Salmon Bank
Salmon Bank (Rural Bank) Inc.

Effective 27 August 2026

TERMS AND CONDITIONS FOR THE PRIORITY SERVICE

Introduction

These Terms and Conditions for the Priority Service (these "Terms") govern the Priority Service made available by Salmon Bank (Rural Bank) Inc. (the "Bank", "we", "us", "our") to eligible individual Clients.

The Priority Service is a complimentary service tier that gives you access to enhanced servicing Privileges (defined below). It raises the level of service you receive as part of your banking relationship with the Bank; it does not reduce, remove, or replace any service or right you would otherwise have. The Priority Service is intended to enhance your banking experience and does not affect the Bank's obligation to treat all Clients fairly and in accordance with applicable laws and regulations. Eligibility is determined solely by maintaining a qualifying deposit balance with the Bank. The Priority Service cannot be purchased, and no fee may be paid to obtain or retain it.

The Bank provides the Priority Service on its own initiative, as part of your existing banking relationship. It is not a separate product that you apply for, sign up to, or accept: you are enrolled automatically when you meet the eligibility criteria, and these Terms simply describe how the Priority Service works and the terms on which the Bank makes it available.

These Terms are supplementary to, and should be read together with, the Bank's Terms and Conditions for Deposit Products (including its Appendices and the relevant account opening forms), the Joint Time Deposit Account Terms and Conditions, the Terms and Conditions Governing Transfer Instructions, the Salmon App Terms and Conditions, and the Salmon Bank Privacy Notice. They do not form part of the Account Terms governing your Deposit Accounts, which continue to be governed by their own terms independently of these Terms. In case of inconsistency between these Terms and the Relevant Agreements, the provisions of the Relevant Agreements shall prevail with respect to the subject matter governed by each such agreement.

A. Definitions

Unless the context requires otherwise, capitalized terms used but not defined here have the meaning given to them in the Terms and Conditions for Deposit Products.

"**Account Terms**" has the meaning given to it in the Terms and Conditions for Deposit Products, which includes these Terms and Conditions for Deposit Products, the Deposit Products Features and Fees shown in Appendix 1, and any other agreement, form, and/or document concerning the Account as may be signed and/or confirmed by the Accountholder, including the Deposit Forms and the documents signed or accomplished for the opening of the Account.

"**Bank**" refers to Salmon Bank (Rural Bank) Inc. (formerly known as Rural Bank of Sta. Rosa (Laguna), Inc.), and any corporate name that may be adopted by the Bank in accordance with law.

"**Client**", "**you**", "**your**" refers to an individual (natural person) who is an Accountholder of one or more Deposit Accounts.

"**Deposit Account**" refers to a deposit account covering any Deposit Product maintained by you with the Bank.

"**Personal Banker**" refers to the Privilege described in Section F and, where the context requires, to the Bank employee assigned to you under that Privilege.

"**Priority Service**" refers to the complimentary service tier described in these Terms, comprising the Privileges.

"**Priority Support**" refers to the Privilege described in Section E.

"**Privilege/s**" refers, individually or collectively, to Priority Support, the Personal Banker, and any other privilege the Bank may include in the Priority Service from time to time.

"**Privacy Notice**" refers to the Salmon Bank (Rural Bank) Inc. Privacy Notice, as amended from time to time.

"**Qualifying Balance**" refers to the minimum Total Relationship Balance you must maintain to be eligible for the Priority Service, currently One Million Pesos (PHP 1,000,000.00), as the Bank may adjust from time to time in accordance with Section G.

"**Total Relationship Balance**" or "**TRB**" refers to the average of your total end-of-day deposit balance over the preceding 30 calendar days, calculated as described in Section B.

In these Terms, unless the context requires otherwise:

A. the singular includes the plural, and vice versa;

B. the words "including", "such as", and "for example" are not limiting and refer to all other items that could reasonably fall within the general scope of the statement; and

C. a reference to these Terms, or to any other agreement, document, law, rule, or regulation, is to that document, law, rule, or regulation as amended, supplemented, or revised from time to time.

In case of any inconsistency:

A. for matters concerning the Priority Service and its Privileges, these Terms prevail; and

B. for matters concerning your Deposit Accounts, the products and services themselves, Transfer Instructions, or the processing of your personal data, the Terms and Conditions for Deposit Products, the Terms and Conditions Governing Transfer Instructions, the applicable product terms, and the Privacy Notice (as the case may be) prevail.

B. Eligibility, the Total Relationship Balance, and Fees

1. The Priority Service is available only to Clients who are natural persons. It is not available to juridical persons (such as corporations, partnerships, or associations) or to accounts opened for business or commercial purposes.

2. You are eligible for the Priority Service for so long as your Total Relationship Balance (TRB) is equal to or greater than the Qualifying Balance. Eligibility is based solely on your TRB.

