

CIF Number
(for internal use)

☐ Account Owner

☐ Business Owner / Officer / Signatory

I. CUSTOMER INFORMATION

Full Name (As found in your valid government issued ID)

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

Existing customers only need to fill in fields or inputs with Check Marks (✓) if there is information to update. Otherwise, place NA or select the appropriate input.

II. CONTACT INFORMATION

✓ Personal Mobile Number

Country Code Mobile Number

✓ Personal Email Address

✓ Home Landline Number

Country Code Area Code Landline Number

✓ Home Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

✓ 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

✓ Work / Business Email Address

✓ Work / Business Landline Number

Country Code Area Code Landline Number Local (if applicable)

✓ Work / Business Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

III. PERSONAL INFORMATION

Country of Birth

Gender

☐ Male

☐ Female

✓ Civil Status

☐ Single

☐ Legally Separated

☐ Annulled

☐ Married

☐ Divorced

☐ Widow/er

✓ Citizenship (If 'Others', provide below)

☐ Filipino

☐ Others

✓ TIN

Provide your Tax Identification Number

IV. FINANCIAL INFORMATION (Refer to 'Instructions' for 'List of Codes' for 'Source of Funds' and 'Nature of Work / Business')

✓ Sources of Funds

Provide all applicable 'Codes.' (ex. 001, 002, 003)

✓ If a 'Source of Funds' is 'Remittance' or '004', provide the following additional information:

What country does the remittance come from?

What do you primarily use the remittance for?

✓ Natures of Work / Business

Provide all applicable 'Codes.' (ex. ABC, DEF, GHI)

✓ Name of Primary Employer / Business

✓ Position / Job Title in Primary Employer / Business (Select one if you are 'Employed')

For Private / Self-Employed

☐ Owner / Director / Officer

☐ Non Officer / Employee

☐ Contractual / Part Time

For Government Employed

☐ Elected / Appointee

☐ Employee

☐ Contractual / Part Time

✓ Gross Monthly Income (PHP)

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, please select the BDO Product Type/s that you have.

☐ 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. FINANCIAL INFORMATION

Number of Dependents

How many rely on you for financial support?

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|--|--|
| | |
|--|--|

Length of Stay at Current Home

Years Months

| | | | |
|--|--|--|--|
| | | | |
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Ownership of Current Home

☐ Owned ☐ Rented ☐ Mortgaged
☐ Used for Free ☐ Living with Relatives

Employment Type (Select one if you are 'Employed')

For Employed ☐ Private ☐ Government ☐ Bangko Sentral ng Pilipinas ☐ Non-Governmental Organization ☐ Overseas Filipino Worker

For Self-Employed ☐ Professional For Business Owners ☐ Sole-Proprietor ☐ Partner ☐ Stockholder

Length of Stay with Previous Employer / Business

| | |
|-------|--------|
| Years | Months |
| | |

Length of Stay with Current Employer / Business

| | |
|-------|--------|
| Years | Months |
| | |

Primary 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

| |
|--|
| |
|--|

Do you have Deposits with other banks?

If 'Yes', provide information below

| | |
|---------------------------|---|
| Name of bank (ex. Bank A) | Type of account (ex. Savings, Checking) |
| | |
| | |

Do you have Loans with other banks?

If 'Yes', provide information below

| | |
|---------------------------|---------------------------------------|
| Name of bank (ex. Bank A) | Your monthly loan amortization in PHP |
| | |
| | |

Do you have Credit Cards with other banks?

If 'Yes', provide information below

| | | |
|---------------------------|------------------------------|------------------------|
| Name of bank (ex. Bank A) | Last six digits (ex. 654321) | Year issued (ex. 1968) |
| | | |
| | | |

III. PERSONAL AND BUSINESS REFERENCES (It is recommended that Professionals and Business Owners provide 'Business' or 'Trade References')

Full Name

(ex. Juan Santos)

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Company Name

(ex. ABC Company)

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Contact Number

Provide the most accessible number where your reference can be reached

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IV. LOAN INFORMATION

What loan product are you interested in?

