



LACSON & LACSON INSURANCE BROKERS, INC.

We make insurance work for you

LLIBI ONLINE PAYMENT GATEWAY Terms and Conditions

IMPORTANT NOTICE. This page is neither intended to sell nor to advertise any insurance product. The purpose of this page is to enable existing clients of LLIBI to settle premium payments via online banking and other alternative payment channels.

1. **PAYMENT DETAILS:** Please make sure that the insured name, invoice number, and total premium amount inputted in the payment page are the same details in your billing invoice. Should there be any concern on any of the details, please contact your respective Account Officer for clarifications.
2. **PAYMENT AMOUNT:** Payment amount made through this portal is fixed and cannot be changed.
3. **WITHHOLDING TAX:** If you applied withholding tax, please submit the BIR Form 2307 to your respective Account Officer via email at the soonest time possible.
4. **PAYMENT OPTIONS:**
 - a. **Credit Card Payment:** If you are paying through a credit card, please select Unionbank.
 - b. **Cash Payment:** If you are paying through online banking, ATMs, over-the counter cash payment, electronic wallets, remittance centers and other payment channels, please select Dragonpay.

List of accredited payment channels of Dragonpay:

1. Online Banking/ E-Wallet
 - a. BDO Internet Banking
 - b. BPI Online
 - c. Metrobankdirect
 - d. Chinabank Online
 - e. Landbank ATM Online
 - f. Maybank Online Banking
 - g. RCBC Online Banking



15th Floor Burgundy Corporate Tower
252 Sen. Gil Puyat Avenue
Makati City 1200
Tel (632) 844-5773
Fax (632) 844-7930 / 844-7918 / 844-7912
Web www.llibi.com



LACSON & LACSON INSURANCE BROKERS, INC.

We make insurance work for you

Page | 2

- h. Robinsons Bank Online Bills Payment
 - i. Unionbank Internet Banking (for non-credit card transactions)
 - j. UCPB Connect
 - k. Coins.ph
 - l. GrabPay
2. Over-the-Counter/ ATM Banking
- a. Banco de Oro ATM
 - b. BDO Cash Deposit with reference number
 - c. BPI Bills Payment
 - d. Metrobank Cash Payment
 - e. BDO Network Bank (formerly ONB) Cash Deposit
 - f. AUB Online/ Cash Payment
 - g. Chinabank ATM/ Cash Payment
 - h. Eastwest Online/ Cash Payment
 - i. I2I Rural Banks
 - j. Landbank Cash Payment
 - k. PNB e-Banking Bills Payment
 - l. PNB Cash Payment
 - m. RCBC Cash Payment
 - n. Robinsons Bank Over-the-Counter
 - o. Security Bank ATM Bills Payment
 - p. Security Bank Cash Payment
 - q. Unionbank Cash Payment
 - r. UCPB ATM/ Cash Payment
3. Over-the-Counter - Others
- a. Bayad Center
 - b. LBC
 - c. SM Department Store/ Supermarket/ Savemore Counter
 - d. Cebuana Lhuillier Bills Payment
 - e. M. Lhuillier
 - f. Robinsons Department Store
 - g. ECPay (Pawnshops, Payment Centers)
 - h. Palawan Pawnshop
 - i. Possible Partners
 - j. RD Pawnshop
 - k. RuralNet Banks and Coops



15th Floor Burgundy Corporate Tower
252 Sen. Gil Puyat Avenue
Makati City 1200
Tel (632) 844-5773
Fax (632) 844-7930 / 844-7918 / 844-7912
Web www.llibi.com



LACSON & LACSON INSURANCE BROKERS, INC.

We make insurance work for you

Page | 3

5. **ACKNOWLEDGEMENT RECEIPTS:** Acknowledgement Receipts will be issued by our partner online payment service providers and shall be sent to the email address indicated in the payment page. Please make sure this is correct and active. Your respective Account Officer will also send the LLIBI Acknowledgement/ Provisional Receipt via email/mail once the payment is confirmed from our end.

6. **CONTACT DETAILS:** Please ensure that your contact details are correct and updated.

7. **PAYMENT DISPUTES and OTHER CONCERNS:** Please save a copy of your transactions and contact your respective Account Officer within thirty (30) days from payment date, should there be any errors or disputes. If no dispute is reported within the said period, all transactions made using the online payment system are considered conclusively true and correct.

Disputed transactions shall only be credited back to you once the claim/ dispute has been properly processed, investigated, and proven to be in your favor.

For disputes and other concerns, please contact your respective Account Officer or email at accounting@llibi.com.

8. CLIENT'S CONDUCT:

You agree that when using this service, you shall not:

- do anything which will or might damage, disrupt access to, or interfere with the proper operation of this website, or any transaction being conducted on it;
- do anything which will or might place an unreasonable load on the website infrastructure;
- post, distribute or send any 'spamming material' or any other form of bulk communication;
- impersonate any person or entity
- publish, or disseminate any material which is unlawful, defamatory, indecent, offensive or inappropriate
- transmit any material which contains viruses, or other computer codes designed to interrupt, limit or destroy the efficient operation of the website, or its software or hardware; and
- do anything which breaches or infringes our property rights in any way, including copyright.



