

如何开立账户 - 在线预约（新客户）

选择#2：填写网上的申请表，并和您首选的 BDO 分行预约。

客户申请

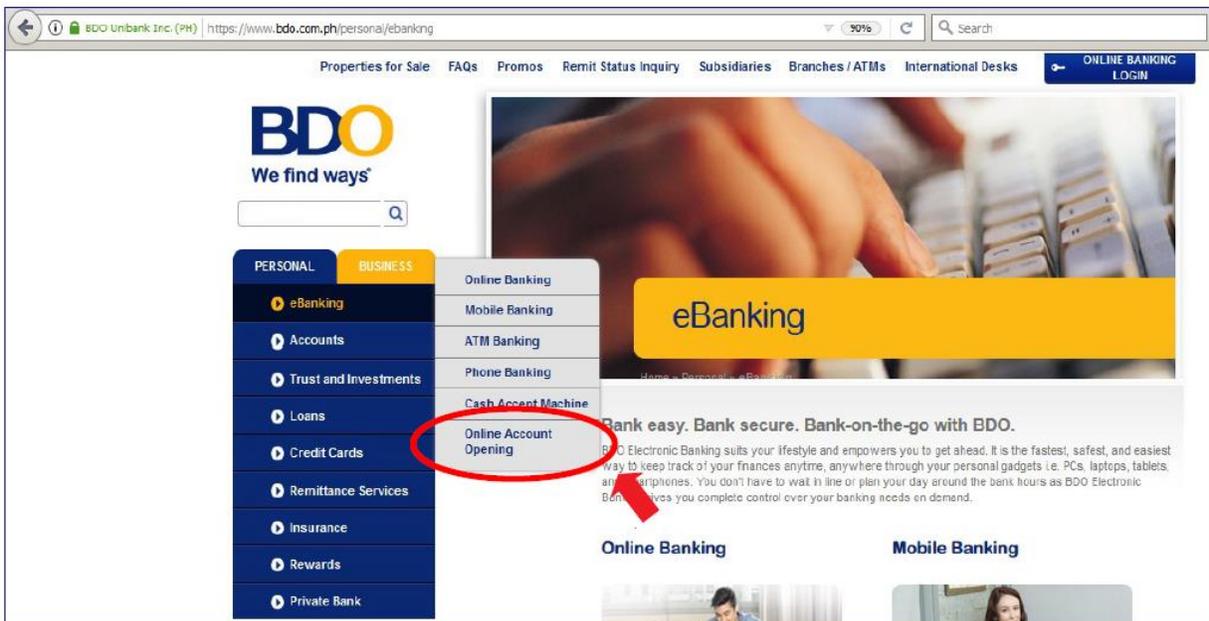
网站 <https://www.bdo.com.ph/personal/ebanking>

