



# CUSTOMER INFORMATION SHEET

## CARD REFERENCE NUMBER

(TO BE FILLED UP BY SALES REPRESENTATIVE)

COMPLETE NAME \_\_\_\_\_  
LAST NAME FIRST NAME MIDDLE NAME

PLACE OF BIRTH \_\_\_\_\_ DATE OF BIRTH  GENDER  M  F  
M M D D Y Y

NATIONALITY \_\_\_\_\_ MARITAL STATUS  SINGLE  MARRIED  WIDOWED  SEPARATED

MOBILE NUMBER \_\_\_\_\_ LANDLINE \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

PRESENT ADDRESS \_\_\_\_\_

HOUSE NO. & STREET

VILLAGE/SUBDIVISION/BARANGAY

MUNICIPALITY/CITY

PROVINCE

PERMANENT ADDRESS (PLEASE FILL-UP IF NOT THE SAME AS PRESENT ADDRESS) \_\_\_\_\_

HOUSE NO. & STREET

VILLAGE/SUBDIVISION/BARANGAY

MUNICIPALITY/CITY

PROVINCE

SOURCE OF INCOME  EMPLOYMENT  COMMISSION  BUSINESS  ALLOWANCE  PENSION  OTHERS: \_\_\_\_\_

NAME OF BUSINESS/EMPLOYER \_\_\_\_\_

NATURE OF WORK \_\_\_\_\_ TIN / SSS ID \_\_\_\_\_

I hereby agree to the terms and conditions of the IAM WORLDWIDE PREPAID VISA CARD:

SIGNATURE OF THE APPLICANT

DATE

TRANSACTION ID /CONFIRMATION CODE  
(TO BE FILLED UP BY SALES REPRESENTATIVE)

**IMPORTANT: PLEASE ATTACH A VALID ID TO THE APPLICATION FORM**

## IAM WORLDWIDE PREPAID VISA CARD TERMS AND CONDITIONS

In consideration of the issuance of IAM WORLDWIDE Prepaid VISA Card by IAM WORLDWIDE CORPORATION ("IAM WORLDWIDE"), a White Label Prepaid VISA Card powered by METROPOLITAN BANK & TRUST COMPANY ("METROBANK"), the Customer, METROBANK and IAM WORLDWIDE herein bind themselves to faithfully comply with the following terms and conditions governing the issuance and use of the IAM WORLDWIDE Prepaid VISA Card, to wit:

1. **IAM WORLDWIDE Prepaid VISA Card.** The IAM WORLDWIDE Prepaid VISA Card is a reloadable general purpose prepaid card that offers cashless convenience for retail, online and Automated Teller Machine ("ATM") transactions in all BancNet and accredited VISA merchants worldwide. The IAM WORLDWIDE Prepaid VISA Card is not a deposit account. Therefore, it is not covered by the Philippine Deposit Insurance Corporation ("PDIC") and does not earn interest. However, it is subject to the rules and regulations of the Bangko Sentral ng Pilipinas ("BSP"), Anti-Money Laundering Act ("AMLA"), as amended, and Data Privacy Act ("R.A. 10173") and its implementing rules and regulations.

2. **PURCHASE OF THE IAM WORLDWIDE PREPAID VISA CARD.** The IAM WORLDWIDE Prepaid VISA Cards are available at selected IAM WORLDWIDE distribution channels nationwide. The Customer must initially purchase an IAM WORLDWIDE Starter Pack to be entitled to the use of the IAM WORLDWIDE Prepaid VISA Card and the privileges that come with it. Any person of at least fourteen (14) years of age and is physically capable to read and write, and possesses the required valid identification card may purchase an IAM WORLDWIDE Prepaid VISA Card.

3. **REGISTRATION AND ACTIVATION.** The Customer must completely fill out the required application form and present a copy of any valid identification card recognized and accepted by the BSP as valid identification cards for financial transactions under BSP Circular 608, series of 2008, and such other guidelines as may be issued by the BSP. METROBANK and IAM WORLDWIDE may require additional information and/or documents from the Customer as may be required by the BSP. The IAM WORLDWIDE Prepaid VISA Card will be activated once the information provided by the Customer is validated by IAM WORLDWIDE. METROBANK shall not be liable for failure of the Customer to avail the IAM WORLDWIDE Prepaid VISA Card due to the lack or non-submission of the required information.

