

NOTE: All fields are required and must be filled-up. Please put "N/A" if not applicable



## CUSTOMER ACCOUNT INFORMATION FORM & AGREEMENT PERSONAL

### ACCOUNT CODE:

Customer Type:	Individual	Joint "and"	Joint "and/or"
	Walk-in Client	Existing Client	Referred by: _____
Account Type:	Cash	Discretionary	Margin

### PERSONAL INFORMATION:

NAME				
Last Name	First Name	Middle Name		
Date of Birth (mm/dd/yy) _____ Place of Birth _____				
Citizenship / Nationality _____		Civil Status _____ Gender: Male Female		
No. and Street Village/Brgy Municipality/City Province	<b>PRESENT ADDRESS</b>		<b>PERMANENT ADDRESS</b>	
	_____		_____	
	_____		_____	
	Zip Code	_____	Zip Code	_____
If married, Spouse's Name _____		Mother's Maiden Name _____		
TIN No. _____		SSS/GSIS No. _____		
Of legal age? Yes No				
Nature of work : ___ Employed ___ Self-employed ___ Housewife ___ Student ___ Others, pls. specify _____				
Position/Rank : _____				
Are you an officer/director of a listed corporation Yes No				
If yes, state: Name of Corp: _____ Position: _____				
Occupation	Nature of Work/Business	Name of Employer	Office Address	
Is your employer a registered broker dealer? Yes No				
Are you an Officer, Director or Shareholder of a Broker Dealer? Yes No				
Broker Dealer and describe relationship _____				

### INVESTMENT INFORMATION

Investment Objective:	Speculation	Growth	Preservation of Capital	Long term Investment
Years of experience in equity investment:	Less than 1 year	Less than 5 years	More than 5 years	More than 10 years

### CONTACT INFORMATION:

Home Phone	Business Phone	Mobile Phone	E-mail address	Fax No.
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### FINANCIAL INFORMATION:

Sources/s of Funds:	Employment	Business	Remittances	Others, pls. specify _____
Annual Income :	Less than 1MM	Less than 5MM	More than 5MM	Others, please indicate _____
Assets :	Less than 1MM	Less than 5MM	More than 5MM	Others, please indicate _____
Net Worth :	Less than 1MM	Less than 5MM	More than 5MM	Others, please indicate _____
Customer's Bank: _____ Branch: _____				
Account Type: _____ Account No.: _____				
Do you have accounts with other broker dealers? Yes No If so, please indicate names/s of broker/s: _____				

### SETTLEMENT/DELIVERY/OTHER INSTRUCTION

Confirmation of orders would be via:	Courier	Facsimile	E-mail
<b>(For facsimile or electronic transmission, please confirm orders not later than 12:00 noon of the next business day)</b>			
Are duplicate confirmations required?	Yes	No	Person to send to and relationship to customer: _____
Documentation of certificate	Client's Name	RCBCSI's Name	
Trade Confirmations/ Other Correspondence Disposition:	Mail	Delivery	Home or Office Pick-up

### SPECIMEN SIGNATURE/S:

1. _____	1. _____
2. _____	2. _____

### ACCOUNT OPENING APPROVED:

SIGNATURE OVER PRINTED NAME	DATE	SIGNATURE OVER PRINTED NAME	DATE
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### SCHEDULE OF OTHER FEES AND CHARGES

<b>The following are the charges for buy transaction:</b> Commission: _____ of the gross value or a minimum of P150.00 VAT: 12% of commission SCCP Fee: .01% of the gross value Transaction Fee: .005% of the gross value	<b>The following are the charges for sell transaction:</b> Commission: _____ of the gross value or a minimum of P150.00 Sales Tax: .6% of the gross value VAT: 12% of commission SCCP Fee: .01% of the gross value Transaction Fee: .005% of the gross value
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### UNDERTAKING

I hereby undertake to ensure that I will comply with my obligations under SRC Rule 30.2-1 of the implementing rules and regulations of the Securities Regulation Code and of the client account information and agreement form. The client agreement shall not operate to remove, exclude or restrict any rights of the client or obligations of RCBCSI. RCBCSI undertakes to notify the client in writing of new or modified compliance obligations or in the event of any material change to the information provided in this form and agreement.

