



**ACCOUNT OPENING FORM**

TRUSTOR / PRINCIPAL / AUTHORIZED SIGNATORY (1)			CO – TRUSTOR / CO – PRINCIPAL / AUTHORIZED SIGNATORY (2)		
CIF No.:					
Last Name	First Name	Middle Name	Last Name	First Name	Middle Name
Present Address			Present Address		
Permanent Address			Permanent Address		
Birthdate	Birthplace	Gender	Birthdate	Birthplace	Gender
Contact No.	Fax No.	Email Address	Contact No.	Fax No.	Email Address
TIN	SSS/GSIS	Nationality	TIN	SSS/GSIS	Nationality
Employer Name	<input type="checkbox"/> Employed <input type="checkbox"/> Housewife <input type="checkbox"/> OFW	<input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> Student Others:_____	Employer Name	<input type="checkbox"/> Employed <input type="checkbox"/> Housewife <input type="checkbox"/> OFW	<input type="checkbox"/> Retired <input type="checkbox"/> Self Employed <input type="checkbox"/> Student Others:_____
Employee Position			Employee Position		
Business Address		Source of Funds	Business Address		Source of Funds
Business Phone			Business Phone		
Name of Spouse	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Name of Spouse	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Mother's Maiden Name	ID & Documents Submitted		Mother's Maiden Name	ID & Documents Submitted	
Are you a politically exposed person or directly related to the 2 <sup>nd</sup> degree of consanguinity or affinity to one? <input type="checkbox"/> Yes. Pls. indicate name & relationship:  <input type="checkbox"/> No			Are you a politically exposed person or directly related to the 2 <sup>nd</sup> degree of consanguinity or affinity to one? <input type="checkbox"/> Yes. Pls. indicate name & relationship:  <input type="checkbox"/> No		

FOR CORPORATIONS/ INSTITUTIONS (AUTHORIZED SIGNATORIES TO FILL-OUT PERSONAL INFORMATION ABOVE)		SIGNATURES	
CIF No.:	(1) NAME: _____ ✓	2) NAME: _____ ✓	Signing Requirements <input type="checkbox"/> Single (Any One) <input type="checkbox"/> Joint (Any Two) <input type="checkbox"/> Joint (All Signatories) <input type="checkbox"/> Others
Name of Company (Account Name)			
Business Address	(1) ✓	(2) ✓	
Type of Business (Nature of Business/Industry)			
TIN No.	(1) ✓	(2) ✓	
Email Address	Contact /Fax:		

**CONSENT AND AUTHORIZATION FROM THE CLIENT/S**

By signing this form, I/We hereby certify that all information provided herein are true, accurate and complete, and I/we agree to notify/update the CTBC Bank (Philippines) Corp. – TISD of any changes in the information provided in this form.

I/We hereby expressly agree, consent, and authorize the Bank and/or its agents to gather, obtain, process, record, organize, store, update, modify, use, access, share and/or disclose, without need of prior notice to me/us, any and all information relating to my/our Account(s) to: (a) invest via counterparties (eg. Stockbrokers, PDTC, Third Party Custodian Banks, etc.); (b) facilitate, monitor, improve the quality of, or otherwise service my account; and (c) to comply with legal, regulatory or other obligations of the Bank under applicable local or foreign laws, rules and regulations that impact CTBC Bank (Philippines) Corp.; such processing may be conducted for the duration, and even after the termination, of my avilment of the products, services, facilities and/or channels.

This consent and authorization does not waive any of my/our rights and will be used solely for servicing the Account herein as stated in any of the following additional documents that may be applicable to this account: Trust Agreement, Investment Management Agreement, Participating Trust Agreement, Investment Policy Statement, or Letter of Instruction.

✓ \_\_\_\_\_ ✓  
 Client/s Signature Over Printed Name

**QUARTERLY REPORTS RENDITION**

**BANK USE ONLY**

<input type="checkbox"/> <u>Pick Up</u> : <input type="checkbox"/> <u>Mail To</u> :	<input type="checkbox"/> By Accountholder <input type="checkbox"/> From Business Center/Branch _____ <input type="checkbox"/> Present Address <input type="checkbox"/> Business Address	<input type="checkbox"/> By Authorized Representative <input type="checkbox"/> Permanent Address	Signature/ID & Documents/All Watchlist/RPT Verified By:  RPT <input type="checkbox"/> Yes <input type="checkbox"/> No	Remarks:
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**TRUST AND INVESTMENT SERVICES DEPARTMENT**  
 18<sup>th</sup> Floor Fort Legend Towers, 31<sup>st</sup> Street corner 3<sup>rd</sup> Avenue Bonifacio Global City, Taguig City

