



☐ New Application ☐ Additional Loan ☐ Renewal ☐ Restructuring

In case of loan renewal or restructuring, are there any updates from previous submission? ☒ Yes ☐ No (If yes, kindly provide details)

BUSINESS LOAN APPLICATION FORM									
<input type="checkbox"/> Individual <input type="checkbox"/> Sole-Proprietorship <i>(Please mark the appropriate boxes and indicate N/A if not applicable)</i>									
A. BORROWER AND BUSINESS INFORMATION ¹									
Name of Borrower:									
<div><div>(First Name)</div><div>(Middle Name)</div><div>(Last Name)</div><div>(Suffix, if applicable)</div></div>									
Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Widow/er <input type="checkbox"/> Married <input type="checkbox"/> Annulled <input type="checkbox"/> Separated			Date of Birth:(mm/dd/yyyy)		Place of Birth: (Municipality/City, Province)			Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	
					Citizenship:				
Name of Spouse:								Date of Birth: (mm/dd/yyyy)	
<div><div>(First Name)</div><div>(Middle Name)</div><div>(Last Name)</div><div>(Suffix, if applicable)</div></div>									
Home Address: (Unit #, Building/House #, Street, Subdivision/ Barangay/ District, Municipality/ City, Province, Zip Code)				Home address ownership: <input type="checkbox"/> Owned (unencumbered) <input type="checkbox"/> Owned (mortgaged)		<input type="checkbox"/> Rented <input type="checkbox"/> Living with relatives			
				Length of Stay in Location: _____ years					
Landline No. (Area Code, Number): (____)-			Mobile No.:			Email Address:			
TIN:		PhilSys:			Other Government-issued ID (Please specify type/number):				
Mother’s Maiden Name:									
<div><div>(First Name)</div><div>(Middle Name)</div><div>(Last Name)</div><div>(Suffix, if applicable)</div></div>									
Registered Business Name (Trade Name):									
Principal Business Address: (Unit #, Building/ House #, Street, Subdivision/ Barangay/ District, Municipality/City, Province, Zip code) Is this similar to Home Address? Yes No (If no, kindly provide the details)				Business address ownership: Owned (unencumbered) Owned (mortgaged) Rented		Years the Business has been in operation: _____ years			
						Number of branches: _____			
Website/social media (Business):				Indicate whether the business has: ² Female Manager/s Female head officer for operations/administrative services					
Nature of Business (Based on PSIC reference):					Please specify business activity:				
Business registration <i>(Check all that apply)</i>			Date of Business Registration <i>(mm/dd/yyyy)</i>		Expiry Date of Registration <i>(mm/dd/yyyy)</i>		Registration Number		
DTI									
BIR									
Barangay/Mayor’s Permit									
Others (Please specify): _____									
Firm Size ³ (Total assets exclusive of the land on which the business entity’s office, plant and equipment are situated) ⁴ Micro (not more than Php 3M) Small (Php3,000,001 to 15M) Medium (Php15,000,001 to 100M)									
Annual Sales or Revenue: Php _____			Number of employees: (Please indicate all paid employees and/or directly involved in business operations) Full-time: _____ Part-time/Contractual: _____						
Top Trade References (use additional sheet if necessary)									
Name of Top Suppliers			Goods Supplied/ Services Rendered		Contact Person			Contact Number	
Name of Top Customers			Goods Purchased/Services Availed		Contact Person			Contact Number	
B. LOAN APPLICATION INFORMATION									
Loan amount applied for (subject to the approval of the bank): Php _____							Tenor: _____ months		
Proposed frequency of repayment ⁵ : Weekly Monthly Quarterly Annually Lump sum Others (Please specify): _____									
Loan Facility:		Credit Line		Loan Purpose:		Working capital (including receivables and inventory financing)		Business expansion	
		Term Loan				Construction/Development of real estate		Purchase of equipment/motor vehicles	
		Others (Please specify): _____				Acquisition of real estate		Purchase of biological asset	
						Loan takeout/refinancing		Others (Please specify): _____	

¹ Additional borrower information such as but not limited to the following may be obtained using a separate sheet/form: co-borrower, dependents, questionnaire on politically exposed person (PEP) and Foreign Account Tax Compliance Act (FATCA)

² This information will solely be used to monitor information on business ownership/management in the country. Responses in this part will not affect the assessment and approval of your loan application.

