

Primary Account Holder
CIF Number
(for internal use)

I. CUSTOMER INFORMATION

Business Name

Trade Name (SEC/DTI Approved)

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 Wealth Account 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. INVESTMENT / HEDGING INFORMATION

✓ Net Worth (Equivalent to Total Assets minus Liabilities)

Less than PHP 1m PHP 1m to PHP 9.9m PHP 10m to PHP 49.9m PHP 50m to PHP 199.9m PHP 200m and above

✓ Investible Funds (Excess cash in addition to investments in tradeable securities)

Less than PHP 200k PHP 200k to PHP 4.9m PHP 5m to PHP 49.9m PHP 50m to PHP 149.9m PHP 150m and above

✓ What type of investment / hedging product(s) are you interested in? (Select all the product(s) you are interested in)

Bonds Unit Investment Trust Funds (UITF) Variable Universal Life (VUL) Insurance Policies
 Stocks, REITs, ETFs Mutual Funds Foreign Exchange and / or Derivatives

✓ What type of investment / hedging service(s) are you interested in? (Select all the service(s) you are interested in)

Self-Managed Portfolio - Online Brokerage Relationship Manager Assisted Services Derivative Services
 Self-Managed Portfolio - Trader-assisted Brokerage Generational Wealth, Estate Planning and Family Office Services Professionally Managed Portfolio
 Life Insurance Services

III. CONTACT PREFERENCES

✓ Would you like to subscribe to our research service? Yes No

✓ Which mobile number will you assign for SMS notifications concerning this account?

Personal Mobile Number

✓ Which email address will you assign for BDO investment statements, confirmations, and research materials?

Work / Business Email Address
 Alternate Email Address (provide below)

Which mailing address will you assign should the account require special handling or physical delivery?

Business Address Business Mailing Address

IV. SETTLEMENT ACCOUNT INFORMATION

Provide your nominated BDO / BDO Private Bank Account to set up Auto Debit / Auto Credit Arrangement

✓ BDO / BDO PB Peso Deposit Account Number

BDO / BDO PB Peso Deposit Account Name

✓ BDO / BDO PB USD Deposit Account Number

BDO / BDO PB USD Deposit Account Name

✓ Other BDO / BDO PB Foreign Currency Account Number

Other BDO / BDO PB Foreign Currency Account Name

AUTO DEBIT / AUTO CREDIT ARRANGEMENT UNDERTAKING

By filling up this section and by signing on Section II - Customer Undertaking, the company expressly authorizes BDO Unibank/BDO Private Bank 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) earned and due in the company's investment account. The company also agrees to any updates that may be done to its enrolled deposit account as a result of maintenance and updates to any account that may be linked to it. The company agrees to be governed by the Auto-Debit/Auto-Credit Terms and Conditions ("ADA/ACA") as found online on bdo.com.ph/info/ada-aca.

Accomplishing this section on Client Suitability Assessment ("CSA") will help us assess your company's financial situation, investment objectives, and risk attitudes to help identify your company's investment risk profile.

We will use this as a basis to discuss the appropriate financial products suitable to your company's profile. As an authorized representative of the company, BDO Unibank, Inc. and its Wealth Management Units which includes but is not limited to BDO Unibank branches (onshore and offshore), BDO Trust and Investments Group, BDO Treasury, its affiliates/subsidiaries such as BDO Private Bank, BDO Capital and Investment Corporation, and BDO Securities Corporation ("BDO Wealth Management Units") will recognize your response as representing the company's whose account name appears in the Customer Information section.

Assessment Type New Update

PART I - INDIVIDUAL RISK ASSESSMENT

1. Does your institution have a risk management policy and system in place?

- a. We do not have a risk management policy and system in place.
- b. We have a risk management policy in place but not actively implemented.
- c. We have a risk management policy in place but monitoring is done through manual means (spreadsheets)
- d. We have a risk management policy and a semi-automated monitoring system in place.
- e. We have a robust risk management policy and monitoring system in place

2. How knowledgeable are you when it comes to investment and hedging products?

- a. I/We are knowledgeable on regular bank deposit products (i.e. Current/Savings (CASA) and Time Deposit)
- b. I/We have LITTLE knowledge in the following investment / hedging products: (Tick all that are applicable)

