

For Government Employed

Elected / Appointee

Employee

Contractual / Part Time

CIF Number (for internal use)		Account Own Business Own	er ner / Officer / Signatory	
I. CUSTOMER INFORMATION				
Full Name (As found in your valid government issued ID)			Date of B	irth
Last Name First Name		Middle Name	Suffix (mm/dd/yyy	/ /
Are you an existing BDO Customer? Yes No (If 'Yes', select the 'BDO Product Type/s' that you have.)	BDO Product Type Existing customers only update. Otherwise, place		inputs with Check Marks (🗸) if th	
II. CONTACT INFORMATION				
	✓ Personal Email Addr		✓ Home Landline Number	de esta esta esta esta esta esta esta est
Country Code Mobile Number			Country Code Area Code Landline I	Number
✓ Home Address Unit No. Building / No. Block. Street	Subdivision /	Village / Barangay		
Chit No. Daliding / No. Block. Street	Subdivision,	village / barangay		
City / Municipality Prov	rince / State		Country	Zip Code
✓ Alternate Address (Do you have another home or addre Unit No. Building / No. Block. Street		provide below. If 'No', ticl /illage / Barangay	k 'Same as Home Address')	Same as Home Address
City / Municipality Prov	ince / State		Country	Zip Code
✓ Work / Business Email Address			ss Landline Number Code Landline Number	Local (if applicable)
✓ Work / Business Address Unit No. Building / No. Block. Street	Subdivision / \	Village / Barangay		
City / Municipality Prov	ince / State		Country	Zip Code
III. PERSONAL INFORMATION				
Country of Birth				
		Gender Male	✓ Civil Status Single Legally Sep	
✓ Citizenship (If 'Others', provide below)		Female	Married Divorced	Widow/er
Filipino		✓ TIN Provide your Tax Identi	fication Number	
Others				
IV. FINANCIAL INFORMATION (Refer to 'Instructi	ons' for 'List of Codes' for '	Source of Funds' and	'Nature of Work / Business')	
	✓ If a 'Source of Funds What country does the remittan		'004', provide the following ac What do you primarily use the I	
✓ Natures of Work / Business Provide all applicable 'Codes.' (ex. ABC, DEF, GHI)		✓ Name of Prima	ary Employer / Business	
✓ Position / Job Title in Primary Employer / Busin For Private / Self-Employed Owner / Director / Owner / Owner / Director / Owner / Own			✓ Gro	oss Monthly Income (PHP)