SIGNATURE OVER PRINTED NAME - SALESPERSON _____	SIGNATURE OVER PRINTED NAME - ASSOCIATED PERSON _____
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CAIF ENCODED BY: _____ DATE: _____	REVIEWED BY: _____ DATE: _____
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PERSONAL INFORMATION:				
NAME				
Last Name		First Name		Middle Name
Date of Birth (mm/dd/yy)		Place of Birth		
Citizenship / Nationality		Civil Status		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
No. and Street Village/Brgy Municipality/City Province	PRESENT ADDRESS		PERMANENT ADDRESS	
	Zip Code		Zip Code	
If married, Spouse's Name		Mother's Maiden Name		
TIN No.		SSS/GSIS No.		
Of legal age? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Nature of work : <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others, pls. specify				
Position/Rank :				
Are you an officer/director of a listed corporation		Yes <input type="checkbox"/> No <input type="checkbox"/>		
If yes, state: Name of Corp:		Position:		
Occupation	Nature of Work/Business	Name of Employer	Office Address	
Is your employer a registered broker dealer? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Are you an Officer, Director or Shareholder of a Broker Dealer? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Broker Dealer and describe relationship				
INVESTMENT INFORMATION				
Investment Objective: <input type="checkbox"/> Speculation <input type="checkbox"/> Growth <input type="checkbox"/> Preservation of Capital <input type="checkbox"/> Long term Investment				
Years of experience in equity investment: <input type="checkbox"/> Less than 1 year <input type="checkbox"/> Less than 5 years <input type="checkbox"/> Less than 5 years <input type="checkbox"/> More than 10 years				
CONTACT INFORMATION:				
Home Phone	Business Phone	Mobile Phone	E-mail address	Fax No.
FINANCIAL INFORMATION:				
Sources/s of Funds: <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Remittances <input type="checkbox"/> Others, pls. specify _____				
Annual Income : <input type="checkbox"/> Less than 1MM <input type="checkbox"/> Less than 5MM <input type="checkbox"/> More than 5MM <input type="checkbox"/> Others, please indicate _____				
Assets : <input type="checkbox"/> Less than 1MM <input type="checkbox"/> Less than 5MM <input type="checkbox"/> More than 5MM <input type="checkbox"/> Others, please indicate _____				
Net Worth : <input type="checkbox"/> Less than 1MM <input type="checkbox"/> Less than 5MM <input type="checkbox"/> More than 5MM <input type="checkbox"/> Others, please indicate _____				
Customer's Bank: _____ Branch: _____ Account Type: _____ Account No.: _____				
Do you have accounts with other broker dealers? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, please indicate names/s of broker/s: _____				
SPECIMEN SIGNATURE/S:				
1. _____		1. _____		
2. _____		2. _____		
PERSONAL INFORMATION:				
NAME				
Last Name		First Name		Middle Name
Date of Birth (mm/dd/yy)		Place of Birth		
Citizenship / Nationality		Civil Status		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
No. and Street Village/Brgy Municipality/City Province	PRESENT ADDRESS		PERMANENT ADDRESS	
	Zip Code		Zip Code	
If married, Spouse's Name		Mother's Maiden Name		
TIN No.		SSS/GSIS No.		
Of Legal age? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Nature of work : <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others, pls. specify				
Position/Rank :				
Are you an officer/director of a listed corporation		Yes <input type="checkbox"/> No <input type="checkbox"/>		
If yes, state: Name of Corp:		Position:		
Occupation	Nature of Work/Business	Name of Employer	Office Address	
Is your employer a registered broker dealer? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Are you an Officer, Director or Shareholder of a Broker Dealer? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Broker Dealer and describe relationship				
Investment Objective: <input type="checkbox"/> Speculation <input type="checkbox"/> Growth <input type="checkbox"/> Preservation of Capital <input type="checkbox"/> Long term Investment				
Years of experience in equity investment: <input type="checkbox"/> Less than 1 year <input type="checkbox"/> Less than 5 years <input type="checkbox"/> Less than 5 years <input type="checkbox"/> More than 10 years				
CONTACT INFORMATION:				
Home Phone	Business Phone	Mobile Phone	E-mail address	Fax No.
FINANCIAL INFORMATION:				
Sources/s of Funds: <input type="checkbox"/> Employment <input type="checkbox"/> Business <input type="checkbox"/> Remittances <input type="checkbox"/> Others, pls. specify _____				
Annual Income : <input type="checkbox"/> Less than 1MM <input type="checkbox"/> Less than 5MM <input type="checkbox"/> More than 5MM <input type="checkbox"/> Others, please indicate _____				
Assets : <input type="checkbox"/> Less than 1MM <input type="checkbox"/> Less than 5MM <input type="checkbox"/> More than 5MM <input type="checkbox"/> Others, please indicate _____				
Net Worth : <input type="checkbox"/> Less than 1MM <input type="checkbox"/> Less than 5MM <input type="checkbox"/> More than 5MM <input type="checkbox"/> Others, please indicate _____				
Customer's Bank: _____ Branch: _____ Account Type: _____ Account No.: _____				
Do you have accounts with other broker dealers? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, please indicate names/s of broker/s: _____				
SPECIMEN SIGNATURE/S:				
1. _____		1. _____		
2. _____		2. _____		

