

| CIF Number (for internal use) | | Account O Business O | Owner / Officer / Signatory | |
|---|--|--|---|--|
| I. CUSTOMER INFORMATION Full Name Last Name First Name | | Middle Name | Date (mm/dd, | of Birth (yyy) |
| | | | | / / / |
| Are you an existing BDO Customer? Yes (If 'Yes', select the 'BDO Product Type/s' that you have.) | No BDO Product Type Existing BDO customers o Otherwise, place NA or se | nly need to fill in the fi | elds or inputs with check marks if there | Management Insurance is information to update. |
| II. CONTACT INFORMATION | | | | |
| ✓ Personal Mobile Number Country Code Mobile Number | ✓ Personal Email Add | ress | ✓ Home Landline Number Country Code Area Code Landline N | umber |
| ✓ Home Address Unit No. / Building / Block No. / Street | Subdivision / Vi | illage / Barangay | | |
| City / Municipality | Province / State | | Country | Zip Code |
| ✓ Alternate Address (Do you have another home add Unit No. / Building / Block No. / Street | dress, including abroad? If 'Yes', prov Subdivision / Vi | ide below. If 'No', tick llage / Barangay | 'Same as Home Address') | Same as Home Address |
| City / Municipality | Province / State | | Country | Zip Code |
| ✓ Work / Business Email Address | | | iness Landline Number Code Landline Number | Local (if applicable) |
| ✓ Work / Business Address Unit No. / Building / Block No. / Street | Subdivision / Vi | llage / Barangay | | |
| City / Municipality | Province / State | | Country | Zip Code |
| III. PERSONAL INFORMATION | | | | |
| Country of Birth | | Gender Male | ✓ Civil Status Single Legally | Separated Annulled |
| Citizenship (If 'Others', provide below)FilipinoOthers | | Female ✓ TIN Provide your Tax Ident | Married Divorce | d Widow/er |
| IV. FINANCIAL INFORMATION (Refer to 'Ins ✓ Sources of Funds Provide all applicable 'Codes'. (ex. 001, 002, 003) | | is 'Remittance' o | or '004', provide the following What do you primarily use the r | additional information: amittance for? |
| ✓ Natures of Work / Business Provide all applicable 'Codes'. (ex. ABC, DEF, GHI) | | ✓ Name of P | rimary Employer / Business | |
| ✓ Position / Job Title in Primary Employer / For Private / Self-Employed | tor / Officer Non-Officer | | Contractual / Part-Time | Gross Monthy 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 Yes No business or service provider in the online gaming industry? If 'YES', accomplish 'Form A8' **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 Signature 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. 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, Signature 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 Date Signed 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 (mm/dd/yyyy) 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.

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. The BDO Unibank and other BDO-related marks are registered trademarks of BDO Unibank, Inc. All rights reserved.

REVISED AS OF MAY 2023

| Account Number | | Date Opened | (mm/dd/yyyy) | | Residency | Biometrics | RC | NLDS |
|--------------------|----------------------------|--------------------------------|--------------|--------------------|--------------|---------------------------|-----|------|
| | | | / | | Resident | Face | _ N | |
| | | | | | Non-resident | Finger | ОН | |
| ID 1 Type of ID | ID Number | | | ID 2 Type of ID | ID Nun | nber | | |
| | | | | | | | | |
| Walk-In Referred | By (please indicate below) | Verified By Name and Signature | | | App | roved By and Signature | | |
| | | | | | | | | |
| 6 . 6 !! / 5 . ! | | | | | | | | |

Courtesy Call / Remarks



| CIF Number | | |
|--------------------|--|--|
| (Co to . to | | |
| (for internal use) | | |
| | | |

Medical Expenses

Travel

Secured (Home/Auto) Product Purchase (for equity)