Political Relations and Affiliations Questionnaire Do you have previous and current affiliation/dealings with the Government and/or relations to any official of a government in any Yes No country, territory, or of an intergovernmental/international organization? If 'Yes', accomplish 'Form A6' Foreign Account Tax Compliance Act (FATCA) Questionnaire (Refer to 'Instructions' for details on the 'Substantial Presence Test') Are you obligated to pay taxes to the U.S. IRS because of your citizenship, residency, or other reasons such as meeting the 'Substantial No Presence Test'? If 'Yes', accomplish 'Form A7' Designated Non-Financial Business and Professions (DNFBPs) Questionnaire (Refer to 'Instructions' for details on 'DNFBPs' and 'OGBs') Does your work / business fall under the classification of a DNFBP? If 'Yes', accomplish 'Form A8' Yes No Does your work/business provide service, process transactions, have transactions or related interests / relationships with any business or service provider in the online gaming industry? If 'Yes', accomplish 'Form A8' Yes No **Beneficial Ownership** Yes No Are you opening this account on behalf of someone else? VI. DATA PRIVACY CONSENT In compliance with the requirements of the Data Privacy Act, I hereby give my consent to the BDO Group, consisting of BDO Unibank, Inc. and its subsidiaries [the members of the BDO Group may be accessed at https://www.bdo.com.ph/privacy-statement, to process, collect, store, my personal information or sensitive personal information obtained from me in the course of my transaction/s with the BDO Group. I understand and agree that these information may be disclosed or shared by BDO Group to its members for know-your-client, cross-selling, marketing, or profiling (manual or automatic) purposes to offer and provide new or related products and services of the BDO Group. Further, I hereby give my consent to any member of the BDO Group to process, collect, use, store, share or disclose my personal information or sensitive personal information to third parties for legitimate purposes, or to provide services to me or implement transactions which I may request, allow, or authorize. I confirm that I understand and agree that my information may continue to be processed, collected, used, stored, or disclosed for ten (10) years from my last transaction date with any member of the BDO Group or until the expiration of the retention limits set by applicable laws, whichever comes later. Signature I hereby acknowledge and understand that should I wish to withdraw my consent to receive information about new or related products and services of the BDO Group, or to access, update, or correct certain personal data as set out in this form, I may communicate directly with the relevant member of the BDO Group's Data Protection Officer through the email address found at [https://www.bdo.com.ph/privacy-statement]. I further acknowledge and understand that I may access and view the BDO Group's Data Privacy Statement at [https://www.bdo.com.ph/privacy-statement] or obtain a copy thereof from the office or branch of the relevant member of the BDO Group. VII. CONSENT FOR THE ISSUANCE OF A BDO CREDIT CARD Signature By signing, I agree that this shall serve as my application for issuance of a BDO Credit Card and I undertake to submit documents as may be deemed necessary by BDO. I authorize BDO to conduct random verification with government agencies or third parties to establish authenticity of the information declared and/or documents submitted and hereby waive confidentiality of the rules and laws as applicable. I understand that the issuance of a BDO Credit Card shall be subject to credit evaluation and discretion of BDO. VIII. CUSTOMER UNDERTAKING By signing, I hereby certify that the information given in this application is true and correct to the best of my knowledge and I confirm that I have read, understood, and agreed in full to the BDO Online Account Opening Service Terms and Conditions, Electronic Banking Terms and Conditions of Use, Terms and Conditions of the General and Special Provisions on Deposits, the BDO ATM Debit Card Terms and Conditions, and the Terms and Conditions of BDO Biometrics (the "BDO Terms and Conditions") and have fully understood and agreed to be governed by the provisions thereof, as well as the rules and regulations of BDO, Bangko Sentral ng Signature Pilipinas, Anti-Money Laundering Council, Bankers Association of the Philippines, Philippine Deposit Insurance Corporation, and the Bureau of Internal Revenue with respect to taxes imposed on interest on deposits and bank commission/charges relative to the establishment of operations of the account/s opened. I also hereby affirm that the features, requirements, risks and benefits of the BDO product(s) and services I am availing were fully disclosed and explained clearly to me by BDO. I further declare that I have fully understood and agree to be governed by the rules and regulations of the BDO product(s) and services I am availing. I also acknowledge that the BDO Terms and Conditions were made available to me upon account opening, and where copies were given upon request and posted in BDO's website at bdo.com.ph/info/accounts. I agree that BDO may make amendments to the BDO Terms and Conditions by giving me notice by (i) ✓ Date Signed exhibiting the same at any of BDO's branches, (ii) publishing the same at BDO's website or any media, or (iii) such other manner BDO deems fit. For inquiries and concerns, please call our BDO Contact Center at (+632) 8888-0000. BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas. https://www.bsp.gov.ph **REVISED AS OF MARCH 2024** The BDO Unibank and other BDO-related marks are registered trademarks of BDO Unibank, Inc. All rights reserved. Other Official Name / Alias (As found on and as supported by a valid government-issued ID or document) Middle Name Suffix Last Name Residency RC **NLDS Account Number Date Opened Biometrics** (mm/dd/yyyy) Resident Face N Non-resident Finger Н ID₁ ID₂ Type of ID **ID Number** Date Issued **Expiry Date** Type of ID **ID Number** Date Issued **Expiry Date** Walk In Referred By (please indicate below) Verified By Approved By

FOR INTERNAL USE ONLY

Courtesy Call / Remarks

V. REGULATORY REQUIREMENTS



GENERAL INSTRUCTIONS

- These instructions are provided to guide you in filling up 'Form A1-A2', specifically where 'Codes' are necessary.
- 2. Provide accurate and detailed information to ensure regulatory compliance and determine the applicability of due diligence, where necessary.

SOURCE OF FUNDS

Indicate all relevant sources of funds. Refer to the descriptions and codes below for your entry. You may input multiple codes where applicable. (ex. 001, 002, 003)

001	Employed - Fixed Income	005	Pension	009	Investment / Dividend Income
002	Employed - Variable Income	006	Personal Savings / Retirement Proceeds	010	Rental Income
003	Self-Employed - Business Income	007	Allowance	011	Sale of Asset / Property
004	Remittances	800	Inheritance		Other Sources (Lottery, Donations, Tax Refunds, and Insurance/Legal Claims)

NATURE OF WORK / BUSINESS

Indicate all relevant industries where you derive your income or assets from. Refer to the general categories and specific codes and descriptions below for your entry. Notes on entries can be found at the back of this Instruction Sheet. You may input multiple codes where applicable. (ex. ABC, DEF, GHI)

Profes	sional, Scientific, and Technical Services	Inform	nation and Communication
ACT	Accounting / Auditing / Tax Practice Services	COM	Information / Communication / Telecommunication
LEG	Legal Services	PUR	Publishing / Printing

ANE	Architecture / Engineering	ICT	Robotics / AI / Cloud / Data
ADV	Advertising / Marketing		Development / Cybersecuri

