

## Anti-Financial Account Scamming Act (AFASA) Dispute Form

1. Please complete all fields.
2. Client needs to send within 24 hours a signed copy and a notarized copy within 5 days.
3. Soft copy of valid ID is not required.

Please send the accomplished dispute form to  
[afasa-investigation@bdo.com.ph](mailto:afasa-investigation@bdo.com.ph)

**This page is intended solely for the submission of a sworn  
complaint for a disputed transaction.**

If this is your first time reporting the dispute, please contact our **Contact Center** Hotline immediately:

Hotline: (+63) 82 233-7777

Mobile: (+63919) 058-5000 (accepts calls only)

International: +63-82-2337777 or +639190585000

REPUBLIC OF THE PHILIPPINES )  
\_\_\_\_\_ ) s.s.

**SWORN COMPLAINT OF DISPUTED TRANSACTION**  
**with AUTHORIZATION AND UNDERTAKING/SINUMPAANG REKLAMO UKOL SA**  
**TINUTUTULANG TRANSAKSYON**  
(Under the Anti-Financial Account Scamming Act [AFASA])

I, [Full Name] \_\_\_\_\_, of legal age, Filipino, with residence address at [Complete Address] \_\_\_\_\_, after having been duly sworn in accordance with law, hereby depose and state that:  
*Ako, si [buong pangalan], nasa hustong gulang, Filipino, nakatira sa [kumpletong tirahan], matapos manumpa alinsunod sa batas, ay nagsasaad ng mga sumusunod:*

I am the accountholder for a BDO Network Bank, Inc. (BDONB) [indicate type of account – savings account with Online Banking Account, savings account with Passbook, credit card account] \_\_\_\_\_ with the following details:  
*Ako ang rehistradong may-ari ng BDO Network Bank, Inc. [ilagay ang uri ng account – savings account with Online Banking Account, savings account with Passbook, credit card account] na may sumusunod na detalye:*

I am the duly authorized representative of [name of juridical entity] \_\_\_\_\_, a corporation/partnership/one-person corporation duly incorporated and existing under Philippine laws, as evidenced by the attached Secretary's Certificate as Annex "A". The corporation which I represent is the accountholder for a BDONB [indicate type of account – savings account with Online Banking Account, savings account with Passbook, credit card account] with the following details:  
*Ako ang awtorisadong kinatawan ng [Pangalan ng juridical entity], isang korporasyon/partnership/one-person corporation na rehistrado at umiiral ayon sa batas ng Pilipinas na pinatutunayan ng Secretary's Certificate na nakalakip bilang Annex "A". Ang korporasyong aking kinakatawan ang may-ari ng BDONB account na may sumusunod na detalye:*

- 1) Account Name: \_\_\_\_\_
  - 2) Account Type: \_\_\_\_\_
  - 3) Account Number [Last 4 digits only]: \_\_\_\_\_
- hereinafter referred to as "BDONB Account".

The details of the disputed transaction/multiple disputed transactions on said BDONB Account are as follows:

*Ang mga detalye ng kinukuwestiyong transaksyon/mga kinukuwestiyong transaksyon sa nasabing BDONB Account ay ang mga sumusunod:*

Date of Transaction	Amount	Reference Number	Mode of Transfer or Payment (Instapay/PESONet/Send Money):	Merchant or Receiving Account:


The foregoing disputed transaction/s were effected through the following mode:  
*Ang mga nabanggit na tinututulang transaksyon ay isinagawa sa pamamagitan ng sumusunod na paraan:*

**UNAUTHORIZED TRANSACTION/ HINDI AWTORISADONG TRANSAKSYON**

1) [Please narrate how the unauthorized transaction transpired. Details are important.]

*[Isalaysay kung paano naganap ang transaksyon. Importanteng ilahad ang mga detalye.]*

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2) I hereby declare, the status of the One-Time Password (OTP) in relation to the disputed transaction, as indicated below:

*Ako ay nagdedeklara hingil sa OTP kaugnay ng tinututulang transaksyon, gaya ng nakasaad sa ibaba:*

I did **NOT** disclose any OTP, verification code, PIN, password, or any authentication credential to any person, entity, website, or mobile application in connection with the disputed transaction.