☐ BDO Auto Loan☐ BDO Home Loan☐ BDO Multipurpose Loan

Loan Amount

The total amount you wish to loan in PHP

Loan Term

Up to 60 months for Auto, up to 10 years for Multipurpose, and up to 20 years for Home

Equity / Downpayment (In PHP)

The amount you will be committing as downpayment in PHP

Fixing Period

For Home and Multipurpose ONLY. From 1-5 years.

COLLATERAL INFORMATION FOR A BDO HOME / MULTIPURPOSE LOAN (For Home and Multipurpose Loans applicants ONLY. Auto Loan applicants may skip to the next page.)

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

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☐ AgriculturalPurpose of Home Loan
(for Home Loan ONLY)☐ Purchase of Vacant Lot☐ Purchase of House and Lot☐ Purchase of Townhouse☐ Purchase of Condominium☐ Personal Expense (please specify)☐ Construction of House☐ Renovation / Home Improvement☐ Reimbursement of Acquisition Cost☐ Refinancing / Take-out from:Purpose of Multipurpose Loan
(for Multipurpose Loan ONLY)☐ For Working Capital☐ For Business Expansion☐ For Investment☐ For Loan Take-out

LOAN ADMINISTRATION FOR A BDO HOME / MULTIPURPOSE LOAN (For Home and Multipurpose Loans applicants ONLY. Auto Loan applicants may skip to the next page.)

Loan Administrator Questionnaire

Are you located abroad, an Overseas Filipino Worker (OFW), or require a Loan Administrator for this application?
If 'Yes', accomplish 'Form C6'☐ Yes☐ No

COLLATERAL INFORMATION FOR A BDO AUTO LOAN (For Auto Loan applicants ONLY)

Year Model, Car Brand and Car Model
(ex. 2020 Brand A, Model B)

Vehicle Selling Price
In PHP

Vehicle Type

☐ Motorcycle

☐ SUV

☐ Sedan

☐ LCV

☐ MPV

☐ Truck

☐ AUV

Vehicle Classification

☐ Brand New

☐ Used

Vehicle Use

☐ Personal

☐ Business

Purpose of Auto Loan

☐ Purchase

☐ Refinancing

V. LOAN ACCOUNT INFORMATION

Deliver my notifications, PINs, and alerts to my:

☐ Personal Mobile Number

☐ Alternate Mobile Number (provide below)

Deliver my reports, statements, and notices to my:

☐ Personal Email Address

☐ Work / Business Email Address

☐ Alternate Email Address (provide below)

Mailing Address (Your BDO Credit Card and notices will be delivered here)
Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

VI. LOAN PROCEEDS AND AUTO DEBIT ARRANGEMENT INFORMATION

A BDO Deposit Account is required as part of this application for the crediting of Loan Proceeds (if applicable for the loan type) 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 Loan account holder. You may provide an existing BDO account or open a new BDO Deposit Account by ticking the consent below.

Provide your BDO Account for '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 deposit account, the amount(s) granted and/or due in my/our 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.

Signature over Printed Name of Primary Signatory

Signature over Printed Name of Secondary Signatory

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 below:

☐ 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 of the loan set up to this account

GENERAL INSTRUCTIONS

1. 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 | 008 Inheritance | 012 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)

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 |
|------------|------------------------------------|

Real Estate Brokerage and Sales

| | |
|------------|---------------------------------|
| REL | Real Estate Brokerage and Sales |
|------------|---------------------------------|

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 |
|------------|------------------------------|

Accommodation and Food Services

| | |
|------------|--|
| AFS | Hotel / Accommodation / Restaurant / Food Services |
|------------|--|

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 |
|------------|--|

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 |
|------------|--------------------|

Electricity, Oil and Gas

| | |
|------------|--------------------|
| UTL | Electric Utilities |
| OIL | Oil / Gasoline |

Water Supply, Sewerage and Waste Management

| | |
|------------|--|
| WAT | Water Supply / Sewerage / Waste Management |
|------------|--|

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 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 Agent ² |
| OGI | Indirect OGB / POGO Allied Service Provider |

NOTES ON NATURE OF WORK / BUSINESS**'Designated 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.