**LETTER OF INSTRUCTION TO INVEST / PURCHASE AND SELL / REDEEM / WITHDRAW**

Date: \_\_\_\_\_

This serves as your authority to execute the following instructions in connection with our TRUST/IMA/Other Fiduciary Accounts account with you under **Account Name** \_\_\_\_\_ **with Trust Account Number** \_\_\_\_\_

<b>CTBC UNIT INVESTMENT TRUST FUND</b>	
<input type="checkbox"/> Invest (Purchase in PHP) _____	
Fund Name: <input type="checkbox"/> CTBC Money Market Fund <input type="checkbox"/> CTBC Bank-ATRAM Philippine Balanced Feeder Fund <input type="checkbox"/> CTBC Bank-Sun Life Philippine Stock Index Feeder Fund	
<i>Note: For redemption, refer to the lower part of the COP instead, and submit.</i>	

<b>FIXED INCOME, PREFERRED SHARES, THIRD PARTY FUNDS, AND OTHER INVESTMENT OUTLETS</b>	
Investment/Purchase Amount ( <input type="checkbox"/> PHP/ <input type="checkbox"/> USD):	Sell/Withdraw Amount ( <input type="checkbox"/> PHP/ <input type="checkbox"/> USD):
Name of: Issuer / Issue / Borrower / Fund	
Type of Instrument:	Instrument Details:
<input type="checkbox"/> Time Deposit (TD)	Face Value/ Shares:
<input type="checkbox"/> Promissory Note	Coupon/ Dividend/ Interest Rate (% Gross):
<input type="checkbox"/> Fixed Income Security	Maturity Date/ Tenor:
<input type="checkbox"/> Preferred Shares	<b>REMARKS:</b>
<input type="checkbox"/> Third Party Funds	
Security/Collateral: <input type="checkbox"/> Secured/Clean <input type="checkbox"/> Unsecured	<b>Related Party Transaction Disclosure:</b> <i>CTBC Bank (Philippines) Corp. is a related party of CTBC Bank (Philippines) Corp. – Trust and Investment Services or TISD.</i>
Others:	

Investment is for: <input type="checkbox"/> Collect Cash Flows/ sell assets <input type="checkbox"/> Hold for trading <input type="checkbox"/> Hold to collect cash flows
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<b>SETTLEMENT INSTRUCTION</b>	
Settlement Account: CA/SA Account Number: _____	
Funding Source: <input type="checkbox"/> Settlement Account <input type="checkbox"/> Proceeds from Existing Investment: _____	
All coupons/ dividends/ interest of this investment outlet, net of trust/ management fees and other charges, shall be credited to the nominated Settlement Account. Upon maturity/ withdrawal/ termination of this investment outlet, the proceeds, net of trust/ management fees and other charges shall likewise be credited to the nominated Settlement Account. In the event that no other investment outlets will remain in this Trust Account Number upon maturity/withdrawal/termination of this investment outlet, the account shall automatically be closed.	
The aforementioned settlement instructions shall stay in force unless otherwise instructed.	
The investment outlet and all costs, charges and expenses, in carrying out the authorities herein shall strictly be for my/our account and CTBC Bank (Philippines) Corp.-TISD shall not, in any way, be held liable in case of default by the Issuer.	
✓	✓
✓	✓
Client/s Signature/s over Printed Name	

**SPECIAL INSTRUCTIONS/REMARKS**



**CLIENT SUITABILITY ASSESSMENT (CSA) FORM  
INDIVIDUAL ACCOUNT**

**ACCOUNT INFORMATION**

<b>Account Name:</b>			
<b>Trust Account No.:</b>		<b>Date:</b>	

**CLIENT SUITABILITY ASSESSMENT**

**Objective:** The Client Suitability Assessment (CSA) is conducted to determine the Client/s' investor profile based on investment objectives, risk appetite, cash flow requirements and other investor information necessary. The Relationship Manager / Trust Marketing Officer shall:

1. Make a reasonable inquiry into the Client's financial situation and investment experience.
2. Consider the appropriateness and suitability of investment alternatives of each Client.
3. Profile the account holder who is at least 65 years old for joint relationships. Otherwise, risk profiling will be from the perspective of the most relevant in the operation of the account.

**INSTRUCTIONS**

Please **check** the **box on the leftmost side** of the page for the answer that best describes your situation below. Do not fill out the columns on the right.

