

CIF Number (for internal use)

I. BORROWER INFORMATION

Principal Borrower

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

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

Additional Borrowers

Principal Borrower's Spouse

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Co-Borrower / Co-Maker

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Co-Borrower / Co-Maker's Spouse

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

II. FINANCIAL INFORMATION

Number of Dependents
How many rely on you for financial support?

Length of Stay at Current Home

Years	Months
<input type="text"/>	<input type="text"/>

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
<input type="text"/>	<input type="text"/>

Length of Stay with Current Employer / Business

Years	Months
<input type="text"/>	<input type="text"/>

Primary Monthly Income
The amount you receive from your primary source of income monthly

Other Monthly Income
The amount you receive from other sources of income monthly

Do you have Deposits with other banks?
If 'Yes', provide information below

Name of bank (ex. Bank A)	Type of account (ex. Savings, Checking)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

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)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Do you have Loans with other banks?
If 'Yes', provide information below

Name of bank (ex. Bank A)	Your monthly loan amortization in PHP
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

III. PERSONAL AND BUSINESS REFERENCES (It is recommended that Professionals and Business Owners provide 'Business' or 'Trade References')

Full Name (ex. Juan Santos)	Company Name (ex. ABC Company)	Contact Number Provide the most accessible number where your reference can be reached
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

IV. LOAN INFORMATION

What loan product are you interested in?

BDO Auto Loan

BDO Home Loan

BDO SME Loan

Loan Amount

The total amount you wish to loan in PHP

Loan Term

Up to 60 months for Auto, up to 10 years for SME Loan, and up to 20 years for Home Loan

Equity / Downpayment (In PhP)

The amount you will be committing as downpayment in PHP

Fixing Period

For Home and SME ONLY. From 1-5 years.

COLLATERAL INFORMATION FOR A BDO HOME / SME LOAN (For Home and SME Loans applicants ONLY. Auto Loan applicants may skip to the next page.)

Property Address

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

City / Municipality

Province / State

Country

Zip Code

TCT / CCT No. of Property

Name of Property Owner

Name of Contact Person

Last Name

First Name

Middle Name

Suffix

Mobile Number of Contact Person

Country Code

Mobile Number

Type of Collateral

Vacant Lot

House and Lot

Townhouse

Condominium

Factory / Warehouse

Building

Use of Collateral

Residence

Commercial

Industrial

Agricultural

Purpose of Home Loan (for Home Loans ONLY)

Purchase of Vacant Lot

Purchase of House and Lot

Purchase of Townhouse

Purchase of Condominium

Equity Loan (please specify)

Construction of House

Renovation / Home Improvement

Reimbursement of Acquisition Cost

Refinancing / Take-out from:

Purpose of SME Loan (for SME Loans ONLY)

For Working Capital

Increase in Capital

Purchase of Inventory

Additional Manpower / Salaries

Funds for other Operating Activities

Loan Take-out (Original Purpose is Working Capital)

For Capital Expenditure (Core Assets)

Major Repairs, Upgrades & Maintenance

Renovation and Improvement of Office / Plant Improvements

Construction of Property for Business Use

Acquisition of Property, Plant & Equipment

Business Expansion (Add'l branches, office, plant)

Loan Take-out (Original Purpose is CAPEX)

For Investment (Non-Core Assets)

Acquisition of Non-core Assets

Renovation and Improvement of Office / Plant Improvements

Construction of Property

Loan Take-out (Original purpose is Investment)

LOAN ADMINISTRATION FOR A BDO HOME / SME LOAN (For Home and SME Loans applicants ONLY. Auto Loan applicants may skip to the next page.)

Loan Administrator Questionnaire

Are you located abroad, an Overseas Filipino Worker (OFW), or require a Loan Administrator for this application?
If 'Yes', accomplish 'Form C6'

Yes

No

COLLATERAL INFORMATION FOR A BDO AUTO LOAN (For Auto Loan applicants ONLY)

Year Model, Car Brand and Car Model

(ex. 2020 Brand A, Model B)

Vehicle Selling Price

In PHP

Vehicle Type

- Motorcycle SUV
 Sedan LCV
 MPV Truck
 AUV

Vehicle Classification

- Brand New
 Used

Vehicle Use

- Personal Business

Purpose of Auto Loan

- Purchase Refinancing

V. LOAN ACCOUNT INFORMATION

Deliver my notifications, PINs, and alerts to my:

