

CIF Number  
(for internal use)

☐ Account Owner

☐ Business Owner / Officer / Signatory

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  
(If 'Yes', select the 'BDO Product Type/s' that you have.)

BDO Product Type ☐ Deposits ☐ Cards ☐ Loans ☐ Wealth Management ☐ Insurance  
Existing BDO customers only need to fill in the 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 / Block No. / Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

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

☐ Same as Home Address

Unit No. / Building / Block No. / 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 / Block No. / 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 '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

✓ Gross Monthly Income (PHP)

## V. REGULATORY REQUIREMENTS

- ☒ **Political Relations and Affiliations Questionnaire**  
Do you have previous and current affiliation/dealings with the Government and/or relations to any government official in the Philippines or another country? 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
- ☒ **Online Gaming Questionnaire** (Refer to 'Instructions' for details on 'Online Gaming Business')  
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 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.

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://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://bdo.com.ph/privacy-statement] or obtain a copy thereof from the office or branch of the relevant member of the BDO Group.

☒ Signature

## VII. CONSENT FOR THE ISSUANCE OF A 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 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 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 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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REVISED AS OF MAY 2023

Account Number

Date Opened (mm/dd/yyyy)

Residency

- ☐ Resident
- ☐ Non-resident

Biometrics

- ☐ Face
- ☐ Finger

RC

- ☐ N
- ☐ H

NLDS

☐

ID 1

Type of ID

ID Number

ID 2

Type of ID

ID Number

☐ Walk-In ☐ Referred By (please indicate below)

Verified By

Name and Signature

Approved By

Name and Signature

Courtesy Call / Remarks

CIF Number  
(for internal use)

## I. CUSTOMER INFORMATION

Full Name

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

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 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
<input type="text"/>	<input type="text"/>

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
<input type="text"/>	<input type="text"/>

Length of Stay with Current Employer / Business

Years	Months
<input type="text"/>	<input type="text"/>

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)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## 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®

☐ ShopMore  
☐ Standard  
☐ Bench  
☐ Gold  
☐ Titanium  
☐ Platinum  
☐ Installment Card

Visa

☐ Classic  
☐ Gold  
☐ Platinum  
UnionPay  
☐ Gold  
☐ Diamond

JCB

☐ Lucky Cat  
☐ Gold  
☐ Platinum  
Diners Club  
☐ International  
☐ Premiere

American Express®

☐ Blue ☐ Explorer  
☐ Cashback ☐ 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)

\_\_\_\_/\_\_\_\_/\_\_\_\_

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)

<b>001</b>	Employed - Fixed Income	<b>005</b>	Pension	<b>009</b>	Investment / Dividend Income
<b>002</b>	Employed - Variable Income	<b>006</b>	Personal Savings / Retirement Proceeds	<b>010</b>	Rental Income
<b>003</b>	Self-Employed - Business Income	<b>007</b>	Allowance	<b>011</b>	Sale of Asset / Property
<b>004</b>	Remittances	<b>008</b>	Inheritance	<b>012</b>	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
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**Real Estate Brokerage and Sales**

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

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

**Healthcare and Social Work**

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

**Education**

EDU	Education / Online Education
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**Accommodation and Food Services**

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

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

**Private Household and Household Staff**

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

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

**Manufacturing**

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

**Dealerships, Trading, Selling and Repair Services**

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

**Transportation and Storage**

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

**Agriculture, Forestry, and Fishing**

AGR	Agriculture / Fishing
FOR	Forestry

**Mining and Quarrying**

MIN	Mining / Quarrying
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**Electricity, Oil and Gas**

UTL	Electric Utilities
OIL	Oil / Gasoline

**Water Supply, Sewerage and Waste Management**

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

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

**Embassies and Diplomatic Services**

EMB	Embassies / Diplomatic Services
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**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.