<input type="checkbox"/> Government/sovereign bills and bonds	<input type="checkbox"/> Corporate commercial papers, bonds, and notes	<input type="checkbox"/> Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE
<input type="checkbox"/> Bank bonds and notes	<input type="checkbox"/> Unit Investment Trust Funds (UITF), and mutual funds	<input type="checkbox"/> Foreign exchange, FX forwards and FX swaps
- c. I/We have ADEQUATE knowledge in the following investment / hedging products: (Tick all that are applicable)

<input type="checkbox"/> Government/sovereign bills and bonds	<input type="checkbox"/> Corporate commercial papers, bonds, and notes	<input type="checkbox"/> Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE
<input type="checkbox"/> Bank bonds and notes	<input type="checkbox"/> Unit Investment Trust Funds (UITF), and mutual funds	<input type="checkbox"/> Foreign exchange, FX forwards and FX swaps
<input type="checkbox"/> Stocks, REITs and ETF listed in other major exchanges	<input type="checkbox"/> Convertible/perpetual bonds and preferred shares	<input type="checkbox"/> Commodities (precious metals, etc.)
<input type="checkbox"/> Subordinated bonds, bank tier 2 and capital notes	<input type="checkbox"/> Interest rate swaps, cross-currency swaps and asset swaps	<input type="checkbox"/> Options and Swaptions
<input type="checkbox"/> Structured products linked to derivatives	<input type="checkbox"/> Securitization structures such as Asset Backed Securities (ABS) and Collateralized Debt Obligations (CDO), etc.	

3. How experienced are you when it comes to investment and hedging products?

- a. I/We have NO experience in investments / hedging. I/We only place my/our funds in regular bank deposit products (i.e. Current/Savings (CASA) and Time Deposit)
- b. I/We have less than three (3) years experience in the following investment / hedging products: (Tick all that are applicable)

<input type="checkbox"/> Philippine government securities (T-bills, FXTN's and RTB's), and AAA to BBB rated foreign sovereign bonds	<input type="checkbox"/> Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE
<input type="checkbox"/> Philippine bank deposits, bonds and notes (LTNCD), and AAA to BBB rated foreign bank issues	<input type="checkbox"/> Locally managed UITFs, global feeder funds/fund of funds, and SEC registered mutual funds
<input type="checkbox"/> Philippine corporate bonds and notes, and AAA to BBB rated foreign bonds	<input type="checkbox"/> Foreign Exchange (FX) spot, forward (deliverable and non-deliverable) and swaps
- c. I/We have three (3) years or MORE experience in the following investment / hedging products: (Tick all that are applicable)

<input type="checkbox"/> Philippine government securities (T-bills, FXTN's and RTB's), and AAA to BBB rated foreign sovereign bonds	<input type="checkbox"/> Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE	
<input type="checkbox"/> Philippine bank deposits, bonds and notes (LTNCD), and AAA to BBB rated foreign bank issues	<input type="checkbox"/> Locally managed UITFs, global feeder funds/fund of funds, and SEC registered mutual funds	
<input type="checkbox"/> Philippine corporate bonds and notes, and AAA to BBB rated foreign bonds	<input type="checkbox"/> Foreign Exchange (FX) spot, forward (deliverable and non-deliverable) and swaps	
<input type="checkbox"/> Non-investment grade foreign, sovereign, bank and corporate bonds	<input type="checkbox"/> Commodities (precious metals, etc.)	<input type="checkbox"/> Options and Swaptions
<input type="checkbox"/> Offshore stocks, REITs and ETFs listed in major exchanges	<input type="checkbox"/> Offshore managed UITFs, and mutual funds	
<input type="checkbox"/> Locally issued/listed subordinated bonds, perpetual preferred shares, tier 2, and capital notes	<input type="checkbox"/> Interest rate swaps, cross-currency swaps and asset swaps	
<input type="checkbox"/> Structured products linked to foreign exchange, interest rates, credit, commodity and equity derivatives		
<input type="checkbox"/> Securitization structures such as Asset Backed Securities (ABS) and Collateralized Debt Obligations (CDO)		

