

### 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 Time Deposit Agreement, herein referred to as "Time Deposit", 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 Time Deposit 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 plan.

### B. Depositor Information

First Name	Middle Name	Last Name	Suffix

### C. Time Deposit Specifications

Term	Yield Options
<input type="checkbox"/> 90 Days <input type="checkbox"/> 180 Days <input type="checkbox"/> 365 Days	<input type="checkbox"/> Roll-over deposit with interest for <input type="checkbox"/> 90 Days <input type="checkbox"/> 180 Days <input type="checkbox"/> 365 Days <input type="checkbox"/> Terminate principal and interest to Regular Savings Account <input type="checkbox"/> Rollover principal for <input type="checkbox"/> 90 Days <input type="checkbox"/> 180 Days <input type="checkbox"/> 365 Days and credit interest into Regular Savings Account

Note: Rollover will be at OIC's prevailing interest rate

1. Product Characteristics and Features
  - a. Minimum placement is P5,000 only.
  - b. Interest rates according to term:

Amount in Pesos	90 Days	180 Days	365 Days
5,000 - 50,000	2.75%	3.00%	3.25%
50,001 - 100,000	3.00%	3.25%	3.50%
100,001 - 300,000	3.25%	3.50%	3.75%
300,001 - 500,000	3.50%	3.75%	4.00%
500,001 - 1,099,999	3.75%	4.00%	4.25%
1,100,000 above	4.25%	4.50%	4.75%

- c. Interest earned is free of withholding tax.

2. Terms and Conditions
  - a. Interest accrued daily based on the principal amount will be credited to the account based on the Yield option selected.
  - b. Interest earning of Time Deposits amounting to P1,000,000 and above, with 365 days term may be withdrawn every month.
  - c. Time Deposit can be used as deposit counterpart for Loan Against Time Deposit.
  - d. Applicable rates upon pre-termination:

Extent of Pre-Termination	Applicable interest rate
Up to 33% of term	None
Up to 50% of term	1.5% per annum
More than 50% of term	2% per annum

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

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

DEPOSITOR SIGNATURE OVER PRINTED NAME

SIGNATURE OF AUTHORIZED PERSONNEL

#### TO BE FILLED OUT BY OIC PERSONNEL

Preferred Deposit Account Number	Customer ID Number	Initial Deposit	Date Opened	TD Certificate Number