

## Mutual Fund Customer Information & US Person Declaration (For Individual Accounts)

Please fill-out this form completely. Details provided herein will form the basis of all future transactions on your Mutual Funds Account/s. A notice in writing should be received by BPI WEALTH – A TRUST CORPORATION ("BPI WEALTH"), thru our Certified Investment Solicitors &/or accredited distributors, in case you wish to change any information/instruction herein.

Please write heavily or type as you are making (3) copies. Write in capital letters.

### SECTION I – ACCOUNT ID

Mutual Fund Account Number: \_\_\_\_\_ Date: \_\_\_\_\_

- Authorized Representative - If yes, I designate my authorized representative to :
- (1) View & inquire about my account; and
  - (2) Pick-up my statements, certificates and other correspondences.

Representative's Name: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Details: \_\_\_\_\_ Email: \_\_\_\_\_

#### Investment Account Services:

Your Mutual Fund investment account will automatically be enrolled to receive electronic statements. Place an (x) on the box provided if you prefer otherwise:

Do not enrol in electronic statements & opt for delivery of paper statements.

### SECTION II – INVESTOR INFORMATION

#### 1. PRIMARY INVESTOR

A. Last Name, First Name M.I. (Primary Investor)

Birthdate mm/dd/yyyy	Place of Birth	Gender: <input type="checkbox"/> M <input type="checkbox"/> F
Nationality	Citizenship	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others: _____
TIN	Contact No.	Email Address

Address (Unit/Street #, Floor & Building, Street, Subdivision/Barangay)

City/Municipality/Province	Country	Zip Code
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Please refer to values at the back

Employment Status	Source of Income/Funds	Nature of Work (Job Title)
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Employer/ Business/ Previous Employer's Name	Nature of Business / Self-employment
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If mailing address below are left blank, the primary investor's Present Address and contact details will be effected. For Joint "OR", only the mailing address provided under the Mutual Fund Account Mailing Address field will be used in sending statements / announcements concerning the investment account. All investors agree that the above data shall not be changed without the written consent of all.

Mutual Fund Account Mailing Address:

Settlement Details: (To protect your interests, all your redemptions to the FUND/S shall be credited your nominated settlement account)

Account Name:

Bank:	Currency:	Account Number:
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#### 2. CO-INVESTOR

B. Last Name, First Name M.I. (Secondary Investor)

Birthdate mm/dd/yyyy	Place of Birth	Gender: <input type="checkbox"/> M <input type="checkbox"/> F
Nationality	Citizenship	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others: _____
TIN	Contact No.	Email Address

Address (Unit/Street #, Floor & Building, Street, Subdivision/Barangay)

City/Municipality/Province	Country	Zip Code
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Please refer to values at the back

Employment Status	Source of Income/Funds	Nature of Work (Job Title)
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Employer/ Business/ Previous Employer's Name	Nature of Business / Self-employment
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### SECTION III – US PERSON DECLARATION (FATCA) - Please confirm your status by checking the relevant column

#### 1. PRIMARY INVESTOR

#### REQUIRED INFORMATION/DOCUMENTS

I am not a U.S. Person

I am a U.S. Person

- U.S. Citizen  
 U.S. Resident (Green Card)

U.S. TIN: \_\_\_\_\_

U.S. ID: \_\_\_\_\_

W9

I am not a U.S. Person  
but with U.S. Indicators

- U.S. Place of Birth  
 U.S. Telephone No.  
 U.S. Address  
 With Power of Attorney/ Signatory  
 With Standing Instruction  
 In care of/Hold Mail

W8 BEN

- If born in the U.S. then also submit any of the following:
- Certificate of Loss of U.S. Nationality
  - Written explanation of not having such certificate despite the renunciation
  - Written explanation on why US citizenship not obtained at birth

#### 2. CO-INVESTOR

#### REQUIRED INFORMATION/DOCUMENTS

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I am a U.S. Person

- U.S. Citizen  
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U.S. TIN: \_\_\_\_\_

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### SECTION IV – AGREEMENT

By affixing my signature below (which shall also serve as my specimen signature), I hereby certify that the information I provided herein is true, accurate and complete, and I agree to notify/update BPI WEALTH of any change in any of the information supplied in this form.

As to the FATCA Declaration, I authorize the BPI WEALTH to rely upon the same and, if I am a US Person or have US indicators that render my account reportable under FATCA, I consent to the reporting and disclosure of the required information by BPI WEALTH to the Internal Revenue Services (IRS) and/or Bureau of Internal Revenue (BIR) in compliance with FATCA. In consideration of the foregoing, I agree to hold BPI WEALTH, its directors, officers, employees, representatives and agents free and harmless from any liability, action and suits, costs, and expenses, arising from or in connection with BPI WEALTH's compliance with FATCA regulations and/or as a result of disclosure made to the US IRS and/or BIR.