3. The Priority Service is provided at no charge. There is no fee to obtain, hold, or use it, and access is determined solely by maintaining the Qualifying Balance, not by any payment. Fees, charges, interest, and other terms applicable to your Deposit Accounts and to specific Bank products and services are governed by their own terms, independently of these Terms.

4. Your TRB is the average of your total end-of-day deposit balance – the total of your own funds held across all your Deposit Accounts (current, savings, and time deposits) at the end of each day – measured over the preceding 30 calendar days. If you first opened a Deposit Account fewer than 30 calendar days ago, your TRB is averaged instead over the number of days since you first opened a Deposit Account. The averaging period runs from the day you first opened any Deposit Account with the Bank; it does not restart if you later close or open a Deposit Account. Every day in the period is counted, including any day on which your total deposit balance was zero (for example, a day on which you held no Deposit Account, or held only non-deposit accounts); such a day counts as zero.

5. Your TRB counts only **your own money**: a credit line or overdraft available to you is not your money and is never added, and any amount you owe under a credit line or overdraft is never deducted. Your own money is taken as your **end-of-day balance** in each Deposit Account, adjusted as follows:

A. Pending (uncleared) top-ups – inbound transfers or checks still being processed – are treated as follows:

a. for a current or savings account, they are excluded and do not increase your balance until they clear;

b. for a time deposit, an uncleared check is counted (a pending inbound transfer does not arise for a time deposit);

B. Interest that has been paid or credited to the account – including capitalised interest – is counted; interest that has only accrued but not yet been paid or credited is not.

C. Amounts placed on hold, pending outgoing transfers, and any amounts arrested, garnished, or frozen on a current or savings account are deducted (for example, an authorized but not-yet-posted card transaction).

D. The balance held in a time deposit is counted even though those funds are committed for the term and are not freely withdrawable until maturity.

6. The Bank counts the balances of your Deposit Accounts that are open, including both active and dormant accounts. It does not count accounts that have not yet been activated or that have been closed.

7. If you are the **Primary Holder** of a joint Deposit Account, the full (100%) balance of that account is counted in your TRB. If you are a **Joint Holder** other than the Primary Holder, that account's balance is **not** counted in your TRB. "Primary Holder" and "Joint Holder" have the meaning given to them in the Joint Time Deposit Account Terms and Conditions.

8. Your TRB is recalculated **once a day**. Because it is a 30-day average, a deposit raises your TRB gradually over the following days rather than all at once; for the same reason, if your balance has been below the Qualifying Balance for part of the period, a larger top-up may be needed to bring your average back up, and the later in the month you top up, the more may be required.

9. The following examples are for illustration only:

   Example 1. Over the preceding 30 days you held a total deposit balance of PHP 1,200,000 for 20 days and PHP 900,000 for 10 days. TRB = (PHP 1,200,000 × 20 + PHP 900,000 × 10) ÷ 30 = PHP 33,000,000 ÷ 30 = **PHP 1,100,000**. Since this is at least the Qualifying Balance of PHP 1,000,000, you are eligible.

   Example 2. You first opened a Deposit Account more than 30 days ago but held a zero balance, and today you deposit PHP 3,000,000. Because every day of the preceding 30 except today counts as zero: TRB = PHP 3,000,000 ÷ 30 = **PHP 100,000**, not PHP 3,000,000. Your TRB then builds up over the following days if the funds remain on deposit.

C. Enrolment and Access

1. You are enrolled in the Priority Service with effect from the day on which the daily recalculation first shows your TRB to be equal to or greater than the Qualifying Balance, and you may use the Privileges from that day without any action on your part. You do not need to apply, register, or pay.

2. When you are enrolled, the Bank will notify you at your registered contact details on the Bank's records through any of its communication channels (such as the Salmon App, SMS, or email) and provide information on the Privileges available to you and the conditions for keeping the Priority Service.

D. Loss of Eligibility and Discontinuation

1. If, on a daily recalculation, your TRB falls below the Qualifying Balance, you will **continue** to enjoy the Priority Service until the **end of that calendar month**. If your TRB is still below the Qualifying Balance on the **first day of the following calendar month**, the Priority Service will be discontinued with effect from that day.

2. If your TRB returns to or above the Qualifying Balance before discontinuation takes effect, your Priority Service continues without interruption. If it returns to or above the Qualifying Balance after a discontinuation, you will be re-enrolled in accordance with Section C.

3. The Bank will notify you through any of its communication channels (such as the Salmon App, SMS, or email) when you cease to meet the Qualifying Balance and before the Priority Service is discontinued, so that you could restore your TRB.

4. Losing access to the Priority Service does not affect your Deposit Accounts, which continue to be governed by their own Account Terms.

