		יוס	- investment information
Primary Account Holder CIF Number (for internal use)			
I. CUSTOMER INFORMATION			
Primary Account Holder Last Name First Name		Middle Name Suffix	Date of Birth (mm/dd/yyyy)
			/ /
Are you an existing BDO Customer? (If 'Yes', select the 'BDO Product Type/s' that you have.)	Yes BDO Product Type	Deposits Cards Loans O	Wealth Management OInsurance
Ioint Account Holders (Nominated Joint Last Name First Name	Account Holders that are not existing I	BDO Customers must fill up 'Form A1-A2') Middle Name	Date of Birth (mm/dd/yyyy)
Investment Account Type (if with Join	t Account Holders) Joint 'OR'	Joint 'AND' By Ac	count
II. INVESTMENT / HEDGING INFO	RMATION		
✓ Net Worth (Equivalent to Total Asset)	s minus Liabilities)		
Less than PHP 1m PHP 1m	to PHP 9.9m PHP 10m to Pl	HP 49.9m PHP 50m to PHP 199.9i	m PHP 200m and above
 Investible Funds (Excess cash in ad Less than PHP 200k PHP 20 	dition to investments in tradeable secu Ok to PHP 4.9m OPHP 5m to PH		n PHP 150m and above
Bonds O Stocks, REITs, ETFs O	Unit Investment Trust Funds (UIT Mutual Funds ng service(s) are you interested in	• Foreign Exchange and / • • • • • • • • • • • • • • • • • •	UL) Insurance Policies or Derivatives
Self-Managed Portfolio - Trader Brokerage		/ealth, Estate Planning and 💦 💿 Lif	e Insurance Services
III. CONTACT PREFERENCES			
Would you like to subscribe to our res Which mobile number will you assig concerning this account? Personal Mobile Number Alternate Mobile Number (prov	n for SMS notifications	Which email address will you assi confirmations, and research mat Personal Email Address Alternate Email Address (pro	• Work / Business Email Address
Which mailing address will you ass Home Address Alterna Unit No. Building / No. Block. Street	te Address O Business Add		w)
City / Municipality	Province / State	Country	Zip Code
IV. SETTLEMENT ACCOUNT INFOR	RMATION		
Provide your nominated BDO / BDO P	the second s	AUTO DEBIT / AUTO CREDIT ARRANG	EMENT UNDERTAKING
Auto Debit / Auto Credit Arrangemen / BDO / BDO PB Peso Deposit Account Number	t BDO / BDO PB Peso Deposit Account Name	or credit from time to time, without need of deposit account, the amount(s) earned and d any updates that may be done to my/our enro updates to any account that may be linked t	bank/BDO Private Bank to automatically debit and, any further act and deed, from and to the enrolled ue in my/our investment account. I/we also agree to lled deposit account as a result of maintenance and b it. I/we agree to be governed by the Auto-Debit,
 BDO / BDO PB USD Deposit Account Number 	BDO / BDO PB USD Deposit Account Name		") as found online on bdo.com.ph/info/ada-aca. ers not party to Investment Account
 Other BDO / BDO PB Foreign Currency Account Number 	Other BDO / BDO PB Foreign Currency Account Name		

D2 - Client Suitability Assessment

Accomplishing this section on Client Suitability Assessment ("CSA") will help us assess your financial situation, investment objectives, and risk attitudes to help identify your investment risk profile. We will use this as a basis to discuss the appropriate financial products suitable to your profile. While your responses are stated in the first person singular, in the event that there are two or more who are joint account holders, BDO Unibank, Inc.and its Wealth Management Units which includes but is not limited to BDO Unibank branches (onshore and offshore), BDO Trust and Investments Group, BDO Treasury, its affiliates/subsidiaries such as BDO Private Bank, BDO Capital and Investment Corporation, and BDO Securities Corporation ("BDO Wealth Management Units") will consider the responses as a collective response for the joint account whose account name appears in the Customer Information section.

