APPLICATION REQUIREMENTS

To qualify, applicant:

- Must be 21-70 years old for Principal Cardholder: at least 13 years old for Supplementary Cardholder
- Must have a mobile number and landline in his/her place of work/business
- Minimum Gross Annual income of P250,000.00

DOCUMENTARY REQUIREMENTS

- Signed application form with complete mandatory information. Application without the required documents or with incomplete information on the application form will not be processed.
- A copy of one (1) valid ID with photo and signature (i.e., UMID, Passport, Driver's License)
- A copy of any proof of income.

☐ No

For Employed

- Latest Income Tax Return (ITR) and/or W2 with BIR or Bank Stamp
- Latest payslip stating monthly salary
- Original Certificate of Employment (COE) with annual income details signed by authorized
- signatory and must not be more than six (6) months old
- Latest bank statement showing the salary credit for the month

For Self-Employed, Proprietor or Businessman:

- Latest Audited Financial Statement (AFS) with BIR or Bank Stamp and latest Income
- Tax Return (ITR) and/or W2 with BIR or Bank Stamp
 Latest bank statement showing cash credits/sales receipt for the month
- For Supplementary Card/s application
 - Copy of one (1) valid ID with photo and signature of each supplementary card applicant.
- All shaded fields on the form must be filled out.

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MASTERCARD CLASSIC GOLD DIAMOND* *Please choose yo GAWAD KALI KUSINA NG K	NGA′S □ ZON	LLAR ZALORA	NS WIDE FUND (WWF)	JCB CLASSIC GOLD PLATINUM
VISA FLEX FLEX GOLD	☐ PLATINUM	☐ AIRASIA ☐ AIRASIA PLATINUM	UNION PAY	
☐ YGC REWAI	RDS PLUS	□ VISA INFINITE WEA	ALTH	
_	XISTING RCBC D			

RCBC may issue a different card type fr	om my initial preference base	d on its credit evaluation.
PL	EASE TELL US ABOU	JT YOURSELF
Name of Applicant (Last, F	irst, Middle)	
DATE OF BIRTH (mm/dd/yy)	PLAG	CE OF BIRTH (City & Country)
SEX	CIVIL STATUS	
☐ Male ☐ Female	☐ Single ☐ Marrie	d Separated Widowed
NATIONALITY		HOME PHONE NO.
MOBILE NO.	-	
EMAIL ADDRESS		You will receive your monthly eStatemen
		through this email address
Please Select one and provid	e your I.D. Number	
TAX IDENTIFICATION NO. (TIN)	☐ SSS NO. ☐ GSIS NO.	
PRESENT HOME ADDRESS:		
UNIT/ROOM #, FLOOR #, BLDG NAME	LOT/BLK/PHASE/ZONE/HOUS	SE #/BLDG # STREET/AVENUE/HIWAY/PUROK NAME

BARANGAY/VILLAGE NAME

SUBDIVISION/SITIO NAME

CITY/MUNICIPALITY, PROVINCE

(For RCBC use only.)

Source						
Code						

PERMANENT ADDRESS You ma	y leave this bla	nk if it is the sam	e as your pr	esent address.
UNIT/ROOM #, FLOOR #, BLDG NAME	LOT/BLK/PHASE/ZO	NE/HOUSE #/BLDG #	STREET/AVE	NUE/HIWAY/PUROK NAME
SUBDIVISION/SITIO NAME		BA	ARANGAY/V I LLAGE	NAME
CITY/MUNICIPALITY, PROVINCE	COUNTRY		ZIP CODE	