*Hindi ko ibinunyang ang OTP sa sinumang tao, entidad, website o mobile application na kaugnay sa tinututulang transaksyon,*

I **DID** disclose the OTP related to the disputed transaction. Such disclosure was made due to fraudulent misrepresentation by a person who falsely represented themselves as [e.g. Bank

Representative/Government

Official/Merchant/Other]

*Ako ay nagbahagi ng OTP kaugnay sa tinututulang transaksyon. Ang pagbabahaging ito ay naganap dahil sa pandaraya o panlilinlang ng tao na nagpakilalang [empleyado ng bangko/opisyal ng gobyerno/tindero o tindera/iba pa]*

- 3) As a result of the fraudulent representations of the scammer, I lost PESOS: \_\_\_\_\_ (Php \_\_\_\_\_) effected through \_\_\_\_\_.  
*Nang dahil sa panlilinlang, ako ay nawalan ng halagang \_\_\_\_\_ sa pamamagitan ng \_\_\_\_\_.*
- 4) I hereby declare that I did not authorize, initiate, nor consent to the above-mentioned transaction/s.  
*Ako ay nagsasaad na hindi ko inaprubahan, isinagawa, o pinayagan ang nabanggit na transaksyon.*
- 5) Upon discovery of the said transaction on [Date Discovered] \_\_\_\_\_, I immediately reported the matter to BDO Network Bank, Inc. on [Date Reported] \_\_\_\_\_.  
*Nang matuklasan ang nasabing transaksyon noong [Petsa ng Pagkakatuklas], agad ko itong iniulat sa BDO Network Bank, Inc. noong [Petsa ng Pag-uulat].*



**FRAUD INDUCED AUTHORIZED TRANSACTION/  
TRANSAKSYONG DULOT NG SCAM O PANLILINLANG**

- 1) I hereby declare that I personally performed/authorized the transaction; however, such authorization was made due to fraudulent misrepresentation, deception, and/or social engineering employed by an unknown individual/group.  
*Ako ay nagsasaad na personal kong isinagawa o inaprubahan ang transaksyon; ngunit ang pahintulot ay ibinigay dahil sa mapanlinlang na representasyon, panlilinlang, at/o social engineering na isinagawa ng isang hindi kilalang indibidwal o grupo.*
- 2) Prior to the transaction, I was contacted via [indicate e.g. platform-SMS/call/email/social media] \_\_\_\_\_, wherein the person falsely represented themselves as [e.g. Bank Representative/Government Official/Merchant/Other] \_\_\_\_\_ and induced me to transfer funds under the pretense of [state false reason, e.g., account verification, investment opportunity, emergency assistance, etc.] \_\_\_\_\_.  
*Bago nangyari ang transaksyon, ako ay kinontak sa pamamagitan ng [SMS/Tawag/Email/ Social Media], kung saan may nagpakilalang [Kinatawan ng Bangko/Opisyal ng Gobyerno/Merchant/Iba pa] at pinilit o hinikayat akong maglipat ng pondo sa ilalim ng pekeng dahilan na [ilagay ang maling dahilan, hal. verification ng account, investment opportunity, emergency assistance, atbp.].*
- 3) Relying in good faith on these false representations, I proceeded with the transaction. I later discovered that the representations were fraudulent and that I had been deceived. As a result of the fraudulent representations of the scammer, I lost PESOS: \_\_\_\_\_ (Php \_\_\_\_\_) effected through \_\_\_\_\_.

*Batay sa aking mabuting paniniwala sa mga maling representasyon, aking isinagawa ang transaksyon. Huli na nang aking matuklasang ang mga representasyon ay mapanlinlang at ako ay naloko. Nang dahil dito, ako ay nawalang ng halagang \_\_\_\_\_ sa pamamaraang \_\_\_\_\_.*

- 4) Upon discovery of the fraud, I immediately reported the matter to BDO Network Bank, Inc. on [Date of Report] \_\_\_\_\_ through [e.g. Customer Contact Center Hotline/BDO Network Bank, Inc. branch] \_\_\_\_\_ and request that this transaction be investigated pursuant to the provisions of the Anti-Financial Account Scamming Act (AFASA).

