

CIF Number (for internal use)

**I. CUSTOMER INFORMATION**

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

Are you an existing BDO Customer?  Yes  No  
 BDO Product Type  Deposits  Cards  Loans  Wealth Management  Insurance  
EXISTING BDO Credit Card Customers only need to fill in the fields or inputs with check marks.

**II. FINANCIAL INFORMATION**

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  Gross Monthly Income (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. PRODUCT INFORMATION**

What product are you interested in?  
 BDO Credit Card  BDO Personal Loan

**CREDIT CARD DETAILS** (For BDO Credit Card Applicants ONLY. You can choose up to two cards, except for Installment Card)

Mastercard® <input type="radio"/> ShopMore <input type="radio"/> Standard <input type="radio"/> Bench <input type="radio"/> Gold <input type="radio"/> Titanium <input type="radio"/> Platinum <input type="radio"/> Installment Card	Visa <input type="radio"/> Classic <input type="radio"/> Gold <input type="radio"/> Platinum UnionPay <input type="radio"/> Gold <input type="radio"/> Diamond	JCB <input type="radio"/> Lucky Cat <input type="radio"/> Gold <input type="radio"/> Platinum Diners Club <input type="radio"/> International <input type="radio"/> Premiere	American Express® <input type="radio"/> Blue <input type="radio"/> Explorer <input type="radio"/> Cashback <input type="radio"/> Platinum
--	--	--	---

Do you want a Virtual Card for online transactions?  
Only applicable for select Mastercard®, Visa, and American Express® Cards  
 Yes  No  
\*Except ShopMore Mastercard, Bench Mastercard and BDO Installment Card

**INSTALLMENT CARD CASH AVAILMENT / PERSONAL LOAN DETAILS** (For BDO Installment Card and BDO Personal Loan applicants ONLY)

Installment Card Cash Availment / Personal Loan Amount  
Up to PHP 1,500,000 for Installment Card and PHP 2,000,000 for Personal Loan. Self-employed individuals applying for a loan amount higher than PHP 1,000,000 must accomplish Form B4

Installment Card Cash Availment / Personal Loan Term  
 6 Months  18 Months  36 Months  
 12 Months  24 Months

Purpose of Installment Card Cash Availment / Personal Loan  
 Home Improvement  Debt Consolidation  Purchase of Luxury Items  Others  
 Appliance / Furniture / Electronics  Education / Tuition Fee  Purchase of Auto Accessories  
 Medical Expenses  Travel  Secured (Home/Auto) Product Purchase (for equity)

## IV. CREDIT CARD / LOAN ACCOUNT INFORMATION

**Deliver my BDO Credit Card to my:** (for BDO Credit Card ONLY)

- Home Address
- Work / Business Address

**Deliver my reports, statements, and notices to my:**

- Personal Email Address
- Work / Business Email Address

## V. LOAN PROCEEDS AND AUTO-DEBIT ARRANGEMENT INFORMATION

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

**Provide your BDO Account for your 'Loan Proceeds' and set up 'Auto-Debit Arrangement'**

BDO Savings or Checking Account Number (under Borrower's name)

**AUTO-DEBIT/AUTO-CREDIT ARRANGEMENT UNDERTAKING**

By signing, I/we expressly authorize BDO Unibank to automatically debit and/or credit from time to time, without need of any further act and deed, from and to the enrolled deposit account, the amount(s) granted and/or due in my/our credit card/loan account. I/we also agree to any updates that may be done to my/our enrolled deposit account as a result of maintenance and updates to any account that may be linked to it. I/we agree to be governed by the Auto-Debit/Auto-Credit Terms and Conditions ("ADA/ACA") as found online on [bdo.com.ph/info/ada-aca](http://bdo.com.ph/info/ada-aca).