4. **OWNERSHIP OF THE IAM WORLDWIDE Prepaid VISA Card.** The IAM WORLDWIDE Prepaid VISA Card is the exclusive property of METROBANK and is non-transferable. The Customer's registered information and identification cards presented are presumed to be correct, true and valid. The Customer shall be responsible for the security of the IAM WORLDWIDE Prepaid VISA Card and Personal Identification Number ("PIN") once assigned. The Customer agrees to immediately sign the signature portion found at the back of the Card upon opening the kit and ensures that the Card is kept safe and secure at all times.

Moreover, the Customer shall immediately notify METROBANK Prepaid Customer Service via the Customer Service Hotline at (02) 87 373 333, 0918 909 3333 or 0917 800 5751 of any changes in his/her name, civil status, residence, office or mailing address, email address, and/or telephone numbers. The Customer shall likewise send the necessary documents via email to CUSTOMER.SERVICE@YAZZCARD.COM or Fax to (02) 87 371 992, such as but not limited to marriage certificate, as proof or evidence of such change.

### 5. RELEVANT IAM WORLDWIDE Prepaid VISA Card FEES

IAM WORLDWIDE Starter Pack Card plastic with welcome kit	Php 300 per kit
Loading Service Fee Loading via IAM WORLDWIDE branches, METROBANK partner retail establishments, METROBANK General Purpose Prepaid Card to another METROBANK General Purpose Prepaid Card belonging to a different individual, ATM and Online Banking Channels. <i>Note: No loading service fee shall be charged for load transferred between a METROBANK General Purpose Prepaid Card registered under the same card member.</i>	Php 20 per transaction
ATM Withdrawal Fee Fee is on top of other bank charges	Php 20 per transaction
ATM Balance Inquiry Fee Fee is on top of other bank charges	Php 5 per inquiry
Monthly Inactive Fee Fee charged for inactivity for 6 consecutive months	Php 25 per month starting on the 7th month of NO financial activity
Overseas Transaction Fee	Foreign Exchange / Conversion fee as determined by VISA International Plus; Administration cost equivalent to 2.50% of transaction amount
Sales Slip Retrieval Processing Fee Fee will be deducted from the Prepaid Load Balance. Only request within the last 2 months from transaction date will be entertained.	Php 300 per copy

6. **LOADING OF THE IAM WORLDWIDE PREPAID VISA CARD.** The IAM WORLDWIDE Prepaid VISA Card is reloadable upon purchase. The Customer must load a peso value into the IAM WORLDWIDE Prepaid VISA Card prior to usage. Loading can be done through the following partners:

- a. IAM WORLDWIDE branches
- b. ECPay Merchant Stores (visit ECPay website at <http://ecpay.com.ph/> for complete list of stores)
- c. Family Mart
- d. National Book Store
- e. Robinsons Department Store
- f. The SM Store
- g. SM Supermarket
- g. Touchpay

On a per transaction basis, the minimum allowable load amount is PHP 100 and the maximum allowable load amount is PHP 10,000. Per Customer, the aggregate daily load limit is PHP 50,000 per day or PHP 100,000 per calendar month. A loading service fee of PHP 20 will be deducted immediately from every successfully loaded transaction amount. All load transactions shall be payable in cash. No other modes of payment such as checks shall be accepted for loading.

7. **USE OF THE IAM WORLDWIDE PREPAID VISA CARD.** The IAM WORLDWIDE Prepaid VISA Card is accepted worldwide by all VISA-affiliated retail and online merchants. It can also be used in any BancNet and VISA accredited ATMs. All transactions made using IAM WORLDWIDE Prepaid VISA Card are conclusively presumed to have been made by the Customer. Once a transaction has been authorized, the Customer and Merchant shall agree upon the manner by which the goods and/or services will be received by the Customer. METROBANK and IAM WORLDWIDE shall not be held liable for any undelivered goods and services, defects, damages and after-sales service.

8. **INTERNET TRANSACTIONS.** The Customer is solely responsible for the security of his IAM WORLDWIDE Prepaid VISA Card at all times, especially in connection with the use of the Card to purchase goods and/or services through online internet sites or portals. The Customer agrees that the entry of his Card information on the internet is sufficient proof that instructions were given for the use of the Card, and that METROBANK and IAM WORLDWIDE are not required to verify the identity or the authority of the person entering the Card information. However, METROBANK and/or IAM WORLDWIDE may choose not to carry out any transactions over the internet if it has any reason to doubt its authenticity or if in its opinion it is unlawful or otherwise improper to do so or for any other reason. The Customer holds METROBANK and IAM WORLDWIDE free and harmless from any liability and/or claim arising therefrom.

