

**CIF Number**  
(for internal use)

- Account Owner**
- Business Owner / Officer / Signatory**

**I. CUSTOMER INFORMATION**

**Full Name**

<small>Last Name</small>	<small>First Name</small>	<small>Middle Name</small>	<small>Suffix</small>	<b>Date of Birth</b> <small>(mm / dd / yyyy)</small>
<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** | **BDO Product Type**  **Deposits**  **Cards**  **Loans**  **Wealth Management**  **Insurance**  
(If 'Yes', select the 'BDO Product Type/s' that you have.) Existing BDO customers only need to fill in the fields or inputs with Check Marks if there is information to update. Otherwise, place NA or select the appropriate input.

**II. CONTACT INFORMATION**

**Personal Mobile Number**

<small>Country Code</small>	<small>Mobile Number</small>
<input type="text"/>	<input type="text"/>

**Personal Email Address**

**Home Landline Number**

<small>Country Code</small>	<small>Area Code</small>	<small>Landline Number</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Home Address**

<small>Unit No. Building / No. Block. Street</small>		<small>Subdivision / Village / Barangay</small>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>City / Municipality</small>	<small>Province / State</small>	<small>Country</small>	<small>Zip Code</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Alternate Address** (Do you have another home or address, including abroad? If 'Yes', provide below. If 'No', tick 'Same as Home Address')

**Same as Home Address**

<small>Unit No. Building / No. Block. Street</small>		<small>Subdivision / Village / Barangay</small>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>City / Municipality</small>	<small>Province / State</small>	<small>Country</small>	<small>Zip Code</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Work / Business Email Address**

**Work / Business Landline Number**

<small>Country Code</small>	<small>Area Code</small>	<small>Landline Number</small>	<small>Local (if applicable)</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Work / Business Address**

<small>Unit No. Building / No. Block. Street</small>		<small>Subdivision / Village / Barangay</small>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<small>City / Municipality</small>	<small>Province / State</small>	<small>Country</small>	<small>Zip Code</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**III. PERSONAL INFORMATION**

**Country of Birth**

**Gender**

- Male**
- Female**

**Civil Status**

- Single**  **Legally Separated**  **Annulled**
- Married**  **Divorced**  **Widow/er**

**Citizenship** (If 'Others', provide below)

- Filipino**
- Others**

**TIN**

Provide your Tax Identification Number

**IV. FINANCIAL INFORMATION** (Refer to 'Instructions' for 'List of Codes' for 'Source of Funds' and 'Nature of Work / Business')

**Sources of Funds**

Provide all applicable 'Codes.' (ex. 001, 002, 003)

**If a 'Source of Funds' is 'Remittance' or '004', provide the following additional information:**

<small>What country does the remittance come from?</small>	<small>What do you primarily use the remittance for?</small>
<input type="text"/>	<input type="text"/>

**Natures of Work / Business**

Provide all applicable 'Codes.' (ex. ABC, DEF, GHI)

**Name of Primary Employer / Business**

**Position / Job Title in Primary Employer / Business** (Select one if you are 'Employed')

For Private / Self-Employed	<input type="radio"/> <b>Owner / Director / Officer</b>	<input type="radio"/> <b>Non Officer / Employee</b>	<input type="radio"/> <b>Contractual / Part Time</b>
For Government Employed	<input type="radio"/> <b>Elected / Appointee</b>	<input type="radio"/> <b>Employee</b>	<input type="radio"/> <b>Contractual / Part Time</b>

**Gross Monthly Income (PHP)**

## V. REGULATORY REQUIREMENTS

- Political Relations and Affiliations Questionnaire**  
 Do you have previous and current affiliation/dealings with the Government and/or relations to any government official in the Philippines or another country? If 'Yes', accomplish 'Form A6'
 
 Yes  No
- Foreign Account Tax Compliance Act (FATCA) Questionnaire** (Refer to 'Instructions' for details on the 'Substantial Presence Test')  
 Are you obligated to pay taxes to the U.S. IRS because of your citizenship, residency, or other reasons such as meeting the 'Substantial Presence Test'? If 'Yes', accomplish 'Form A7'
 
 Yes  No
- Online Gaming Questionnaire** (Refer to 'Instructions' for details on 'Online Gaming Business')  
 Does your work / business provide service, process transactions, have transactions or related interests / relationships with any business or service provider in the online gaming industry? If 'Yes', accomplish 'Form A8'
 
 Yes  No
- Beneficial Ownership**  
 Are you opening this account on behalf of someone else?
 