³ Subject to bank verification

⁴ The size of the firm is being collected for the BSP's monitoring purposes.

⁵ As may be applicable

Type of Loan:	Unsecured Loan	If secured, collateral/s and/or surety/ies offered:					
	Secured Loan	Loan secured by real estate (e.g., land, building)					
		Loan secured by movable property Receivables & any other claims to payment Title documents (e.g., warehouse receipt, bill of lading) Financial assets (e.g., deposits, tradable securities, company shares)			Intellectual Property Equipment Inventory	Others (Please specify): _____	
		Loan backed by third party credit guarantee/continuing suretyship					
C. FINANCIAL INFORMATION							
Source of Funds for Repayment of Loans:		Revenue Asset Sale Savings and/or Investment		Inheritance Salary/Allowance Others (Please specify): _____			
Existing Deposit and E-money Accounts (please indicate top 3 in terms of outstanding balance size, use additional sheet if necessary):							
Name of Financial Institution		Type of Account				Year Opened	Type of Account Ownership
		Savings	Checking	E-wallet	Others (Please specify)		Personal Business/ Merchant
		Savings	Checking	E-wallet	Others (Please specify)		Personal Business/Merchant
		Savings	Checking	E-wallet	Others (Please specify)		Personal Business/Merchant
Existing Loans (please indicate top 3 in terms of loan amount, use additional sheet if necessary):							
Name of Financial Institution		Loan amount	Date Granted (mm/yyyy)	Maturity Date (mm/yyyy)	Outstanding Balance	Collaterals offered (If applicable, indicate if real estate, movable property, etc.)	
Existing Credit Cards (please indicate top 3 in terms of credit limit, use additional sheet if necessary):							
Name of Financial Institution		Credit Limit		Outstanding Balance	Type of Ownership		
					Personal	Business	
					Personal	Business	
					Personal	Business	
D. UNDERTAKING/DECLARATION							
<p>I/We hereby confirm that all information and supporting documents provided herein are true, accurate and complete and I/we agree to notify the financial institution of any changes in any of the information supplied. The financial institution can withdraw or cancel any loan approval if any major information and supporting documents are found to be materially inaccurate.</p> <p>I/We authorize the financial institution to obtain relevant information as it may require concerning this application.</p> <p>I/We understand and agree that additional undertaking/declaration, not stated in this form, may be required by the financial institution.</p> <p>I/We hereby agree that this application shall be subject to applicable laws (BSP circulars, rules and regulations) and policies of BDO Group.</p>							
E. DATA PRIVACY CONSENT							
<p>In compliance with the requirements of the Data Privacy Act (DPA), I/we hereby authorize and give my/our consent to 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], on the general use and sharing of information obtained in the course of any transaction/s pursuant to my banking relationship with it. Personal information and sensitive personal information⁶ may be collected, processed, stored, updated, or disclosed by the bank:</p> <ul style="list-style-type: none">a. for legitimate bank-related purposes and requests;b. to implement transactions which the borrower requests, allows, or authorizes;c. to comply with the bank's internal policies and its reporting obligations to government authorities under applicable laws; andd. to offer and provide new or related products and services of the bank, its affiliates and subsidiaries through mail, email, SMS or other means of communication. <p>I/We confirm that I/we am/are aware that, in case of unlawful acquisition, inaccuracy, and error, I/we have the right to access, update, dispute, block, or correct certain personal information, or withdraw my/our consent to the use of any information provided herein, subject to the rights and limitations under the DPA.</p> <p>I/We understand that this consent shall continue to be in effect for ten (10) years from my/our last transaction date with any member of the BDO Group or until expiration of the records retention limits set by applicable banking laws, whichever comes later.</p> <p>I/We further warrant that, prior to submitting to the financial institution any information (including personal information) of an individual; I/we have obtained all necessary authorizations and consents as may be required by applicable confidentiality and data privacy laws or agreement to enable the bank to process such information.</p> <p>I/We understand that should I/we wish to access, update, dispute, block, or correct certain information, or withdraw consent to the use of any of the information provided herein, subject to the rights and limitations under the DPA, I/we may communicate with the BDO Group's Data Protection Officer through the email address found at https://www.bdo.com.ph/privacy-statement, and may lodge complaints with, and/or seek assistance from the National Privacy Commission.</p> <p>I/We understand that my/our basic credit data, as well as any regular updates or corrections thereof, are mandated to be submitted to the Credit Information Corporation (CIC) pursuant to R.A. 9150 and its Implementing Rules and Regulations for consolidation and disclosure as may be authorized by the CIC. Consequently, my/our basic credit data may thus be shared with other lenders authorized by the CIC, and other reporting agencies duly accredited by the CIC, for the purpose of establishing my/our creditworthiness.</p> <p>I/We understand and agree that additional data privacy provisions, not stated in this form, may be required by the financial institution.</p> <p>I/We have read and understood and consent to be bound by all the terms and conditions stated above.</p>							

