

CIF Number  
(for internal use)

☐ Account Owner

☐ Business Owner / Officer / Signatory

I. CUSTOMER INFORMATION

Full Name (As found in your valid government issued ID)

Last Name

First Name

Middle Name

Suffix

Date of Birth

(mm/dd/yyyy)

Are you an existing BDO Customer? ☐ Yes ☐ No  
(If 'Yes', select the 'BDO Product Type/s' that you have.)

BDO Product Type ☐ Deposits ☐ Cards ☐ Loans ☐ Wealth Management ☐ Insurance

Existing customers only need to fill in fields or inputs with Check Marks (✓) if there is information to update. Otherwise, place NA or select the appropriate input.

II. CONTACT INFORMATION

✓ Personal Mobile Number

Country Code Mobile Number

✓ Personal Email Address

✓ Home Landline Number

Country Code Area Code Landline Number

✓ Home Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

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

☐ Same as Home Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

✓ Work / Business Email Address

✓ Work / Business Landline Number

Country Code Area Code Landline Number Local (if applicable)

✓ Work / Business Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

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 a 'Source of Funds' is 'Remittance' or '004', provide the following additional information:

What country does the remittance come from?

What do you primarily use the remittance for?

✓ Natures of Work / Business

Provide all applicable 'Codes.' (ex. ABC, DEF, GHI)

✓ 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

☐ Contractual / Part Time

✓ Gross Monthly Income (PHP)



CIF Number  
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## I. EMPLOYEE INFORMATION

Full Name

Last Name

First Name

Middle Name

Suffix

Date of Birth

(mm/dd/yyyy)

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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

Business Name (Your application will be linked to this Company's account)

Employee ID Number

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## II. FINANCIAL INFORMATION

Length of Stay at Current Home

Years

Months

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Ownership of Current Home

☐ Owned☐ Rented☐ Mortgaged☐ Used for Free☐ Living with Relatives

Length of Stay at Previous Employer

Years

Months

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Length of Stay at Current Employer

Years

Months

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Do you have Credit Cards with other banks? (If 'Yes', provide information below) ☐ Yes ☐ No

Name of bank (ex. Bank A)

Last six digits (ex. 654321)

Year issued (ex. 1968)


## III. REGULATORY REQUIREMENTS

## Related Party Questionnaire

Are you a director, officer, or stockholder of BDO or BDO-affiliated company? ☐ Yes ☐ NoAre 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'

## IV. CUSTOMER UNDERTAKING

I hereby agree that the terms of Form A1-A2 and its attachments form part of this Business B3-B4 Form and are deemed an integral part hereof, my Conform in Form A1-A2 is deemed restated for purposes of my application in this Business B3-B4 Form and that the representations, warranties, and undertakings under this Business B3-B4 Form shall be in addition to those provided in Form A1-A2.

I hereby certify that all information and documents given in this Business B3-B4 Form 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, and/or legal action against me.

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. 8791 (General Banking Law of 2000) as amended, R.A. No. 6426 (The Foreign Currency Deposit Act) subject to applicable law, 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, as may be required by applicable rules and laws. I further authorize BDO to conduct random verification with the BIR, any other appropriate governmental authorities or third parties including banks and financial institutions to establish authenticity of the information declared and documents submitted (e.g. bank statements, certificate of employment, payslips and income tax return) in relation to the processing and evaluation of my application. I further authorize BDO to disclose to any entity including the company named below any and all information as may be stated herein or obtained by BDO in relation to my application as may be required to process my application. For BDO Commercial Card application, I further authorize BDO to perform the following which may be necessary for BDO to fulfill its obligation or undertaking in relation to the issuance of the BDO Commercial Card:

- a. To disclose to any entity including the company named below, any and all information as may be stated herein or obtained by BDO in relation to my application as may be required to process my application;
- b. To inform \_\_\_\_\_ (Merchant) in case of cancellation or suspension of the issued card or act on the request of the Merchant to cancel or suspend the issued card.

The accomplished application form and requirement/s submitted become the property of BDO. BDO is under no obligation to return the said documents to me regardless of the outcome of the application, and BDO is under no obligation to disclose the reason/s for such disapproval.