E. Priority Support

1. Priority Support gives you 24/7 access to a dedicated servicing channel for faster handling of your requests, available through in-app chat, an inbound customer support hotline, and email, and served by a dedicated priority support group.

2. Your requests, wherever received through these channels, are routed to the dedicated priority support group and, where appropriate, escalated to or continued by your Personal Banker.

F. Personal Banker

1. You are assigned a **Personal Banker** – a Bank employee who serves as your point of contact for resolving your requests, including non-standard requests that fall outside standard support workflows. Your Personal Banker primarily provides support in response to your requests and to matters escalated from Priority Support, and is reachable through the Priority Support channels.

2. Personal Bankers operate on Manila time (Philippine Standard Time); the current working schedule, together with the name and contact details of your Personal Banker, is shown in the Salmon App. The Bank determines which Personal Banker is assigned to you, and may assign or reassign your Personal Banker at any time.

3. From time to time, your Personal Banker **may** also proactively inform you about Bank products or services that may be of interest to you. Any such communications are made in accordance with the Privacy Notice. You may opt out of these proactive product communications **at any time**, and the Bank will stop sending them; you may ask to resume them at any later time. Opting out does not affect your access to the Priority Service or to support from your Personal Banker in response to your own requests.

4. A Personal Banker does not act as your financial, legal, or tax adviser or provide professional financial, legal, or tax advice. However, informing you about the Bank's products or services, or responding to your queries regarding the same, under Section F.3 is not considered such advice. All requests for and in connection with Priority Services remain subject to the Bank's policies, applicable laws, and required approvals.

G. Changes to the Priority Service and These Terms

1. The Bank may add, modify, replace, or remove Privileges, adjust the Qualifying Balance or the method of calculating the TRB, discontinue the Priority Service in whole, or otherwise amend these Terms. Circumstances in which it may do so include changes in law or regulation; changes in market or economic conditions; changes in the Bank's products, services, or operations; and improvements to the Priority Service.

2. The Bank will notify you of any change to these Terms, and of its effective date, at least **sixty (60) days** before the change takes effect, by public notice (including posting on the Bank's website and/or notice through the Salmon App), unless the change is directed by the Bangko Sentral ng Pilipinas to take effect immediately or is required by law or regulation to take effect on a shorter timeline. Changes that are beneficial or advantageous to you may take effect without prior notice.

3. If you do not agree with a change, you may stop using the Priority Service. A change to these Terms does not, by itself, affect your Deposit Accounts, which remain governed by their own Account Terms.

4. If the Bank discontinues the Priority Service in whole, the advance-notice requirement in Section G.2 applies. On discontinuation you will continue to receive the Bank's standard servicing, and your Deposit Accounts and any other Bank product or right are unaffected.

H. Data Privacy

1. The Bank's collection, use, storage, sharing, and protection of your personal data in connection with the Priority Service – including the handling of your requests, the assignment and work of your Personal Banker, and any product communications – are governed by the Salmon Bank Privacy Notice, available through the Bank's official channels.

2. Your right to opt out of proactive product communications under Section F is without prejudice to any other right you have under the Privacy Notice and applicable data privacy laws, including your right to object to the processing of your personal data for marketing purposes.

I. Customer Assistance and Complaints

1. You may raise any request, concern, or complaint relating to the Priority Service through the Priority Support channels or through your Personal Banker, or through the channels set out in the Chapter T 'Customer Assistance Management' of the Terms and Conditions for Deposit Products. Requests, concerns, and complaints are handled in accordance with the Bank's consumer assistance and financial consumer protection assistance mechanism.

2. The Bank is regulated by the **Bangko Sentral ng Pilipinas (BSP)**. You may contact the BSP Consumer Protection and Market Conduct Office through:

   A. Email: consumeraffairs@bsp.gov.ph;

   B. Webchat: http://www.bsp.gov.ph;

   C. Facebook: https://www.facebook.com/BangkoSentralngPilipinas;

D. SMS: (+63) 021582277 (for Globe subscribers only).

J. Miscellaneous

1. The Priority Service reflects a permitted distinction based on the deposit relationship you maintain with the Bank, and does not limit any right, priority, or accommodation that must be given to a customer under applicable laws or regulations.

2. Any failure, omission, or delay by the Bank in exercising any right or remedy under these Terms shall not operate as a waiver of that right or remedy.

3. If any provision of these Terms is held to be invalid, illegal, or unenforceable under any applicable law, the validity, legality, and enforceability of the remaining provisions shall not be affected or impaired.

4. These Terms shall be governed by and construed in accordance with the laws of the Republic of the Philippines. Any action arising from or concerning these Terms and/or concerning the Priority Service shall be brought exclusively in the competent courts of:

A. Taguig City, Metro Manila,

B. Bacoor, Cavite, or

C. Sta. Rosa, Laguna, to the exclusion of all other courts, at the instance of the Accountholder filing such action.