Signature above Printed Name of Borrower

Date

Signature above Printed Name of Co-Borrower/Spouse

Date

Third party credit guarantor and/or security grantor (i.e., a person or entity who grants a security interest in collateral to secure the obligation of the borrower)

Printed Name	Affiliation	Relationship with Borrower	Contact Information (address, contact number)
1.			
2.			
3.			

For concerns, contact us thru our 24x7 hotline (+632)8631-8000 or email us via callcenter@bdo.com.ph.
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⁶ Name, address, gender, age, marital status, contact details, birthday, SSS/GSIS, TIN, education, employment or financial or medical information, spouse details, preferences, behavior, and other information classified as "personal data", "personal information", or "sensitive personal information" under the DPA, and those of the Borrower's authorized representative/s, as well as accounts, transactions, and communications.

CHECKLIST OF SUPPORTING DOCUMENTS

The checklist enumerates the types of supporting documents that the borrower may present to facilitate the financial institution’s evaluation of the loan application. **Borrowers are not expected to provide all the listed documents but only those that are applicable to the loan application.**

After the initial loan application screening, additional information (using separate sheet or form) may be requested to further evaluate the loan application and the security being offered. The financial institution may also require additional documents, as deemed necessary.

For the financial institution to better consider the application, additional post-approval documents not specified in the list may be required, as applicable.

Basic Documents

- Filled-out and signed application form
- Clear copy of one (1) valid government-issued ID
- Marriage contract, if applicable

Proof of business registration: *(Please check applicable item/s)*

- Certificate of Registration with Bureau of Internal Revenue (BIR)
- Certificate of Registration with Department of Trade and Industry (DTI)
- Certificate of Registration with Securities and Exchange Commission (SEC)
- Certificate of Registration with Farmers and Fisherfolk Enterprise Development Information System (FFEDIS)
- Barangay Permit
- Mayor’s Permit

Personal Income Documents *(Please check applicable item/s)*

- Latest Income Tax Return (ITR) or BIR Form 2316
- Latest payslip for the past 2 months
- Certificate of Employment (COE) with salary or Employment Contract
- Latest crew contact (for seafarers)
- Proof of remittance for the past 6 months
- Bank statements or photocopy of passbook for the past 6 months
- Lease contract (for rental income)
- Proof of other income: _____

Business Documents *(Please check applicable item/s)*

- Photocopy of Audited Financial Statements for the past 3 years with latest ITR or Photocopy of in-house financial statements or pre-operating financial statements
- Business Plan/Business Proposal
- Photocopy of franchise agreement, if any
- Business background/Company profile
- Photocopy of purchase agreement
- Others *(please specify):* _____

Other Pre-application Requirements

- Billing statement of utilities for the past 3 months
- Statement of Account from current lender and official receipts for the past 3 months *(if loan purpose is refinancing/loan takeout)*
- Others (please specify): _____

Security Documents *(Please check applicable item/s)*

- Photocopy of Transfer Certificate of Title (TCT)/ Condominium Certificate of Title (CCT)
- Photocopy of Tax Declaration (for land and Improvement)
- Location/Vicinity Map
- Land Transportation Office (LTO) Official Receipt (OR)/ Certificate of Registration (CR) or Deed of Sale of Motor Vehicle
- Reservation Agreement or Contract to Sell or Statement of Account (for Deed of Assignment (DOA) accounts only)

If secured by a Continuing Suretyship:

- Basic Documents (as enumerated in this form) of the Surety
- Income Documents (as enumerated in this form) of the Surety

If construction loan

- Building/Floor plan of proposed improvement
- Bill of materials
- Specification of proposed finishes
- Building permit

If refinancing/loan take out

- Statement of Account from current lender and official receipts for the past 3 months

Others

- Appraisal fee
- Additional security documents *(please specify):* _____

Post-approval requirements for real estate collateral-backed loans

(Please check applicable item/s)