**CLIENT AGREEMENT  
Terms and Conditions**

In consideration of RCBC Securities, Inc. ("RCBCSI") agreeing to act as a broker for the undersigned, I/We (the "Client") hereby confirm my/our consent and agree that:

1. The signature/s appearing on this form is/are true official signature/s of the above-named account and may be used for verification of the said signature/s at all times and for all purposes.
  2. The Client hereby represents and warrants as follows: (i) he/she is of legal age, has full capacity and is not otherwise disqualified from executing this agreement and complying with the terms and conditions hereof. If Client is a corporate applicant, the Client further represents and warrants that: (ii) it is a corporation duly organized, validly existing and in good standing under the laws of the Republic of the Philippines and under the laws of its origin, (iii) the signatories and a signature/s appearing on this form are duly authorized signatories of the corporation, and (iv) in case of foreign corporation, the execution, delivery, performance and observance of this agreement by the foreign corporation and by RCBCSI will not violate the laws of their jurisdiction and the laws allow them to enter into and perform this agreement.
  3. Orders for the purchase or sale of securities may be made by the Client in (i) writing through email or fax, (ii) verbally through telephone or similar means or (iii) through an authorized representative. RCBCSI is hereby authorized to rely upon and act in accordance with any and all of such orders and the Client hereby agrees that RCBCSI shall not be liable for any loss or damage suffered by the Client if RCBCSI acts upon such orders in good faith. Any action taken by RCBCSI pursuant thereto shall be binding upon the Client, when the confirmation notice of such order is issued and sent by RCBCSI in accordance with Section 18 hereof. The contents of the confirmation notice shall be deemed conclusive as to its correctness, unless within twenty four (24) hours from receipt thereof, or not later than 12:00 noon of the next business day for orders confirmed via facsimile transmission or electronic mail, written notice of any objection is served upon RCBCSI.
  4. The Client shall pay RCBCSI a commission calculated at such rate as RCBCSI may determine and agreed upon by the Client in respect to each purchase and sale of securities effected by RCBCSI on behalf of the Client.
  5. The Client further agrees to reimburse RCBCSI for any and all expenses (charges, levies, costs, taxes and other expenses) incurred by the latter arising out or in connection with any purchase or sale of securities effected by RCBCSI on behalf of the Client.
  6. RCBCSI may, in its sole discretion, decline to accept a trade from the Client. RCBCSI shall deal, on an agency basis, for the Client and shall exert its best efforts in complying with the orders and instruction of the Client but without any warranties that said orders and instruction will be fully carried out. RCBCSI will only effect the Client's instruction to the extent allowed by all applicable laws. This applies equally to any customers of the Client and the Client is responsible for ensuring that Client's customers comply with applicable laws.
  7. RCBCSI may aggregate the Client's orders with its own order or with those of persons connected with RCBCSI or with those of other customers. Such aggregates, on some occasions, may or may not operate to the Client's advantage. Furthermore, RCBCSI may, for the purpose of carrying out any instruction given by the Client, contract with or deal with or through any broker for the execution and clearance of any transaction.
  8. In case of a BUY order, the Client shall, within three (3) days from date of purchase by RCBCSI, pay the cost of securities bought or ordered by RCBCSI on behalf of the Client including but not limited to the expenses stated in Section 5 hereof. Securities purchased shall be credited to the account of the Client only upon full payment of the purchase price, which payment shall in no case be made not later than as specifically required by RCBCSI, or within three (3) days from date of purchase, whichever is earlier, without need of any notice or demand. When required by RCBCSI, the Client agrees to make a deposit on all purchases equivalent to the amount stipulated. In case of a SELL order, the Client should have the securities subject of the sell order in custody of RCBCSI in scripless form, lodged in RCBCSI's account with the Philippine Central Depository within three (3) days from the date of sale. The delivery of stock certificate in physical form will not constitute valid delivery for purpose of settlement of the sell order. Clients who have the intention of selling of stocks in certificate form should have them cleared by the relevant Clearing House for the securities through RCBCSI at least ten (10) days prior to the selling date. The proceeds of the sale of securities shall be delivered to the Client within three (3) days from the date of sale, unless the Client directs or otherwise advises RCBCSI in writing.
  9. In case the Client fails to deliver payment or securities to RCBCSI, RCBCSI may with or upon further notice of demand: (i) sell the securities at a price RCBCSI believes to be reasonable, and credit the Client's account with the proceeds thereof, net of the amount owing to RCBCSI, or (ii) buy the securities required for delivery at a price RCBCSI believes to be reasonable and charge the Client's account for the cost thereof.
  10. Unless otherwise agreed upon in writing, any outstanding balance due by the Client to RCBCSI shall be charged interest based on the average 91-day Treasury Bill rate plus two percent (2%) to be computed from the time the delay is incurred until full payment. However, the Client shall not be entitled to receive any interest on any cash held by RCBCSI on behalf of the Client.