 Yes  No

## VI. DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act, I hereby give my consent to the BDO Group, consisting of BDO Unibank, Inc. and its subsidiaries [the members of the BDO Group may be accessed at <https://www.bdo.com.ph/privacy-statement>, to process, collect, store, my personal information or sensitive personal information obtained from me in the course of my transaction/s with the BDO Group. I understand and agree that these information may be disclosed or shared by BDO Group to its members for know-your-client, cross-selling, marketing, or profiling (manual or automatic) purposes to offer and provide new or related products and services of the BDO Group. Further, I hereby give my consent to any member of the BDO Group to process, collect, use, store, share or disclose my personal information or sensitive personal information to third parties for legitimate purposes, or to provide services to me or implement transactions which I may request, allow, or authorize.

I confirm that I understand and agree that my information may continue to be processed, collected, used, stored, or disclosed for ten (10) years from my last transaction date with any member of the BDO Group or until the expiration of the retention limits set by applicable laws, whichever comes later.

I hereby acknowledge and understand that should I wish to withdraw my consent to receive information about new or related products and services of the BDO Group, or to access, update, or correct certain personal data as set out in this form, I may communicate directly with the relevant member of the BDO Group's Data Protection Officer through the email address found at <https://www.bdo.com.ph/privacy-statement>. I further acknowledge and understand that I may access and view the BDO Group's Data Privacy Statement at <https://www.bdo.com.ph/privacy-statement> or obtain a copy thereof from the office or branch of the relevant member of the BDO Group.

Signature

## VII. CONSENT FOR THE ISSUANCE OF A BDO CREDIT CARD

By signing, I agree that this shall serve as my application for issuance of a BDO Credit Card and I undertake to submit documents as may be deemed necessary by BDO. I authorize BDO to conduct random verification with government agencies or third parties to establish authenticity of the information declared and/or documents submitted and hereby waive confidentiality of the rules and laws as applicable. I understand that the issuance of a BDO Credit Card shall be subject to credit evaluation and discretion of BDO.

Signature

## VIII. CUSTOMER UNDERTAKING

By signing, I hereby certify that the information given in this application is true and correct to the best of my knowledge and I confirm that I have read, understood, and agreed in full to the BDO Online Account Opening Service Terms and Conditions, Electronic Banking Terms and Conditions of Use, Terms and Conditions of the General and Special Provisions on Deposits, the BDO ATM Debit Card Terms and Conditions, and the Terms and Conditions of BDO Biometrics (the "BDO Terms and Conditions") and have fully understood and agreed to be governed by the provisions thereof, as well as the rules and regulations of BDO, Bangko Sentral ng Pilipinas, Anti-Money Laundering Council, Bankers Association of the Philippines, Philippine Deposit Insurance Corporation, and the Bureau of Internal Revenue with respect to taxes imposed on interest on deposits and bank commission/charges relative to the establishment of operations of the account/s opened.

I also hereby affirm that the features, requirements, risks and benefits of the BDO product(s) and services I am availing were fully disclosed and explained clearly to me by BDO. I further declare that I have fully understood and agree to be governed by the rules and regulations of the BDO product(s) and services I am availing. I also acknowledge that the BDO Terms and Conditions were made available to me upon account opening, and where copies were given upon request and posted in BDO's website at [bdo.com.ph/info/accounts](http://bdo.com.ph/info/accounts). I agree that BDO may make amendments to the BDO Terms and Conditions by giving me notice by (i) exhibiting the same at any of BDO's branches, (ii) publishing the same at BDO's website or any media, or (iii) such other manner BDO deems fit.

