CLIENT'S ACKNOWLEDGEMENT

I hereby acknowledge having read and clearly understood the foregoing and agree to have my present and future Accounts governed by the Terms and Conditions stipulated herein, as may be amended from time to time, as well as the rules and regulations of RCBC, Bangko Sentral ng Pilipinas, the Bankers Association of the Philippines, and the Anti-Money Laundering Council.

I likewise acknowledge receipt of the Terms and Conditions.

	OTATO .
Signature Over Printed Name of the Authorized Signatory	
Date Signed:	
CIF ID:	
CII ID.	