4. Which of the following statements best describe your financial objective?

- a. Capital Preservation (including Hedging): To preserve my/our principal investment in line with money market or bank time deposit rates.
- b. Income: To have a stable source of income and some form of capital appreciation that is above money market rates that can sustain my/our cost of living and/ or protect existing exposures.
- c. Growth & Income: To provide a larger degree of capital appreciation and income growth over the medium term through active participation in bonds, equities, funds (vanilla products), and minor participation in non-vanilla products.
- d. Growth: To generate enhanced capital and income growth over the long term through minor participation in non-vanilla products
- e. Capital Appreciation: To generate significant capital and income growth through active trading or significant participation in non-vanilla products

5. In general, how long do you want your funds to remain invested/hedged?

- a. Short-Term (up to 3 years)
- b. Medium-Term (up to 5 years)
- c. Medium-Term (up to 7 years)
- d. Medium-Term (up to 10 years)
- e. Long-Term (more than 10 years) / Frequent Trader

6. How important is liquidity (ease of converting your investment to cash) of an investment/hedging instrument to you?

- a. Very important. I/We may have sudden withdrawals beyond my/our current financial resources. I/We have 100% of my/our investments in liquid financial assets.
- b. Very important. I/We may have sudden withdrawals beyond my/our current financial resources. I/We have 70% of my/our investments in liquid financial assets.
- c. Important but I/we have other sources of liquidity. I/We have 50% of my/our investments in liquid financial assets.
- d. Moderately important but I/we have other sources of liquidity; I/We have less than 50% of my/our investments in liquid financial assets.
- e. Not important.

7. Which of the following statements best describes the risk you are willing to tolerate to achieve your objective?

- a. I/We only want principal protection. I/We cannot accept price fluctuations.
- b. I/We want returns higher than bank deposit rates, and I am/we are willing to take $\pm 10\%$ price fluctuation, but not more than 5% possible loss.
- c. I/We want my/our funds to grow over the medium term, and I am/we are willing to take $\pm 20\%$ price fluctuation, but not more than 10% possible loss.
- d. I/We want my/our funds to grow over the long term, and I am/we are willing to take $\pm 30\%$ price fluctuation, but not more than 20% possible loss.
- e. I/We want potentially higher returns over the long term, and I am/we are willing to take substantial risks $> \pm 30\%$ price fluctuation, and possible losses exceeding 20%.

Business Risk Profile

(To be filled in and discussed by BDO)

RISK PROFILE CLASSIFICATION

DEFINITION

Conservative	Capital preservation is your primary objective. You hope to experience minimal risks to your principal and limited fluctuations on your portfolio. Capital appreciation is secondary therefore income expectation is not high.
Moderate	Capital preservation continues to be important, but you are willing to take some level of risk by investing a small portion of your total portfolio in non-fixed income assets in exchange for modest income stream, and some degree of capital appreciation.
Balanced	Your investment objective is to have a balance of income generating and capital appreciating assets. A larger portion of your portfolio is invested in assets that will provide a higher degree of capital appreciation, while maintaining assets that provide constant growth of income in the medium-term. As a result, you are willing to accept medium level of volatility with higher degree of risk to principal and liquidity. You may potentially experience greater portfolio losses as a result of increasing assets that are more sensitive to market volatility.
Moderately Aggressive	You are a sophisticated investor and have extensive knowledge and experience in investing/hedging. You invest in assets that potentially provide aggressive capital appreciation over a long period of time. Because of this expectation, you are also prepared to accept relatively significant losses in your trading and investment portfolio when the market goes against you. To mitigate these risks, you continue to maintain a highly diversified portfolio.
Aggressive	As a highly experienced investor or trader, your objective is to seek out superior returns mainly from 1.) short-term high-frequency trading activities on traditional securities; and/or, 2.) investments in non-traditional, illiquid, complex/alternative structures. You are aware of the risks associated with these activities, and yet you maintain a significant portion of your portfolio in these assets with expectations of above average returns. You are prepared to put your entire portfolio at risk, and in case of losses, you are willing to consider putting in additional capital into your portfolio to make up for these losses.

