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Primary Account Holder CIF Number (for internal use)			
I. CUSTOMER INFORMATION Primary Account Holder Last Name First Name	Middle Name Suffix (rmm / dd / ywy)		
Are you an existing BDO Customer? Yes BDO Product Type (If 'Yes', select the 'BDO Product Type/s' that you have.) No	Deposits Cards Loans Wealth Management Insurance		
Joint Account Holders (Nominated Joint Account Holders that are not existing BDO Customers must fill up 'Fi Last Name First Name	YForm A1-A2') Date of Birth Middle Name Suffix (mm / dd / yyyy)		
Investment Account Type (if with Joint Account Holders) Joint 'OR'	Joint 'AND'		
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	to PHP 49.9m OPHP 50m to PHP 199.9m OPHP 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	o 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	all the product(s) you are interested in)		
Bonds Unit Investment Trust Funds (UITF)			
Stocks, REITs, ETFs Mutual Funds	Foreign Exchange and / or Derivatives		
What type of investment / hedging service(s) are you interested in? (Select all the	the service(s) you are interested in)		
Self-Managed Portfolio - Online Brokerage	Manager Assisted Services Professionally Managed Portfolio		
🔍 Self-Managed Portfolio - Trader-assisted Brokerage 🔍 Generational Wealth, Estate Planning and Family Office Services 🔍 Life Insurance Services			
III. INVESTMENT ACCOUNT INFORMATION			
Access to your BDO investment account reports, statements and notices will be provided through your personal email address. Otherwise, provide an Alternate Email Address. Otherwise, provide an If yes, this will be delivered to your Personal Email Address. Otherwise, provide an Alternate Email Address and the term at term at the term at			
Alternate Email Address	Alternate Email Address		
IV. SETTLEMENT ACCOUNT INFORMATION			
Provide your nominated BDO / BDO Private Bank Account to set up Auto Debit / Auto Credit Arrangement	AUTO DEBIT / AUTO CREDIT ARRANGEMENT UNDERTAKING		

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

By signing, I/we expressly authorize 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 my/our investment 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.

Settlement Joint-Account Holders not party to Investment Account (Signature over Printed Name)

