

CERTIFICATION, CONSENT AND WAIVER

This is to certify that I _____ am

[] a U.S. Person¹ and will submit a copy of W-9 (Request for Taxpayer Identification Number and Certification) through my branch of Account, on or before _____.

[] not a U.S. Person and my personal information does not contain any U.S. indicia²; I am a _____ (Indicate Nationality) citizen.

[] not a U.S. Person, notwithstanding the presence of any U.S. indicia in my personal information, and in support of this, I will submit copies of the following documents through my branch of account, on or before _____, to prove such status.

- DS-4083, issued by the US Bureau of Consular Affairs to declare that US citizenship has been rescinded, if applicable, and
- W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding), and
- Non-U.S. valid passport, or any similar documentation establishing non-U.S. citizenship

Failure to submit the required documents through my branch of Account on or before _____ entitles the Bank (as defined below) to treat me as a U.S. Person.

That, I maintain financial account(s) ³ (the "Account", irrespective of number) with RCBC Capital Corporation, an Investment house duly registered under the laws of the Republic of the Philippines, with head office address at 21st Floor, Tower 2, RCBC Plaza, 6819 Ayala Avenue, Makati City Philippines (hereinafter referred to as the "Company");

FOR U.S. PERSONS ONLY: That, as a U.S. Person, I am subject to the requirements of the United States Foreign Account Tax Compliance Act ("FATCA") and the regulations of the United States Internal Revenue Services ("US IRS"), including all subsequent amendments or supplements thereto

¹ "United States Person" as defined in the FATCA means:

- a) U.S. citizen (including dual citizen)
- b) U.S. resident alien for tax purposes
- c) A person who has substantial presence in the U.S. "Substantial presence" is defined as more than 31 days in the current calendar year or a total of 183 days over the previous three years from the current tax year

² U.S. indicia as defined in the FATCA refer to any of the following:

- a) Designation of the account holder as a U.S. citizen or resident;
- b) U.S. place of birth;
- c) A current U.S. residence address or U.S. mailing address (including a U.S. post office box);
- d) A current U.S. telephone number (regardless of whether such number is the only telephone number associated with the account holder);
- e) Standing instructions to pay amounts from the account to an account maintained in the United States;
- f) A current power of attorney or signatory authority granted to a person with a U.S. address; or
- g) An "in-care-of" address or a "hold mail" address that is the sole address the FFI has identified for the account holder.

³ The term means (as defined under the FATCA), with respect to the Foreign Financial institution (FFI), (1) any depository account maintained by the FFI (2) any custodial account maintained by the FFI; and (3) a non-publicly traded debt or equity interest in the FFI.

(collectively "FATCA US IRS Regulations"), which require the Company to report directly to the US IRS information about financial accounts held by US taxpayers or held by foreign entities in which US taxpayers hold a substantial ownership interest.

This Certification, Consent and Waiver signify:

- a) My consent and waiver of my right of confidentiality under bank secrecy laws, including but not limited to, Republic Act Number 1405 or the Law on Secrecy of Bank Deposits, Republic Act Number 6426 or the Foreign Currency Deposit Act and Republic Act Number 8791 or the General Banking Law of 2000, as may be amended in each case;
- b) My agreement and consent to the processing and updating of all information relative to my Account under Republic Act Number 10173 or the Data Privacy Act of 2012;
- c) My consent and waiver of such rights and privileges under any other law of the Philippines which will require the issuance of a consent and/or waiver for the disclosure and/or processing of any and all information relating to my Account with the Company for purposes of compliance with FATCA; and
- d) My acknowledgement and consent for the Company to report and disclose to the US IRS the following information (and/or such other information as may be required), relative to the Account pursuant to the FATCA US IRS Regulations (the "Required Information"):
 - i. The name, address and U.S. tax identification number (TIN)
 - ii. In the case of any account holder that is a U.S. entity with one or more U.S. owners, the name, address and TIN of each substantial U.S. owner of such entity;
 - iii. The account number/s;
 - iv. The year-end account balances or values; and
 - v. Gross receipts and gross withdrawals or payments from the account/s.

If the Company is not already in possession of the Required Information, I undertake to provide the Company such information within the period as may be requested by the Company.

This Certification, Consent and Waiver is given by me only for purposes of compliance by the Company with the FATCA.

Where I have answered that I am not a U.S. Person and have committed to submit the required documents in support thereof, I hereby affirm and confirm the truth of such declaration and the authenticity of the supporting documents to be submitted. I undertake to inform the Company in writing of any change in circumstance that will affect the accuracy of such declaration or supporting documents within thirty (30) calendar days from the occurrence of such change. Further, I hereby acknowledge that the Company shall operate the Account on the basis of such declaration. In the event that the Company discovers that I am a U.S. Person, then the Company, its subsidiaries and affiliates, are hereby absolutely and unconditionally authorized to report and disclose to the U.S. IRS the Required Information. I further undertake to provide the Company with such Required Information as may be requested by the Company.

By signing this Certification, Consent and Waiver, I hereby undertake to indemnify and hold the Company, its directors, stockholders, officers, employees, representatives, agents or relevant units of the Bank, free and harmless from and against all liabilities, claims, demands, actions, proceedings, losses, expenses and all other liabilities of whatsoever nature or description which may be suffered or incurred by

the Company, its directors, stockholders, officers, employees, representatives, agents or relevant units of the Company, arising from or in connection with the implementation of this Certification, Consent and Waiver.

By signing hereunder, I hereby confirm that I have read and understood this Certification, Consent and Waiver, or have had the same read and explained to me in a language known to me and I have understood its import.

Signed

(Printed Name and Signature)