I acknowledge to have read and understood, and I agree to be bound by, the Terms and Conditions, which may be amended from time to time, set forth at the reverse side hereof and have signified my acceptance as party to the Agreement. I further declare that I understood the provisions of the Terms and Conditions and acknowledge that I am unconditionally bound by the Terms and Conditions set forth therein.

I likewise acknowledge to have read and understood BPI WEALTH's Data Privacy Statement, posted on its website, and I agree that BPI WEALTH and/or its agents may, as described in said Data Privacy Statement,

process, obtain, collect, record, organize, store, update, modify, use, access, share and/or disclose to the BPI WEALTH's parent, subsidiaries, affiliates, and third parties, information relating to me and/or my account(s) of whatever nature. The consent given herein is deemed to be the consent required under relevant confidentiality laws of the Philippines or other jurisdictions and under data privacy laws of the Philippines or other jurisdictions, including but not limited to RA 10173 or the Data Privacy Act of 2012.

If I am, become, or apply to become a client of any of BPI WEALTH's parent, subsidiaries or affiliates, I agree that the latter have the option but not the obligation to rely on the above information for any and all of the concerned parent's, subsidiaries or affiliate's account opening, maintenance and transaction requirements.

I have understood the product features, inherent risks and other pertinent information about the FUND/s and I agree to be bound by such other conditions stated in the FUND's Prospectus.

I further acknowledge and confirm that no solicitation whatsoever of the FUND/s has/have been made by Sales Agents in jurisdictions where the same is prohibited by law. This consent and authorization remains valid and subsisting until otherwise revoked or cancelled by me in writing.

#### CUSTOMER'S SIGNATURE

Please sign twice: \_\_\_\_\_ Date: \_\_\_\_\_

a. \_\_\_\_\_ b. \_\_\_\_\_

a. \_\_\_\_\_ b. \_\_\_\_\_

For Joint Accounts, please honor (check one):

- any one / OR  all / AND of the foregoing signatures

#### FOR INTERNAL USE ONLY: TO BE FILLED UP BY AUTHORIZED PERSONNEL

Assessment Of Customer's FATCA Classification:  US Person  Non-US Person

I declare that the required account opening verification has been performed on the documents for the customer listed above, and that the information provided is true, correct, and updated.

Name of Certified Investment Solicitor: \_\_\_\_\_

CIS License No: \_\_\_\_\_ Date: \_\_\_\_\_

**THIS IS NOT A DEPOSIT PRODUCT. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THIS PRODUCT CANNOT BE SOLD TO YOU UNLESS ITS BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THIS PRODUCT, DO NOT PURCHASE OR INVEST IN IT.**

