

For Government Employed

Elected / Appointee

Employee

Contractual / Part Time

CIF Number (for internal use)		Account Owner Business Own	er er / Officer / Signatory	
I. CUSTOMER INFORMATION				
Full Name (As found in your valid government issued ID)			Date of	Birth
Last Name First Name		Middle Name	Suffix (mm/dd/y	/ /
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 t	
II. CONTACT INFORMATION				
	✓ Personal Email Address		Home Landline Number	
Country Code Mobile Number			ountry Code Area Code Landline	Number
✓ Home Address Unit No. Building / No. Block. Street	Subdivision /)	/illage / Barangay		
Chit No. Daliding / No. Block. Street	Subdivision	mage / Barangay		
City / Municipality Prov	rince / State		Country	Zip Code
✓ Alternate Address (Do you have another home or address Unit No. Building / No. Block. Street		provide below. If 'No', tick 'illage / Barangay	('Same as Home Address')	Same as Home Address
City / Municipality Prov	ince / State		Country	Zip Code
✓ Work / Business Email Address			ss Landline Number Gode Landline Number	Local (if applicable)
✓ Work / Business Address Unit No. Building / No. Block. Street	Subdivision / \	fillage / Barangay		
City / Municipality Prov	ince / State		Country	Zip Code
III. PERSONAL INFORMATION				
Country of Birth				
		Male	✓ Civil Status Single Legally Se	·
✓ Citizenship (If 'Others', provide below)		Female ✓ TIN	Married Divorced	Widow/er
Filipino		Provide your Tax Identif	fication Number	
Others				
IV. FINANCIAL INFORMATION (Refer to 'Instruction	ons' for 'List of Codes' for '	Source of Funds' and '	Nature of Work / Business')	
	✓ If a 'Source of Funds What country does the remittar		'004', provide the following a What do you primarily use the	
✓ 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			✓ G	ross 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



CIF Number (for internal use)					
I. BORROWER INFORMATION					
Principal Borrower Last Name First Name		Middle Name	Suffix	Date of Birth (mm/dd/yyyy)	
				/	/
	es, please select the BDC Deposits Cards	Product Type/s that you h	ave. Manageme n	nt Insuranc	e
Additional Borrowers					
Principal Borrower's Spouse Last Name First Name		Middle Name		Date of Birth (mm/dd/yyyy)	
Last Name First Name		Wildie Name	Sumx	/	/
Co-Borrower / Co-Maker				Date of Birth	
Last Name First Name		Middle Name	Suffix	(mm/dd/yyyy) /	
Co-Borrower / Co-Maker's Spouse				Date of Birth	
Last Name First Name		Middle Name	Suffix	(mm/dd/yyyy)	/
II. FINANCIAL INFORMATION					
	ay at Current Home	Ownership of Current I	Home		
How many rely on you for financial support? Years	Months	Owned	Rented		Mortgaged
		Used for Free	Living v	with Relatives	
Employment Type (Select one if you are 'Employed') For Employed Private Government For Self-Employed Professional For Bu Length of Stay with Previous Employer / Business Months	usiness Owners Sole Length of Stay with Current	P-Proprietor Partner	mental Organi Stockholo		as Filipino Worker
Driver Manthly Income	Oth Manthhalasana				
Primary Monthly Income The amount you receive from your primary source of income monthly	Other Monthly Income The amount you receive from oth	er 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 If 'Yes', provide informatio Name of bank (ex. Bank A)			Credit Cards with e information below Last six digits (ex. 654321)	
III. PERSONAL AND BUSINESS REFERENCES (I	t is recomended that Profes	sionals and Business Owners p	rovide 'Busines	s' or 'Trade Reference	ces')
Full Name (ex. Juan Santos)	Company Name (ex. ABC Company)		Contact Nu Provide the mo be reached		here your reference can

What lean and dust are you interes				
What loan product are you interes	sted in?	BDO Auto Loan	BDO Home Loan	BDO Multipurpose Loan
oan Amount ne total amount you wish to loan in PHP	Loan Term Up to 60 months f Multipurpose, and	for Auto, up to 10 years for d 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.
OLLATERAL INFORMATION FOR A BD	O HOME / MU	LTIPURPOSE LOAN (For Hor	me and Multipurpose Loans applicants ONI	LY. Auto Loan applicants may skip to the next p
roperty Address nit No. Building / No. Block. Street		Subdivision / Village	/ Barangay	
. (44)				7. 6.1
ty / Municipality	Pro	ovince / State	Country	Zip Code
CT / CCT No. of Property			Name of Property Owner	
			Mobile Number of Contact Pers Country Code Mobile Number	son
Type of Collateral	cant Lot	House and		Condominium
Type of Collateral Vac	cant Lot ctory / Warehosidence		Lot Townhouse	Condominium Agricultural
Type of Collateral Vac	etory / Warehosidence Purchase Purchase Purchase Purchase	ouse Building	Lot Townhouse I Industrial Construction Renovation / Reimburseme	Agricultural

COLLATERAL INFORMATION FOR A BDO AUTO LOAN (For Auto Loan applicants ONLY) Year Model, Car Brand and Car Model Vehicle Selling Price (ex. 2020 Brand A, Model B) SUV Vehicle Classification Vehicle Type Motorcycle **Brand New** Used Sedan **ICV MPV Truck AUV** Vehicle Use **Business Purpose of Auto Loan Purchase Personal** Refinancing V. LOAN ACCOUNT INFORMATION Deliver my notifications, PINs, and alerts to my: Deliver my reports, statements, and notices to my: **Personal Mobile Number Personal Email Address Work / Business Email Address** Alternate Mobile Number (provide below) 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 Subdivision / Village / Barangay City / Municipality Province / State 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. If you would like a new 'BDO ADA/ACA Settlement Account' and Provide your BDO Account for 'Loan Proceeds' your 'Loan Proceeds' credited and an 'Auto Debit Arrangement and set up 'Auto Debit Arrangement' (ADA)' set up to this account, tick the option below: BDO Savings or Checking Account Number (under Borrower's name) 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 **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 Signature over Printed Name of **Primary Signatory Secondary Signatory**

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

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 identifiable individual, in relation to or in connection with this application. For this purpose, I represent and warrant that 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	
	Date Signed (mm/dd/yyyy)	

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
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REVISED AS OF APRIL 2025



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	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	ssional, Scientific, and Technical Services	Inform	nation and Communication
ACT	Accounting / Auditing / Tax Practice Services	COM	Information / Communication / Telecommunication

ANE	Architecture / Engineering
ΔDV	Advertising / Marketing

SVC Other Professional Services / Consultancy / Coaching

Finance and Insurance

PWN Pawnshop

LEG Legal Services

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

SBD Securities Broker / Dealer

Insurance

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) [Иed	lia

INS

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 /	Traval	100	
IKA	IIavei /	Havei	Auei	icies

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

PUB Publishing / Printing

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 UtilitiesOIL 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

Embassises 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 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.