- Original owner’s copy of TCT/CCT
- Original Tax Clearance
- Certified true copy of latest Tax Declaration
- Insurance policy/ies (for properties with improvements)
- Master Deed of Declaration (for condominium only)
- Photocopy of latest full year Real Estate Tax Receipt (RETR)
- Price quotation of the property (for property acquisition)
- Affidavit of Consent to Mortgage Family Home
- Others *(please specify):* _____

Other post-approval requirements

- General Information Sheet (GIS), if applicable
- Special Power of Attorney, if applicable
- Certificate of Ownership for movable property *(e.g., motor vehicles, etc.)*

CIF Number
(for internal use)

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I. BORROWER INFORMATION

Principal Borrower

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)

Are you an existing BDO Customer? ☐ Yes ☐ No
(If 'Yes', select the 'BDO Product Type/s' that you have.)BDO Product Type ☐ Deposits ☐ Cards ☐ Loans ☐ Wealth Management ☐ Insurance

Additional Borrowers

Principal Borrower's Spouse

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)

Co-Borrower / Co-Maker

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)

Co-Borrower / Co-Maker's Spouse

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)

II. ADDITIONAL CONTACT INFORMATION

Alternate Address (Do you have another home or address, including abroad? If 'Yes', provide below. If 'No', tick 'Same as Home Address')

☐ Same as Home Address

Unit No. Building / No. Block. Street	Subdivision / Village / Barangay		
City / Municipality	Province / State	Country	Zip Code

Business Email Address

Business Landline Number

Country Code Area Code Landline Number Local (if applicable)

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Business Mailing Address (If different from 'Business Address'. Otherwise, tick 'Same as Business Address')

☐ Same as Business Address

Unit No. Building / No. Block. Street	Subdivision / Village / Barangay		
City / Municipality	Province / State	Country	Zip Code

Factory / Branch Address (If the business has a Factory or Branch address in addition to the 'Business Address', provide one below.)

Unit No. Building / No. Block. Street	Subdivision / Village / Barangay		
City / Municipality	Province / State	Country	Zip Code

III. ADDITIONAL BUSINESS AND FINANCIAL INFORMATION

Business Registration

☐ Domestic ☐ Foreign

Place of Registration

City / Municipality	Province / State

Number of Dependents

How many rely on you for financial support?

--	--

Length of Stay with Previous Employer / Business

Years Months

--	--	--	--

Length of Stay with Current Employer / Business

Years Months

--	--	--	--

If your 'Source of Funds' is 'Remittance', provide the following:

What country does the remittance come from?	What do you primarily use the remittance for?

Gross Monthly Income

The amount you receive from your primary source of income monthly

--

Other Monthly Income

The amount you receive from other sources of income monthly

--

IV. ADDITIONAL LOAN INFORMATION

Equity / Downpayment

The amount you will be committing as downpayment in PHP

--

Fixing Period

The time period where the interest rate is fixed. From 1-5 years. Applicable for loans secured by a real estate mortgage.

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V. ADDITIONAL COLLATERAL INFORMATION FOR THE PURCHASE OF MOTOR VEHICLES OR EQUIPMENT (PROVIDE IF APPLICABLE)

Vehicle Selling Price

in PHP

Year Model, Brand and Model Name

Vehicle Type

☐ Motorcycle☐ SUV☐ Sedan☐ LCV☐ MPV☐ Truck☐ AUV

Vehicle Classification

☐ Brand New☐ Used

Vehicle Use

☐ Personal☐ Business

Purpose of Auto Loan

☐ Purchase☐ Refinancing

Collateral / Property Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

TCT / CCT No. of Property

Name of Property Owner

Name of Contact Person

Last Name

First Name

Middle Name

Suffix

Mobile Number of Contact Person

Country Code

Mobile Number

Type of Collateral

☐ Vacant Lot☐ House and Lot☐ Townhouse☐ Condominium☐ Factory / Warehouse☐ Building

Use of Collateral

☐ Residence☐ Commercial☐ Industrial☐ Agricultural

VII. ADDITIONAL COLLATERAL INFORMATION FOR A LOAN SECURED BY MOVABLE PROPERTY (PROVIDE IF APPLICABLE)

Collateral Name

The name of the collateral or surety

Collateral Description

Detailed description of the collateral and/or sureties that you will use to secure your loan

Collateral Value

Nominal value of the collateral or surety

VIII. LOAN ADMINISTRATION

Loan Administrator Questionnaire

Are you located abroad, an Overseas Filipino Worker (OFW), or require a Loan Administrator for this application?

