

**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<br>(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')

|  |                                  |  |          |
|--|----------------------------------|--|----------|
| Unit No. / Building / Block No. / Street | Subdivision / Village / Barangay | <input type="radio"/> Same as Home Address |          |
| 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.

Signature



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.

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   | Biometrics   | RC   | NLDS                  |
|---|---|---|--|--|-----------------------|
| [REDACTED]  | [REDACTED] / [REDACTED] / [REDACTED]                                  | <input type="radio"/> Resident<br><input type="radio"/> Non-resident  | <input type="checkbox"/> Face<br><input type="checkbox"/> Finger | <input type="radio"/> N<br><input type="radio"/> H | <input type="radio"/> |
| <b>ID 1</b><br><small>Type of ID</small><br>[REDACTED]  | <b>ID 2</b><br><small>Type of ID</small><br>[REDACTED]                | <small>ID Number</small><br>[REDACTED]                                |  |  |                       |
| <input type="radio"/> Walk-In <input type="radio"/> Referred By (please indicate below)<br>[REDACTED] | <b>Verified By</b><br><small>Name and Signature</small><br>[REDACTED] | <b>Approved By</b><br><small>Name and Signature</small><br>[REDACTED] |  |  |                       |
| <b>Courtesy Call / Remarks</b><br>[REDACTED]  |   |   |  |  |                       |

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

(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

|   |   |
|---|---|
| / | / |
|---|---|

|   |   |
|---|---|
| / | / |
|---|---|

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®

Visa

JCB

American Express®

ShopMore

Classic

Lucky Cat

Blue

Explorer

Standard

Gold

Gold

Cashback

Platinum

Bench

Platinum

Platinum

Gold

UnionPay

Diners Club

Titanium

Gold

International

Platinum

Diamond

Premiere

Installment Card

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 (forequity)

## 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.

**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?  
If 'Yes', accomplish 'Form B10'

Yes

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 Conforms 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. 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, 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 (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 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)

|  |   |   |   |  |
|--|---|---|---|--|
|  | / | / | / |  |
|--|---|---|---|--|



**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 |
|-----|------------------------------------|

**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.