## CUSTOMER INFORMATION SHEET - LIST OF VALUES

Nature of Work (Job Title)*		
CLE — Clerical / Rank and File	MGT — Top Management / Senior Level	TEC — Technical / Computer
MGR — Mgr / Supervisor / Middle Level	SAL — Sales Rep	FOP — Foreign PEP
PRO — Professional	EIC — Economically Inactive Clients	SEA — OFW-Sea-based/Seafarer
CON — Contractual / Probationary	OFW — OFW-Land-based	OTH — Others, Please Specify
Nature of Self-employment / Business / Company where you work**		
ACT — Accounting / Bookkeeping / Tax Practice /	EIC — Economically Inactive (Not employed or no business)	NGO — Foundation (NGO)
ADS — Advertising / Marketing / Sales Activities	EMB — Embassies / Foreign Consulates	OPS — Other Professional Services (like Delivery, Photography, Catering, Interior Design, Fashion, Design Styling, etc.)
AGR — Agriculture / Hunting / Forestry / Animal Farming /Fishing	ENT — Entertainment (Recreational / Cultural / Sporting Services like Party Planning Services, Event Organizing, Carnival Rides Rental, Fireworks, Displays, Media Network, Film Production)	PUB — Publishing / Printing / Reproduction of Recorded Media
BFB — Banking - Foreign Banks	FDI — Food Industry / Food Manufacturing / Food Preparation / Processing / Food Packaging	PWN — Pawnshops
BHS — Beauty and Health Services (like Spa, Beauty parlors, Fitness Centers)	FIN — Financial Services	RCY — Recycling
BLR — Banking — Local — Rural	FXD — FX Dealer / Money Changer	REL — Real Estate (like development, sales, etc.)
BLU — Banking — Local — Universal / Commercial / Savings	GAC — Gaming Clubs / Casino	REM — Remittance Agent
BNK — Banking	GOV — Government Service – NP	REP — Repairs Services
BPO — Business Process Outsourcing (like Call Centers, Billing / Credit / Collections)	INS — Insurance Activities	SAN — Sanitation / Cleaning / Housekeeping Services (like Janitorial Services, Building Maintenance, Laundry, etc.)
BRO — Brokerage	LEG — Legal Practice	SHP — Maritime or Shipping
CHA — Charities	LSE — Leasing / Rental Activities (like Land, Building, Machinery, etc.)	TOU — Tourism (like Hotels, Inns, Resorts, Tour Agencies, Restaurants)
CMT — Commodities Trader	MED — Medical Services (includes caregiving)	TRA — Wholesale / Retail Trade
COM — Communication (Telecommunications includes postal)	MFG — Manufacturing (Non-food, like Garments, Vehicles, Jewelry, Heavy Equipment, etc.)	TRN — Transport (Air, Water or Land)
CSY — Consultancy (like Computer-related Consultancy-hardware/software, Technical Engineering/Architectural, Scientific Related Consultation, Business Consultancy)	MIL — Military NP	UTL — Utilities (Electricity, Gas & Water Supply)
CTN — Construction (like Building, Plumbing, Electrical, Carpentry)	MIN — Mining	WAT — Collection, Purification and Distribution of Water
EDU — Education (including private tutorials, special education)	MNF — Manning or Employment Agencies Foreign	OTH — Others, please specify
	MNL — Manning or Employment Agencies Local	
Source of Income/Wealth***		
A — Allowance	E — Economically Inactive Clients	R — Remittance
B — Business	F — Campaign Funds	S — Salary
C — Commission	I — Interest on Savings/Investments	O — Others, please specify
D — Donations/Contributions & the like	P — Pension	

## TERMS AND CONDITIONS

The INVESTOR/s hereby participate/s in the mutual funds (“FUNDS”) managed by BPI WEALTH – A TRUST CORPORATION (“BPI WEALTH”), a wholly owned subsidiary of the Bank of the Philippine Islands. Without limiting the Terms and Conditions of the FUNDS’ Prospectus, the INVESTOR/s fully agree/s to the following:

**AUTHORITY OF THE FUNDS’ DULY AUTHORIZED REPRESENTATIVES.**

**FUND MANAGER.** BPI WEALTH shall exercise absolute control, direction and management of the investments of the FUNDS.

**SERVICE ADMINISTRATOR.** BPI WEALTH shall provide administrative support to the FUND’s backroom/operational and reportorial requirements.

**SALES AGENTS.** The FUND shall be sold only through duly licensed and authorized sales agents of BPI WEALTH, as well as other authorized distributors and their licensed sales agents.

**FUND VALUATION.** The investments of the FUND shall be valued using the valuation method defined in the FUND’s Prospectus.

**MANNER OF PARTICIPATION.** Every transaction of an INVESTOR/s shall be made via the purchase of a whole number of the FUND’s shares of stock arrived at by dividing the transaction amount, net of any applicable sales load, by the applicable Net Asset Value per Share / Net Asset Value per Unit (NAVps / NAVpU).

**EVIDENCE OF PARTICIPATION.** A system-generated Transaction Advice shall be issued by the FUND, through BPI WEALTH, as evidence of contributions of the INVESTOR/s into the FUND.

**SETTLEMENT ACCOUNT:** Each investment account shall have a corresponding settlement account to facilitate the transfer of funds. The INVESTOR/s’ nominated settlement account shall be under the same account name/s as to the investment account..

**MANNER OF ADMISSION/SUBSCRIPTION.** The FUND shall be sold only through the FUND’s SEC accredited Certified Investment Solicitor (CISol) &/or distribution channels. Contributions into the FUND shall be computed on the basis of the applicable NAVps / NAVpU, net of the applicable sales load.

New contributions to the FUND serve to expand the FUND’s total outstanding shares of stock. In case of insufficient funding for whatever reason, the entire subscription order shall not be processed. Excess funds shall be credited back to the investors’ nominated settlement account net of applicable fees. In case the excess subscription is less than the transfer/remittance fees and cannot cover the same, then the excess shall automatically revert to the FUND.