9. **ATM USAGE.** The IAM WORLDWIDE Prepaid VISA Card can be used at any local or international BancNet or VISA accredited ATMs for balance inquiry or for cash withdrawal subject to applicable bank charges, if any. On top of these local and international bank charges, METROBANK will charge a service fee for every ATM usage, withdrawal or inquiry, performed. For this purpose, a confidential PIN must be assigned by the Customer. This can be done by the Customer through the Customer Service Hotline and choosing the option for PIN Nomination. Customer will be asked to key in his/her IAM WORLDWIDE Prepaid VISA Card number followed by the unique 4 Digit PIN code. To ensure protection and security of the Card, Customer is encouraged to change his/her PIN from time to time by calling the Customer Service Hotline. The Card will be blocked in the event of three (3) consecutive unsuccessful attempts to key in the PIN. For blocked Cards, the Customer must call the Customer Service Hotline to unblock. A minimum of PHP100 can be withdrawn via ATM per day and a maximum of P50,000 can be withdrawn via ATM per day.

10. **ATM CAPTURE.** In line with BancNet and VISA's policy for unnamed cards, in the event that an IAM WORLDWIDE Prepaid VISA Card is captured in any BancNet or VISA ATM, the Card will not be returned and will be destroyed by the bank. Hence, the Customer must report the incident to the Customer Service Hotline, and he/she must purchase a new IAM WORLDWIDE Prepaid VISA Card and call the hotline again to request for the transfer of the remaining load from the old account to the new one.

11. **ATM ISSUES-NON AND SHORT CASH DISPENSING.** As a first step, Customer must report the incident or other concerns regarding such withdrawals to our Customer Service Hotline. METROBANK shall conduct an investigation based on the Customer's report. If the details of the report match METROBANK's record of the transaction, the money shall be credited back to the Customer's account.

**12. FOREIGN EXCHANGE TRANSACTIONS.** METROBANK shall automatically convert all charges or amounts arising from transactions denominated in foreign currency to Philippine Peso using the foreign exchange buying/selling rate of VISA on the transaction date. The said transactions may also be subject to additional fees to cover assessment fee that may be charged by VISA and service or processing fees. These additional fees shall likewise apply to transactions involving foreign currencies converted to Philippine Peso at point of sale whether executed in the Philippines or abroad or online.

**13. TRANSACTION LOAD AND BALANCE LIMITS.** Load transaction and balance limits may be assigned or changed by METROBANK and IAM WORLDWIDE, at their option pursuant to applicable laws. The current maximum aggregate load transaction limit is PHP 50,000 per day and a maximum aggregate load limit of PHP 100,000 per calendar month. The aggregate load limit per Customer per month is subject to BSP Circular 649 (Guidelines Governing the Issuance of Electronic Money) and such other guidelines as may be issued by the BSP from time to time.

**14. MULTIPLE CARDS LIMITS.** A Customer may have multiple IAM WORLDWIDE Prepaid VISA Cards. All Cards registered under one name shall be subject to the aggregate monthly load limit of PHP 100,000 per month per person. METROBANK and IAM WORLDWIDE will automatically merge multiple IAM WORLDWIDE Prepaid VISA Cards based on the information registered by the Customer.

**15. FEES, RATES AND OTHER CHARGES.** The Customer agrees to pay the fees, applicable taxes and other charges related to the use of the IAM WORLDWIDE Prepaid VISA Card, as provided by METROBANK, such as, but not limited to, ATM withdrawal, balance inquiry, and loading fees. Fees and other charges shall be inclusive of all applicable Philippine taxes and shall be debited from the Customer's balance. The amount of fees and charges may be revised from time to time as METROBANK may deem necessary.

**16. INACTIVE FEE / CANCELLATION OF THE CARD.** The Customer agrees to pay an inactive fee after six (6) months of no financial activity (e.g. Load, Usage, or any transaction) on the IAM WORLDWIDE Prepaid VISA Card. This will be deducted from the remaining load every month until there is activity on the Prepaid Card or once there is zero limit. METROBANK and IAM WORLDWIDE reserves the right to cancel a card which has been inactive or has zero balance after a period of six (6) months.