✓ Part I - Individual Risk Assessment New Update

PART I - INDIVIDUAL RISK ASSESSMENT

1. Which of the following statements best describes your financial situation?

- a. I/We earn enough income but do not have any excess funds after expenses.
- b. I/We earn enough income with an excess funds of up to 10% of income after expenses
- d. I/We earn enough income with an excess of funds up to 50% of income after expenses.
- c. I/We earn enough income with an excess of funds up to 25% of income after expenses.

2. Which investment/hedging product(s) are you KNOWLEDGEABLE in? Knowledge is defined as understanding of the asset class as well as their inherent return profiles and risks

a. I/We are knowledgeable on regular bank deposit products (i.e. Current/Savings (CASA) and Time Deposit)

💿 b. I/We have LITTLE knowledge in the following investment / hedging products: (Tick all that are applicable)						
	Government/sovereign bills and bonds	Corporate commercial papers, bonds, and notes	Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE			
	Bank bonds and notes	Unit Investment Trust Funds (UITF), and mutual funds	Foreign exchange, FX forwards and FX swaps			
• c	I/We have ADEQUATE knowledge in the following investment / hedging products: (Tick all that are applicable)					
	Government/sovereign bills and bonds	Corporate commercial papers, bonds, and notes	Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE			
	Bank bonds and notes	Unit Investment Trust Funds (UITF), and mutual funds	Foreign exchange, FX forwards and FX swaps			
	Stocks, REITs and ETF listed in other major exchanges	Convertible/perpetual bonds and preferred shares	Commodities (precious metals, etc.)			
	Subordinated bonds, bank tier 2 and capital notes	Interest rate swaps, cross-currency swaps and asset swaps	Options and Swaptions			
	Structured products linked to derivatives	Securitization structures such as Asset Backed Securities	(ABS) and Collateralized Debt Obligations (CDO), etc.			

Structured products linked to derivatives Securitization structures such as Asset Backed Securities (ABS) and Collateralized Debt Obligations (CDO), etc. Which investment/hedging product(s) are you EXPERIENCED in? Experience is defined as a trade dealt on your own undertaking (not based on professional advise) for any below specified products either in BDO Group and/or another financial institution

a. I/We have NO experience in investments / hedging, I/We only place my/our funds in regular bank deposit products (i.e. Current/Savings (CASA) and Time Deposit)

I/We have less than three (3) years experience in the following investment / hedging products: (Tick all that are applicable)	No. of transactions in the past 1 yea
Philippine government securities (T-bills, FXTN's and RTB's), and AAA to BBB rated foreign sovereign bonds	
Philippine bank deposits, bonds and notes (LTNCD), and AAA to BBB rated foreign bank issues	
Philippine corporate bonds and notes, and AAA to BBB rated foreign bonds	
Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE	
Locally managed UITFs, global feeder funds/fund of funds, and SEC registered mutual funds	
Foreign Exchange (FX) spot, forward (deliverable and non-deliverable) and swaps	
I/We have three (3) years or MORE experience in the following investment / hedging products: (Tick all that are applicable)	No. of transactions in the past 1 year
Philippine government securities (T-bills, FXTN's and RTB's), and AAA to BBB rated foreign sovereign bonds	
Philippine bank deposits, bonds and notes (LTNCD), and AAA to BBB rated foreign bank issues	
Philippine corporate bonds and notes, and AAA to BBB rated foreign bonds	
Stocks, REITs and Exchange Traded Funds (ETF) listed in the PSE	
Locally managed UITFs, global feeder funds/fund of funds, and SEC registered mutual funds	
Foreign Exchange (FX) spot, forward (deliverable and non-deliverable) and swaps	
Non-investment grade foreign, sovereign, bank and corporate bonds	
Offshore stocks, REITs and ETFs listed in major exchanges	
Locally issued/listed subordinated bonds, perpetual preferred shares, tier 2, and capital notes	
Commodities (precious metals, etc.)	
Offshore managed UITFs, and mutual funds	
Interest rate swaps, cross-currency swaps and asset swaps	
Options and Swaptions	
Structured products linked to foreign exchange, interest rates, credit, commodity and equity derivatives	
Securitization structures such as Asset Backed Securities (ABS) and Collateralized Debt 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 existing exposures.
- 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.
- 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 capital and income growth through active trading or significant participation in non-vanilla products