  11. All payments to RCBCSI shall be made in freely transferable, cleared and available fund in currency and to such account/s as RCBCSI may specify and shall be made without set off or counter claim and free and clear of and without deduction for all present and future taxes, levies, imposts, stamp duties, deductions or withholdings.
  12. Any and all securities or contracts relating thereto, now or hereafter held or carried by RCBCSI in any of the Client's account/s (either individually or jointly with others), are to be held by RCBCSI as security or collateral for the payment of any liability to RCBCSI in any of said account/s, with the right on the part of RCBCSI to transfer monies or securities from any one account/s to another when, in the sole and exclusive judgment of RCBCSI, such transfer may be necessary; and all such securities may from time to time, and without notice, be pledged by RCBCSI, either separately or in common with other securities, for any amount due upon the Client's account/s, with RCBCSI retaining in its possession or control for delivery a like amount of similar securities.
  13. Until receipt of contrary notice in writing from Client, RCBCSI is specifically authorized to lend, either separately or with other securities, to either itself as broker or to others, any securities held by RCBCSI on margin for the account/s of the Client or as collateral thereof. For street certificates held by RCBCSI, RCBCSI is also authorized to sign proxies and subscription agreements or avail of any stock rights for the Client's benefit.
  14. If RCBCSI, in the event of death of either party to such common account, and in reliance-upon this instrument, deals with or in any manner pays, delivers to, credits or trusts either party such common account, and any all deeds and things done or suffered by or for either party to such account or in their names and on their behalf shall, as to RCBCSI, be binding upon the parties to such common account, their representative/s, assign/s, heirs and successors-in-interest.
  15. RCBCSI shall have the right, (a) whenever in its sole or exclusive discretion finds it necessary for its protection; or (b) in the event that: (i) petition for bankruptcy or for appointment of a receiver is filed by or against the Client, or (ii) attachment and levy against the Client's account/s with RCBCSI are made, or (iii) the Client fails to comply with the provision of Section 8 hereof, and in all cases, regardless whether, the account is carried individually or jointly with others, to buy any or all securities and commodities which may be short in such account/s, as well as to transfer money or securities from any one of the account/s to another and to close any or all outstanding contracts all without the need of notice or demand for margin, additional security or collateral, or notice of the sale or purchase, or any other notice or advertisement, all of which are hereby waived. In case of sale at public auction or on an exchange, RCBCSI may purchase any or all securities and commodities sold for its own account. Notwithstanding the foregoing, the Client shall be liable for any deficiency remaining in any such account/s in the event of the liquidation thereof, in whole or in part, by RCBCSI or by the Client.
- For the Purpose of selling, buying, or performing other acts pursuant to the above paragraph, the Client hereby irrevocably appoints RCBCSI, its successors or assigns, as attorney-in-fact with power to sell, buy or act, for any of the account/s of the Client (whether carried individually or jointly with others), to agree upon the price of said securities, execute bills of sale, receipts, assignments of all the Client's rights, title and interest to the purchaser/s thereof. RCBCSI is also authorized to deliver or accept delivery of the corresponding stock certificates and/or portion of the securities held under any of the Client (whether carried individually or jointly with others) and herein pledge, to be transferred to the name of RCBCSI or its nominee. All acts, which RCBCSI may do or cause to be done in accordance with the power herein conferred upon RCBCSI, are hereby deemed ratified by the Client.
16. It is agreed that in the event of any controversy or litigation arising out of this agreement, the books of RCBCSI shall be final and conclusive evidence of any amount due to RCBCSI. It is further agreed that this agreement and any controversy arising hereunder shall be subject to the Securities and Exchange Commission, the Philippine Stock Exchange, the Philippine Central Depository and the Philippine Clearing House and customs, usage and practices of the foregoing, it is being understood that the said provision, customs, usage and practices shall for all intents and purposes be deemed an integral part of this agreement. In the event of any controversy or litigation arising out of this agreement, RCBCSI shall be entitled to reimbursement for all actual expenses of litigation as well as attorney's fees and cost of suit, all of which shall be in an amount equivalent to not less than twenty five percent (25%) of the total amount of the Client's indebtedness then outstanding, or Fifty Thousand Pesos (P50,000.00) whichever is greater.
  17. The Client acknowledges that the applicable laws may require the disclosure of information relating to the Client and/or the accounts to a regulatory authority (anybody that has legal authority in the Philippines to regulate the conduct of the Client, Broker or any Exchange or Clearing House). The Client hereby authorized RCBCSI whether during the continuance or after the termination of the Agreement, to disclose to any regulatory authority all such information and to provide such authorities with all such documents (or copies) in RCBCSI's possession as may be legally requested by the regulatory authority, including without limitation