**MANNER OF REDEMPTION.** Redemptions out of the FUND shall be computed on the basis of the applicable NAVps / NAVpU on the day the redemption order is received, subject to the applicable cut-off time. Proceeds of the redemption, net of any applicable redemption fees and applicable transfer/remittance fees shall be paid out not later than seven (7) banking days from the date of BPI WEALTH’s receipt of the Mutual Fund Order Form. Should a partial redemption result in the investment falling below the required minimum maintaining balance, the entire balance shall be paid to the INVESTOR/s by crediting the nominated settlement account or by check, as may be applicable.

The FUNDS shall be entitled to collect an Early Redemption Fee based on the amount redeemed, in accordance with the respective Prospectus of the FUND.

All redemption proceeds shall be payable to the INVESTOR/s on record only.

**SELECTED FEATURES OF THE FUND.** For the effective and efficient management of the FUND, the FUND, through BPI WEALTH, in accordance with applicable rules, shall set, and retain the option to change from time to time, the minimum holding period for each investment in the FUND, the amounts for initial and additional contributions, partial redemptions, and the required minimum maintaining balance for investment in the FUND. The INVESTOR/s’ continued investment in the FUNDS after the effective date of such revision and/or change shall be deemed to constitute as acceptance of the changes and/or revisions without reservation.

**JOINT ACCOUNTS.** The operation of and withdrawals of the funds in “AND” joint accounts must be signed or authorized by all the co-INVESTORS. In cases of “OR” joint accounts, any one (1) of the co-INVESTORS is authorized to operate the funds and to effect any withdrawal therefrom. In case of two (2) or more Individual Investors, the risk profile of the Primary Investor shall be the basis of the applicable profiling and financial planning discipline.

**CUT-OFF TIME PER TRANSACTION.** For the effective and efficient management of the FUND, the FUND through BPI WEALTH, shall set and shall retain the option to change from time to time, such rules as the cut-off times and value dates for each type of transaction.

**INSTRUCTIONS.** All instructions, oral or written, whether original, facsimile or via electronic-mail, given or purported to have been given by the persons authorized to operate the account as designated in the Customer Information Sheet (or otherwise in writing), are binding on the INVESTOR/s. The FUND may, through BPI WEALTH, at its discretion, conclusively rely and act on any such instructions, and shall not in any way be liable for any loss which the INVESTOR/s may incur as a result of the FUND’s reliance and action or inaction with regard to any such instruction.

**COMMUNICATION AND NOTICES.** All communications, whether by mail, telephone, facsimile, electronic-mail, messenger or otherwise, sent to the INVESTOR’s contact information appearing in the records of BPI WEALTH, shall constitute personal delivery to the INVESTOR/s. All communications shall be directed to said last known nominated address appearing in BPI WEALTH’s records unless a written notice of change of address is received by BPI WEALTH at least five (5) banking days prior to the delivery of communication or notice to the INVESTOR/s. All communications sent to the INVESTOR’s address, email address or fax number shall be conclusive as to their correctness in the absence of any written objection received by BPI WEALTH within five (5) banking days from delivery thereof.

**REPORTS.** A report shall be submitted to the INVESTOR/s at least once every quarter. The report shall consist of, among others, the INVESTOR/s’ summary of investments showing the number of shares/units in the FUND, the total cost and market value thereof, the unrealized income/(loss), and a transactions activity report showing contributions and redemptions made during the period covered.

**ADJUSTMENTS.** BPI WEALTH is authorized by the INVESTOR/s to correct any error or mistake in the INVESTOR’s account without need of prior notice or consent.

**DISTRIBUTION OF FUND EARNINGS.** The total income of the FUND shall be allocated to the respective INVESTOR/s in proportion to their respective shareholdings. The unrealized income of each INVESTOR is the difference between the applicable NAVps / NAVpU over the average acquisition cost of the INVESTOR’s shares, multiplied by the number of shares held by the INVESTOR/s. Realization of any income, or conversely, any loss, of the INVESTOR/s occurs when shares are partially or fully redeemed. Further, the FUND/s, in accordance with applicable laws, may from time to time, declare dividends.

**LIABILITY OF BPI WEALTH.** Nothing in these Terms and Conditions shall be construed as a guaranty of return or income; nor does it entitle the INVESTOR/s to a fixed rate of return on the money invested by him/her in the FUND. BPI WEALTH shall not be liable for any loss or depreciation in the value of the FUND or in the value of INVESTOR’s investment unless attributable to BPI WEALTH’s act of fraud, willful default, gross negligence or evident bad faith. It is understood that mutual funds are not bank deposit products, not guaranteed by BPI WEALTH not covered by the Philippine Deposit Insurance Corporation, and that losses, if any, are for the sole account of the INVESTOR/s.