Signature

Date Signed  
(mm / dd / yyyy)

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Account Number

Date Opened (mm/dd/yyyy)

 /  / 

Residency

- Resident
- Non-resident

Biometrics

- Face
- Finger

RC

- N
- H

NLDS

ID 1

Type of ID ID Number

ID 2

Type of ID ID Number

Walk In  Referred By (please indicate below)

Verified By

Name and Signature

Approved By

Name and Signature

Courtesy Call / Remarks

CIF Number  
(for internal use)

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**I. BORROWER INFORMATION**

**Principal Borrower**

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm / dd / yyyy)
				/ /

Are you an existing BDO Customer?  Yes  No | BDO Product Type  Deposits  Cards  Loans  Wealth Management  Insurance  
(If 'Yes', select the 'BDO Product Type/s' that you have.)

**Additional Borrowers**

**Principal Borrower's Spouse**

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm / dd / yyyy)
				/ /

**Co-Borrower / Co-Maker**

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm / dd / yyyy)
				/ /

**Co-Borrower / Co-Maker's Spouse**

Last Name	First Name	Middle Name	Suffix	Date of Birth (mm / dd / yyyy)
				/ /

**II. FINANCIAL INFORMATION**

**Number of Dependents**

How many rely on you for financial support?

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**Length of Stay at Current Home**

Years	Months

**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

**Length of Stay with Current Employer / Business**

Years	Months

**Primary Monthly Income**

The amount you receive from your primary source of income monthly

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**Other Monthly Income**

The amount you receive from other sources of income monthly

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**Do you have Deposits with other banks?**

If 'Yes', provide information below

Name of bank (ex. Bank A)	Type of account (ex. Savings, Checking)

**Do you have Loans with other banks?**

If 'Yes', provide information below

Name of bank (ex. Bank A)	Your monthly loan amortization in PHP

**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)

**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


## 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, and from 1-10 years for Home and SME

**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**

Last Name

First Name

Middle Name

Suffix

**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

For Capital Expenditure (Core Assets)

Major Repairs, Upgrades & Maintenance

Renovation and Improvement of Office / Plant Improvements

Construction of Property for Business Use

For Investment (Non-Core Assets)

Acquisition of Non-core Assets

Renovation and Improvement of Office / Plant Improvements

Funds for other Operating Activities

Loan Take-out (Original Purpose is Working Capital)

Acquisition of Property, Plant & Equipment

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

Loan Take-out (Original Purpose is CAPEX)

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
- Sedan
  - LCV
  - Motorcycle
  - AUV
  - SUV
  - Truck

- Vehicle Classification
- Brand New
  - Used

- Vehicle Use
- Personal
  - Business

- Purpose of Auto Loan
- Purchase
  - Refinancing

**V. LOAN ACCOUNT INFORMATION**

Deliver my reports, statements, and notices to my:  Personal Email Address  Work / Business Email Address

**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](http://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?  
If 'Yes', accomplish 'Form C10'

 Yes

 No

## 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 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 the 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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Unit / Branch

Developer / Dealer

Referrer

Account Officer

With Broker

 Yes

 No

Broker Name and Signature

Program / Promotion

Date (mm / dd / yyyy)

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Others

**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
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**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
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**Accommodation and Food Services**

AFS	Hotel / Accommodation / Restaurant / Food Services
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**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
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**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
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**Electricity, Oil and Gas**

UTL	Electric Utilities
OIL	Oil / Gasoline

**Water Supply, Sewerage and Waste Management**

WAT	Water Supply / Sewerage / Waste Management
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**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
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**Other Service Activities**

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

**Special Nature of Work / Business**

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

## NOTES ON NATURE OF WORK / BUSINESS

<sup>1</sup>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)

<sup>2</sup>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.