OU	R FIN	IANC	TAL	STATU

EMPLOYMENT					
☐ Private Sector ☐	Self-Employed 🗌 (Government 🗌 Re	etired/Unemployed		
NATURE OF WORK / BUS	INESS				
☐ Agriculture/Mining	☐ Communication	☐ Manufacturing	☐ Wholesale/Retail		
☐ Banking/Finance	☐ Construction	☐ Real Estate	Other (pls. specify)		
☐ Business Services	☐ Education	\square Transportation			
☐ Commercial, Social, Personal Services	☐ Insurance	□ Utilities			
COMPANY NAME					
# OF YEARS/MONTHS STAY (WITH PRESENT COMPANY/BUSINESS):					
OFFICE ADDRESS:					
UNIT/ROOM #, FLOOR, BLDG NAME	DIVISION/DEPARTA	MENT/ SECT I ON	LOT/BLK/PHASE/ZONE/HOUSE #/BLDG #		
CTDEET (AVENUE (UBMAY/DUDOV N	AME CURRIN	UCIONI/CITIO NIAME	DADANGAYAMILLAGENAME		

OFFICE	PHONE	NO.
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TOTAL GROSS ANNUAL INCOME P

CITY/MUNICIPALITY, PROVINCE

Please make sure that the income you declare matches the documents you are submitting.

Income is not the only criterion for approval of application.

ZIP CODE

YOUR	EXISTING	S PRIMARY	CREDIT	CARD

Issuer	Card Number
RCBC Credit Cards	
Other Credit Cards	

YOUR PREFERRED CREDIT CARD DELIVERY ADDRESS

HOME	OFFICE	LOCATION LANDMARK
Reminder:	Your Card will be a	outomatically delivered to your alternate address if our efforts
	to send the Card t	o your preferred delivery address were unsuccessful.

Referred by: (Signature over Printed Name)

Assigned Spend Limit of

Brane

Contact No.

VIRTUAL CARD

A FREE reference device specifically designed for internet-based shopping, mobile commerce and recurring payments. Use this device for online shopping without having to reveal the details of your main card.

☐ Get me a Virtual Card with my main card.

SUPPLEMENTARY CARD/S

Complete Name (Las	t, First, Midd l e)		
DATE OF BIRTH	dd yy	PLACE	OF BIRTH
NATIONALITY	,	·	
MOBILE NO.			
PRESENT ADDRESS:			
UNIT/ROOM #, FLOOR #, BLDG NA	AME LOT/BLK/PHASE/	ZONE/HOUSE #/BLDG #	STREET/AVENUE/HIWAY/PUROK NAME
SUBDIVISION/SITIO NAME		BARANGAY/VILLAGE NAME	
CITY/MUNICIPALITY, PRO	VINCE	COUNTRY	ZIP CODE
NATURE OF WORK / BUS	SINESS		
☐ Agriculture/Mining	\square Communication	\square Manufacturing	☐ Wholesale/Retail
☐ Banking/Finance	☐ Construction	☐ Real Estate	☐ Other (pls. specify)
☐ Business Services	☐ Education	☐ Transportation	
☐ Commercial, Social, Personal Services	☐ Insurance	☐ Utilities	

(Must be a minimum of P10.000)

If you do not assign a Spend Limit, your Supplementary Cardholder/s will also be able to spend up to the total credit limit available to you as a Principal Cardholder.

As the Principal Cardholder, you are liable for all charges made on any of your Supplementary Cards, including interest and non-refundable fees and other charges. Should you request for cancellation of any Supplementary Card, you agree and bind yourself to pay and be liable for all outstanding obligations under the Supplementary Card, including Cash Advances, and all charges, interests and non-refundable fees, even after the request for cancellation thereof.

You have the option to choose your Supplementary Cardholders and their individual Spend Limit. The Spend Limit assigned to the Supplementary Card is not an additional line of credit and is part of your total Credit Limit. The Supplementary Cardholder is given the same Supplementary Spend Limit every month even if the Supplementary Card transactions in previous months are not paid in full, for as long as there is an available Credit Limit.

Transactions made by the Supplementary Cardholder in excess of the monthly Spend Limit may be accommodated and are dependent on your credit standing.