SVC Other Professional Services / Consultancy / Coaching

Finance and Insurance PWN Pawnshop

	· · · · · · · · · · · · · · · · · · ·		
LDG	Lending	Dealer	ships, Trading, Selling and Ro
MSE	Money Service Business - Electronic Money Issuer	ART	Art / Antiques Dealership
MSV	Money Service Business - Virtual Currency Exchange	CAR	Car / Boat / Plane Dealership
MSR	Money Service Business - Remittance Transfer Company	JEW	Jewelry / Precious Metals / P
MSF	Money Service Business - Foreign Exchange Dealer / Money	14/07	and the state of t

MSF	Money Service Business - Foreign Exchange Dealer / Money Changer	WRT	Wholesale / Retail Trade (Distribution & Sale	s) / E-Commerce
	Changer		/ Online Selling	

BAN	Banking
INS	Insurance
SBD	Securities Broker / Dealer

Construction and Civil Engineering

CON C	Construction	and	Civil	Enginee	ring
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Real Estate Brokerage and Sales

REL	Real	Estate	Bro	kerage	and	Sal	es
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wiedia, Arts, Sports and Recreati	OII
MED Media	

ENT	Arts / Entertainment / Recreation
SPO	Sports / eSports

		•	
GAM	Gambling	/ Casino /	eGames

Healthcare and Social Work

HEA	Healthcare	(Doctor,	Dentist,	Nurse,	Psychiatris	st and	others)

SOC	Social Work /	Non-Government and	Non-Profit
	Organization	c	

Education

EDU	Education /	Online	Education
EDU	Education /	Online	Education

Accommodation and Food Services

AFS Hotel / Accommodation / Restaurant / Food Services

Administrative and Other Support Service Activities

IKA	Travel / Travel Agencies	
AGY	Employment Agency / Human Resources	
DDO.	Pusiness Presess Outsoursing	

BPO	Business Process Outsourcing
SEC	Security Agency / Services

Private Household and Household Staff

HOU Private Household / Household Employee / Household Staff

COIVI	mornation, communication, relection
PUB	Publishing / Printing
LCT	Debeties / Al / Claud / Deta Familia anima / Coffman

a Engineering / Software rity

Manufacturing

IVIFG	Manufacturing / Fackaging
MFF	Manufacturing / Trading of Firearms and Ammunition

Repair Services

CAR	Car / Boat / Plane Dealership	
JEW	Jewelry / Precious Metals / Precious Stones Dealership	

32.11	seweny / Freelous Wetuis / Freelous Stories Bediefship
WRT	Wholesale / Retail Trade (Distribution & Sales) / E-Commerce
	/ O 1: O 1:

RFP **Repair Services**

Transportation and Storage

MEG Manufacturing / Packa

TRN	Transportation (Land, Sea and Air)
SHI	Shipping / Cargo / Storage
SEA	Seaman / Seafarer

Agriculture, Forestry, and Fishing

FOR Forestry

Mining and Quarrying

MIN Mining / Quarrying

Electricity, Oil and Gas UTL **Electric Utilities**

OII Oil / Gasoline

Water Supply, Sewerage and Waste Management

Water Supply / Sewerage / Waste Management

Public Administration and Peace and Order

MIL	Peace and Order (Military, Police, Fireman, Jail Warden and	l
	Others)	

Public Administration / Government PAD

Embassises and Diplomatic Services

Embassies / Diplomatic Services / Attached Offices

Other Service Activities

OTS	Other Service Activities (Hairdresser, Manicurist, Masseuse
	and others)

RLG Religious Organization

Special Nature of Work / Business

DFP	Designated Non Financial Business And Professions (DNFBP)¹
OGB	Direct OGB / POGO Licensee and Authorized Gaming Agent²

OGI Indirect OGB / POGO Allied Service Provider

NOTES ON NATURE OF WORK / BUSINESS

¹Designated Non-Financial Business and Professions (DNFBP)

As covered persons, the following Designated Non-Financial Businesses and Professions (DNFBPs) are required to declare their engagement as a DNFBP and submit the Certificate of Registration issued by the AMLC:

- 1. Dealers of jewelry, precious metals, and precious stones
- 2. Company service providers which, as a business, provide any of the following services to third parties: (a) acting as a formation agent of juridical persons; (b) acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons; (c) providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement; and (d) acting as (or arranging for another person to act as) a nominee shareholder for another person; and
- 3. Persons, including lawyers and accountants, who provide any of the following services: (a) managing of client money, securities or other assets; (b) management of bank, savings, securities or accounts; (c) organization of contributions for the creation, operation or management of companies; and (d) creation, operation or management of juridical persons or arrangements, and buying and selling business entities.
- 4. Real Estate Brokers and Developers;
- 5. Offshore Gaming Operators (OGO) and Offshore Gaming Operator Service Provider (OGO SP)

²Online Gaming Businesses (OGB)

As covered persons, Online Gaming Businesses with 'Direct engagement' and 'Indirect engagement' to Online Gaming are required to declare their engagement in the industry and submit the required documents from PAGCOR, as needed.