*Nang matuklasan ang panlilinlang, agad ko itong iniulat sa BDO Network Bank, Inc. noong [Petsa ng Pag-uulat] sa [Customer Contact Center Hotline/BDO Network Bank, Inc. Branch] at humihiling na ang transaksyon ay imbestigahan alinsunod sa probisyon ng AFASA.*

## **AUTHORIZATION AND UNDERTAKINGS**

- 1) I am executing this Sworn Complaint to formally dispute the said transaction and to request investigation, recovery of funds, and other appropriate remedies under the Anti-Financial Account Scamming Act (**AFASA**).

*Ito ang aking sinumpaang reklamo upang pormal na kwestyunin at tutulan ang nasabing transaksyon, humiling ng imbestigasyon, at ibalik ang aking salapi alinsunod sa probisyon ng AFASA.*

- 2) I understand that submitting false, unfounded, or malicious report is a criminal offense punishable under AFASA by imprisonment and fine or both.

*Nauunawaan ko na ang pagsumite ng maling ulat, walang basehan, o may masamang intensyon ay isang krimen at maaaring mapaparusahan alinsunod sa AFASA sa pamamagitan ng pagkakakulong, multa, o pareho.*

- 3) I authorize BDO Network Bank, Inc. to disclose the necessary account information or transaction details to other banks, financial institutions, regulators, and law enforcement agencies and similar parties to complete any coordinated verification, as permitted by law.

*Ako ay nagbibigay ng pahintulot sa BDO Network Bank, Inc. na ibahagi ang kinakailangang impormasyon ng account o detalye ng transaksyon sa iba pang bangko, institusyong pinansyal, mga tagapatupad ng batas, mga regulator, at katulad na mga Partido upang maisagawa ang anumang koordinadong beripikasyon alinsunod sa batas.*

- 4) I agree to fully cooperate with any verification processes that BDO Network Bank, Inc. may require, and acknowledge that this does not limit or prejudice said Bank's authority to place a hold on my Account, or to restrict or to close my Account, in accordance with applicable laws and said Bank's terms and conditions.

*Ako ay kusang loob na makikipagtulungan sa anumang proseso ng beripikasyon na kinakailangan ng BDO Network Bank, Inc., at aking kinikilala na ito ay hindi nagpapawalang-bisa sa awtoridad ng Bangko na maglagay ng hold sa aking account, o magtakda ng -limitasyon o magsara ng aking account, alinsunod sa naaangkop na batas at patakaran ng Bangko.*

- 5) I acknowledge that the following laws: Republic Act No. 1405, as amended; Republic Act No. 6426, or the "Foreign Currency Deposit Act of the Philippines", as amended; Republic Act No. 8367, or the "Revised Non-Stock Savings and Loan Association Act of 1997"; and Republic Act No. 10173, or the "Data Privacy

Act of 2012 do not apply during the coordinated verification process of a disputed transaction under AFASA.

*Kinikilala ko na ang mga sumusunod na batas: Republic Act No. 1405 (as amended); Republic Act No. 6426 o "Foreign Currency Deposit Act of the Philippines" (as amended); Republic Act No. 8367 o "Revised Non-Stock Savings and Loan Association Act of 1997"; at Republic Act No. 10173 o "Data Privacy Act of 2012" ay hindi nalalapat sa panahon ng koordinadong beripikasyon ng pinagtatalunang transaksyon sa ilalim ng AFASA.*

- 6) I agree that BDO Network Bank, Inc. shall not be liable for any loss, damage or inconvenience resulting from actions taken in good faith to comply with applicable laws, including but not limited to the AFASA, BSP related regulations, or other related laws or regulations. This includes, but is not limited to, freezing of/placing a hold on accounts, reversing or return of funds, suspending transactions, or disclosing information to individuals or entities allowed by law. Such actions shall not constitute a breach of confidentiality, contract, or fiduciary duty. I further agree to indemnify and hold BDO Network Bank, Inc. free and harmless from any claims, liabilities, or losses arising from or in connection with compliance with these laws.