**17. DISPUTES OF LOAD TRANSACTIONS.** The Customer or his/her representative must, at all times, ask for the confirmation code from the sales agent as proof of successful loading and as reference in case of disputes. The Customer shall bear the risk of loss and METROBANK and IAM WORLDWIDE shall be held free and without liability in the event of successful loading to a IAM WORLDWIDE Prepaid VISA Card number that was erroneously provided by the Customer or his/her representative in the loading slip.

**18. DISPUTES OF UNAUTHORIZED TRANSACTIONS.** In case of a disputed transaction, the Customer shall pay a corresponding Sales Retrieval processing fee for each sales slip retrieved upon the request of the Customer or by METROBANK arising from an invalid dispute. The Sales Retrieval processing fee will be deducted from the existing load of the Customer. If there is no load on the Prepaid Card, Customer must load PHP300 in order to process the said request. Moreover, the disputed transactions shall only be credited back to Customer's account once the claim/dispute has been properly processed, investigated, and resolved in favor of the Customer or in case of inaction within sixty (60) days reckoned from the date of reporting of the unauthorized transaction.

**19. LOST OR STOLEN CARD.** In the event that the IAM WORLDWIDE Prepaid VISA Card is lost or stolen, the loss or theft must immediately be reported by the Customer through the Customer Service Hotline (02) 87 373 333, 0918 909 3333 or 0917 800 5751. All transactions or usages are considered valid prior to METROBANK's receipt of advice of the fact of the card's loss or theft, including but not limited to, fraudulent transactions and/or forged signature by any person. Blocking or cancellation of the IAM WORLDWIDE Card shall be processed only upon verbal notification, proper authentication of the phone call and actual recording thereof by METROBANK.

**20. VALIDITY AND EXPIRY OF THE IAM WORLDWIDE PREPAID VISA CARD.** Unless earlier terminated by METROBANK and/or IAM WORLDWIDE, or voluntarily cancelled or returned by the Customer, the IAM WORLDWIDE Prepaid VISA Card shall be valid from the day of issuance up to the last day of the month indicated on the face of the Card or the expiry date (MM/YY). There is no option for renewal of Card. Therefore, upon expiry, Customer must purchase a new Card to continue enjoying the services. The Customer shall not use the Card after its expiry date, cancellation, suspension, termination, withdrawal, or permit other persons to use the Card for any reason whatsoever.

**21. DISHONOR OF CARD/DEFECTIVE PURCHASES.** The Customer agrees to hold METROBANK / IAM WORLDWIDE its directors, officers, employees and representatives free and harmless from any liability arising from the failure of any accredited establishment, METROBANK or third-party merchants to honor the Card nor from the defect in any merchandise or services purchased/obtained.

**22. REGULATORY LIMITATIONS.** The Customer hereby warrants that the use of the Card, including but not limited to the transfer and/or receipt of funds using the Card, do not and will not violate the Anti-Money Laundering Law, as amended, Access Devices Regulation Act of 1998, as well as other applicable laws, rules, or regulations. By registering and using the Card, the Customer hereby agrees to render METROBANK and IAM WORLDWIDE, their directors, officers, employees, and representatives, free and harmless and indemnified from any liabilities, damages, suits, or causes of action whatsoever which may arise from any violation of said laws, rules, or regulations. Moreover, METROBANK, upon reasonable suspicion of fraud, irregularity, or anomaly involving the Card may automatically block the use thereof, with or without notice, and initiate investigation.

### **23. FRAUDULENT TRANSACTIONS**

23.1 Blocked Card – METROBANK shall have the right to automatically suspend or block the Card in the event that METROBANK has reason/s to believe that the Card is being used for fraudulent or suspicious transactions. METROBANK and/or IAM WORLDWIDE may, but shall not have the obligation to, inform the Customer prior to suspending or blocking the Card pursuant to this Section. The Customer acknowledges the authority of METROBANK to suspend or block the Card and accordingly, the Customer shall hold METROBANK and IAM WORLDWIDE, their directors, officers, employees and representatives free and harmless against any and all consequences of such suspension or blocking, or any loss or damage which the Customer may suffer as a result thereof.

23.2 Discretion – Without giving any reason or notice, and without prejudice to the other provisions hereof, METROBANK has the absolute discretion (a) to refuse to approve any proposed Card transaction even if there is sufficient available balance; or (b) to suspend, terminate or cancel the Customer's right to use the Card. METROBANK shall inform IAM WORLDWIDE of any suspended, blocked and terminated cards.

