

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.

Client Signature over Printed Name / Date

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