BDO

A1 - Customer Information

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
(63) | (9XXXXXXXXXX)

✓ **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
Country: Please Select

✓ **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
Country: Please Select

✓ **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
Country: Please Select

III. PERSONAL INFORMATION

Country of Birth
Please Select

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)
Please Select

✓ **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)
Please Select

✓ **Name of Primary Employer / Business**

✓ **Gross Monthy Income** (PHP)

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

For Private /Self-Employed
○ Owner/Stockholder (Indicate % Ownership) ____ %
○ Director
○ Primary Officer (CEO, President, CFO/Treasurer, Partner)
○ Non-Primary Officer
○ Employee (Rank and File)
○ Contractual / Part Time

For Government Employed
○ Elected / Appointee
○ Employee
○ Contractual / Part Time

V. REGULATORY REQUIREMENTS

✓ **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 country, territory, or of an intergovernmental/international organization? If 'Yes', accomplish 'Form A6' — ○ Yes ☐ No

✓ **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 Presence Test'? If 'Yes', accomplish 'Form A7' — ☐ Yes ☐ No

✓ **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**
Are you opening this account on behalf of someone else? — ☐ Yes ☐ No

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 further agree that the BDO Group may store, share, transfer, disclose these information to, or collect these information from any of its members (members of the BDO Group may be accessed at https://www.bdo.com.ph/privacy-statement) or authorized third parties for know-your-client and regulatory purposes, for the efficient processing, delivery, and improvement of any relevant and suitable products, services, and transactions of the BDO Group which I may request, allow or may be offered to me based on my personal data or preferences, and for any other related legitimate purposes to further enhance customer experience and convenience.

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.

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 that I have read, understood, and agreed to the BDO Group's Data Privacy Statement that may be accessed at https://www.bdo.com.ph/privacy-statement.

✓ Signature

VII. CONSENT FOR THE ISSUANCE OF A PERSONAL BDO CREDIT CARD

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.

✓ Signature

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 Common Terms and Conditions, Online Account Opening Service Terms and Conditions, BDO Online Banking Terms and Conditions (formerly Electronic Banking Terms and Conditions of Use) , Terms and Conditions Governing Deposit Accounts, BDO Debit Card Terms and Conditions, and the Biometrics Terms and Conditions (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 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) 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.

✓ Signature

✓ Date Signed (mm/dd/yyyy) ☐☐ / ☐☐ / ☐☐☐☐

For inquiries and concerns, please call our BDO Contact Center at (+632) 8888-0000.
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Other Official Name / Alias (As found on and as supported by a valid government-issued ID or document)

Last Name	First Name	Middle Name	Suffix

Date KYC Conducted/Updated (mm/dd/yyyy) ☐☐ / ☐☐ / ☐☐☐☐

Product Availed

Residency: ○ Resident ○ Non-resident

Biometrics: ☐ Face ☐ Finger

RC: ○ N ○ H

NLDS: ☐

ID 1

Type of ID	ID Number	Date Issued	Expiry Date

ID 2

Type of ID	ID Number	Date Issued	Expiry Date

○ Walk In ○ Referred By (please indicate below)

Verified By
Name and Signature

Approved By
Name and Signature

Courtesy Call / Remarks

BDO

C1 - Financial Information

CIF Number
(for internal use)

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 Clear

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?

Length of Stay at Current Home
Years | Months

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)	ATM Debit Card Number (if applicable)

Do you have Credit Cards with other banks?
If 'Yes', provide information below

Name of Bank (ex. Bank A)	Credit Card Number	Year Issued

Do you have Loans with other banks?
If 'Yes', provide information below

Name of Bank (ex. Bank A)	Type of Loan (ex. Home)	Monthly Amortization in PHP

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

Full Name (ex. Juan Santos)	Company Name (ex. ABC Company)	Contact Number Provide the most accessible number where your reference can be reached

IV. LOAN INFORMATION

What loan product are you interested in? ○ BDO Auto Loan ○ BDO Home Loan ○ BDO Multipurpose Loan Clear

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 comitting 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 Clear

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 ○ Agricultural

Purpose 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? ○ Yes ○ No
If 'Yes', accomplish 'Form C6'

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
- Sedan
- MPV
- AUV
- SUV
- LCV
- Truck

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)
- Same as Home Address
- Same as Alternate Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country: Please Select

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**

VII. REGULATORY REQUIREMENTS

Related Party Questionnaire

Are you a director, officer, or stockholder of BDO or BDO-affiliated company? ○ Yes ○ No

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? ○ Yes ○ No
If 'Yes', accomplish 'Form C10'

VIII. CUSTOMER UNDERTAKING

I hereby agree that the terms of Form A1-A2 and its attachments form part of this Form C1-C3 and are deemed an integral part hereof, my Conforme in Form A1-A2 is deemed restated for purposes of my application in this Form C1-C3 and that the representations, warranties, and undertakings under this Form C1-C3 shall be in addition to those provided in Form A1-A2.