CLIENT NAME: \_\_\_\_\_  
LAST NAME \_\_\_\_\_  
FIRST NAME \_\_\_\_\_  
MI \_\_\_\_\_

\_\_\_\_\_  
Client Signature over Printed Name

\_\_\_\_\_  
Client Signature over Printed Name

the name of the Client and, where known by RCBCSI, the identity of the ultimate beneficiary which transaction are effected by the Client, and the financial position of the Client for the time being as may be known to RCBCSI. The Client shall not hold RCBCSI liable for any consequences arising out of such disclosure.

18. All communications, whether by mail, fax, telephone, messenger or otherwise, sent to the address of the Client as given by RCBCSI from time to time, shall constitute personal delivery to the Client. All communications sent to the Client's indicated address shall be conclusive and binding on the Client in the absence of any written objection received by RCBCSI within five (5) business days after receipt by the Client of the statement or twenty-four (24) hours after receipt by the Client of a confirmation.
19. Each party shall be entitled to record all telephone conversation and instructions relating to each Contract and these terms and conditions, the Client agrees that we shall be entitled to use such recordings and transcripts thereof as evidence in any dispute.

20. If any one or more term, stipulation or provision in this Agreement or any other document hereinafter executed in connection herewith shall be deemed illegal, invalid or unenforceable in any respect, the remaining provisions shall not in any way be affected and shall remain fully effective.
21. This Agreement shall take effect immediately and shall continue to be in full force and effect until a signed notice of revocation is received by either party. In case of such revocation, the terms hereof shall continue to be valid and binding as to transactions entered into prior to revocation. The agreement shall inure in favor of RCBCSI's successors and assigns and shall continue until a signed notice of revocation is received.
22. References to the Securities and Exchange Commission, the Philippine Stock Exchange, Philippine Central Depository and PSE Clearing House shall be deemed to refer also to their successors in interests and assigns.
23. This agreement shall be governed by and construed in accordance with the laws of the Republic of the Philippines and any dispute arising hereunder shall be litigated in the proper courts of MAKATI and the Client hereby waives any other applicable venue.

### RISK DISCLOSURE STATEMENT

The price of securities can/ does fluctuate and any individual security may experience upward or downward movement, and may even become valueless. There is an inherent risk that losses may be incurred rather than profits made as a result of buying and selling of securities. This is a risk that the Client is prepared to accept.