If the Spend Limit you indicated is greater than the approved Credit Limit, the Spend Limit to be assigned to the Supplementary Card will be the same as the approved Credit Limit.

If you, as Principal Cardholder, do not assign a Spend Limit, the Supplementary Card/s will not be subject to Spend Limit, and will be subject to the same Credit Limit that you have as Principal Cardholder.

For the Principal Cardholder:

I, ______, hereby authorize RCBC to issue a supplementary credit card under my account. I confirm that the request for the supplementary card originates from me as the principal cardholder. I confirm that the information provided is accurate and that RCBC will not be liable for any transaction arising out of the information I have confirmed to be correct. I assume responsibility for all charges incurred, and if the supplementary cardholder is a minor, I will monitor and manage the card usage on their behalf as their parent/guardian.

For the Nominated Supplementary Cardholder:

l, t
process and share my personal data with RCBC for the supplementary credit car
application. I understand that the principal cardholder is responsible for all charges o
my supplementary card.
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IF THE NOMINATED SUPPLEMENTARY CARDHOLDER IS UNDERAGE:

I,, parent/guardian of
hereby consent to the issuance of a RCBC credit card to the nominated supplemental
applicant linked to the account of the principal cardholder and the processing an
sharing to RCBC of the personal data of the supplementary cardholder for suc
purpose. I confirm that I will be responsible for monitoring and managing the usage
of the supplementary card on behalf of the nominated supplementary. I understan
that by signing this form, I am granting consent for the supplementary card to be
issued and confirming that I am responsible for all charges incurred on th
supplementary card.

Signature of the Nominated Supplementary Cardholder

CUSTOMER DECLARATION AND SIGNATURE

CUSTOMER UNDERTAKING AND DECLARATION

Authority to Verify Information. I/We hereby declare that the above information and the information in the submitted documents are true, correct, and updated; and the submitted documents are genuine and duly executed. I/We shall notify RCBC in the event of change in the information provided. I/We hereby authorize RCBC to verify and investigate the information from whatever source it may consider appropriate and hereby specifically authorize RCBC to have access to and receive information on my/our behalf from the credit bureaus, co-brand partners, government institutions, telecommunications companies, other financial institutions, and other/similar information providers. I/We hereby authorize RCBC to conduct random verification with the Bureau of Internal Revenue (BIR) in order to establish authenticity of my/our latest ITR and other financial statements submitted by me/us to RCBC. I/We understand further that any and all documents submitted or received by RCBC becomes the property of RCBC.

Reason for Action on Application. I/We understand that RCBC has the sole discretion to request for additional information/documents, to accept or reject any application. Further, RCBC shall have no obligation to provide reason for the rejection.

I/We understand that I/we may be issued a card different from my/our initial preference based on RCBC's evaluation of my/our application and I/we agree to the issuance of a different card type.

In case of rejection/cancellation by RCBC, and within the authorized retention period, I/we authorize to re-process my/our application/information for reconsideration for existing or future credit card products. All undertakings, declarations, and authorities granted herein shall subsist for the purpose of re-processing my/our application/information.

Authority to Record and Use of Recording. By providing my/our telephone numbers and by calling or accepting calls from RCBC (and its service providers), I/we authorize RCBC to record, replay and communicate to any third party all conversations (including conversations with its service providers) on said phone number/line with me/us or any individual who may answer the phone on my/our behalf, being my agent. This is being done with my/our consent and authority. I/We likewise authorize RCBC to keep a record of all forms of communication I/we may have coordinated, including emails, social media chats, web chats and chatbot conversations.

I/we authorize RCBC to store the recorded conversations, emails, online messages through social media, web chat and chatbots conversations and agree that RCBC may use the taped, recorded conversation, emails, or saved chat messages, with me/us or with any third party, in any proceeding and for any lawful purpose.