I confirm that I have accessed, read and understood the Terms and Conditions Governing the Issuance and Use of BDO Corporate Cards as found in [bdo.com.ph/business](https://bdo.com.ph/business). I understand that my liability on the Corporate Card Account shall be based on the type of liability I selected as shown below:

- ☐ Sole Liability – Company liability
- ☐ Joint and Several Liability – Company and Cardholder / Cardmember are jointly and severally liable
- ☐ Limited Liability – Cardholder / Cardmember liability except that Company is liable for anything pertaining to charges incurred for business expenses on the Company's behalf and in accordance with the Company policies but for which the Company has not reimbursed the Cardholder / Cardmember
- ☐ Individual Liability – Cardholder / Cardmember liability

I acknowledge that by signing below and/or at the back of the card and/or by using the card, I agree to abide by the Terms and Conditions Governing the Issuance and Use of BDO Corporate Cards.

NOTE: Terms and Conditions Governing the Issuance and Use of BDO Corporate Cards refers to the Terms and Conditions Governing the Issuance and Use of Corporate and Commercial Credit Cards (for Mastercard/Visa/Diners Club), or the American Express Corporate Card Account and Corporate Cardmember Terms and Conditions.

Signature

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Date Signed (mm/dd/yyyy)

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V. COMPANY AUTHORIZATION (FOR COMPANY USE ONLY)

Requested Peso Credit Limit

Requested Dollar Credit Limit

Card Type

- ☐ Green (For American Express only)
- ☐ Gold

VI. ADDITIONAL COMPANY AUTHORIZATION (FOR COMPANY AND AMERICAN EXPRESS CORPORATE CARD USE ONLY)

Corporate Identity Number / CID

Account Liability

- ☐ Sole Liability
- ☐ Joint and Several
- ☐ Limited
- ☐ Individual

Cost Center

Rush Application - For Pick Up

Signature over Printed Name

VII. COMPANY UNDERTAKING (FOR COMPANY USE ONLY)

By signing below, the Company through the undersigned, hereby authorizes that a corporate card be issued to the applicant indicated herein. The Company and applicant agree to be bound by the Terms and Conditions Governing the Issuance and Use of BDO Corporate Cards. The Company holds itself liable for all obligations and liabilities incurred with the use of the BDO Corporate Card in accordance with the Account Liability section of the Business B2 Form. The Company further irrevocably authorizes BDO to disclose to the applicant or any entity as may be determined by BDO, any and all information as may be stated herein or obtained by BDO in relation to the transactions covered by this application to implement the Terms and Conditions Governing the Issuance and Use of BDO Corporate Cards, BDO's enforcement of its rights, or as may be allowed or required by relevant laws or regulations.

NOTE: Terms and Conditions Governing the Issuance and Use of BDO Corporate Cards refers to the Terms and Conditions Governing the Issuance and Use of Corporate and Commercial Credit Cards (for Mastercard/Visa/Diners Club), or the American Express Corporate Card Account and Corporate Cardmember Terms and Conditions.

Signature over Printed Name and Title/Position

Date Signed  
(mm/dd/yyyy)

Signature over Printed Name and Title/Position

Date Signed  
(mm/dd/yyyy)

Signature over Printed Name and Title/Position

Date Signed  
(mm/dd/yyyy)

Signature over Printed Name and Title/Position

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)

<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 (BASED ON PSIC PREFERENCES)**

Indicate all relevant industries where you derive your income or assets from. Refer to the general categories and specific codes and descriptions below for your entry. Notes on entries can be found at the back of this Instruction Sheet. You may input multiple codes where applicable. (ex. ABC, DEF, GHI)

**Professional, Scientific, and Technical Services**

<b>ACT</b>	Accounting / Auditing / Tax Practice Services <sup>1</sup>
<b>LEG</b>	Legal Services <sup>1</sup>
<b>ANE</b>	Architecture / Engineering
<b>ADV</b>	Advertising / Marketing
<b>SVC</b>	Other Professional Services / Consultancy / Coaching