I. REGULATORY REQUIREMENTS

✓ Are there any regulatory and legal constraints that prohibits or limits your activity in entering into investment and/or derivative products? Yes No

II. CUSTOMER UNDERTAKING

The company hereby acknowledges and agrees that the terms of Form A1-A2, Form D1-D2, and its attachments are deemed repeated for the purpose of its application in this Form PH D1-D3, and are deemed an integral part hereof, and that the representations, warranties, covenants, and obligations under this Form PH D1-D3 shall be in addition to those provided in Form A1-A2 and Form D1-D3. The company hereby further acknowledges and agrees that all information given by it, through its duly authorized representatives, in Form D1-D3 and in Form A1-A2 are deemed true and correct. The company authorizes the relevant BDO Wealth Management Unit(s) to update or cause the updating of the information in Form PH A1-A2 and Form PH D1-D3 based on the information or documents given by its duly authorized representatives. Where the company makes any changes to any information provided in Form A1-A2 or Form D1-D3, the company acknowledges that the relevant BDO Wealth Management Units will update their records with the updated information (including personal particulars of any authorized signatory(ies)) provided by the company, which would replace any existing information of the company or any relevant person(s) which the relevant BDO Wealth Management Units may have in their records. The BDO Wealth Management Units may be viewed at bdo.com.ph/info/wealth-management. The company understands that if there is inaccurate, untimely and/or incomplete information provided, or if certain information is not disclosed, such action may adversely affect the suitability of the product which the company is purchasing/trading/investing/participating for which the BDO Wealth Management Unit(s) shall take no responsibility. The company fully understands that the Client Suitability Assessment ("CSA") in this Form D1-D3 is not exhaustive of all issues that the company should consider before making a transaction. Based on the results of the company's CSA and discussion with the authorized CSA officer of the relevant BDO Wealth Management Unit(s), the company agrees that it will only be able to purchase/trade/invest/participate in financial products/securities that are deemed suitable under its current CSA risk profile classification. The company also fully understands and the company is willing to take the risks incidental to the concerned financial products/securities to be availed. The company agrees to assume sole and absolute responsibility for determining the merits or suitability of any financial products/securities before the company enters into any transaction involving such financial products/securities.

The company also understands that it will need to update its CSA periodically in accordance with BDO policy and in compliance with existing regulations (as applicable), or formally notify the relevant BDO Wealth Management Unit(s) when there are any changes to the company's financial situation and preference that would change the company's risk profile, whichever comes first. It is therefore the company's sole responsibility to make such notification to the relevant BDO Wealth Management Unit(s), and the company's failure to do so may affect the relevant BDO Wealth Management Unit(s) ability to perform an accurate suitability assessment

of the company's risk profile which could result to the company investing in financial products/securities that may not be suitable for it. The company understands and agrees that the relevant BDO Wealth Management Unit(s) reserve(s) the right to implement any safeguards and/or take any action (including but not limited to re-classifying the company's risk profile or limiting the sale of certain higher-risk financial products/securities) where the company's risk profile is regarded by the relevant BDO Wealth Management Unit(s) in its sole discretion as being outdated or no longer accurate.

Further, the company shall hold the BDO Wealth Management Units, their respective directors, officers, consultants, employees and assignees (each, an "Indemnified Person"), free and harmless from, and shall indemnify them against, any and all liabilities, claims, suits, loss or damage including reasonable attorney's fees, of whatever nature arising from and in connection with this Form PH D1-D3 or the enforcement of any of the terms hereof, except to the extent caused by the willful misconduct or gross negligence of the relevant Indemnified Person.

By signing, the company hereby certifies that the information and instructions given in this Form PH D1-D3 is true, correct and current to the best of its knowledge. The company also confirms and agrees in full with all the onboarding and suitability requirements and trading/investment terms and conditions as stipulated in the respective master agreements of the relevant BDO Wealth Management Unit(s) which were made available to the company upon account opening, as applicable. The company also agrees to be bound by the said agreements as they may be amended or modified from time to time. The company affirms that the features, requirements, risks and benefits of the product(s) and services that the company is availing were fully disclosed and explained clearly by the relevant BDO Wealth Management Unit(s). The company has also fully understood and agrees to be governed by the rules and regulations of BDO Unibank, Inc. and the BDO Wealth Management Units, the Philippine Stock Exchange, the Philippine Dealing & Exchange Corp., the Philippine Depository & Trust Corp., Securities and Exchange Commission, Bangko Sentral ng Pilipinas, Anti-Money Laundering Council, Insurance Commission, Bankers Association of the Philippines, and the Bureau of Internal Revenue and other local regulatory and government agencies (including but not limited to the Monetary Authority of Singapore, the Hong Kong Monetary Authority) with respect to the company's account(s), including taxes imposed on interest, bank commission, charges and fees relative to the establishment of operations of the company's account(s).