V. CLIENT SUITABILITY ASSESSMENT

to di and BDC	pemplishing this section on Client Suitability Assessment ("CSA") will secuss the appropriate financial products suitable to your profile. Wh its Wealth Management Units which includes but is not limited to BI O Capital and Investment Corporation, and BDO Securities Corporati Customer Information section.	ile your responses are stated in the first perso DO Unibank branches (onshore and offshore	on singular, in the event that there), BDO Trust and Investments Gro	e are two or more who are joint account oup, BDO Treasury, its affiliates/subsidia	holders, BDO Unibank, Inc. ries such as BDO Private Bank,
Par	t I - Individual Risk Assessment				
1.	Which of the following statements best describe	s your financial situation?			
	🔍 a. I/We earn enough income but do not have any exc	cess funds after expenses.		gh income with an excess of funds	s up to 50% of income
	b. I/We earn enough income with an excess funds of	up to 10% of income after expenses	after expenses.		
	c. I/We earn enough income with an excess of funds	up to 25% of income after expenses.	e. I/We do not nee	ed income to cover my expenses	
2.	Which investment / hedging products are you Ki	NOWLEDGEABLE in?			
	🔘 a. I/We are knowledgeable on regular bank deposit p	products (i.e. Current/Savings (CASA) a	and Time Deposit)		
	b. I/We have LITTLE knowledge/experience in the foll	owing investment / hedging products:	(Tick all that are applicable)		
	Government/sovereign bills and bonds	Corporate commercial papers, bond	s, and notes	Stocks, REITs and Exchange Trade	d Funds (ETF) listed in the PSE
	Bank bonds and notes	Unit Investment Trust Funds (UITF), a	nd mutual funds	Foreign exchange, FX forwards an	d FX swaps
	C. I/We have ADEQUATE knowledge/experience in th	ne following investment / hedging proc	ducts: (Tick all that are applic	able)	
	Government/sovereign bills and bonds	Corporate commercial papers, bond	s, and notes	Stocks, REITs and Exchange Tradeo	d Funds (ETF) listed in the PSE
	Bank bonds and notes	Unit Investment Trust Funds (UITF) ar	nd mutual funds	Foreign exchange, FX forwards an	d FX swaps
	Stocks, REITs and ETF listed in other major exchanges	Convertible/perpetual bonds and pro	eferred shares	Commodities (precious metals, etc	c.)
	Subordinated bonds, bank tier 2 and capital notes	Interest rate swaps, cross-currency sw	vaps and asset swaps	Options and Swaptions	
	Structured products linked to derivatives	Securitization structures such as Asse	et Backed Securities (ABS) and Co	llateralized Debt Obligations (CDO)	
3.	Which investment / hedging products are you EX				
	a. I/We have NO experience in investments / hedging		ular bank deposit products (i	.e. Current/Savings (CASA) and Tir	ne Deposit)
	b. I/We have less than three (3) years experience in the following investment / hedging products: (Tick all that are applicable) Philippine government securities (T-bills, FXTN's and RTB's), and AAA to BBB rated Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE				
	foreign sovereign bonds				
	Philippine bank deposits, bonds and notes (LTNCD), and	AAA to BBB rated foreign bank issues	Locally managed UITFs, globa	Il feeder funds/fund of funds, and SEC n	egistered mutual funds
	Philippine corporate bonds and notes, and AAA to BBB ra	Philippine corporate bonds and notes, and AAA to BBB rated foreign bonds Foreign Exchange (FX) spot, forward (deliverable and non-deliverable) and swaps			e) and swaps
	 c. I/We have three (3) years or MORE experience in the 	We have three (3) years or MORE experience in the following investment / hedging products: (Tick all that are applicable)			
		Philippine government securities (T-bills, FXTN's and RTB's), and AAA to BBB rated foreign Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE sovereign bonds			
		AAA to BBB rated foreign bank issues	Locally managed LITEs globa	l feeder funds/fund of funds and SEC r	egistered mutual funds
		opine bank deposits, bonds and notes (LTNCD), and AAA to BBB rated foreign bank issues Locally managed UITFs, global feeder funds/fund of funds, and SEC registered mutual funds opine corporate bonds and notes, and AAA to BBB rated foreign bonds Foreign Exchange (FX) spot, forward (deliverable and non-deliverable) and swaps			
			· • • • • • • • • • • • • • • • • • • •		
	Non-investment grade foreign, sovereign, bank and corp	porate bonds	Commodities (precious metal	ls, etc.)	Options and Swaptions
	Offshore stocks, REITs and ETFs listed in major exchanges Offshore managed UITFs, and mutual funds				
	Locally issued/listed subordinated bonds, perpetual preferred shares, tier 2, and capital notes Interest rate swaps, cross-currency swaps and asset swaps				
	Structured products linked to foreign exchange, interest	rates credit commodity and equity derivative	es		
4	Securitization structures such as Asset Backed Securities (ABS) and Collateralized Debit Obligations (CDO) 4. Which of the following statements best describe your financial objective?				
	a. Capital Preservation: 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			a and/or protect	
	existing exposures.				g una, or protoct
	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.			equities,	
	🔍 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 capita	al and income growth through active tr	rading or significant participa	ation in non-vanilla products	
5.	In general, how long do you want your funds to r	emain invested/hedged?			
	a. Short-Term (up to 3 years)	c. Medium-Term (up to 7 years)	• e.	Long-Term (more than 10 years) /	Frequent Trader
	h Medium-Term (up to 5 years)	d Medium-Term (up to 10 years)			