'Direct engagement' in Online Gaming refers to offshore entities with a Philippine Offshore Gaming license granted by PAGCOR to primarily engage in Online Gaming, while 'Indirect engagement' in Online Gaming refers to Philippine entities or persons accredited by PAGCOR to provide allied support services and / or components of offshore gaming operations to Philippine Offshore Gaming Operators (POGOs) such as Customer Relations, Strategic Support, Information Technology, Gaming Software Platforms, and Live Studio and Streaming Providers.

Business Process Outsourcing Providers (BPOs) that are servicing legitimately licensed gaming operators abroad and do not in any way handle betting but purely product marketing and customer relations and are not servicing any of PAGCOR POGO licensees and have at least 90% Filipino workforce are also classified as having an 'Indirect Engagement' in Online Gaming.

ON THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) AND 'SUBSTANTIAL PRESENCE TEST'

An individual will be considered a United States resident for tax purposes if they meet the Substantial Presence Test for the calendar year. To meet this test, the individual must be physically present in the U.S. on at least:

- 1. 31 days during the current year, and
- 2. 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting: (a) All the days the individual was present in the current year; (b) 1/3 of the days the individual was present in the first year before the current year; and (c) 1/6 of the days the individual was present in the second year before the current year.



CIF Number (for internal use)

I. CUSTOMER INFORMATION					
Full Name Last Name First Name		Middle Name	Date of Birth Suffix (mm / dd / yyyy)		
That Name		Widdle Hallie	, , ,		
Are you an existing BDO Customer? (If 'Yes', select the 'BDO Product Type/s' that you ha	Yes No BDO Production (Control of the Production	ct Type Deposits Cards O Credit Card Customers only need to fill in	Loans Wealth Management Insurance the fields or inputs with Check Marks.		
II. FINANCIAL INFORMATION					
Length of Stay at Current Home Years Months	Current Home	wned Rented Sed for Free Living w	Mortgaged ith Relatives		
Employment Type (Select one if you are 'E	mployed')				
For Employed Private G	overnment Bangko Ser	ntral ng Pilipinas Non-Govern	mental Organization Overseas Filipino Worker		
For Self-Employed Professional	For Business Owners	Sole-Proprietor Partner	Stockholder		
• '		•			
Length of Stay with Previous Employer / Bu	usiness Length of Stay Years	with Current Employer / Business	Gross Monthly Income (PHP)		
Do you have Deposits with other banks? If	'Yes', provide information below	Do you have Credit Card	ds with other banks? If 'Yes', provide information below		
Name of Bank	ATM/Debit Card Number	Name of Bank	Credit Card Number Year Issued		
III. PRODUCT INFORMATION					
✓ What product are you interested in	? BDO Credit Card	BDO Personal Loan			
		can choose up to two cards, except for BDC	Dinstallment Card and The Platinum Card® by American Express)		
Mastercard®	VISA	JCB	American Express		
ShopMore Mastercard	VISA Classic	JCB Lucky Cat	Blue from American Express®		
(Choose one color; subject to availability)	VISA Gold	JCB Gold	·		
Purple Orange	VISA Platinum		American Express® Cashback American Express® Explorer™		
Yellow Green		JCB Platinum	· · ·		
Standard Mastercard	VISA Signature		American Express® Platinum Credit Card		
Bench Mastercard	UnionPay	Diners Club	The Platinum Card® by American Expres		
Gold Mastercard	Gold UnionPay	Diners Club Internationa	al Communication of the Commun		
Platinum Mastercard™	Diamond UnionPay	Diners Club Premiere			
BDO Installment Card (For Cash Installment, provide details below)		Do you want a Virtual Card for onli Only applicable for select Mastercard, Visa, and Ar *Except Bench Mastercard, BDO Installment Card ar	merican Express® Cards* Yes No		
Desired Cash Installment Amou		Payment Term for Cash	n Installment Amount		
		3 Months 9	Months 18 Months 36 Months		
		6 Months 12	Months 24 Months		
A DEDCOMAL LOAN DETAILS (*	ADDO Deversal II	ν)			
✓ PERSONAL LOAN DETAILS (For	PDO Personal Loan Applicants ONL		C Months C C Months C C Martin		
Desired Personal Loan Amount Minimum of PHP 10,000 up to maximum of PHP 2,000,000. Self-employed individuals applying for a loan larger than PHP 1,000,000 must also accomplish Form B4.		Payment Term for Personal Loan	6 Months 18 Months 36 Months 12 Months 24 Months		
Purpose of Personal Loan					
Home Improvement	Debt Consolidation	Purchase of Luxury Items	Others		
Appliance / Furniture / Electron					
Medical Expenses	Travel	Secured (Home/Auto) Pro			
IVICUICAI EXPENSES	Havei	Secured (Home/Auto) Pro	auct i artiast (iorequity)		