5. In general, how long do you want your funds to remain invested/hedged?

- a. Short-Term (up to 3 years)
- c. Medium-Term (up to 7 years)d. Medium-Term (up to 10 years)
- e. Long-Term (more than 10 years) / Frequent Trader

b. Medium-Term (up to 5 years)

6. How important is liquidity (ease of converting your investment to cash) of an investment/hedging instrument to you?

- 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 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 other sources of liquidity. I/We have 50% of my/our investments in liquid financial assets.
 - d. Moderately important 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 statements best describes the risk you are willing to tolerate to achieve your investment objective?

- a. I/We only want principal protection. I/We cannot accept price fluctuations on my/our investments.
- b. I/We want returns higher than bank deposit rates, and I am/we are willing to take ± 10% price fluctuation, but not more than 5% possible loss to my/our total portfolio.
- c. I/We want my/our funds to grow over the medium term, and I am/we are willing to take ± 20% price fluctuation, but not more than 10% possible loss to my/our total portfolio.
- d. I/We want my/our funds to grow over the long term, and I am/we are willing to take ± 30% price fluctuation, but not more than 20% possible loss to my/our total portfolio.
- e. I/We want potentially higher returns over the long term, and I am/we are willing to take substantial risks > ± 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 to your Account Risk Profile? If 'Yes', you may skip to 'Part II' and proceed to 'Part III - Risk Profile Classification'

✓ Part II - Account Risk Assessment New Update

PART II - ACCOUNT RISK ASSESSMENT

- 1. 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 existing exposures.
 - 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.
 - 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 capital and income growth through active trading or significant participation in non-vanilla products.

2. In general, how long do you want your funds to remain 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
- b. Medium-Term (up to 5 years) d. Medium-Term (up to 10 years)

3. 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 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 other sources of liquidity. I/We have 50% of my/our investments in liquid financial assets.
- d. Moderately important 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.

4. Which of the following statements best describes the risk you are willing to tolerate to achieve your investment objective?

- a. I/We only want principal protection. I/We cannot accept price fluctuations on my/our investments.
- b. I/We want returns higher than bank deposit rates, and I am/we are willing to take ± 10% price fluctuation, but not more than 5% possible loss to my/our total portfolio.
- c. I/We want my/our funds to grow over the medium term, and I am/we are willing to take ± 20% price fluctuation, but not more than 10% possible loss to my/our total portfolio.
- d. I/We want my/our funds to grow over the long term, and I am/we are willing to take ± 30% price fluctuation, but not more than 20% possible loss to my/our total portfolio.
- e. I/We want potentially higher returns over the long term, and I am/we are willing to take substantial risks > ± 30% price fluctuation and possible losses exceeding 20% to my/our total portfolio.

Account Risk Profile

Conservative

(To be filled in and discussed by BDO)

PART III - RISK PROFILE CLASSIFICATION

e	Capital preservation is your primary objective. You hope to experience minimal risks to your principal and limited fluctuations on your portfolio. Capital appreciation is secondary therefore income expectation is not high.
	Capital preservation continues to be important, but you are willing to take some level of risk by investing a small portion of your total portfolio in non-fixed

 Moderate
 Capital preservation continues to be important, but you are wining to take some level of take by investing a small portion of your total portion of your portfolio is invested in assets that

 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

 Balanced
 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 Accressive
 You are a sophisticated investor and have extensive knowledge and experience in investing/hedging. You invest in assets that potentially provide aggressive

 Moderately Aggressive
 You are a sophisticated investor and have extensive knowledge and experience in investing/hedging. You invest in assets that potentially provide 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.

