

**ADDITIONAL TERMS AND CONDITIONS WARRANTY AS TO ADDRESSES
AND CONTACT NUMBER / DETAILS**

I warrant that the addresses (home, office and business) and the contact number/details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) which I provided to SBA are true, correct, accurate, existing and operational. I undertake and obligate myself to promptly update, notify and inform SBA of any change in my addresses (home, office and business) and contact numbers / details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) provided and listed in the loan application form. In case my preferred billing address and/or contact Number is not accessible, SBA has the right to use the other address/es and/or contact numbers / details listed in the loan application form to communicate with me. Notwithstanding this provision, I hereby agree that: (a) any communication sent by SBA via ordinary mail to my preferred billing address shall be considered received by me upon expiration of ten (10) days from mailing; (b) any communication sent by SBA via registered mail to my preferred billing address shall be considered received by me upon expiration of five (5) days from date I received the first notice of the postmaster. Failure on my part to promptly update, notify and inform SBA of changes in my address and/or contact Number/detail listed in the loan application within one (1) week from occurrence of such change is an event of default and shall make the loan due and demandable without need of demand or notice to me.

CLIENT INSTRUCTIONS. I authorize SBA to rely upon and act in accordance with any notice, instruction or communication, which may, from time to time, be provided by me, or others on my behalf, using the contact numbers / details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) that I have provided, which notice, instruction or communication SBA believes, in good faith, to have been made by me, or upon my instruction and for my benefit. The Bank shall be entitled to treat the notice, instruction or communication transmitted using my contact numbers / details as fully authorized by and binding upon me and to take such steps in connection with, or on reliance upon, the notice, instruction or communication as SBA may consider appropriate.

SMS and E-MAIL NOTICES. In addition to the above provisions, I hereby agree, allow and authorize SBA to send notices, instructions, alerts, reminders, and other relevant communications through short message service (SMS), otherwise known as “text messaging”, and through e-mail concerning my loan and/or other account with SBA. I hereby hold SBA free and harmless against any and all liabilities, including, but not limited to, those relating to any violation of secrecy laws or regulations (if any), should third persons view or access my personal mobile / cellular phone and/or e-mail account. I agree that SBA has the option, but has no obligation, to send through SMS or e-mail notices, instructions, alerts, reminders, and other relevant communications pertaining to my loan or account with the bank. Furthermore, SBA does not guarantee the timely delivery or absolute accuracy of any SMS or text sent to me, which may be delayed or corrupted on account of technological disruptions caused by third party mobile service providers and other factors beyond the control of SBA.

CREDIT INFORMATION SYSTEM ACT. I understand that Republic Act No. 9510 (RA 9510) or the “Credit Information System Act” and its implementing rules and regulations require SBA, which I hereby authorize, to submit and disclose my basic credit data, as well as any regular update or correction thereof, to the Credit Information Corporation (CIC) for the purpose of consolidation and disclosure, as may be authorized by RA 9510. I further understand that my basic credit data may be shared with other lenders authorized by the CIC, and other credit reporting agencies duly accredited by the CIC, for the purpose of establishing my creditworthiness.