IV. ACCOUNT INFORMATION

✓ Deliver my BDO Credit Card to my: (for BDO Credit Card ONLY) Work / Business Address		✓ Deliver my reports, statements, and notices to my:		Personal Email Address Work / Business Email A
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Cardholder authorizes the ISSUER or the ISSUER's official courier to deliver the card to himself/herself or in his/her absence to any member of his/her household, officemate/co-worker or to a third party that he/she may authorize, subject to existing card delivery policy of the ISSUER. Cardholder agrees to hold the ISSUER free and harmless from any claim, loss or liability, whatsoever arising from the delivery of the Card.

V. LOAN PROCEEDS AND AUTO DEBIT ARRANGEMENT INFORMATION

A BDO Deposit Account is REQUIRED as part of this application for Personal Loans for the crediting of Loan Proceeds and the setup of an Auto Debit Arrangement (ADA) for the monthly amortization of the loan. The BDO Deposit Account MUST BE in the name of the Personal Loan account holder. It is OPTIONAL for Credit Cards for the settlement of the monthly balance, defaulted to full payment method. You may provide an existing BDO account or open a new one by ticking the consent below.

✔ Provide your BDO Account for your 'Loan Proceeds' and set up 'Auto Debit Arrangement'			
BDO Savings or Checking Account Number (under Borrower's	name)		
AUTO DEBIT / AUTO CREDIT ARRANGEMENT UNDERTAKING By signing, I/We expressly authorize BDO Unibank to automatically debit and/or credit from time to time, without need of any further act and deed, from and to the enrolled	Primary Signatory (Signature over Printed Name)		
deposit account, the amount(s) granted and/or due in my/ our credit card/loan account. I/We also agree to any updates that may be done to my/our enrolled deposit account as a result of maintenance and updates to any account that may be linked to it. I/We agree to be governed by the Auto- Debit/Auto-Credit Terms and Conditions ("ADA/ACA") as found online on bdo.com.ph/info/ada-aca.	Secondary Signatory (Signature over Printed Name)		

If you would like a new 'BDO ADA/ACA Settlement Account' and your 'Loan Proceeds' credited and an 'Auto Debit Arrangement (ADA)' set up to this account, tick the option

/ Rusiness Fmail Address

If approved, I would like to open a new 'BDO ADA/ACA Settlement Account' and would like to have my 'Loan Proceeds' and an 'Auto Debit Arrangement (ADA)' for the monthly amortization / balance of the loan / credit card set up to this account

VI. REGULATORY REQUIREMENTS

Related Party Questionnaire	Rel	ated	Party	Questio	nnaire
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- Are you a director, officer, or stockholder of BDO or BDO-affiliated company?
- Are you a spouse or relative up to second degree, i.e. parent, child, grandparent, grandchild, brother, sister (biologically, legally adopted, or in-law) of a Director, Officer, Stockholder of BDO and/or BDO-affiliated companies? If 'Yes', accomplish 'Form B10'
- Yes No

No

Yes

VII. CUSTOMER UNDERTAKING

I hereby agree that my conformity to the terms of the Onboarding Forms – AI (Customer Information); A2 (Regulations & Agreements); & B1-B2 (Financial & Credit Information) in relation to my Credit Card application shall form part of the records of the Bank and is deemed repeated for purposes of my application in this Form, and that the representations, warranties, and undertakings under this Form shall be in addition to those provided in Forms A1-A2 and B1-B2.

I certify that all information and documents given by me in this application are true and correct. I authorize the relevant BDO Groups to update or cause the updating of the information in my application based on the information or documents provided by me. I understand that non-disclosure and/or falsification of information and documents herein required shall be grounds for the disapproval of my application, immediate termination of my credit card privileges including the Supplementary Cardholder's credit card privileges once approved, and/or legal action against me. In case of disapproval of my application under this application, I understand that BDO is under no obligation to disclose the reason/s for such disapproval.

obligation to disclose the reason/s for such disapproval.