**TAXES, EXPENSES AND FEES.** BPI WEALTH is authorized, without prior notice to the INVESTOR/s, to deduct from the FUND, taxes relative to the acquisition and disposition of investments, expenses (including but not limited to audit and legal fees, documentary stamps, etc.) and in consideration of services rendered herein, BPI WEALTH shall collect on every valuation date management and distribution fees based on the INVESTOR’s proportionate share of the previous day’s NAVps / NAVpU of the FUND in the percentage as disclosed in the FUND’s Prospectus.

**CHARACTER / NATURE OF THE OMNIBUS AGREEMENT.** It is understood that upon signing of this Omnibus Agreement (“Agreement”), the INVESTOR/s undertake/s to consider this Agreement as the uniform / consolidated arrangement which shall govern all types of Mutual Funds managed by BPI WEALTH.

In case the INVESTOR/s decide/s to subsequently subscribe to any FUNDS managed by BPI WEALTH, the Terms and Conditions of this Agreement shall prevail, as there will be only one (1) Omnibus Agreement to be signed at the beginning of the period to which FUNDS managed by BPI WEALTH and the INVESTOR/s have mutually entered into for the participation of the INVESTOR/s.

Further, all Terms and Conditions stated in the provisions of this Agreement, insofar as the same shall be consistent and applicable to the type / nature of the FUND availed of by the INVESTOR/s, shall be controlling, and no other covenant shall be recognized, unless otherwise specifically enumerated in a separate agreement mutually acceptable to the FUNDS managed by BPI WEALTH and the INVESTOR/s, a court of competent jurisdiction, or other competent authority.

**MISREPRESENTATION/ FRAUD.** The INVESTOR/s attest/s that all information provided herein are true, correct and accurate. The INVESTOR/s further attest/s that the amounts invested in the FUNDS are derived from legitimate sources. In case of fraud or misrepresentation, it is agreed and understood that BPI WEALTH has the option to close/terminate the account/s at anytime without prior notice to the INVESTOR/s and the outstanding shares / units shall immediately be sold at the prevailing NAVps / NAVpU, and shall be subject to the applicable early redemption penalty. In such case, BPI WEALTH reserves the right to reject any subsequent subscriptions to the FUNDS.

**LOST OR STALE CHECK.** In case of lost or stale check, BPI WEALTH is not obliged to replace or honor a request for stop payment unless it complies with all requirements including charges that BPI WEALTH may incur and deem necessary to protect its interest.

**FUND TRANSFER.** BPI WEALTH will immediately transfer the funds on behalf of the INVESTOR/s following its customary procedures and subjected to bank charges but in no case shall BPI WEALTH be liable for delays or additional charges that occur due to acts of correspondent or intermediary financial institutions or through any cause beyond the control of BPI WEALTH.

**MANUALLY INITIATED FUND TRANSFER.** BPI WEALTH has the absolute discretion to act or not to act upon, or to confirm instructions via telephone or e-mail prior to processing, any manually-initiated funds transfer application or other instructions received via messenger/agent/representative. BPI WEALTH shall not be liable for any failure or delay in the processing or the application as a result of BPI WEALTH electing to defer action prior to receiving confirmation.

In consideration of BPI WEALTH agreeing to accept and act upon such instruction via messenger/agent/representative, the INVESTOR/s hereby irrevocably undertake that BPI WEALTH, its directors, officers, employees and representatives, shall not be held liable for any costs, losses, liabilities, damages, and expenses whatsoever arising out of or in connection with BPI WEALTH accepting or acting upon such instruction. The INVESTOR/s irrevocably undertake/s to indemnify and hold BPI WEALTH, its directors, officers, employees and representatives free and harmless from any costs, losses, liabilities, damages, and expenses

**TERMINATION/ SUSPENSION OF ACCOUNT/USE.** BPI WEALTH reserves the right to terminate the INVESTOR’s account or suspend the INVESTOR’s current or future use of the same in whole or in part, such as not processing any redemption order if, among others, the INVESTOR/s violate/s these Terms and Conditions, pose a security threat, or the INVESTOR/s provide/s any information that is untrue, inaccurate, not current or incomplete, or the INVESTOR/s fail/s to submit any updated document required by BPI WEALTH, or when the account, in the opinion of BPI WEALTH, is being used or suspected to be used for fraudulent, criminal or unlawful activities or for any cause whatsoever, at any time without prior notice and the losses attributable to the termination of the account, if any, shall be for the account of the INVESTOR/s.