- Personal Mobile Number
 Alternate Mobile Number (provide below)

Deliver my reports, statements, and notices to my:

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

Mailing Address (Your BDO Credit Card and notices will be delivered here)

Unit No. Building / No. Block. Street

Subdivision / Village / Barangay

- Same as Home Address Same as Alternate Address

City / Municipality

Province / State

Country

Zip Code

VI. LOAN PROCEEDS AND AUTO DEBIT ARRANGEMENT INFORMATION

A BDO Deposit Account is required as part of this application for the crediting of Loan Proceeds (if applicable for the loan type) 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 Loan account holder. You may provide an existing BDO account or open a new BDO Deposit Account by ticking the consent below.

Provide your BDO Account for '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 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 of the loan set up to this account

VII. 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? Yes No
If 'Yes', accomplish 'Form C10'

VIII. CUSTOMER UNDERTAKING

I hereby agree that the terms of Form A1-A2 and its attachments form part of this Form C1-C3 and are deemed an integral part hereof, my Conforme in Form A1-A2 is deemed restated for purposes of my application in this Form C1-C3 and that the representations, warranties, and undertakings under this Form C1-C3 shall be in addition to those provided in Form A1-A2.

I hereby certify that all information and documents given in this Form C1-C3 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, a default of my loan, and/or legal action against me.

I acknowledge that I may be required to provide information, which can be related to an identifiable individual, in relation to or in connection with this application. For this purpose, I represent and warrant that I have, to the extent required by laws: (i) notified the individual of the purposes for which the information will be collected, processed, used or disclosed, and (ii) obtained such individual's consent for, and hereby consents on behalf of such individual to, the collection, processing, use and disclosure of his/her information by BDO, in each case, in accordance with or for the purposes of the application, and confirms that it has been authorized by such individual to provide such consent on his/her behalf.

I authorize BDO to obtain relevant information as it may require concerning my application under this Form C1-C3 from other institutions/persons. All information obtained by or provided to BDO pursuant to this loan application shall be BDO's property whether or not the loan is granted.

I agree that my application under this Form C1-C3 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 information regarding my deposit

account/s with BDO may be inquired to, or disclosed, in relation to the evaluation of my application under this Form C1-C3, as may be required by applicable rules and laws and/or to ensure a successful debit under an Auto-Debit Payment Arrangement. Pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, I further authorize BDO to: (a) conduct random verification with the Bureau of Internal Revenue in order to establish authenticity of the ITR, accompanying financial statements and such other documents/ information/data submitted by me and (b) to request information regarding the status of any court case to which I may be a party.

I agree that BDO may conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for my applied loan and that the appraisal report will be forwarded directly to BDO for its sole use only.

I acknowledge that payment of bank fees (appraisal fee, mortgage/security registration expenses, insurance premium, DST, notarial fee, handling fee, cancellation fee, and other amounts as may be required upon loan application and/or for the release of loan proceeds) should only be through a BDO branch, otherwise, payments shall not be honored or recognized.

In case of disapproval of my application under this Form C1-C3, 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 C1-C3, 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)

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For inquiries and concerns, please call our BDO Contact Center at (+632) 8888-0000.
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REVISED AS OF JANUARY 2024

Unit/Branch

Developer/Dealer

Referrer

Account Officer

With Broker

Yes
 No

Broker Name and Signature

Program/Promotion

Date (mm/dd/yyyy)

 / /

Others

FOR INTERNAL USE ONLY

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)

001 Employed - Fixed Income	005 Pension	009 Investment / Dividend Income
002 Employed - Variable Income	006 Personal Savings / Retirement Proceeds	010 Rental Income
003 Self-Employed - Business Income	007 Allowance	011 Sale of Asset / Property
004 Remittances	008 Inheritance	012 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
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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 / Attached Offices

Other Service Activities

OTS Other Service Activities (Hairdresser, Manicurist, Masseur and others)
RLG Religious Organization

Special Nature of Work / Business

DFP Designated Non Financial Business And Professions (DNFBP) ¹
OGB Direct OGB / POGO Licensee and Authorized Gaming Agent ²
OGI Indirect OGB / POGO Allied Service Provider

NOTES ON NATURE OF WORK / BUSINESS**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)

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.