I agree that my application shall be subject to applicable laws (including BSP circulars, rules, and regulations), and policies of BDO and undertake to comply with/submit all the loan requirements. I recognize that BDO is committed to ensuring the confidentiality of my information including the Supplementary Cardholder's information under R.A. No. 1405 (Bank Secrecy Law of 1955) as amended, and R.A. No. 646 (The Foreign Currency Deposit Act), and will exert reasonable efforts to protect against unauthorized use or disclosure. However, I understand that my information and information regarding my deposit account/s with BDO may be inquired to, or disclosed, in relation to the evaluation of my application, as may be required by applicable rules and laws, and/or to ensure a successful debit under an Auto-Debit Payment Arrangement. I further authorize BDO to: (a) pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, conduct random verification with the Bureau of Internal Revenue, to establish authoriticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me; (b) conduct checking with other institutions, whether public or private entities, and/or persons to verify documents/information/data submitted by me; and (c) to request information regarding the status of any court case to which I may be a party. All information obtained by or provided to BDO pursuant to this application shall be BDO's property whether or not the credit card is granted.

For BDO Credit Card application, by signing below, I further confirm that I have accessed, read, and understood the Terms and Conditions and Table of Fees and Charges ("BDO Terms and Conditions") applicable to the BDO Credit Card I applied for as found in bdo.com.ph/cards-personal-loans-terms-and-fees.

I have also fully understood and agreed to be governed by the rules and regulations of the relevant government agencies and self-regulatory organizations in accordance with applicable laws with respect to my account/s and/or availment of any BDO or BDO Group products and services. I also hereby affirm that the features, requirements, risks and benefits of BDO products(s) and services and availing were fully disclosed and explained clearly to me by the relevant member of the BDO Group. I acknowledge that the BDO Terms and Conditions were made available to me upon availment of the BDO and BDO Group products and services and where copies were given upon request and posted in BDO's website at bdo.com.ph and/or the relevant BDO Group website. I agree that any member of the BDO Group may make amendments to the BDO Terms and Conditions by giving me notice by (i) exhibiting the same at any BDO's branches, (ii) publishing the same at BDO's website or any media, or (iii) such other manner BDO deems fit in accordance with relevant rules and regulations.

I acknowledge that BDO may issue a card type different from my card preference based on the evaluation of my application, as the case may be. If my application is approved, I acknowledge

that by signing at the back of the credit card and/or by using the credit card, I agree to abide by the applicable Terms and Conditions of my approved Credit Card.

application terms and Continuous of my application for issuance of additional BDO Credit Card/s that I may subsequently request for in the future. I understand that the issuance of additional BDO Credit Card/s shall be subject to credit evaluation and discretion of BDO and I undertake to submit additional documents as may be required to process my application and to update the information provided in this application. I understand that BDO can rely on the authority given under this section unless otherwise revoked by me. I agree that in case I am issued two or more BDO Credit Cards, BDO may give a separate credit card limit for each of the Cards issued to me or a consolidated Shared Credit Card Limit for my existing and future BDO Credit Cards, expressed in Philippine Pesos and/or US Dollars. I understand that Shared Credit Card Limit is the Credit Limit assigned to a Cardholder across all issued BDO Credit Cards, except BDO Installment Card and The Platinum Card® by American Express. Any request for increase in Credit Limit may be accommodated by BDO subject to the submission of required documents.

When a Supplementary Card is requested and subsequently issued by BDO, the signature of the Supplementary Cardholder signifies his/her agreement to be jointly and solidarily liable with the Principal Cardholder for all obligations and liabilities incurred with the use of the BDO Credit Card including the issued Supplementary Card. In compliance with existing laws and regulations regarding customer identification, I, as the principal cardholder, warrant that I have satisfied the face-to-face contact requirement on the supplementary card applicant, on behalf of BDO, and have seen the original ID of said applicant.

Pursuant to the BDO Personal Loan I applied for, I understand that BDO shall require me to sign and submit documents in the event my BDO Personal Loan is approved. In case BDO allows the documents to be scanned and submitted via email, I agree that the digital or electronic signature in any and all documents shall be as valid as my original signature, shall have the same force and effect as manual signature, and shall be effective to bind me to the approved BDO Personal Loan. I agree that any digitally or electronically signed document shall be deemed (i) to be "witten" or "in writing," (ii) to have been signed and (iii) to constitute a record established and maintained in the ordinary course of business and an original written record when printed from electronic files. Such paper copies or "printouts", if introduced as evidence in any judicial, arbitral, mediation or administrative proceeding, will be admissible against me to the same extent and under the same conditions as other original business records created and maintained in the documentary form. I will not contest the admissibility of true and accurate copies of digitally or electronically signed documents on the basis of the best evidence rule. For purposes hereof, "digital signature" and "electronic signature" shall have the meanings ascribed to them under the Philippine Supreme Court Rules on Electronic Evidence (A.M. No. 01-7-01-SC dated July 17, 2001) and the Philippine Electronic Commerce Act of 2000 (R.A. 8792), including amendment.