15th Floor Burgundy Corporate Tower
252 Sen. Gil Puyat Avenue
Makati City 1200
Tel (632) 844-5773
Fax (632) 844-7930 / 844-7918 / 844-7912
Web www.llibi.com



LACSON & LACSON INSURANCE BROKERS, INC.

We make insurance work for you

9. **DISCLAIMER:** LLIBI makes no warranty, express or implied, regarding the performance or functionalities of the Online Payment Service offered hereunder.

The Service is offered on an "AS IS", "AS AVAILABLE" basis without warranties of any kind, other than warranties that are incapable of exclusion, waiver or limitation under the laws applicable to this T&C. Without limiting the generality of the foregoing, LLIBI makes no warranty (1) as to the content, quality or accuracy of data or information provided by LLIBI hereunder or received or transmitted using the LLIBI service functionalities; (2) as to any service or product obtained using the Service functionalities; (3) that the Service will be uninterrupted or error-free; or (4) that any particular result or information will be obtained.

10. **LIABILITY & INDEMNITY:** Except for obligations implied by law that cannot be excluded, you agree that neither we, nor our directors, employees, agents, contractors and related entities will be liable for any loss arising out of or referable to material on this website, or use of or access to this website. To the extent permitted by law, this includes any loss arising as a result of any unauthorized access or breach of security to this site, for whatever reason; arising as a result of any delay in effecting any transaction attempted to be processed through this site, for whatever reason; arising as a result of any failure to effect any transaction attempted to be processed through this site, for whatever reason; arising as a result of any error, omission or misrepresentation in relation to this site or arising from the transmission of any computer virus. You agree that in no circumstances will we or our directors, employees, agents, contractors and related entities, be liable for any indirect, incidental, special or consequential loss, damage, liabilities, claims and expenses (including legal costs and defenses and settlement costs). You agree to indemnify us, our directors, employees, agents, contractors and related entities for any loss suffered, or any costs that may be incurred arising from your breach of these terms or any other legal obligation, or your access to this website.

11. DATA PRIVACY

LLIBI adheres to the Data Privacy Act of 2012 and the rules and regulations promulgated by the National Privacy Commission. LLIBI shall keep all client-related information in strictest confidence.

By providing your personal data on this website for the purpose of paying for your insurance policy, you expressly consent and authorize LLIBI to the processing of your personal data.



15th Floor Burgundy Corporate Tower
252 Sen. Gil Puyat Avenue
Makati City 1200
Tel (632) 844-5773
Fax (632) 844-7930 / 844-7918 / 844-7912
Web www.llibi.com



Your use of the online payment service signifies your consent for LLIBI to store, process, disclose and release the said information to its online payment partner, associates, affiliates, subsidiaries, officers, employees, agents, or any such persons as LLIBI deems necessary, or as required by law, rule or regulation.

In addition, you hereby agree to share your personal data, including but not limited to: complete name, contact number, e-mail address for purposes of service fulfillment and local and international anti-money laundering compliance requirements.

For more information about LLIBI's privacy policy, you may visit <https://llibi.com/data-privacy/>.

12. RESERVED RIGHTS:

- a. LLIBI reserves the right, at its sole discretion, to deny access to and / or discontinue the Online Payment Services to anyone at any time, temporarily or permanently, without giving any reason and/or prior notice.
- b. LLIBI reserves the right, at its sole discretion, to set limitations to and charge fees and applicable taxes for the use of the Online Payment Services, at any time and without prior notice. You further understand and agree that LLIBI reserves the right, at its sole discretion and under no obligation, to change the applicable fees, taxes and charges levied for the use of the Online Payment Services, at any time and with prior written notice to you sixty (60) days prior to effective date of change in fees / charges /penalties.
- c. You understand and agree that LLIBI reserves the right to change, modify or amend these Terms without prior notice.

13. **VENUE OF LITIGATION:** Venue of all suits shall be the trial courts Makati City at the exclusion of other courts.

14. **NON-WAIVER OF RIGHTS:** Failure, omission, or delay on the part of LLIBI to exercise its rights or remedies under these Terms and Conditions shall not operate as a waiver.

15. **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.



15th Floor Burgundy Corporate Tower
252 Sen. Gil Puyat Avenue
Makati City 1200
Tel (632) 844-5773
Fax (632) 844-7930 / 844-7918 / 844-7912
Web www.llibi.com



LACSON & LACSON INSURANCE BROKERS, INC.

16. **AGREEMENT:** The LLIBI Customer agrees to be bound by the Terms and Conditions governing the use of the LLIBI Online Payment System after ticking the box at the landing page.

Page | 6



15th Floor Burgundy Corporate Tower
252 Sen. Gil Puyat Avenue
Makati City 1200
Tel (632) 844-5773
Fax (632) 844-7930 / 844-7918 / 844-7912
Web www.llibi.com