*For the avoidance of doubt, "Form A1-A2" as used in this undertaking shall refer collectively to Form PH A1-A2, Form HK A1-A2, and Form SG A1-A2, as may be applicable, and "Form D1-D3" shall refer collectively to Form PH D1-D3, Form HK D1-D3, and Form SG D1-D3, as may be applicable.

✓ Signature Over Printed Name and Title/Position

Date Signed
(mm/dd/yyyy)

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✓ Signature Over Printed Name and Title/Position

Date Signed
(mm/dd/yyyy)

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For BDO Unibank inquiries and concerns, please call our BDO Contact Center at (+632) 8888-0000.
 For BDO Securities inquiries and concerns, please call us at (+632) 8702-7878 or email us via bdosec-customer@bdo.com.ph.
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 BDO Securities Corporation is a PSE and PDex Trading Participant, an SCCP and SIFP Member, and is regulated by the CMIC with Telephone No. (+632) 8876-4580 and email address info@cmic.com.ph. BDO Capital & Investment Corporation is regulated by the SEC and a PDex Trading Participant, with SEC Telephone No. (+63) 916-383-8633 and (+632) 8818-0921 and email address msrd_covid19@sec.gov.ph.

REVISED AS OF MAY 2023

Investment Account Endorsed By Name		Branch Code	Date Opened (mm/dd/yyyy)	Client Mnemonic/Investment Account Number				Currency	
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="radio"/> PHP	<input type="radio"/> Others
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="radio"/> USD	<input type="text"/>
Investment Account Name				Investment Account Opened In				Country	
<input type="text"/>				<input type="radio"/> Private Bank <input type="radio"/> BDO Capital <input type="radio"/> Treasury <input type="radio"/> Offshore Branch				<input type="text"/>	
<input type="radio"/> Prime <input type="radio"/> Sec. Brokerage <input type="radio"/> Trust									
Residence (indicate if foreign)			Initial Funding		Transaction Fee				
<input type="radio"/> Philippines <input type="radio"/> Foreign			Currency Amount		<input type="text"/>				
<input type="text"/>			<input type="text"/>		<input type="text"/>				
Service Fee (per annum)		Settlement Account		Tax Status					
<input type="text"/>		Currency Branch Code		<input type="radio"/> Taxable <input type="radio"/> Tax Exempt (Requiring tax exemption documents)					
<input type="text"/>		<input type="text"/>		<input type="radio"/> Tax Withholding Agent (Requiring BIR Form 2307 as document)					
3 rd Party Account ID (Please specify all applicable IDs)									
BTr		PSE		PDTC (NOCD)		Custodian (Please also specify entry)		Others (Please also specify entry)	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Relationship Manager / Account Officer Code				Customer Sophistication		CSA Conducted By			
<input type="text"/>				<input type="radio"/> Sophisticated <input type="radio"/> Non-Sophisticated		Name and Signature Branch Code			
<input type="text"/>						<input type="text"/>			
CSA Reviewed / Account Endorsed By				Appropriate Regulatory Certification / License Details			Branch Code		
Name and Signature				<input type="text"/>			<input type="text"/>		
<input type="text"/>				<input type="text"/>			<input type="text"/>		
Assessment Date (mm/dd/yyyy)		Review Date (mm/dd/yyyy)		Investment Information and Signature Verified By			Investment Account Opening Approved By		
<input type="radio"/> IRP <input type="radio"/> ARP		<input type="text"/>		<input type="text"/>			<input type="text"/>		
<input type="text"/>		<input type="text"/>		<input type="text"/>			<input type="text"/>		

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