BDO is hereby authorized to send me notices and information regarding the status of this application, including details concerning my approved/availed facility/loan via email, as well as broadcast messaging service, multi-media messaging service, and/or short messaging service as these terms are defined in the regulations of the National Telecommunications Commission (NTC).

Referror Code

Signature

Branch Name



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Branch Code

REVISED AS OF MAY 2025



FEES AND CHARGES

	MEMBERSHIP FEE		MONTHLY INTEREST RATE	
	PRINCIPAL / BASIC	SUPPLEMENTARY	Retail and Cash Advance transactions (inclusive of cash advance fee) ¹	
Classic / Standard / Lucky Cat	P150/month	P75/month		
ShopMore	P130/month	P/3/month		
Bench	P200/month	P100/month ²		
Installment Card	P1,000 /year	N/A		
Gold Cards ³	P200/month	P100/month ²		
Diners Club International	P250/month	P125/month		
Platinum	D4 500/	Free for life⁴	3.00%	
Diners Club Premiere	P4,500 /year	P2,500 /year	3.00%	
Diamond ³	P5,000/year	Free for life		
Visa Signature	P5,500 /year	Fiee for life		
Blue from American Express®	P150/month	P75/month		
American Express® Cashback Credit Card	P250/month	P125/month		
American Express® Explorer™ Credit Card	P4,000/year	P2,000 /year		
American Express® Platinum Credit Card	P5,000/year	Free for life⁴		
The Platinum Card® by American Express	US\$750 /year	Fiee for file	N/A	

	P200 for every approved Cash Installment transaction⁵		
	P250 for every approved Balance Transfer transaction⁵		
INSTALLMENT AVAILMENT FEE	P250 for every approved Balance Convert Peso transaction or		
	US\$10 for every approved Balance Convert Dollar transaction		
	P100 for every approved Purchase Convert Peso transaction or		
	US\$5 for every approved Purchase Convert Dollar transaction		
CASH ADVANCE FEE ⁶	P200 / US\$3.30		
LATE PAYMENT CHARGE	P850 / US\$20 or unpaid minimum amount due, whichever is lower		
LATE PATIVIENT CHARGE	US\$20 or 7% or unpaid amount, whichever is lower ⁷		

MINIMUM AMOUNT DUE		
BDO AND AMERICAN EXPRESS® CARDS ⁵	The sum of the following: a) 3% of the outstanding balance less installment amortizations, over-limit amount and new transactions posted within the current statement period ⁸ , or P850 / US\$17, whichever is higher; b) 3% of Installment Amortization; c) Overdue Amount; and d) Over-limit Amount.	
INSTALLMENT CARD	The sum of the following: a) 3% of the outstanding balance (less Installment, Cash Installment Amortizations and over-limit amount, if any); or P850, whichever is higher; b) Installment Amortization; c) Cash Installment Amortization; d) Overdue Amount; e) Over-Limit Amount.	

	P300 for each sales slip retrieved for local transactions or
SALES SLIP RETRIEVAL FEE	P500 each for international transactions
	US\$10 for each sales slip retrieved ⁷
LOST CARD DEDI ACEMENT FEE	P400 for each card
LOST CARD REPLACEMENT FEE	US\$10 for each card ⁷
GAMBLING OR GAMING FEE	5% of transacted amount or P500 / US\$10, whichever is higher

FOREIGN EXCHANGE CONVERSION RATE		
BDO CARDS	1% Cross Border Fee (except 0.80% for retail transactions and 0.50% for Cash Advance for UnionPay) and 1.5% Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Mastercard/ Visa/JCB/UnionPay/Diners Club International and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO.	
	For foreign currency transactions converted to Philippine Peso or charged in Philippine Peso by a foreign acquirer at point-of-sale, whether made in or outside the Philippines or online, 1% Cross Border Fee charged by the Card Brand shall be applied on the converted amount or billed Philippine Peso amount accordingly.	
VISA SIGNATURE	1% Cross Border Fee and 0.70% Foreign Exchange Conversion Fee shall be applied on the converted amount based on the prevailing rate of Visa and BDO respectively at the time of posting. The Foreign Exchange Conversion Fee is subject to change at the sole discretion of BDO.	
VISA SIGNATURE	For foreign currency transactions converted to Philippine Peso or charged in Philippine Peso by a foreign acquirer at point-of-sale, whether made in or outside the Philippines or online, 1% Cross Border Fee charged by the Card Brand shall be applied on the converted amount or billed Philippine Peso amount accordingly.	
AMERICAN EXPRESS® CARDS	For foreign charges converted using the prevailing foreign exchange rate of American Express at the time of posting, a conversion factor of 2.5% will be applied to the converted amount, of which 1% is retained by American Express. Any charges converted by third parties prior to being submitted to us have been at rates selected by them.	
THE PLATINUM CARD® BY AMERICAN EXPRESS	All transactions made in foreign currency other than US Dollars will be converted to US Dollars by American Express. A foreign currency factor of 2.5% will be applied to the converted US Dollar amounts, of which 1% is retained by American Express.	

