



# CERTIFICATE OF TIME DEPOSIT

# NO. \_\_\_\_\_

Issue Date \_\_\_\_\_ Maturity Date \_\_\_\_\_ Php \_\_\_\_\_

This certifies that \_\_\_\_\_ ("depositor") has deposited in FHG MPC the sum of \_\_\_\_\_ Philippine Pesos with interest at the rate of \_\_\_\_\_ percent per annum payable to said depositor \_\_\_\_\_ days after issue date and subject to the terms and conditions stated

ANY WITHDRAWAL OF THIS DEPOSIT, OF THE PRINCIPAL AND INTEREST SHALL RENDER THIS CERTIFICATE CANCELLED FOR ALL INTENTS AND PURPOSES, TO THE EXTENT OF THE WITHDRAWN AMOUNT. HENCE, PRESENTATION OF THE DEPOSITOR'S COPY OF THIS CERTIFICATE TO THE COOP IS NOT A PRE-REQUISITE OF WITHDRAWAL.

### DEPOSITOR'S ACKNOWLEDGEMENT / AGREEMENT / INSTRUCTION:

1. This is to acknowledge receipt of the original Certificate.
2. By signing below, I agree to be governed by the foregoing provisions, the Terms and Conditions and the Automatic roll-over/withdrawal instruction appearing on this Certificate.

**FHG MPC**

\_\_\_\_\_  
**Principal Depositor**  
**Signature over printed name**

\_\_\_\_\_  
**General Manager**

### TERMS AND CONDITIONS

1. This deposit is subject to the policies and guidelines on the specific deposit product.
2. Termination of this deposit by withdrawal before the stipulated Maturity Date may be allowed subject to the pre-termination rate of the Coop and the proceeds thereof shall be credited in the settlement account (depositor bank account).
3. If the Depositor's Automatic Roll-over/ Withdrawal Instruction is not filled-out and signed by the depositor at the time of issuance or at any time during the term of the deposit, the Coop shall automatically roll-over the proceeds for 30 days at prevailing interest rate, and every 30 days thereafter for a period which in no case shall exceed two (2) years from opening of the time deposit account ("final maturity date"), unless terminated by the depositor.
4. The mere possession of this certificate shall not be presumed or deemed as proof of non-payment of the proceeds thereof. For any dispute regarding non-payment, the depositor should submit evidence that the settlement account (depositor bank account) was not credited.

(cut here)-----

### DEPOSITOR'S AUTOMATIC ROLL-OVER / WITHDRAWAL INSTRUCTION

- Upon maturity of this deposit, the principal + interest shall be paid via credit to the settlement account (depositor bank account).
- Automatic roll-over for \_\_\_\_\_ days and every \_\_\_\_\_ days thereafter shall apply to the item ticked off below, based on Coop prevailing interest rate.
- Principal + interest
- Principal only; interest to be credit to the settlement account (depositor bank account).

\_\_\_\_\_  
**Principal Depositor**  
**Signature over printed name**