*Ang BDO Network Bank, Inc. ay hindi mananagot sa anumang pagkawala, pinsala, o abala na dulot ng mga aksyong ginawa nang may mabuting intensyon upang sumunod sa batas, kabilang ngunit hindi limitado sa AFASA, mga regulasyon ng BSP, o iba pang kaugnay na batas o regulasyon. Kasama rito, ngunit hindi limitado sa, pag-freeze ng account, pag-reverse o pagbabalik ng pondo, pagsuspende ng transaksyon, o pagbibigay ng impormasyon sa mga indibidwal o grupo na pinahihintulutan ng batas. Ang mga aksyong ito hindi itinuturing na paglabag sa pagiging kompidensiyal, kontrata, o fiduciary duty. Ako ay sumasang-ayon na panatilihin ligtas at hindi pananagutin ang Bangko mula sa anumang claim, pananagutan, o pagkawala na kaugnay ng pagsunod sa mga batas na ito.*

Upon completion of BDO Network Bank, Inc.'s investigation of a disputed transaction under AFASA, said Bank may, in its absolute discretion and without prior notice, (i) debit my Account; (ii) adjust or reverse any transaction determined by said Bank to be unauthorized or fraudulent; and (iii) reverse or impose any related interest, charges, and fees. Any provisional credit previously applied may be withdrawn or made permanent, as determined by said Bank. All determinations by said Bank shall be final and binding, save for manifest error, and shall be implemented in accordance with applicable laws, regulations, and said Bank's internal policies.

*Matapos ang imbestigasyon ng BDO Network Bank, Inc. sa isang pinagtatalunang transaksyon sa ilalim ng AFASA, ang Bangko, sa sariling pagpapasya at walang paunang abiso, ay maaaring: (i) idebit ang aking account; (ii) i-adjust o i-reverse ang anumang transaksyon na natukoy ng Bangko bilang hindi awtorisado o mapanlinlang; at (iii) i-reverse o ipataw ang anumang kaugnay na interes, singil, at bayarin.*

*Anumang pansamantalang credit na na-apply ay maaaring bawiin o gawing permanente, ayon sa desisyon ng Bangko. Ang lahat ng desisyon ng Bangko ay pinal at binding, maliban sa malinaw na pagkakamali, at ipapatupad alinsunod sa naaangkop na batas, regulasyon, at internal na patakaran ng Bangko.*

- 7) I am executing this Sworn Complaint to formally report the disputed transactions and to request the Bank to conduct an investigation in accordance with its policies and applicable laws and regulations, and to exercise other remedies under the Anti-Financial Account Scamming Act (AFASA). I further attest to the truthfulness of the foregoing statements including the attachments hereof.

*Isinasagawa ko ang sinumpaang reklamo na ito upang opisyal na iulat ang pinagtatalunang transaksyon at humiling sa Bangko na magsagawa ng imbestigasyon alinsunod sa kanilang patakaran at naaangkop na batas at regulasyon.*

**IN WITNESS WHEREOF**, I have hereunto set my hand this \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_  
at \_\_\_\_\_, Philippines.

*SA KATUNAYAN NG LAHAT NG ITO, pinipirmahan ko ang sinumpaang salaysay na ito ngayong \_\_\_\_ araw ng \_\_\_\_\_ 20\_\_ sa \_\_\_\_\_, Pilipinas.*

\_\_\_\_\_  
Complainant  
(Pangalan at lagda ng  
Nanunumpa)

Signed in the presence of:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

### **ACKNOWLEDGMENT**

Republic of the Philippines )  
City of \_\_\_\_\_ ) S.S.

BEFORE ME, a Notary Public for and in the abovestated locality, this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, personally appeared:

Name	Competent Evidence of Identity	Date/Place	of Issue
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known to me to be the same person/s who executed the foregoing instrument, consisting of \_\_\_\_\_ pages including this page on which this acknowledgement is written, signed by the party and his/her instrumental witnesses on each and every page, and who acknowledged to me that the same is their free and voluntary act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand affixed my notarial seal on the date and at the place first above written.

Doc. No. \_\_\_\_\_  
Page No. \_\_\_\_\_  
Book No. \_\_\_\_\_

Series of \_\_\_\_\_.