INSTALLMENT PROCESSING FEE	5% of the total remaining balance or P300 for PHP-denominated transactions or US\$10 for USD-denominated transactions, whichever is higher.
RETURNED CHECK FEE / AUTO DEBIT ARRANGEMENT RETURN FEE	P1,250 / US\$35 for each returned check/insufficient ADA account
SOA REPRINT FEE	P30 / US\$1.00 per SOA request
REFUND FEE	1% of the amount to be refunded or P100 / US\$2.50, whichever is higher
OVERSEAS CARD DELIVERY FEE ⁵	P2,500

- 1. Finance charges will be imposed at the current interest rate on the unpaid Cash Advance balance (inclusive of fees) from acquisition date until both the Cash Advance balance and its related charges are paid in full
- 2. First supplementary credit card is FREE for Life
- 3. For Gold and Diamond UnionPay Principal Cardholders, Membership Fee is free for the first 3 years
- 4. Valid only up to six (6) supplementary credit cards. In excess of six (6) supplementary cards, P2,500/year per card. For American Express Platinum® Credit Card, valid only up to five (5) supplementary cards. In excess of five (5) supplementary cards, P2,500/year per card. For The Platinum Card® by American Express, valid only for the first four (4) supplementary cards.
- 5. Not applicable to The Platinum Card by American Express
- 6. If Cash Advance is availed through an International ATM, a separate withdrawal fee will be charged and may vary per ATM owner
- 7. Applicable to The Platinum Card by American Express
- 8. The new transactions posted within the current statement period will not be deducted from the computation of the 3% of the Outstanding Balance in case the Credit Card account is in past due status or has an over-limit amount.

For the complete definition and imposition of the Fees and Charges, you may view the full Terms and Conditions of selected card by visiting www.bdo.com.ph then search Forms and Related Information.

BDO APPLICATION REQUIREMENTS

- 1. 21 to 60 years old for PRINCIPAL and at least 13 years old for SUPPLEMENTARY Cardholders
- 2. Applicant must be a Filipino citizen or a foreigner who is a resident of the Philippines
- 3. Minimum Gross Monthly Income Requirement:

P 15,000 - Bench, ShopMore and Standard Mastercard, Visa Classic, JCB Lucky Cat Credit Card, Blue from American Express® and Installment Card

P 33,000 - Gold Credit Cards, Diners Club International and American Express® Cashback Credit Card

P 66,000 - American Express® Explorer™ Credit Card

P 77,000 - Platinum Mastercard, Visa Platinum, JCB Platinum and Diners Club Premiere Credit Card

P 93,000 - Diamond UnionPay and American Express® Platinum Credit Card

P 165,000 - Visa Signature

By Invitation Only - The Platinum Card® by American Express

A. PROOF OF IDENTIFICATION FOR BOTH PRIMARY AND SUPPLEMENTARY APPLICANTS

Filipino

Any valid photo-bearing identification document* (front and back): Government-issued ID (e.g. Philippine Identification System or Philsys ID, Passport, Driver's License, SSS ID, etc.) * Supplementary applicants who are studying may submit a valid school ID instead.

Foreigners

- 1. Copy of Employment Contract or Certificate of Employment.
- 2. Letter from Embassy (If Embassy official).
- Any one of the following valid documents: Valid VISA and work permit; Alien Certificate of Registration (ACR) or Immigrant Certificate of Registration (ICR) or ACR-I; or Valid passport with any of the following: Special Investors Resident VISA, Special Non-Immigrant VISA for PEZA investors and employees, or VISA with EO226.

B. PROOF OF INCOME

Employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) or BIR Form 2316 signed by employer's authorized representative.
- 2. PLUS any of the following:
 - Latest full-month's payslip/s; Original Certificate of Employment indicating status, service tenure, and compensation breakdown; or If with existing credit cards, copy of the last two (2) months statement of account of your credit card that is at least 1 year on books.

Self-employed Applicants

- Photocopy of latest Income Tax Return (ITR) duly stamped as received by the Bureau of Internal Revenue (BIR) and Audited Financial Statements for at least two (2) years.
- 2. Photocopy of registration of Business Name: DTI Registration for Single Proprietorship or SEC Registration for Partnership / Corporation.
- For Cash Installment / Loan Amount higher than P1,000,000: Latest 3 months' bank statements and General Information Sheet (for Corporation).