选择 eBanking>Online Account Opening

Client Application

Access <https://www.bdo.com.ph/personal/ebanking>

Select eBanking > Online Account Opening



客户申请

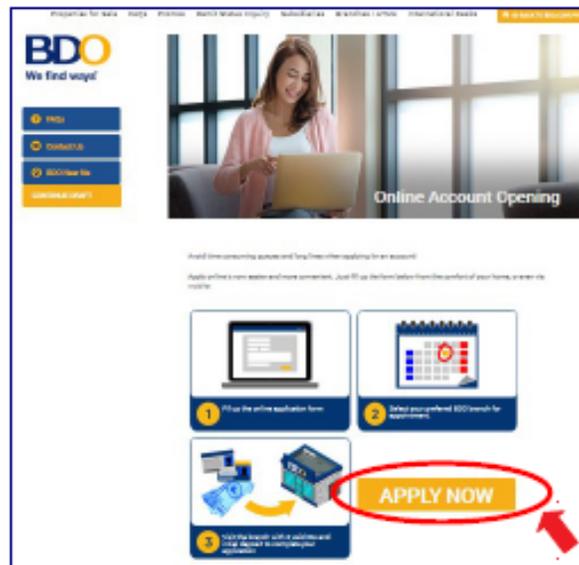
新客户或尚未注册网上银行的客户

1. 客户进入上 **BDO Online Account Opening**（BDO 在线开户）网站

Client Application

New to Bank Client or Client without Online Banking

1. Client to access the BDO OAO Webpage



客户申请

新客户或尚未注册网上银行的客户

2. 客户点击下边方框打钩，以接受条款和条件。

Client Application

New to Bank Client or Client without Online Banking

2. Client to accept Terms & Conditions by ticking on the applicable box.



Terms and Conditions

BDO ONLINE ACCOUNT OPENING SERVICE (Service) TERMS AND CONDITIONS

These terms and conditions set out the rights and obligations of you, the Customer, and us, BDO (Inbank, Inc) The Bank, in connection with your use of the BDO Anywhere Service (The Service) (including all the terms and conditions that apply to the individual accounts or services you may be accessing through the Service, including but not limited to a Deposit Accounts and eBills Cash Items and Conditions).

TO BDO Online Banking

All the terms and conditions of this agreement are legally binding, so please read through them carefully before you agree to be bound by them.

If there is a conflict between the terms and conditions of this agreement and any other relevant terms and conditions, the terms and conditions of this agreement will prevail (other than conditions of the Service) and relates to all Accounts opened and maintained into the Bank, its parent and its and 'similar' bank accounts (collectively "Bank Accounts"), as well as its BDO (Ink) and BDO (Personal) bank accounts or your name together with the Bank Accounts, "BANK ACCOUNTS" provided that features available through the Service will vary depending on the type of Eligible Account.

Some of the rights and phrases used in this agreement are defined in the last section of this agreement.

1. USE OF THE SERVICE IS AN ELECTRONIC TRANSACTION

1.1 You agree that use of the Service will constitute your acceptance of these terms and conditions as well as your acknowledgment of the interest rate on accumulating any transaction over the internet.

1.2 You agree that the Service may be made available on an Eligible Account with us, whether opened now or in the future, including any joint accounts you hold with others. You understand that the Service terms are used for certain services open or accounts, however, we will advise you from time to time as such accounts become eligible, in which event they shall be deemed as Eligible Accounts.

1.3. In order to use the Service, you must:

1.3.1 Be eligible to open an Account with BDO (See account opening eligibility details)

1.3.2 Agree to these Terms and Conditions.

1.4 You agree that the Bank may modify, add to, or remove certain advantages or functionalities from the Service from time to time without prior notice. Any such advantages or functionalities shall be governed by their own specific terms and conditions.

2. FREQUENTLY ASKED QUESTIONS (FAQ)

2.1 The FAQ is displayed on the website for the Service and that site guidelines such as availability of the Service, assessing and opening the Service, functionalities of the Service, and the time it usually takes to complete certain type of transactions using the Service. Please refer to, and be guided by these FAQ whenever you use the Service.

2.2 You will be responsible when accessing to the Service via mobile from time to time. Please note of these restrictions and be

I'm not a robot

I've read and understood the terms and conditions declared herein.