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	nave 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 othe	e have other sources of liquidity. I/We have 50% of my/our investments in liquid financial assets.		
	d. Moderately important but I/v	nportant 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 stateme	ents best describes the risk you are willing	to tolerate to achieve your investment objective?	
		ection. I/We cannot accept price fluctuations on r		
			ake \pm 10% price fluctuation, but not more than 5% possible loss to my/our total portfolio.	
			In the provide the state of th	
			b take ± 30% price fluctuation, but not more than 20% possible loss to my/our total portfolio.	
		turns over the long term, and I am/we are willing to t	take substantial risks > \pm 30% price fluctuation, and possible losses exceeding 20% to my/our total portfolio.	
	Individual Risk Profile (To be filled in and discussed by BDO)		Do you want to apply your Individual Risk Profile Yes to your Account Risk Profile?	
			If 'Yes', you may skip to 'Part II' and proceed to 'Part III - Risk Profile Classification'	
Pa	rt II - Account Risk Assessment			
1.	Which of the following stateme	ents best describe your financial objective	a?	
	a. Capital Preservation: To prese	erve my/our principal investment in line with mon	ey market or bank time deposit rates.	
	b. Income: To have a stable source	e of income and some form of capital appreciation t	hat is above money market rates that can sustain my/our cost of living and/or protect existing exposures.	
			ne growth over the medium term through active participation in bonds, equities,	
		minor participation in non-vanilla products.		
	d. Growth: To generate enhance	ed capital and income growth over the long term	through minor participation in non-vanilla products.	
	e. Capital Appreciation: To gene	erate significant capital and income growth throu	gh active trading or significant participation in non-vanilla products.	
2.	In general, how long do you wa	ant your funds to remain invested/hedge	d?	
	a. Short-Term (up to 3 years)	🔍 c. Medium-Term (up to	o 7 years) e. Long-Term (more than 10 years) / Frequent Trader	
	b. Medium-Term (up to 5 years)) d. Medium-Term (up to	o 10 years)	
3.	How important is liquidity (eas	e 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 ha	ve sudden withdrawals beyond my/our current fi	nancial resources. I/We have 70% of my/our investments in liquid financial assets.	
	c. Important but I/we have othe	er sources of liquidity. I/We have 50% of my/our ir	ivestments in liquid financial assets.	
	d. Moderately important but I/v	we have other sources of liquidity; I/We have less	than 50% of my/our investments in liquid financial assets.	
	e. Not important.			
4.	Which of the following statem	ents best describes the risk you are willing	g to tolerate to achieve your investment objective?	
	a. I/We only want principal prot	rection. I/We cannot accept price fluctuations on r	ny/our investments.	
	b. I/We want returns higher tha	n bank deposit rates, and I am/we are willing to t	$^{-1}$ ake ± 10% price fluctuation, but not more than 5% possible loss to my/our total portfolio.	
	-		ng to take \pm 20% price fluctuation, but not more than 10% possible loss to my/our total portfolio.	
			5 take \pm 30% price fluctuation, but not more than 20% possible loss to my/our total portfolio.	
			take substantial risks > \pm 30% price fluctuation and possible losses exceeding 20% to my/our total portfolio.	
۵c	count Risk Profile			
	be filled in and discussed by BDO)			
Pa	rt III - Risk Profile Classification		DEFINITION	
	Conservative	Capital preservation is your primary objective. Capital appreciation is secondary therefore inc	You hope to experience minimal risks to your principal and limited fluctuations on your portfolio. come expectation is not high.	
	Moderate	Capital preservation continues to be importan	t, but you are willing to take some level of risk by investing a small portion of your total portfolio in	
	Balanced		est income stream, and some degree of capital appreciation. of income generating and capital appreciating assets. A larger portion of your portfolio is invested	
	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			
	Moderately Aggressive 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.

Date Signed (mm / dd / yyyy)

VI. REGULATORT REQUIREIVIENTS			
Are you a spouse or relative up to second degree, i.e (biologically, legally adopted, or in-law) of a Director If 'Yes', accomplish 'Form D10'	e. parent, child, grandparent, grandchild, brother, sister r, Officer, Stockholder of BDO and/ or BDO-affiliated companies?	Yes	O No
Are you a director, officer, or stockholder of BDO, a B PSE or PDEX Broker/Dealer? If 'Yes', accomplish 'Form D10'	BDO-affiliated company, a PSE listed company, or a	Yes	O No
Are there any regulatory and legal constraints that p and/or derivative products?	prohibits or limits your activity in entering into investment	Yes	No

VII. CUSTOMER UNDERTAKING

FOR INTERNAL USE ONLY

I/We, the account holder(s) of this investment account, agree that the terms of Form A1-A2 and its attachments are deemed repeated for the purpose of my application in this Form D1-D3, and are deemed an integral part hereof, and that the representations, warranties, covenants, and obligations under this Form D1-D3 shall be in addition to those provided in Form A1-A2.