RCBC (including its service providers) shall not be liable for any loss, damage or expense which I/we may suffer as a result of RCBC (or its service provider) acting on such telephone communications. I/we likewise understand and agree that such taped, recorded or saved conversations, emails, online messages or instructions shall be conclusive evidence of my/our communication with RCBC and may be used by the latter against me/us or any third party for any purpose particularly as evidence in any proceeding, judicial or administrative, without incurring any liability.

Data Privacy and Authority to Disclose. By applying, I/we authorize RCBC or its

duly authorized personnel to obtain, receive, record, use, process, store, my/our client information, including all information and documents required by RCBC for opening, maintaining, or using an account; for initiating or authorizing transactions on an account; or executing or implementing any contract or agreement with RCBC. All such information, as well as device and browsing information [such as, but not limited to, device ID, browsing information such as name and version, Internet Protocol ("IP") address, internet connectivity data, operator and carrier data, login data, browser type and version, device type category and model, language data, time zone setting and location data, application version, browser plug-in types and versions, operating system and platform, other information stored on or available regarding the devices I/we allow RCBC access to when I/we use RCBC products/services], and any other instruction, correspondence, or communication that RCBC may receive from me/us and my/our personal information (collectively, the "Information"), and disclose the same to (i) RCBC's subsidiaries, affiliates, agents, representatives, service providers, vendors, counterparties and other third party partners such as merchants, co-brand partners, credit bureaus credit information credit and loan providers financial institution telecommunications companies, auditors, other/similar information providers; (ii) to courts, competent authorities, or government agencies and instrumentalities; or (iii) to any third parties wherever situated, for the following purposes: (i) opening an account or providing any service or product to me/us; (ii) processing or verifying any transaction on an account; (iii) validating, verifying, and/or updating my/our Information and its related documents; (iv) in respect of any disputes or claims initiated by or on behalf of me/us on RCBC's products and services, when necessary to respond to statements made to the public or a court, quasi-judicial agency, regulatory authority, or government office by me/us or by my/our counsel and representatives, or when necessary to enforce, protect, or defend the rights of RCBC or its stockholders, directors, officers, or employees; (v) allowing RCBC to perform its obligations under any applicable law, rules and regulations, any contract, or any orders from any court or quasi-judicial and administrative offices, including the necessary reporting, transfer and disclosures to any credit institutions or its members; (vi) protecting me/us and/or RCBC against fraudulent, unauthorized, or illegal actions and/or related transactions; (vii) allowing RCBC, its affiliates and/or subsidiaries, agents and third parties selected by any of them to perform the required customer due diligence, client identification, or risk profile assessment, or to comply with regulatory obligations on money-laundering, terrorist financing, and risk management; (viii) offer products and services of RCBC and any of its subsidiaries and affiliates or third party partners, including data profiling, processing, monitoring, reviewing, reporting, storing, statistical and risk analysis purposes: (ix) develop new credit underwriting models/profitability models, or improve RCBC's marketing strategies for current and potential customers, using for these purposes, among other data, denied applications; (x) perform auto-decision making and profiling activities in relation to the purposes mentioned; and (xi) any other instances analogous to the foregoing or as may subsequently be authorized by me/us or any applicable laws or regulations. In all cases, RCBC shall limit disclosures only to such portions of me/us Information that are relevant and necessary to the said authorized purposes.

I/we agree to hold RCBC, its branches, subsidiaries, affiliates, agents and representative free and harmless from any liability that may arise from any transfer, disclosure or storage of information relating to my/our account(s) with RCBC provided that such processing was done in accordance with the consent provided and in accordance with applicable law.

Terms and conditions. I/we have read and understand RCBC Credit Card Terms and Conditions and that a copy is made available to me through RCBC Credit's website at www.rcbccredit.com. By signing this application, or signing the credit card, or activating and using my/our RCBC Credit Card/s, I/we signify my/our agreement to be bound by the terms and conditions governing my/our credit card including any amendments thereto.

Signature of Principal Applicant over Printed Name	Date

SEQUENCE NO.

odated as of September 2025.