Login **No Thanks**

客户申请

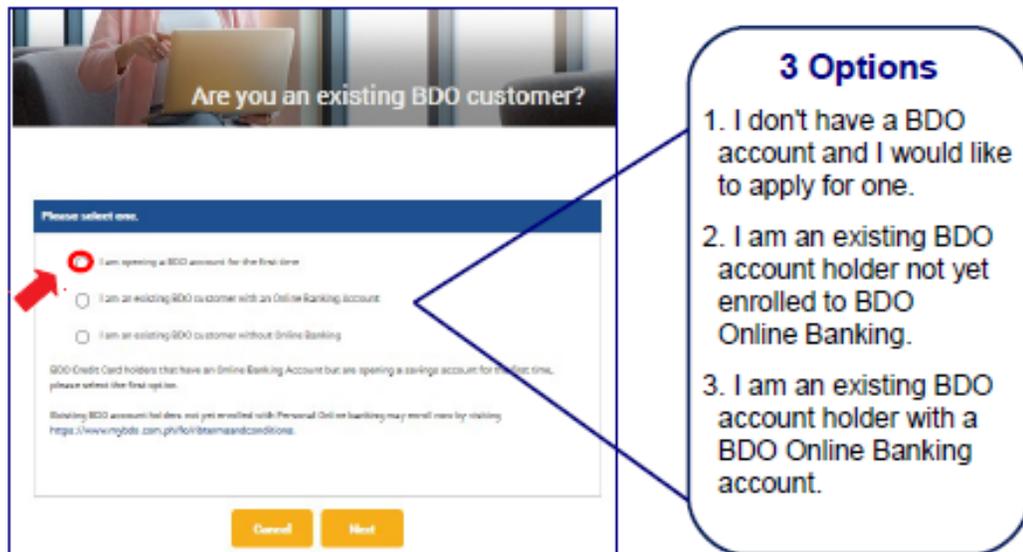
新客户或尚未注册网上银行的客户

3. 客户从选项中选择客户类型。
 1. 我没有 **BDO** 账户并想申请
 2. 我已有 **BDO** 账户,但尚未注册网上银行
 3. 我已有 **BDO** 账户并已注册网上银行

Client Application

New to Bank Client or Client without Online Banking

3. Client to select Customer Type by ticking on the applicable box.



The screenshot shows a web form titled "Are you an existing BDO customer?". Below the title, it says "Please select one." and lists three radio button options. A red arrow points to the first option, which is selected. The options are:

- I am opening a BDO account for the first time
- I am an existing BDO customer with an Online Banking account
- I am an existing BDO customer without Online Banking

Below the options, there is a note: "BDO Credit Card holders that have an Online Banking Account but are opening a savings account for the first time, please select the first option." and a link: "Banking BDO account holders not yet enrolled with Personal On-line banking may enroll now by visiting <https://www.bdo.com.ph/for/bnmaandconditions>."

At the bottom of the form are two buttons: "Cancel" and "Next".

3 Options

1. I don't have a BDO account and I would like to apply for one.
2. I am an existing BDO account holder not yet enrolled to BDO Online Banking.
3. I am an existing BDO account holder with a BDO Online Banking account.

客户申请

新客户或尚未注册网上银行的客户

4. 客户从下拉菜单中选择银行储蓄产品

Client Application

New to Bank Client or Client without Online Banking

4. Client to select deposit product from the drop down list.

The screenshot displays the BDO Client Application form. At the top, a progress bar shows six steps: 1. Getting Started, 2. Personal Information, 3. Financial Information, 4. Attachments, 5. Online Banking Enrollment, and 6. Confirmation. The 'Getting Started' section is active and contains the following fields:

- Current Location ***: A dropdown menu with 'Philippines' selected.
- Deposit Account Product ***: A dropdown menu with '- Select a value -' selected. This field is circled in red, and a red arrow points to it from the right.
- BDO Branch**: A dropdown menu with '- Please select -' selected. Below it is a link that says 'Show BDO branches near me'.
- Branch Appointment**: A section with two fields: 'Booking date *' (with a text input field and the example 'E.g., 11/28/2019') and 'Timeslot *' (with a dropdown menu).

At the bottom of the form is a yellow 'Next' button. The BDO logo is visible in the bottom left corner.