The Client acknowledges that there are risks in leaving Securities in RCBCSI's custody or in authorizing RCBCSI to deposit Securities as collateral for loans or advances made to RCBCSI or authorizing RCBCSI to borrow or lend securities and the client is prepared to accept such risks notwithstanding that, in these circumstances, the Client face the risk of loss of such securities.

### SAFEKEEPING AGREEMENT Terms and Conditions

The securities subject to this Agreement (the "Securities") are received for the reason/s herein stated only and no other. In case of any discrepancy or inconsistency in the provisions contained in the Securities, please notify RCBC Securities, Inc. ("RCBCSI") within three (3) days from receipt of said Securities. Any objections raised later than three (3) days from receipt of the Securities will not be recognized by RCBCSI.

1. When required by RCBCSI, a charge in accordance with RCBCSI's prevailing Safekeeping Charges will be applied each month or a fraction thereof during which the Securities are held.
2. RCBCSI will give the Securities the same degree of physical care that it gives its own property, but does not assume responsibility beyond that. RCBCSI shall not be liable for any loss or damage to the Securities or impairment in their value except those directly caused by acts amounting to fraud or gross negligence by RCBCSI. RCBCSI shall not be responsible for any form of damage or other liability arising from its performance of this Agreement.
3. The Securities may be kept by RCBCSI in its office or may be deposited with the Philippine Central Depository (PCD) or with any depository at its discretion.
4. The Securities will be held in RCBCSI's custody at my/ our sole risk as regards any laws, decrees, regulations or mandates, fortuitous events and/ or any act of war, warlike operations, seizure or destruction or impairment of property promulgated and/or performed by any government authority.
5. It is agreed that RCBCSI has no responsibility for the collection of coupons, interests or dividends on the Securities except as provided by law. RCBCSI also accepts no responsibility for the receipt and/or forwarding of any communication relative to the Securities.
6. RCBCSI shall comply with all laws, writs or judicial or administrative orders, processes or regulation without our obligation to confirm or question the legality or constitutionality of such order, process or regulation. In the case of orders and processes, RCBCSI shall be authorized to act on the basis of documents or copies which purport to be and which RCBCSI at its discretion believes to be genuine without any duty to ascertain their authenticity.
7. In all cases where RCBCSI is of the opinion that it will be subjected to any claim or demand for taxes, or be required to comply with law, order, process or regulation, it may withhold payment of any sums due to me/us until RCBCSI shall have received an order or a satisfactory ruling from administrative authorities or from the courts which would allow the release thereof under circumstances which, in RCBCSI's opinion, negates the possibility of RCBCSI incurring any liability for the release thereof. For this purpose, RCBCSI may, for my/our account seek the assistance of any lawyer, accountant or their other experts.
8. I/we agree to reimburse RCBCSI for all expenses including attorney's fees and all charges and taxes incurred or paid in good faith by it, or because of my/our failure to comply with my/our obligations hereunder. I/we further hold RCBCSI harmless from all claims, demands and liabilities which may be made against it. All sums due RCBCSI shall be payable on the date they fall due without need of demand. Any of my/our unpaid account shall bear interest based on the average 91-day Treasury Bill rate computed from the time I/we fail to pay the sums on the date they fall due until full payment, plus two percent (2%) per annum, without need of demand.
9. The Securities shall be held or disposed of by RCBCSI in accordance with the terms and conditions of this agreement and any other agreement between me/us and RCBCSI relating to the Securities. In the absence of any such agreement/s at RCBCSI's discretion, at my/ our order, provide that RCBCSI shall have the right to retain the Securities pledged or in which RCBCSI has any security interest until full payment of what may be due by reason deposit or otherwise, to RCBCSI. In case of any claims made upon the Securities by any third person, RCBCSI shall notify me/us of such claims and its discretion and without liability on its part, return or resort to the courts to interplead.
10. All deposit and withdrawals of all, some or any of the Securities made by me/us in RCBCSI's custody shall be signed and evidenced by appropriate receipts. Any receipt or acknowledgment signed by me/ us, my/ our agent or representative is conclusive evidence of the delivery or withdrawal of the Securities therein specified.
11. Venue of any action arising under this Agreement shall be in the proper courts of Makati City, Metro Manila, Philippines. I/we hereby waive any other applicable venue.
12. This Agreement shall take effect upon the confirmation of the purchase of the Securities and shall continue in full force and effect until disposition thereof in the manner provided in this Agreement, unless otherwise terminated either by RCBCSI or me/us by giving the other party at least fifteen (15) days prior written notice of termination.
13. This Agreement, including the deposit and withdrawal of the Securities, are governed by and subject to the laws and applicable rules and regulations in effect in the Republic of the Philippines.