**24. REMAINING BALANCE.** For IAM WORLDWIDE Prepaid VISA Cards which get lost, expired, captured, cancelled, or suspended but with remaining balance, the Customer can request for the load balance transfer to his/her other registered IAM WORLDWIDE Prepaid VISA Card, or may purchase a new IAM WORLDWIDE Prepaid VISA Card. The transfer of the remaining balance will only be accommodated if the IAM WORLDWIDE Prepaid VISA Card is registered under said Cardholder's ownership.

**25. REPLACEMENT OF DAMAGED CARDS.** METROBANK shall replace a damaged Card for free only if it still has its full ORIGINAL load or Peso value, if any, and HAS NOT BEEN USED for any transaction as validated by the METROBANK Prepaid Customer Service. Once these are validated by the Customer Service, the Customer will be instructed to purchase a new IAM WORLDWIDE Prepaid VISA Card. METROBANK will credit back the PHP 300 SRP for the purchase of the damaged IAM WORLDWIDE Prepaid VISA Card. If the Customer discovers that the IAM WORLDWIDE Prepaid VISA Card has physical damage such as, but not limited to, lack of or unreadable card number, Expiry Date, CVC/CVV number upon purchase, Customer can request replacement of IAM WORLDWIDE Prepaid VISA Card from the same distribution channel where the Card was purchased or through IAM WORLDWIDE Hotline (02) 84 261 876. This should be done immediately upon detection of any physical damage.

**26. TRANSFER OF INFORMATION.** The Customer hereby authorizes METROBANK and IAM WORLDWIDE to transfer, disclose and communicate any information relating to his/her Prepaid Card accounts, or any of the Customer's properties or investments with METROBANK, to any of the offices, branches, subsidiaries, affiliates, agents and representatives of METROBANK and third parties selected by any of them, wherever situated, for references, referrals, cross selling, data processing and storage, anti-money laundering monitoring, review and reporting, statistical and risk analysis purposes. In addition to the foregoing, METROBANK and any branch subsidiary, affiliate, agent and representative or third party may transfer and disclose any such information as may be required by any law or regulation. Conformity to these Terms & Conditions by signing on the application form or by using the IAM WORLDWIDE Prepaid VISA Card shall constitute the Customer's express and/or written consent for any transfer and disclosure of information relating to their accounts, properties and investments for the purposes indicated above and under applicable laws, rules and regulations. The Customer agrees to hold METROBANK and IAM WORLDWIDE, its directors, officers, employees and representatives free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to his accounts, properties or investments.

**27. PROMOTIONAL OFFERS.** Occasionally, METROBANK may inform the Customer about its promotional offers through mail / email / fax / SMS or by telephone. METROBANK may also allow its branches, subsidiaries, affiliates, agents and representatives and third parties selected by any of them and certain companies to offer specially selected products and services to the Customer through mail/email/fax/SMS or by telephone. For this purpose, METROBANK may transfer and disclose selected customer information to its branches, subsidiaries, affiliates, agents and representatives and third parties selected by any of them and certain companies. Conformity to these Terms & Conditions shall constitute the Customer's written consent for any transfer and disclosure of information of the Customer's name, address, contact details and other relevant information to METROBANK's branches, subsidiaries, affiliates, agents and representatives and third parties selected by any of them and certain companies for the purposes indicated above and under applicable laws and regulations.

**28. CUSTOMER INSTRUCTIONS.** The Customer authorizes METROBANK and IAM WORLDWIDE to rely upon and act in accordance with any notice, instruction or other communication, which may, from time to time, be given by telephone, mobile phone, text messages, telex, facsimile, e-mail or other electronic means, by the Customer or on his behalf, which METROBANK and IAM WORLDWIDE believe, in good faith, to have been made by the Customer or based upon his instructions or for his benefit. METROBANK and IAM WORLDWIDE, however, reserve the right to require the instructions to be contained or sent in a particular form or to have the instructions confirmed before they may decide thereon. METROBANK and IAM WORLDWIDE shall be entitled to treat the instructions as fully authorized by and binding upon the Customer and to take such steps in connection with or on reliance upon the instructions as METROBANK and IAM WORLDWIDE may consider appropriate.

**29. TELEPHONE COMMUNICATIONS.** The Customer agrees that by calling or accepting calls from METROBANK and/or IAM WORLDWIDE or any of its telesales providers, METROBANK and/or IAM WORLDWIDE or the telesales provider may, at its sole option and discretion, record all telephone communications with Customer. The Customer, likewise, agrees that such taped or recorded communications may be used by METROBANK and/or IAM WORLDWIDE or any third party, for any lawful purpose, particularly as evidence in any proceeding, judicial or administrative.