**QUESTIONNAIRE**

**I. CLIENT INFORMATION**

**FOR BANK'S USE ONLY**

		1	2	3	Score
<b>a. What is the age of the oldest account holder of this relationship?</b>					
	Less than 55 years old				
	Between 55 and 65 years old				
	Over 65 years old				
<b>b. What is your liquid net worth?</b>					
	Less than P5 million and/or its foreign currency equivalent				
	Between P5 million to less than P10 million and/or its foreign currency equivalent				
	Between P10 million to less than P50 million and/or its foreign currency equivalent				
	Over P50 million and/or its foreign currency equivalent				
<b>c. What percentage of your liquid net worth do you intend to invest in this account?</b>					
	0% - 25% of liquid net worth				
	26 - 75% of liquid net worth				
	76 - 100% of your investible funds				
<b>II. INVESTMENT OBJECTIVE</b>		1	2	3	Score
<b>a. What do you want to achieve from this investment?</b>					
	To keep my funds intact, with minimal income and growth				
	To seek a balance between income and growth				
	To make my funds grow				
<b>b. You are comfortable with investments that primarily consider:</b>					
	Keep the funds whole, returns are secondary				

	Moderate returns with moderate risks				
	Maximize returns but with due recognition to the risks involved				
<b>III. INVESTMENT HORIZON AND LIQUIDITY REQUIREMENTS</b>					
		<b>1</b>	<b>2</b>	<b>3</b>	<b>Score</b>
<b>a. When do you see yourself needing these funds?</b>					
	Anytime				
	Less than 2 years				
	Over 2 years				
	More than 5 years' time				
<b>b. How important is liquidity for this particular account?</b>					
	<b>Very important</b> - I need to be able to liquidate my investments on short notice to fund my withdrawals. Thus, investments should be limited to short-term fixed income and pooled fund investment instruments.				
	<b>Fairly important</b> - I may need to have access to my funds in order to address unexpected expenses. Investments should therefore be of medium risk such as liquid fixed income and pooled fund investments instruments.				
	<b>No importance</b> - I do not require immediate access to my investments to fund unplanned expenses. As such, I am willing to invest in long term fixed income instruments. Further, I am open to invest in portfolios that offer exposure to fixed income and equity investments.				
<b>IV. RISK TOLERANCE</b>					
		<b>1</b>	<b>2</b>	<b>3</b>	<b>Score</b>
<b>a. Which statement would best describe your attitude towards investing?</b>					
	<b>Conservative</b> - I want short-term investments with minimal risks that largely keep my funds whole. I can accept slightly higher returns than time deposits as long as my funds are safe.				
	<b>Moderate</b> - I want a balance between growth and income, and I am willing to take a moderate level of risk and can accept temporary fluctuations in the value of my investment in order to earn a return higher than traditional deposit products.				
	<b>Aggressive</b> - I want to make my funds grow and am willing to invest long-term and take on additional risks. I can tolerate substantial fluctuations and possibly losses for certain periods in the value of my investment.				
<b>b. What would be your attitude towards negative fluctuations in the value of your investment?</b>					
	I will be very concerned and will immediately liquidate my investment and transfer it to cash.				
	I will be very concerned but understand that price changes affect the value of my investment. I can accept minimal negative fluctuations to the earnings of my investment, but not to my principal.				
	I will be concerned and will review the investment outlet/s in my portfolio.				
	I will NOT be concerned. I am willing to take additional risks for long term capital appreciation and understand that I may lose part or my entire investment especially during times of				

adverse price fluctuations				
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**V. INVESTMENT KNOWLEDGE AND EXPERIENCE**

a. How would you describe your investment knowledge and/or experience?		1	2	3	Score
	<b>Extensive</b> - I have extensive knowledge of investment products. I am an active and experienced investor, comfortable in making my own investment decisions.				
	<b>Moderate</b> - I have a moderate amount of knowledge about investment products, including their related risks, apart from traditional bank deposits.				
	<b>Limited</b> - I have little or no knowledge of investment products outside traditional bank deposits.				
b. Which of the following investment outlets are you currently invested in or have done so in the past? (multiple answers)					
	Insurance and Pre-need products				
	Savings / Checking Accounts and Time Deposits				
	Government Securities with a tenor of 2 years or less				
	Government Securities with a tenor of more than 2 years				
	Corporate Bonds / Notes, Bank Issued Securities (Tier 2, LTNCD), and Promissory Notes				
	Equities, Derivatives, and Foreign Currencies				
	UITFs, Mutual Funds, and VUL Funds with underlying investment in Money Market instruments				
	UITFs, Mutual Funds, and VUL Funds with underlying investment in Fixed Income instruments				
	UITFs, Mutual Funds, and VUL Funds with an underlying investment in Equity instruments				

**RESULTS**

<b>Client's Risk Profile:</b>		<b>Client's CSA Score:</b>	
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**BASIS FOR PROFILING**