### UNDERTAKING

I/We hereby certify that I/we have read and understood the contents of the agreement particularly the Risk Disclosure Statement. I/We have participated in an interview or meeting conducted by an associated person or salesman designated by RCBCSI at which interview or meeting, compliance matters relevant to my/ our investment activities as a customer were discussed. I/We understand to promptly notify RCBCSI in writing of any material change to the information provided in this form and agreement.

My/our signature below affirms conformity to the foregoing terms and conditions and evidences my/our receipt of a copy of the Client and Safekeeping Agreements.

\_\_\_\_\_  
Client's Signature over Printed Name

\_\_\_\_\_  
Client's Signature over Printed Name

\_\_\_\_\_  
Client's Signature over Printed Name

\_\_\_\_\_  
Client's Signature over Printed Name



# Supplemental Terms and Conditions

2019 Version 2

## FATCA Information for Retail Clients:

NAME: \_\_\_\_\_  
LAST NAME FIRST NAME MIDDLE NAME

Place of Birth: \_\_\_\_\_, \_\_\_\_\_ US Citizen:  Yes  No  
City Country

U.S. Address, if any:  Yes  No  
(If Yes, please indicate whether Present, Permanent, Mailing): \_\_\_\_\_

U.S. Phone Number, if any:  Yes  No  
(If Yes, please indicate including country code and area code): \_\_\_\_\_ + \_\_\_\_\_ + \_\_\_\_\_  
Country Code + Area Code + Phone Number

Did the customer stay in the U.S. for 183 days or more for the last 3 years?  Yes  No

**This should be computed as follows under Section 7701(b) (3) of the US Tax Code:**

**All the days present in the current year, and  
1/3 of the days presents in the first year before the current year, and  
1/6 of the days present in the second year before the current year.**

Is U.S. TIN Available?  Yes  No  
(If Yes, please indicate U.S. TIN): \_\_\_\_\_

## FATCA Information for Corporate Clients:

CLIENT NAME: \_\_\_\_\_

U.S. Place of Incorporation/Establishment:  Yes  No

U.S. Phone Number, if any:  Yes  No  
(If Yes, please indicate including country code and area code): \_\_\_\_\_ + \_\_\_\_\_ + \_\_\_\_\_  
Country Code + Area Code + Phone Number

Any of the authorized signatories has US address?  Yes  No

## Other Information:

A. I  Agree  Disagree

To disclose my personal, customer data, and account or transaction information/records to YGC, RCBC and its subsidiary, affiliate, agent and authorized representative for processing, referring, offering and cross-selling of products and services that I maybe eligible for, subject to their respective Terms & Conditions and limitations set forth by law.

B. I  Agree  Disagree

To disclose my personal, customer data, and account or transaction information/records to RCBC Wealth Management for data processing, profiling, reporting, statistical, and risk analysis purposes. **(Applicable only to Wealth Management Group Clients)**

C. Are you related to any broker dealer? \*  Yes  No

**\*The term "Related Persons" of a broker shall include:** "its subsidiaries and affiliates, its directors, officers, principal stockholders and nominees to the PSE, and the spouses and relatives up to 4<sup>th</sup> civil degree of affinity or consanguinity thereof."

## SUPPLEMENTAL TERMS AND CONDITIONS

### General Provisions for Trading Account

1. Documents and Information for Opening of Accounts: The CLIENT represents and warrants that all documents, including identification papers/cards, presented or to be presented, and all information provided or to be provided by the CLIENT to RCBCSI, in connection with the CLIENT's application for the opening of, or for any transaction under, any and all present and future accounts (the "Account/s") with it are all genuine, true, complete and valid and that the said documents have not been cancelled or revoked and the information correct and subsisting as of the date they were provided to RCBCSI.

The CLIENT also warrants that he will submit the documents and information required by RCBCSI, in relation to such account opening within the required period as may be imposed by RCBCSI. Failure to submit said documents or information shall result in closure of the Account/s.