**Finance and Insurance**

<b>PWN</b>	Pawnshop
<b>LDG</b>	Lending
<b>MSE</b>	Money Service Business - Electronic Money Issuer
<b>MSV</b>	Money Service Business - Virtual Currency Exchange
<b>MSR</b>	Money Service Business - Remittance Transfer Company
<b>MSF</b>	Money Service Business - Foreign Exchange Dealer / Money Changer
<b>BAN</b>	Banking
<b>INS</b>	Insurance
<b>SBD</b>	Securities Broker / Dealer

**Construction and Civil Engineering**

<b>CON</b>	Construction and Civil Engineering
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**Real Estate Brokerage and Sales**

<b>REL</b>	Real Estate Brokerage and Sales <sup>1</sup>
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**Media, Arts, Sports and Recreation**

<b>MED</b>	Media
<b>ENT</b>	Arts / Entertainment / Recreation
<b>SPO</b>	Sports / eSports
<b>GAM</b>	Gambling / Casino / eGames <sup>1</sup>

**Healthcare and Social Work**

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

**Education**

<b>EDU</b>	Education / Online Education
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**Accommodation and Food Services**

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

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

**Private Household and Household Staff**

<b>HOU</b>	Private Household / Household Employee / Household Staff
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**Information and Communication**

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

**Manufacturing**

<b>MFG</b>	Manufacturing / Packaging
<b>MFF</b>	Manufacturing / Trading of Firearms and Ammunition

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

<b>ART</b>	Art / Antiques Dealership
<b>CAR</b>	Car / Boat / Plane Dealership
<b>JEW</b>	Jewelry / Precious Metals / Precious Stones Dealership <sup>1</sup>
<b>WRT</b>	Wholesale / Retail Trade (Distribution & Sales) / E-Commerce / Online Selling
<b>REP</b>	Repair Services

**Transportation and Storage**

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

**Agriculture, Forestry, and Fishing**

<b>AGR</b>	Agriculture / Fishing
<b>FOR</b>	Forestry

**Mining and Quarrying**

<b>MIN</b>	Mining / Quarrying
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**Electricity, Oil and Gas**

<b>UTL</b>	Electric Utilities
<b>OIL</b>	Oil / Gasoline

**Water Supply, Sewerage and Waste Management**

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

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

**Embassies and Diplomatic Services**

<b>EMB</b>	Embassies / Diplomatic Services / Attached Offices
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**Other Service Activities**

<b>OTS</b>	Other Service Activities (Hairdresser, Manicurist, Masseuse and others)
<b>RLG</b>	Religious Organization

**Special Nature of Work / Business**

<b>DFP</b>	Designated Non Financial Business And Professions (DNFBP) <sup>1</sup>
<b>OGO</b>	Offshore Gaming Operator <sup>2</sup>
<b>OSP</b>	Offshore Gaming Operator 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 or non-engagement as a DNFBP and submit the Certificate of Registration issued by the AMLC using Form A8:

1. Jewelry dealer;
2. Dealer in precious metals, and dealers in precious stones;
3. Company service providers which, as a business, provide any of the following services to third parties: (a) acting as a formation agent of juridical persons; (b) acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons; (c) providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement; and (d) acting as (or arranging for another person to act as) a nominee shareholder for another person; and
4. Persons, including lawyers and accountants, who provide any of the following services: (a) managing of client money, securities or other assets; (b) management of bank, savings, securities or accounts; (c) organization of contributions for the creation, operation or management of companies; and (d) creation, operation or management of juridical persons or arrangements, and buying and selling business entities.
5. Real Estate Brokers and Developers;
6. Casinos, including internet and ship-based casinos supervised, accredited or regulated by PAGCOR or any Appropriate Government Agency (AGA)
7. Offshore Gaming Operators (OGO) and Offshore Gaming Operator Service Provider (OGO SP)

**<sup>2</sup>Offshore Gaming Operators (OGO) and Offshore Gaming Operators Service Provider (OGO-SP)**

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

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

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

**ON THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) AND 'SUBSTANTIAL PRESENCE TEST'**

An individual will be considered a United States resident for tax purposes if they meet the Substantial Presence Test for the calendar year. To meet this test, the individual must be physically present in the U.S. on at least:

1. 31 days during the current year, and
2. 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting: (a) All the days the individual was present in the current year; (b) 1/3 of the days the individual was present in the first year before the current year; and (c) 1/6 of the days the individual was present in the second year before the current year.