客户申请

新客户或尚未注册网上银行的客户

5. 客户选择 BDO 银行

客户有两个选择

- (1) 离我近的分行- 网页显示附近分行
- (2) 自己选择分行- 客户从下拉菜单中选择分行

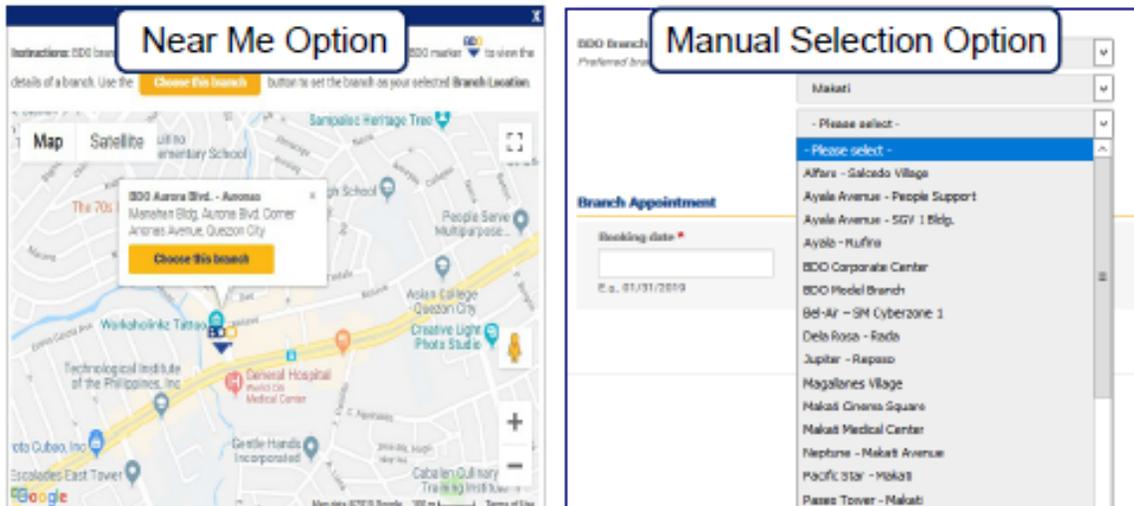
Client Application

New to Bank Client or Client without Online Banking

5. Client to select BDO Branch

Client has 2 options to select a BDO Branch:

- (1) Near Me Option - Page will show the BDO branches near the client's location.
- (2) Manual Selection Option - client selects branch from dropdown list.



客户申请

新客户或尚未注册网上银行的客户

5. 客户选择 BDO 银行（选择 1：离我近的分行）

客户点击链接“显示离我近的 BDO 分行”。网页显示离我近的 BDO 分行。客户从显示的地图中选择首选的分行。

Client Application

New to Bank Client or Client without Online Banking

5. Client to select BDO Branch (Option 1 Near Me)

Client clicks link "Show BDO branches near me". Page will show the BDO branches near the client's location. Client will then select their desired branch in the map displayed.

The image displays two screenshots from the BDO online banking application process. The left screenshot shows the 'Getting Started' form with the following details:

- Progress bar: 1. Getting Started, 2. Personal Information, 3. Financial Information, 4. Assignments, 5. Online Banking Card/Device, 6. Confirmation.
- Current Location: Philippines
- Desired Account Product: BDO Online Account (Savings)
- BDO Online Account Details: BDO Online Account (Savings) is an ATM Free Savings Account. Features include: PHP 2000 to open an account, PHP 10,000 to activate, and PHP 2000 minimum monthly BDO requirement.
- A red circle highlights the link "Show BDO branches near me" with a red arrow pointing to it.
- Selected Branch: PBAAR-ARAO
- Branch Appointment: Booking date (calendar icon) and Time slot (dropdown menu).

The right screenshot shows a map of BDO branches near the client's location. The map includes a search bar, a "Choose this branch" button, and a list of nearby locations such as "BDO Aurora Blvd - Anonas", "General Hospital", and "Technological Institute of the Philippines, Inc.".

客户申请

新客户或尚未注册网上银行的客户

5. 客户选择 BDO 银行（选择 2：自己选择分行）

客户从下拉菜单中选择分行

Client Application

New to Bank Client or Client without Online Banking

5. Client to select BDO Branch (Option 2 Manual Selection)

Client to select BDO Branch from the dropdown list.

The screenshot displays the BDO online account opening application form. The form is titled "BDO Online Account (Savings) is an ATM Post-Savings Account" and includes a list of requirements: "Php 2000 to open an account", "Php 10,000 to earn interest", and "Php 2000 minimum monthly ADR requirement".

The "BDO Branch" section is highlighted, showing a dropdown menu with the following options: "Metro Manila", "Makati", and "- Please select -". A red circle and arrow point to the "- Please select -" option, indicating that the user should manually select a branch.

The "Branch Appointment" section includes a "Booking date" field (with an example of "E.g. 01/31/2019") and a "Time slot" dropdown menu.

