

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

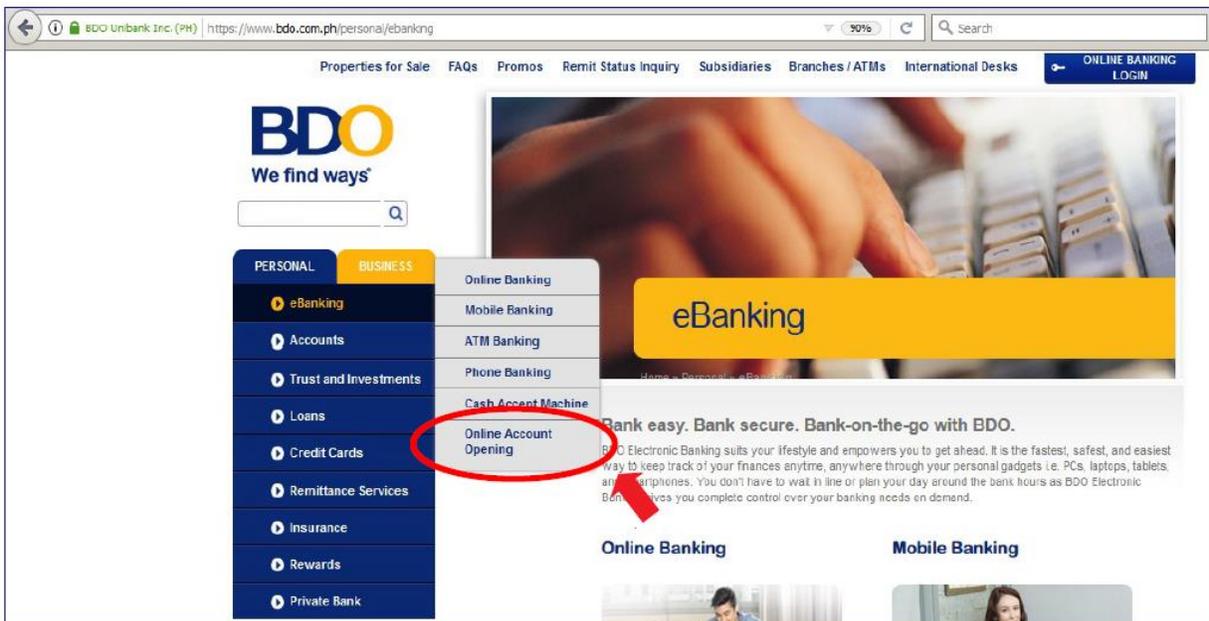
网站 <https://www.bdo.com.ph/personal/ebanking>

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 e-Deposit Accounts and eBill-Paid Items and Conditions).

I agree to the terms and conditions of this agreement and I accept the terms and conditions of the applicable account opening service.

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 to the extent that the terms and conditions of the applicable account opening service, as well as its own terms and conditions, are incorporated into the Bank, Deposit and/or "Virtual" Bank accounts (collectively "Bank Accounts"), as well as its own terms and conditions, are incorporated into the Bank Accounts, "VIRTUAL ACCOUNTS" account features available through the Service will also apply, depending on the type of Eligible Account).

I use the site solely to open an account with BDO.

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 terms and conditions of 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 upon account opening, as well as for 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 shall include guidelines such as availability of the Service, assessing and opening the Service, functionality of the Service, and the time it usually takes to complete certain types 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 and make sure to use, please, only of these instructions 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

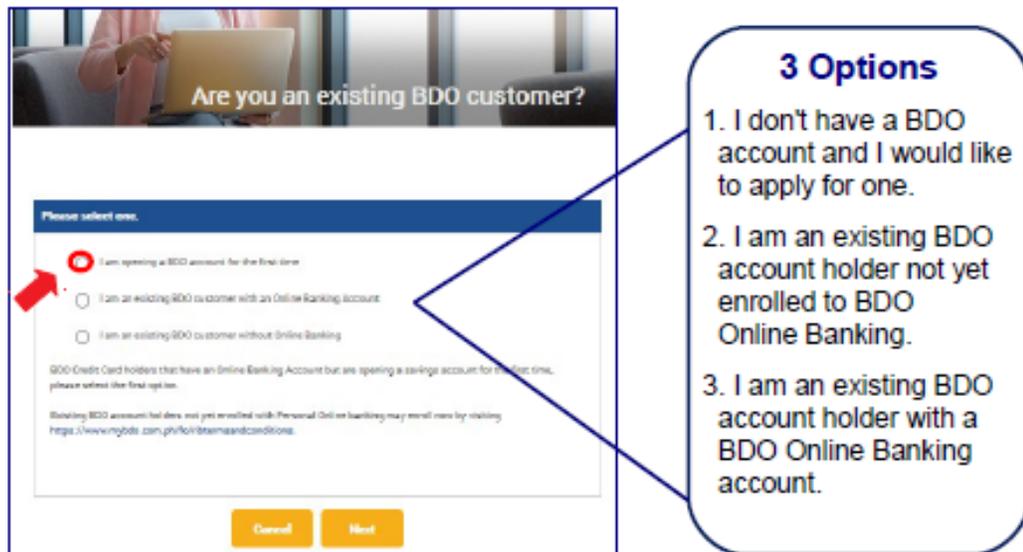
新客户或尚未注册网上银行的客户

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, which is divided into 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 currently 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 this field is a link that says 'Show BDO branches near me'.