**Primary Signatory**  
(Signature over Printed Name)

**Secondary Signatory**  
(Signature over Printed Name)

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

## VI. 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 B10'

## VII. CARD DELIVERY

Cardholder authorizes the ISSUER or the ISSUER's official courier to deliver the card to himself/herself or in his absence to any member of his/her household, officemate/co-worker or to a third party that he/she may authorize, subject to the existing card delivery policy of the ISSUER. Cardholder agrees to hold the ISSUER free and harmless from any claim, loss or liability, whatsoever arising from the delivery of the Card.

## VIII. CUSTOMER UNDERTAKING

I hereby agree that the terms of Form A1-A2 and its attachments form part of this Form B1-B2 and are deemed an integral part hereof, my Conforme in Form A1-A2 is deemed repeated for purposes of my application in this Form B1-B2, and that the representations, warranties, and undertakings under this Form B1-B2 shall be in addition to those provided in Form A1-A2.

I certify that all information and documents given by me in this Form B1-B2 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, immediate termination of my credit card privileges once approved, a default of my Personal Loan and/or legal action against me.

I authorize BDO to obtain relevant information as it may require concerning my application under this Form B1-B2 from other institutions/persons. All information obtained by or provided to BDO pursuant to this application shall be BDO's property whether or not the credit card/Personal Loan is granted.

I agree that my application under this Form B1-B2 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 my information and information regarding my deposit account/s with BDO may be required to, or disclosed, in relation to the evaluation of my application under this Form B1-B2, as may be required by applicable rules and laws, and/or to ensure a successful debit under an Auto-Debit Payment Arrangement. I further authorize BDO to: (a) pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, conduct random verification with the Bureau of Internal Revenue, to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me; (b) conduct checking with other governmental entities and third parties including banks and financial institutions to verify documents/information/date submitted by me; and (c) to request information regarding the status of any court case to which I may be a party.

For BDO Credit Card application, by signing below, I further confirm that I have accessed, read, and understood the Terms and Conditions and Table of Fees and Charges applicable to the BDO Credit Card I applied for as found in [bdo.com.ph/info/cards-and-personal-loans](http://bdo.com.ph/info/cards-and-personal-loans). I acknowledge that BDO may issue a card type different from my card preference based on the evaluation of my application, as the case may be. If my application is approved, I acknowledge that by signing below and/or at the back of the credit card and/or by using the credit card, I agree to abide by the applicable Terms and Conditions of my approved Credit Card.

As the principal applicant, I agree that my application under this Form B1-B2 shall also serve as my application for issuance of additional BDO Credit Card/s that I may subsequently request for in the future. I understand that the issuance of additional BDO Credit Card/s shall be subject to credit evaluation and discretion of BDO and I undertake to submit additional documents as may be required to process my application and to update the information provided in this Form B1-B2. I

understand that BDO can rely on the authority given under this section unless otherwise revoked by me. I agree that in case I am issued by two or more BDO Credit Cards, BDO may give a separate credit card limit for each of the Cards issued to me or a consolidated Shared Credit Card Limit for my existing and future BDO Credit Cards, expressed in Philippine Pesos. I understand that Shared Credit Card Limit is the Credit Limit assigned to a Cardholder across all issued BDO Credit Cards, except BDO Installment Card. Furthermore, I understand and agree that a portion of my principal card limit is shared with my Virtual Card. Any request for increase in Credit Limit may be accommodated by BDO subject to the submission of required documents.

When a Supplementary Card is requested and subsequently issued by BDO, the signature of the Supplementary Cardholder signifies his/her agreement to jointly and solidarily liable with the Principal Cardholder for all obligations and liabilities incurred with the use of the BDO Credit Card including the issued Supplementary Card.

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

In case of disapproval of my application under this Form B1-B2, 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 B1-B2, 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)

 /  /

SC

IC

Branch Code

Branch Name

Referror Code

**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
-----	---------------------------------

**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) <sup>1</sup>
OGB	Direct OGB / POGO Licensee and Authorized Gaming Agent <sup>2</sup>
OGI	Indirect OGB / POGO Allied Service Provider

## NOTES ON NATURE OF WORK / BUSINESS

<sup>1</sup>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)

<sup>2</sup>Online 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.