On the right side of the form, there is a "Show BDO branches near me" link and a list of BDO branches in the Philippines, including: "Metro Manila", "Makati", "- Please select -", "- Please select -", "Alfaro - Salcedo Village", "Ayala Avenue - People Support", "Ayala Avenue - SGV 1 Bldg.", "Ayala - Rufina", "BDO Corporate Center", "BDO Model Branch", "Bal-Ar - SM Cyberzone 1", "Dele Rosa - Fazio", "Jupiter - Raposo", "Magallanes Village", "Makati Cinema Square", "Makati Medical Center", and "Nerbiño - Makati Avenue".



客户申请

新客户或尚未注册网上银行的客户

6. 客户从电子日历中选择预约时间表，并从下拉菜单中选择可选时间点。

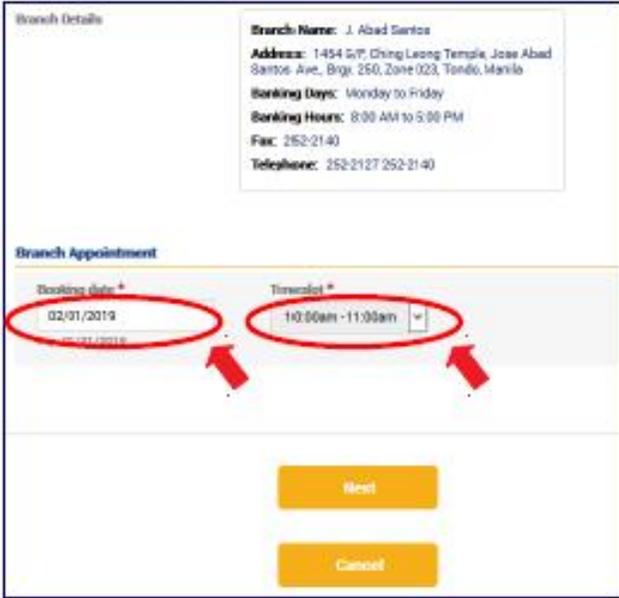
电子日历中突出显示的时间点都是可选的。

Client Application

New to Bank Client or Client without Online Banking

6. Client to select KYC appointment schedule from calendar and then the available timeslot from the drop down list.

Available schedules appear as highlighted dates in the calendar



The screenshot displays the BDO Client Application interface. At the top left is the BDO logo. The main content is divided into two sections: "Branch Details" and "Branch Appointment".

Branch Details:

- Branch Name: J. Abad Santos
- Address: 1454 G/F, Ching Leong Temple, Jose Abad Santos Ave., Brgy. 250, Zone 023, Tondo, Manila
- Banking Days: Monday to Friday
- Banking Hours: 8:00 AM to 5:00 PM
- Fax: 252-2140
- Telephone: 252-2127 252-2140

Branch Appointment:

This section contains two dropdown menus:

- Booking date:** A calendar icon is present. The selected date is 02/01/2019. This dropdown is circled in red with a red arrow pointing to it.
- Timeslot:** The selected timeslot is 10:00am - 11:00am. This dropdown is also circled in red with a red arrow pointing to it.

At the bottom of the form are two yellow buttons: "Next" and "Cancel".

客户申请

新客户或尚未注册网上银行的客户

7. 客户填写个人和财务信息

- 完成第二个步骤后，系统将自动保存客户申请
- 获取未完成的申请，请前往 **BDO Online Account Opening**（BDO 在线开户）网站
- 点击“继续申请”，输入编码和出生日期

Client Application

New to Bank Client or Client without Online Banking

7. Client to Fill out Personal & Financial Information

- Client's application is automatically saved after Step 2.
- To retrieve their unfinished application and go to the OAO website.
- Click "Continue Draft", input the Reference number and Birth date.

1 Getting Started 2 Personal Information 3 Financial Information 4 Attachments 5 Online Banking Enrollment 6 Confirmation

Reference number: 282186108

We have temporarily saved your application. Take note of above reference number. To retrieve and finish your draft application, go to: <https://www.bdo.com.ph/anywhere/content/account-opening/retrieve>.