I hereby certify that all information and documents given in this Form C1-C3 and in Form A1-A2 are true and correct. I authorize the relevant Consumer Banking Unit/s to update or cause the updating of the information in Form A1-A2 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, a default of my loan, and/or legal action against me.

I acknowledge that I may be required to provide information, which can be related to an identifiableindividual, in relation to or in connection with this application. For this purpose, I represent and warrant thatI have, to the extent required by laws: (i) notified the individual of the purposes for which the informationwill be collected, processed, used or disclosed, and (ii) obtained such individual's consent for, and herebyconsents on behalf of such individual to, the collection, processing, use and disclosure of his/her informationby BDO, in each case, in accordance with or for the purposes of the application, and confirms that it has beenauthorized by such individual to provide such consent on his/her behalf.

I authorize BDO to obtain relevant information as it may require concerning my application under this Form C1-C3 from other institutions/persons. All information obtained by or provided to BDO pursuant to this loan application shall be BDO's property whether or not the loan is granted.

I agree that my application under this Form C1-C3 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 under R.A. No. 1405 (Bank Secrecy Law of 1955) as amended, R.A. No. 8971 (General Banking Law of 2000) as amended, and R.A. No. 6426 (The Foreign Currency Deposit Act), and will exert reasonable efforts to protect against unauthorized use or disclosure. However, I understand that information regarding my deposit account/s with BDO may be inquired to, or disclosed, in relation to the evaluation of my application under this Form C1-C3, as may be required by applicable rules and laws and/or to ensure a successful debit under an Auto-Debit Payment Arrangement. Pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, I further authorize BDO to: (a) conduct random verification with the Bureau of Internal Revenue in order to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me and (b) to request information regarding the status of any court case to which I may be a party.

I agree that BDO may conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for my applied loan and that the appraisal report will be forwarded directly to BDO for its sole use only.

I acknowledge that payment of bank fees (appraisal fee, mortgage/security registration expenses, insurance premium, DST, notarial fee, handling fee, cancellation fee, and other amounts as may be required upon loan application and/or for the release of loan proceeds) should only be through a BDO branch, otherwise, payments shall not be honored or recognized.

In case of disapproval of my application under this Form C1-C3, I understand that BDO is under no obligation to disclose the reason/s for such disapproval.

BDO is hereby authorized to send me notices and information regarding the status of the my application under this Form C1-C3, 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).

Signature

Date Signed (mm/dd/yyyy) / /

Reset

For inquiries and concerns, please call our BDO Contact Center at (+632) 8888-0000.
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REVISED AS OF MAY 2025

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Unit / Branch | Developer / Dealer | Referrer | Account Officer

With Broker ○ Yes ○ No | Broker Name and Signature | Program / Promotion | Date (mm/dd/yyyy) / / | Others

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

NATURE OF WORK / BUSINESS (BASED ON PSIC PREFERENCES)

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[1]
- **LEG** Legal Services[1]
- **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[1]

Media, Arts, Sports and Recreation

- **MED** Media
- **ENT** Arts / Entertainment / Recreation
- **SPO** Sports / eSports
- **GAM** Gambling / Casino / eGames[1]

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[1]
- **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 Businesses And Professions (DNFBP)[1]
- **OGO** Offshore Gaming Operator[2]
- **OSP** Offshore Gaming Operator Service Provider

NOTES ON NATURE OF WORK / BUSINESS

[1]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 or non-engagement as a DNFBP and submit the Certificate of Registration issued by the AMLC using Form A8:

1. Jewelry dealer;
2. Dealer in precious metals, and dealers in precious stones;
3. 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
4. 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.
5. Real Estate Brokers and Developers;
6. Casinos, including internet and ship-based casinos supervised, accredited or regulated by PAGCOR or any Appropriate Government Agency (AGA)
7. Offshore Gaming Operators (OGO) and Offshore Gaming Operator Service Provider (OGO SP)

[2]Offshore Gaming Operators (OGO) and Offshore Gaming Operators Service Provider (OGO-SP)

As covered persons, Offshore Gaming Operators (OGO) and Offshore Gaming Operator Service Providers (OGO-SP) are required to declare their engagement in the industry and submit the required documents from PAGCOR using Form A8:

Offshore Gaming Operator (OGO) - An entity engaged in offering online games of chance or sporting events via the Internet using a network and software program, by themselves or through local service providers.

Offshore Gaming Operator Service Provider (OGO-SP) - A duly constituted business corporation who provides components of offshore gaming operations to offshore gaming operators.

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.