I/We hereby acknowledge and agree that all information given by me/us in this Form D1-D3 and in Form A1-A2 are deemed true and correct. I/we authorize the relevant BDO Wealth Management Unit(s) to update or cause the updating of the information in Form A1-A2 based on the information or documents given by me/us. The BDO Wealth Management Units may be viewed at bdo.com.ph/info/wealth-management.

I/We understand that if there is inaccurate and/or incomplete information provided, or if certain information is not disclosed, such action may adversely affect the suitability of the product which I am/we are purchasing/trading/investing/participating for which the BDO Wealth Management Unit(s) shall take no responsibility. I/we fully understand that the assessment in this Form D1-D3 is not exhaustive of all issues that I/we should consider before making a transaction. For joint accounts, I/we agree and acknowledge that the responses made herein as well as future updates of said responses will be the collective response of the other co-account holders and agree to be given the same individual and account risk profiles. Based on the results of my/our Client Suitability Assessment ("CSA") and discussion with the authorized CSA officer of the relevant BDO Wealth Management Unit(s), I/we agree that I/we will only be able to purchase/trade/invest/ participate in financial products/securities that are deemed suitable under my/our current CSA risk profile classification. I/we also fully understand and am/are willing to take the risks incidental to the concerned financial products/securities to be availed. I/we also understand that I/we will need to update my/our 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 my/our financial situation and preference that would change my/our right to undergo a new CSA. I/we also appoint and authorize any one (1) of my/our co-account holders to accept on my/our behalf any future updates to this form and to submit updated responses.

Further, I/we 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 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, I/we hereby certify that the information and instructions given in this Form DI-D3 is true, correct and current to the best of my/our knowledge. I/we also confirm that I/ we have read, understood, and agreed 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 me/us upon account opening, as applicable. I/we also given to be bound by the said agreements as they may be amended or modified from time to time. I/we affirm that the features, requirements, risks and benefits of the product(s) and services I/we are availing were fully disclosed and explained clearly to me/us by the relevant BDO Wealth Management Unit(s). I/we have also fully understood and agree 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, Bankers Association of the Philippines, and the Bureau of Internal Revenue and other government agencies with respect to my/our account(s), including taxes imposed on interest, bank commission, charges and fees relative to the establishment of operations of my/our account(c).

Primary Account Holder Signature Over Printed Name	Co-Account Holder Signature Over Printed Name	Co-Account Holder Signature Over Printed Name	Co-Account Holder Signature Over Printed Name
BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilipinas.	Tel. No. (02) 8708-7087; Email: consumeraffairs@bsp	.gov.ph. The BDO, BDO Unibank, and other BDO-related trad	emarks are owned by BDO Unibank, Inc. REVISED AS OF MARCH 2022
Investment Account Endorsed By Name Branch Code	Date Opened	Client Mnemonic/Investment Accourt	t Number Currency
Name Dialicit Code			PHP Others USD
Investment Account Name		Investment Opened In	Country
		 Private Bank BDO Capital Prime Sec. Brokerage 	 Treasury Offshore Branch Trust
Residence (indicate if foreign)	Initial Funding		Service Fee Settlement Account (per annum) Currency Branch Code
• Philippines	Currency Amount		(per annum) Currency Branch Code
Foreign			
3 rd Party Account ID (Please specify all applicable BTr PSE	IDs) PDTC (NC	DCD) Custodian (Please	also specify entry) Others (Please also specify entry)
Relationship Manager / Account Officer C	ode Customer So	phistication CSA Conducted By	
	Sophistica	Name and Signature	Branch Code
	Non-Sop	histicated	
CSA Reviewed / Account Endorsed By Name and Signature		Appropriate Regulatory Certification / License Deta	ils Branch Code
		restment Information and Signature Verifinne, Position, and Signature	ed By Investment Account Opening Approved By Name, Position, and Signature