All fields marked with asterisk (*) are mandatory.

Your Financial Information

Source of Income/Funds *
- Select a value -

Employment Status *
- Select a value -

客户申请

新客户或尚未注册网上银行的客户

8. 上传附件（非必需）

- 最多 6 个附件，每个附件 2 M B
- 接受以下格式：P D F，J P E G，F I G，P N G
- 客户可选择上传扫描的证件和照片

Client Application

New to Bank Client or Client without Online Banking

8. Upload Attachments (Optional)

- Max of 6 attachments, 2MB per file.
- Formats accepted: pdf, jpeg, gif, png
- Client can opt to upload their scanned IDs and photos.

1 Personal Information 2 3 Attachments 4 5 Confirmation
Getting Started Financial Information Online Banking Enrollment

Reference number: 282585189

We have temporarily saved your application. Take note of above reference number. To retrieve and finish your draft application, go to: <https://www.bdo.com.ph/apply/apply/center/account-opening/retrieve>

All fields marked with asterisk (*) are mandatory.

Attachments

Valid ID Types
SSS

ID No
1112223344

File

Attach all necessary supporting documents as required such as Proof of Identity (Valid ID). If source of income is business, you may upload a copy of the Business Permit / Registration.

Add a new file
Browse No file selected. Upload

Files must be less than 2 MB.

客户申请

新客户或尚未注册网上银行的客户

9. 客户填写网上银行注册信息

- 客户定义网上银行用户名和密码
- 适用现有的网上银行注册程序和条款

Client Application

New to Bank Client or Client without Online Banking

9. Client to fill out online banking enrollment details

- Client nominates his online banking user ID, password.
- Existing Online Banking enrollment rules apply.

The screenshot shows a multi-step enrollment process. At the top, a progress bar indicates six steps: 1. Getting Started, 2. Personal Information, 3. Financial Information, 4. Attachments, 5. Online Banking Enrollment, and 6. Confirmation. Below the progress bar, the reference number 282185109 is displayed. A message states: "We have temporarily saved your application. Take note of above reference number. To retrieve and finish your draft application, go to: <https://www.bdo.com.ph/anywhere/content/account-opening/retrieve>." A note says "All fields marked with asterisk (*) are mandatory." The main form area is titled "Online Banking Enrollment" and contains a "BDO Online Banking Notice" and "Reminders" section. The "Reminders" list includes: 1. User ID must be 7 to 15 characters. Special characters are NOT allowed. 2. Password must contain uppercase, lowercase, number and special character. 3. Password must NOT be the same as the nominated User ID. 4. Password must NOT contain special characters such as [#%*'&"]]. 5. Avoid using consecutive characters (example: abc, 123456789). Below the reminders, a note states: "Please also ensure that the nominated mobile number is your valid contact detail. This will serve as your registered mobile number for Online Banking transactions where One-Time Password (OTP) will be sent via SMS. Please keep your devices, registered mobile number and password secured at all times." The form includes a "User ID*" field with a text input box and a note below it: "User ID must be at least 7 characters".

Reference number: 282185109

We have temporarily saved your application. Take note of above reference number. To retrieve and finish your draft application, go to: <https://www.bdo.com.ph/anywhere/content/account-opening/retrieve>.

All fields marked with asterisk (*) are mandatory.

Online Banking Enrollment

BDO Online Banking Notice:

The details you encode here will be your credentials to BDO Online Banking Enrollment. Approval of your enrollment is dependent on the approval of your account.

Reminders:

1. User ID must be 7 to 15 characters. Special characters are NOT allowed
2. Password must contain uppercase, lowercase, number and special character
3. Password must NOT be the same as the nominated User ID
4. Password must NOT contain special characters such as [#%*'&"]]
5. Avoid using consecutive characters (example: abc, 123456789)

Please also ensure that the nominated mobile number is your valid contact detail. This will serve as your registered mobile number for Online Banking transactions where One-Time Password (OTP) will be sent via SMS. Please keep your devices, registered mobile number and password secured at all times.

