First Name	Middle Name	Last Name	Suffix

### C. Dream Savings Specifications

Periodic Deposit in Pesos Php	Deposit Term <input type="checkbox"/> Annual <input type="checkbox"/> Semi-annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-monthly <input type="checkbox"/> Weekly

#### 1. Product Characteristics and Features

- The minimum opening amount is P1,000 only.
- The minimum deposit is at P1,000 per month or P12,000 per year, while the maximum deposit is at P25,000 per month or P300,000 per year.
- The contract term is five (5) years.
- Seven percent (7%) interest rate per annum is computed based on the average daily balance.
- Interest earned is credited at the end of each quarter.
- Interest earned is free of withholding tax.

#### 2. Terms and Conditions

- Dream Savings is non-transferrable.
- The principal plus accumulated interest can be withdrawn in lump-sum disbursement upon maturity.
- Dream Savings cannot be used as a deposit counterpart for loans.
- A pre-termination charge applies if Dream Savings is withdrawn prior to the maturity date.

Term (year)	Interest Rate per annum	Pre-termination charge rate per annum	Pre-termination Charge	Computation of Net Proceeds
Equal or below 6 months	7%	7%	Total Principal Deposit X 7% X Term (in days)/365	
Equal or below 1 year	7%	6%	Total Principal Deposit X 6% X Term (in days)/365	Net Proceeds = Deposit Balance - Pre-termination Charge
Equal or above 1 year but below 2 years	7%	5%	Total Principal Deposit X 5% X Term (in days)/365	
Equal or above 2 years but below 3 years	7%	4%	Total Principal Deposit X 4% X Term (in days)/365	
Equal or above 3 years but below 4 years	7%	3%	Total Principal Deposit X 3% X Term (in days)/365	
Equal or above 4 years but below 5 years	7%	2%	Total Principal Deposit X 2% X Term (in days)/365	

I HEREBY DECLARE THAT THE INFORMATION GIVEN IN THIS DOCUMENT IS TRUE, CORRECT, AND COMPLETE IN EVERY RESPECT. I promise to abide by the terms and conditions set forth in the policy of OIC Dream Savings without any reservations, upon approval of my application.

Signed this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ at \_\_\_\_\_.

\_\_\_\_\_  
DEPOSITOR SIGNATURE OVER PRINTED NAME  
DATE SIGNED \_\_\_\_\_

\_\_\_\_\_  
SIGNATURE OF AUTHORIZED PERSONNEL  
DATE SIGNED \_\_\_\_\_

TO BE FILLED OUT BY OIC PERSONNEL											
Dream Savings Account Number								Initial Deposit		Date Opened	O.R. Number
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