| (for internal use) | | | | | | | | | | |
|--|------------------------|----------------------|--------------------------------------|---|----------------------------|---|---------------------------------------|----------------------|--------------------|--------------------|
| I. CUSTOM | ER INFORI | MATION | | | | | | | | |
| Full Name Last Name | | First Name | | | Mide | lle Name | Suffix | Date of Bi | | |
| Last Name | | Thistitume | | | Wilde | ne Hume | Julia | / | | |
| | | | | | | | | | | |
| Are you an exi | | | Yes No | BDO Product 1 EXISTING BDO Cr | | Deposits Cards ustomers only need to fill i | Loans in the fields or inpu | Wealth Mar | | Insurance |
| II. FINANCIA | AL INFORM | ATION | | | | | | | | |
| Length of Stay Years | y at Current Months | : Home | Ownership Owned Used fo | of Current Home | Rented | vith Relatives | Mortgaged | 1 | | |
| Employmen For Employe For Self-Emp | ed • | Private Professional | 'Employed') Government For Busines | Bangko Sentra s Owners S | al ng Pilipi ole propri | | nmental Organ | | verseas Filip | oino Worker |
| Length of Stay Years | with Previou | | Business | Length of Stay w Years | vith Currer Mont | nt Employer / Busine: | ss Gross M | lonthy Incom | ne (PHP) | |
| | | | Name of ban | k (ex. Bank A) | I | ast six digits (ex. 654321) | | Year issued (ex. ' | 1968) | |
| III. PRODUCT | T INFORM | ATION | | | | | | | | |
| ✓ What pro | duct are yo | | in? Personal Loan | | | | | | | |
| | | | | t Card Applicants ONI | | hoose up to two cards, ex | | | | |
| IV | lastercard® ShopMo | | Visa Classic | | JCB | ky Cat | American Blue | Express | Explorer | |
| | Standard | | Gold | • | Go | • | Cashba | ack | Platinum | |
| | Bench | | Platinu | ım | | tinum | | | | |
| | Gold | | UnionPay | | Diners | Club | | a Virtual Card | | |
| | Titanium | | Gold | | Inte | ernational | Only applicable for | or select Mastercard | *, Visa, and Ameri | can Express®Cards |
| | Platinum | | Diamo | nd | Pre | miere | | Mastercard, Bench N | Mastercard and BD | O Installment Card |
| | Installme | ent Card | | | | | | 7 | | |
| | Installmer | nt Card Cash | Availment / Per | NT / PERSONAL rsonal Loan Amo for Personal Loan. Self-en 10,000 must accomplish Fo | unt | FTAILS (For BDO Install Installment Card 6 Months 12 Months | | | Term | LY) |
| | ✓ Purpos | e of Installm | ent Card Cash | Availment / Pers | onal Loai | 1 | | | | |
| | | mprovement | | Debt Consolid | | Purchase of Lux | rury Items | | Oth | ers |
| | Appliar | nce / Furniture | / Electronics | Education / Tu | ition Fee | Purchase of Aut | o Accessories | | | |

IV. CREDIT CARD / LOAN ACCOUNT INFORMATION

 ✓ Deliver my BDO Credit Card to my: (for BDO Credit Card ONLY)
 ✓ Deliver my reports, statements, and notices to my:

 Home Address
 Personal Email Address

 Work / Business 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.

| and set up 'Auto-Debit Ar | rangement' | |
|---|---|--|
| BDO Savings or Checking Account Nun | nber (under Borrower's name) | |
| | | |
| | | |
| | | |
| By signing, I/we expressly authorize BDO Unil without need of any further act and deed, fron and/or due in my/our credit card/loan account enrolled deposit account as a result of mainten agree to be governed by the Auto-Debit/Auto-bdo.com.ph/info/ada-aca. | ARRANGEMENT UNDERTAKING bank to automatically debit and/or credit from time to time, m and to the enrolled deposit account, the amount(s) granted to live also agree to any updates that may be done to my/our lance and updates to any account that may be linked to it. I/we Credit Terms and Conditions ("ADA/ACA") as found online on | |
| Primary Signatory Secondary Signatory (Signature over Printed Name) (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?
- 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?
 If 'Yes', accomplish 'Form B10'

Yes

No No

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 BI-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 BI-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. 897I (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 inquired to, or disclosed, in relation to the evaluation of my application under this Form BI-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. 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 acrdholder 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, arbitral, 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 (RA 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 BI-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





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REVISED AS OF MAY 2023

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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 | 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

| ACI | Accounting / Auditing / Tax Practice Services |
|-----|---|
| LEG | Legal Services |
| | A Third A Television |

ANE Architecture / Engineering **ADV** Advertising / Marketing

Other Professional Services / Consultancy / Coaching SVC

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 |
| | |

Construction and Civil Engineering

Construction and Civil Engineering

Securities Broker / Dealer

Real Estate Brokerage and Sales

REL Real Estate Brokerage and Sales

Media, Arts, Sports and Recreation

MED Media

SBD

ENT Arts / Entertainment / Recreation

SPO Sports / eSports

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

Employment Agency / Human Resources AGY

BPO Business Process Outsourcing

SEC Security Agency / Services

Private Household and Household Staff

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** OII Oil / Gasoline

Water Supply, Sewerage and Waste Management

Water Supply / Sewerage / Waste Management

Public Administration and Peace and Order

MII Peace and Order (Military, Police, Fireman, Jail Warden and Others)

PAD **Public Administration / Government**

Embassises 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

Designated Non-Financial Business And Professions(DNFBP)1

OGB Direct OGB / POGO Licensee and Authorized Gaming Agent²

Indirect OGB / POGO Allied Service Provider OGI

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:

- agement as a DNFBP and submit the Certificate of Registration issued by the AMLC:
 Dealers of jewelry, precious metals, and precious stones
 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
 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 juridical persons or arrangements, and buying and selling business entities.
- buying and selling business entities.

Real Estate Brokers and Developers;

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 Outsurcing 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:

31 days during the current year, and

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.