DEFINITION

D3 - Regulations and Agreements

I. REOURIORI REQUIREMENTS			
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? If 'Yes', accomplish 'Form D10'	• Yes	O No	
 Are you a director, officer, or stockholder of BDO, a BDO-affiliated company, a PSE listed company, or a PSE or PDEX Broker/Dealer? If 'Yes', accomplish 'Form D10' 	• Yes	No	
Are there any regulatory and legal constraints that prohibits or limits your activity in entering into investment and/or derivative products?	Yes	No	

II. CUSTOMER UNDERTAKING

I DECILIATORY DECILIDEMENTS

II. CUSTOMER UNDERTAKING
I/We, the account holder(s) of this investment account, agree that the terms of Form A1-A2, Form D1-D2, and its attachments are deemed repeated for the purpose of my application in this Form PH D1-D3, and are deemed integral part hereof, and that the representations, warranties, covenants, and obligations under this Form PH D1-D3 shall be in addition to those provided in Form A1-A2 and Form D1-D3 and in Form A1-A2 are form D1-D3 and in Form A1-A2 are form D1-D3 and in Form D1-D3 and that the Client Sutability Assessment ("CSA") in this Form D1-D3 and in Form D1-D3 and in Form D1-D3 and D2 and D2

terms here 0, except to the extent caused by the winth historiout of gross negligate of the relevant moderninged resolut. By signing, I/we hereby certify that the information and instructions given in this Form PH D1-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 agree 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 Corp., the Philippine and the purchase and the plus of the product of the product of the product of the product of the philippine and the purchase and the plus of the product of the prod **Date Signed**

Association of the Philippines, and the Bureau of Internal Revenue and oth-er local regulatory and government agencies (including but not limited to the Monetary Authority of Singapore, the Hong Kong Monetary Authority) 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(s). (mm/dd/yyyy)

*For the avoidance of doubt, "Form A1-A2" as used in this undertaking shall refer collectively to Form PH A1-A2, Form HK A1-A2, and Form SG A1-A2, as may be applicable, and "Form D1-D3" shall refer collectively to Form PH D1-D3, Form HK D1-D3, and Form SG D1-D3, as may be applicable.

Primary Account Holder Signature Over Printed Name	Co-Account Holder Signature Over Printed Nar			Co-Account Holder Signature Over Printed Name	
For BDO Unibank inquiries and concerns, please call our BDO For BDO Securities inquiries and concerns, please call us at (+ BDO Unibank, Inc. is regulated by the Bangko Sentral ng Pilip The BDO Unibank and other BDO-related marks are registere BDO Securities Corporation is a PSE and PDex Trading Particip BDO Capital & Investment Corporation is regulated by the Sec	632) 8702-7878 or email us via bdosec-custo inas. https://www.bsp.gov.ph d trademarks of BDO Unibank, Inc. All right pant, an SCCP and SIPF Member, and is regu	ts reserved. ulated by the CMIC with Telephone No. (+63;			
Investment Account Endorsed By Name Branch Code	Date Opened (mm/dd/yyyy)	Client Mnemonic/Inves	stment Account Number	Currency	
				PHP Others USD	
Investment Account Name		Investment Accourt	nt Opened In	Country	
			DO Capital 💿 Treasu ec. Brokerage 💿 Trust	ry Offshore Branch	
Residence (indicate if foreign)	Initial Funding Currency Amount	Transactio	n Fee Service Fe		
PhilippinesForeign					
3 rd Party Account ID (Please specify all applica BTr PSE		TC (NOCD)	Custodian (Please also spec	ify entry) Others (Please also specify entry)	
Relationship Manager / Account Officer	Code Ci	ustomer Sophistication	Account Opening / C Name and Signature	SA Initiated By Branch Code	
		Sophisticated Non-Sophisticated			
Account Opening / CSA Reviewed By Name and Signature		Appropriate Regulate	ory Certification / License Deta	ails Branch Code	
Assessment Date (mm/dd/yyyy)	Review Date (mm/dd/yyyy)	Client Information and Signa Name, Position, and Signature		estment Account Opening Approved By ne, Position, and Signature	