☐ Yes☐ No

If 'Yes', accomplish 'Form C6'

IX. LOAN ACCOUNT INFORMATION

Which mobile number will you assign to this account?

☐ Personal Mobile Number☐ Alternate Mobile Number (provide below)

Which email address will you assign to this account?

☐ Personal Email Address☐ Work / Business Email Address☐ Alternate Email Address (provide below)

Which mailing address will you assign to this account?

☐ Home Address☐ Alternate Address☐ Business Address☐ Mailing Address (provide below)

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

Political Relations and Affiliations Questionnaire (Refer to 'Instructions' for details on 'Political Relations and Affiliations')

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

Date Signed (mm/dd/yyyy)

GENERAL INSTRUCTIONS

1. These instructions are provided to guide you in filling up the Standard Business Loan Application Form (SBLAF), specifically when filling up 'Nature of Business', where a PSIC Reference is necessary.
2. Provide accurate and detailed information to ensure regulatory compliance and determine the applicability of due diligence, where necessary.

NATURE OF WORK / BUSINESS (BASED ON PSIC REFERENCE)

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)

Professional, Scientific, and Technical Services

ACT	Accounting / Auditing / Tax Practice Services
LEG	Legal Services
ANE	Architecture / Engineering
ADV	Advertising / Marketing
SVC	Other Professional Services / Consultancy / Coaching

Finance and Insurance

PWN	Pawnshop
LDG	Lending
MSE	Money Service Business - Electronic Money Issuer
MSV	Money Service Business - Virtual Currency Exchange
MSR	Money Service Business - Remittance Transfer Company
MSF	Money Service Business - Foreign Exchange Dealer / Money Changer
BAN	Banking
INS	Insurance
SBD	Securities Broker / Dealer

Construction and Civil Engineering

CON	Construction and Civil Engineering
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Real Estate Brokerage and Sales

REL	Real Estate Brokerage and Sales
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Media, Arts, Sports and Recreation

MED	Media
ENT	Arts / Entertainment / Recreation
SPO	Sports / eSports
GAM	Gambling / Casino / eGames

Healthcare and Social Work

HEA	Healthcare (Doctor, Dentist, Nurse, Psychiatrist and others)
SOC	Social Work / Non-Government and Non-Profit Organizations

Education

EDU	Education / Online Education
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Accommodation and Food Services

AFS	Hotel / Accommodation / Restaurant / Food Services
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Administrative and Other Support Service Activities

TRA	Travel / Travel Agencies
AGY	Employment Agency / Human Resources
BPO	Business Process Outsourcing
SEC	Security Agency / Services

Private Household and Household Staff

HOU	Private Household / Household Employee / Household Staff
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Information and Communication

COM	Information / Communication / Telecommunication
PUB	Publishing / Printing
ICT	Robotics / AI / Cloud / Data Engineering / Software Development / Cybersecurity

Manufacturing

MFG	Manufacturing / Packaging
MFF	Manufacturing / Trading of Firearms and Ammunition

Dealerships, Trading, Selling and Repair Services

ART	Art / Antiques Dealership
CAR	Car / Boat / Plane Dealership
JEW	Jewelry / Precious Metals / Precious Stones Dealership
WRT	Wholesale / Retail Trade (Distribution & Sales) / E-Commerce / Online Selling
REP	Repair Services

Transportation and Storage

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

Agriculture, Forestry, and Fishing

AGR	Agriculture / Fishing
FOR	Forestry

Mining and Quarrying

MIN	Mining / Quarrying
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Electricity, Oil and Gas

UTL	Electric Utilities
OIL	Oil / Gasoline

Water Supply, Sewerage and Waste Management

WAT	Water Supply / Sewerage / Waste Management
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Public Administration and Peace and Order

MIL	Peace and Order (Military, Police, Fireman, Jail Warden and Others)
PAD	Public Administration / Government

Embassies and Diplomatic Services

EMB	Embassies / Diplomatic Missions / Attached Offices
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Other Service Activities

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

Special Nature of Work / Business

DFF	Designated Non Financial Business And Professions (DNFBP) ¹
OGB	Direct OGB / POGO Licensee and Authorized Gaming Agent ²
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.