User ID*

User ID must be at least 7 characters



注意：

1. 用户名必须为 7 到 15 个字符。不允许使用特殊字符。
2. 密码必须包含大写、小写、数字和特殊字符。
3. 密码不能与定义的用户名相同
4. 密码不得包含特殊字符，如（#、\$、%、%"、&")
5. 避免使用连续字符（例如：abc, 1234546789）

客户申请

新客户或尚未注册网上银行的客户

10. 客户审阅详细信息输入并提交

Client Application

New to Bank Client or Client without Online Banking

10. Client to review encoded details and submit.

Reference number: 2821BS109

We have temporarily saved your application. Take note of above reference number. To retrieve and finish your draft application, go to: <https://www.bdo.com.ph/anywhere/content/account-opening/retrieve>.

All fields marked with asterisk (*) are mandatory.

Confirmation

Preview

Applicant's Details

Location	Branch Location
Philippines	J. Abad Santos



客户申请

新客户或尚未注册网上银行的客户

1 1 . 确认网页

系统发出邮件和短信通知给客户

Client Application

New to Bank Client or Client without Online Banking

11. Confirmation Screen

Email and SMS notifications are sent to client.

Thank you for your online application.

You have just submitted your application for opening an account with BDO. You will soon be contacted by an account officer to complete this process.

Please keep the following information for your reference:

Application No: **1548913173019742**

A copy of your application will be sent to your email.

Thank you for banking with us.

[Return to the BDO Anywhere Home Page](#)



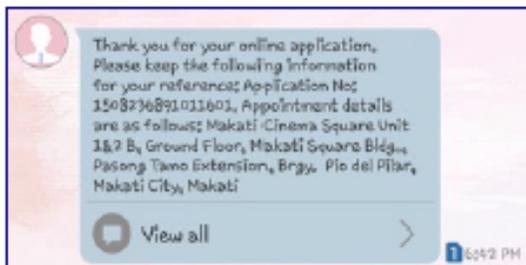
短信和邮件通知

以下是客户收到的短信和邮件通知示例

开户结果仍须分行评估审核

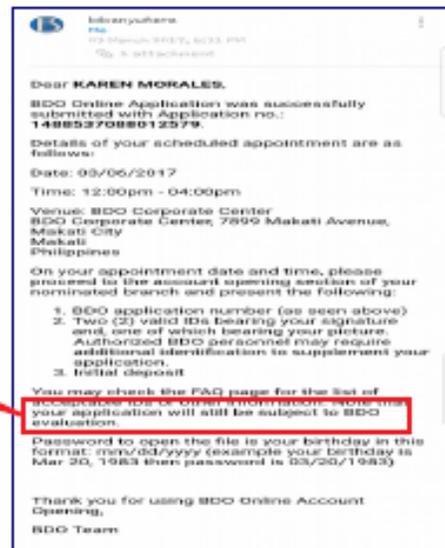
SMS and Email Notifications

This is a sample of the SMS and email notifications the clients will get.



Account opening is still subject to branch evaluation.

Note: Application in OAO does not mean automatic approval. KYC is still needed.



客户通知

以下是客户于 **BDO** 在线申请开户的不同阶段收到的通知摘要

申请阶段		邮件	短信
1	客户提交申请	✓	✓
2	客户预约提醒		✓
3	营销助理编辑申请	✓	
4	被银行职员拒绝的申请	✓	
5	在线开户批复 (成功开户)	✓	✓
6	网银申请成功	✓	

客户经验

获取未完成的申请

Client Experience: Retrieval of Unfinished Applications

Clients can retrieve their unfinished application within 7 calendar days.

All they need to do is:

1. Access the OAO website
2. Click "Continue Draft"
3. Provide their reference number and date of birth.



客户可以在 7 个日历日内获取其未完成的申请

客户只需要：

1. 进入在线开户网站
2. 点击“继续未完成的申请”
3. 提供编号和出生日期

注意：

1. 进入未完成的申请程序，请点击

www.bdo.com.ph/anywhere/content/account-opening/retrieve