The CLIENT also warrants that, in case of any change in the submitted documents and information, the CLIENT will immediately inform RCBCSI in writing and submit all relevant documents and information in relation to such change; otherwise, correspondence sent to the last address given shall be deemed to have been received by the CLIENT.

2. Authority to Disclose: The CLIENT hereby authorizes RCBCSI and any affiliate, agent, representative, third party or its duly authorized personnel to transfer or disclose to the Bangko Sentral ng Pilipinas, Anti-Money Laundering Council, Bureau of Internal Revenue, the U.S. IRS, or such other relevant regulatory agency and their duly authorized representatives, any information in relation to the Account/s with RCBCSI as may be required by law, regulation, or agreement.

The Client acknowledges that the applicable laws may require the disclosure of information relating to the Client and/or the accounts as required by a regulatory authority (anybody that has legal authority in the Philippines to regulate the conduct of the Client, Broker or any Exchange, Clearing House). The Client hereby authorizes RCBCSI whether during the continuance or after the termination of the Agreement, to disclose such information and to provide such documents (or copies) in RCBCSI's possession as may be legally requested by the regulatory authority, including without limitation the name of the Client and where known by

**Please sign at the back**

RCBCSI the identity of the ultimate beneficiary which transaction are effected by the Client, and the financial position of the Client for the time being as may be known to RCBCSI. The CLIENT agrees to indemnify and hold RCBCSI free and harmless, including its officers, directors, employees and representatives, against any and all disputes, claims, demands, losses, penalties, liabilities, costs and expenses of any kind whatsoever, imposed on, incurred by or assessed against the CLIENT in respect of or in connection with the information provided in relation to the Accounts, the disclosure of such documents and information on the Accounts, and the consent herein granted.

3. U.S. Person Declaration: If the CLIENT is a U.S. person (i.e., a citizen or lawful resident [green card holder] of the United States of America, or juridical entity organized under the laws of the United States of America), the CLIENT shall identify himself/itself as one, provide RCBC with his/its U.S. taxpayer identification number, and comply with all information and documentary requirements under U.S. regulations/agreements. The CLIENT hereby declares under penalty of perjury that:

- (a) The U.S. taxpayer identification number provided is true and correct; and
- (b) It/He agrees to waive any bank secrecy, privacy or data protection rights related to the CLIENT's Account/s

4. Withholding: The CLIENT hereby authorizes RCBCSI to withhold any and all taxes/ amounts in accordance with applicable local and foreign laws or regulations, or as may be required by or pursuant to agreements with local or foreign regulators, authorities or bodies. RCBCSI shall notify the CLIENT thereof via mail to the CLIENT's last known address on file or via electronic mail to the CLIENT's designated email address if enrolled in RCBCSI's electronic channels.

5. Applicable Rules and Regulations: In all cases not specifically provided for in the foregoing or otherwise by written agreement between RCBCSI and the CLIENT, the usual customs and procedure common in brokers in the Philippines shall exclusively govern all transactions between RCBCSI and the CLIENT, with regard to the Account/s. The Account/s are also subject to such regulations, terms and/or conditions as may be imposed by BSP, U.S. IRS, and other regulatory agencies relative to the establishment and operation of the Account/s.

6. That the information collected, to be processed and retained, including updates shall be for the following purposes:

- a. Account opening and client identification;
- b. Client risk profile assessment;
- c. Offer and referral of other products and services, and cross-selling subject to client's consent herein; and
- d. Compliance with BSP rules, AMLA, FATCA and such other purposes that may be required or allowed by law.

7. Amendment: RCBCSI reserves the right to amend these Terms and Conditions at any time and without need of prior or subsequent notice of changes to the CLIENT.

Any amendments or changes may be posted through the Company's website, or by publication or other means of communication, electronic or otherwise.

8. Repeal: All the other terms and conditions inconsistent with these Supplemental Terms and Conditions are hereby superseded or modified accordingly.

## Client Acknowledgement

I/We, hereby acknowledge having read and clearly understood the foregoing and agree to have my present and future accounts governed by these Supplemental Terms and Conditions.

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Client Signature over Printed Name / Date

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Client Signature over Printed Name / Date

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Client Signature over Printed Name / Date

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