Below the 'Getting Started' section is the 'Branch Appointment' section, which includes:

- Booking date ***: A text input field with the example 'E.g., 11/28/2019' below it.
- Timeslot ***: A dropdown menu.

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

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

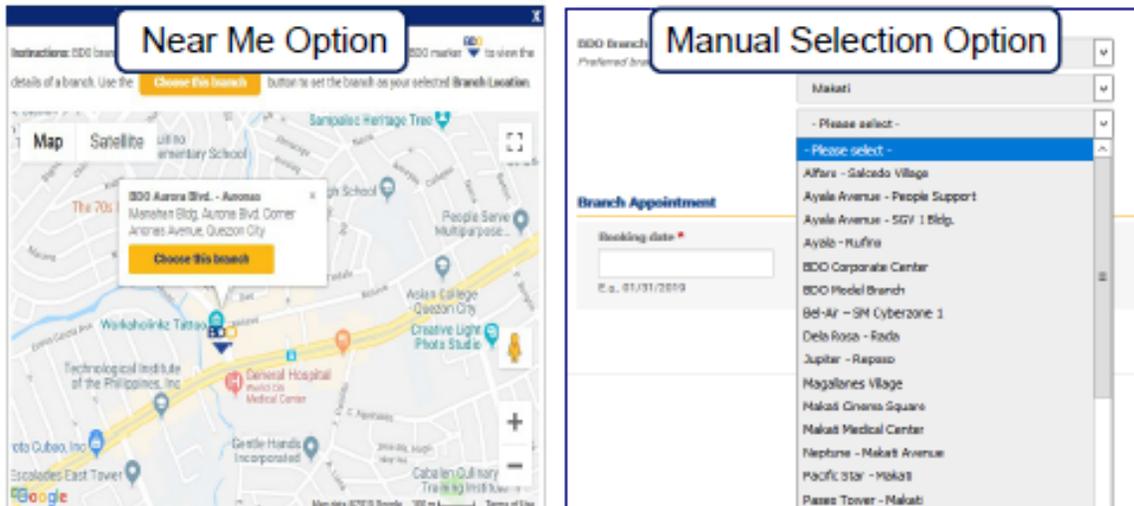
Client Application

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' step of the application. It includes a progress bar at the top with steps: 1. Getting Started, 2. Personal Information, 3. Financial Information, 4. Attachments, 5. Online Banking Confirmation, and 6. Confirmation. Below the progress bar, the 'Getting Started' section is active. It shows the 'Current Location' as 'Philippines' and the 'Desired Account Product' as 'BDO Online Account Opening'. Underneath, there are details for the 'BDO Online Account Opening' and a list of BDO branches. A red circle highlights the link 'Show BDO branches near me', and a red arrow points to it. The right screenshot shows a map of BDO branches near the client's location. The map displays various landmarks and streets, with a pop-up window for the 'BDO Aurora Blvd - Anonas' branch. The pop-up window includes the address: 'Menehan Bldg, Aurora Blvd, Corner Anonas Avenue, Quezon City' and a 'Choose this branch' button. The map also shows other BDO branches and nearby locations like 'Sampaloc Heritage Tree', 'Asian College - Quezon City', and 'Creative Light Photo Studio'.

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 is also visible, with a "Booking date" field (example: 01/31/2019) and a "Time slot" dropdown menu.

The right side of the screenshot shows a detailed list of BDO branches in the Philippines, including: "Metro Manila", "Makati", "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", "Magalanes Village", "Makati Cinema Square", "Makati Medical Center", and "Nerbiang - 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, under "Branch Details", the following information is listed: 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. Below this, the "Branch Appointment" section features two dropdown menus. The "Booking date" dropdown is set to "02/01/2019" and is circled in red. The "Timeslot" dropdown is set to "10:00am - 11:00am" and is also circled in red. Two red arrows point to these circled elements. At the bottom of the form, there are two yellow buttons: "Next" and "Cancel". The BDO logo is visible in the bottom left corner of the page.

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.

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.

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/applynew/continue/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](#)



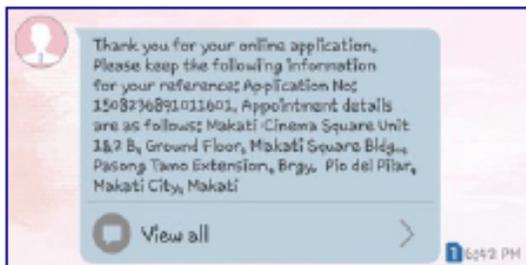
短信和邮件通知

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

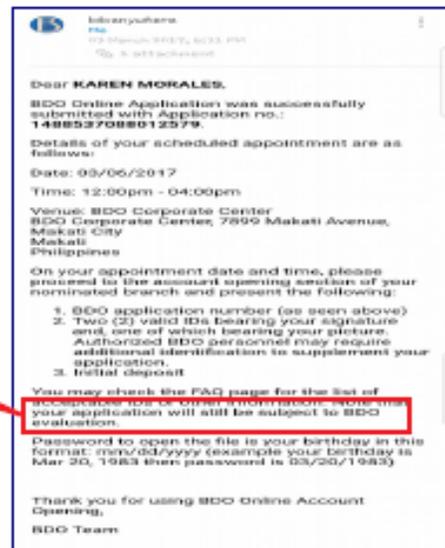
SMS and Email Notifications

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