**30. SMS COMMUNICATIONS.** The Customer hereby agrees that METROBANK and/or IAM WORLDWIDE may from time to time send or communicate through text messages for specific and timely prompts, reminders and notices concerning account information, internet security, and other matters relating to the IAM WORLDWIDE Prepaid VISA Card. The Customer hereby acknowledges and accepts that each SMS may be sent to the Customer without being encrypted and may include the Customer's name and information pertaining to the Customer's account. It is the Customer's responsibility to ensure the security of his mobile phone and the Customer hereby holds METROBANK and IAM WORLDWIDE, their directors, officers, employees and representatives free and harmless against any and all liability, administrative, civil, or criminal, including but not limited to, those relating to any data privacy and/or secrecy laws or regulations (if any), should any SMS be viewed or accessed by any persons other than the Customer. The Customer agrees that METROBANK and/or IAM WORLDWIDE does not guarantee the timely delivery or accuracy of any SMS, which are purely for convenience, information and notification purposes only. The Customer shall be fully responsible to monitor the due performance and compliance of his obligations.

**31. ELECTRONIC NOTIFICATION.** Notifications sent by METROBANK and/or IAM WORLDWIDE to the Customer through mobile phones, facsimile, e-mail or other electronic means (except SMS/text messaging, which has been covered by preceding clause) using the number and address of record shall be deemed to have been sent to the Customer himself. As such, the Customer hereby declares, METROBANK and IAM WORLDWIDE, its directors, officers, employees and representatives free and harmless from any liability if the information contained in the electronic notification is, by any means, accessed by any person other than the Customer.

**32. CONSENT OF PROCESSING INFORMATION.** The Customer expressly agrees and consents, without need of notice, to the collection, recording, organization, storage, updating, retrieval, consultation, use, consolidation, blocking, erasure or destruction of all information relating to the Customer in connection with, or arising from, the purchase and/or use of the IAM WORLDWIDE, by any or all of the following: (i) METROBANK, its subsidiaries, affiliates and related interests, whether organized in the Philippines or in other jurisdictions; (ii) participating merchants, payment technology companies, credit information/investigation companies, financial institutions, credit bureaus, loyalty program partners, consumer reporting or reference agencies, whether based in the Philippines or other jurisdictions; (iii) government regulatory agencies/bodies having authority or jurisdiction over METROBANK, its subsidiaries, affiliates and related interests; (iv) entities engaged by METROBANK, its subsidiaries, affiliates and related interests to facilitate administration, servicing, and implementation of the Card, as well as other METROBANK products, services, facilities and channels; and, (v) such other persons or entities that METROBANK may deem as having authority or right to such information, as and when required by the circumstances.

**33. REVISION OF TERMS AND CONDITIONS.** Upon written notice (e.g. letter, publication, or otherwise) to the Customer, METROBANK and IAM WORLDWIDE may, at any time and for whatever reason they may deem proper, jointly amend, revise or modify the terms and conditions hereof.

**34. VENUE OF ACTIONS.** Venue of all suits directly or indirectly arising from this instrument or from the relationship between METROBANK / IAM WORLDWIDE and the Customer shall be limited to the proper Courts of Makati City, to the exclusion of all other courts and venues.

**35. 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.

**36. DISCLOSURE.** METROBANK and IAM WORLDWIDE shall keep all Customer information in strictest confidence. METROBANK may, however, obtain, exchange or release information to its associates, affiliates, subsidiaries, officers, employees, agents, lawyers and other consultants, pre-paid/debit/credit bureaus or any such persons as METROBANK deems necessary, or as required by law, rule or regulation, or as may be provided herein.

**37. DISCRETIONS.** METROBANK and IAM WORLDWIDE reserve the right to jointly introduce, amend, vary, restrict, terminate or withdraw the benefits, services, facilities and privileges with respect to or in connection with the IAM WORLDWIDE Prepaid VISA Card.

**38. ACCEPTANCE.** All the terms and conditions herein stated and any amendments thereto, have been read and fully understood by the Customer as evidenced by the Customer's signature either on the application form, acknowledgement receipt, or the physical IAM WORLDWIDE Prepaid VISA Card, and/or other forms of documents evidencing charges to the Card, or when the Customer retains or uses the Card.