TYPE OF INVESTOR	SCORE	DESCRIPTION	SUITABLE OUTLETS/ PRODUCTS
<b>Conservative</b>	1-11	Willing to take minimal risk in order to have returns higher than time deposits yet preventing loss of principal at all times.	<ul style="list-style-type: none"> <li>Bank Deposits</li> <li>BSP Deposits/ BSP Issued Instruments</li> <li>Government Securities &lt; 2 years</li> <li>CTBC Money Market Fund</li> <li>Other Short-term Money Market Instruments</li> </ul>
<b>Moderate</b>	12-24	Can accept a certain amount of risk in order to have earnings higher than traditional deposits.	<ul style="list-style-type: none"> <li>All Conservative Products</li> <li>Government Securities</li> <li>Corporate Bonds &amp; Notes</li> <li>Commercial Papers</li> <li>Promissory Notes</li> <li>Equity (Preferred and Common) &lt; 50% of the Portfolio</li> <li>UITFs/Mutual Funds               <ul style="list-style-type: none"> <li>- Bond Funds,</li> <li>- Balanced Funds (equity portion &lt; 50%)</li> </ul> </li> <li>CTBC Bank-ATRAM Philippine Balanced Feeder Fund</li> </ul>
<b>Aggressive</b>	25-40	Can accept a significant	<ul style="list-style-type: none"> <li>All Conservative &amp; Moderate Products</li> </ul>

	amount of risk to earnings and principal for long-term capital appreciation.	<ul style="list-style-type: none"> <li>• Equities (Preferred and Common)</li> <li>• UITFs/Mutual Funds <ul style="list-style-type: none"> <li>- Balanced Funds (equity portion &gt; 50%)</li> <li>- Equity Funds</li> </ul> </li> <li>• CTBC Bank-Sun Life Philippine Stock Index Feeder Fund</li> </ul>
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**ACKNOWLEDGEMENT AND CONSENT**

"I/We understand that the Client Suitability Assessment is used as a guide for the Trust marketing personnel to present and/or recommend investment alternatives and does not provide guarantee against losses;

"I/We acknowledge that the answers to the questionnaire are accurate and complete;

"I/We will formally notify the Trust marketing personnel of changes to my personal and/or financial situation that would change my risk profile;

"I/We understand the explanation of the Trust marketing personnel on the results of the Client Suitability Assessment with regards to the investment outlets suitable to my needs;

"I/We agree to the investment profile and the recommendation of the Trust marketing personnel on the investment outlet to meet my objectives; and

"I/We acknowledge that Trust products is not a Deposit Product and it is not insured by the PDIC, Due to the nature of investments, yield and potential yields cannot be guaranteed. Any income or loss arising from market fluctuations and price volatility of the investment even if invested in government securities is for the account of the investor. As such, investments may be worth more or be worth less than his / her initial investments / contributions. Historical performance, when presented, is purely for reference purposes and is not a guarantee of future results. The trustee is not liable for losses, unless upon wilful default, bad faith or gross negligence

"I / we fully understand and expressly agree that the results of this client suitability assessment shall apply to all my / our accounts maintained whether singly or jointly in an "and" or "or" capacity.

✓
✓
✓

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**Client/s Signature/s above Printed Name**

\_\_\_\_\_

(Maker)  
**TISD Authorized Signatory**

\_\_\_\_\_

(Checker)  
**TISD Authorized Signatory**

**NOTICE ON UPDATING THE CSA**

The CSA shall be conducted and updated at least every three (3) years at the minimum. TISD shall ensure that CSA and IPS are updated at least annually for clients who expresses intentions to invest in complex investment products. Should the client not update the CSA form and IPS accordingly, TISD shall not make new/additional investment in complex investment products.

In the event that the client is not able to update within the prescribed period. The latest CSA and IPS will continue to apply until such has been updated in compliance with Circular 618 and relevant issuances. Should there be any change in the clients personal/ financial circumstances or preferences prior to three (3) years, the client shall notify Trust and Investment Services Department so a new CSA can be conducted to update the clients risk profile.

**CTBC BANK (PHILIPPINES) CORP.  
TRUST AND INVESTMENT SERVICES DEPARTMENT**

**UNIT INVESTMENT TRUST FUND (UITF)**

**RISK DISCLOSURE STATEMENT**

Prior to making an investment in the CTBC Bank (Philippines) Corp.-Trust and Investment Services Department's Unit Investment Trust Funds (UITF), CTBC Bank (Philippines) Corp.-Trust and Investment Services Department is hereby informing you of the nature of the UITF and the risks involved in investing therein. As investments in UITF carry different degrees of risk, it is necessary that before you participate/invest in this fund, you should have:

1. Fully understood the nature of the investment in UITF and the extent of your exposure to risks;
2. Read this Risk disclosure Statement completely; and
3. Independently determined that the investment in the UITF is appropriate for you.

There are risks involved in investing in the UITF because the value of your investment is based on the Net Asset Value per unit (NAVpu) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. The NAVpu is computed by dividing the Net Asset Value (NAV) of the Fund by the number of outstanding units. The NAV is derived from the summation of the market value of the underlying securities of the Fund plus accrued interest income less liabilities and qualified expenses.

**Investment in the UITF does not provide guaranteed returns even if invested in government securities and high-grade prime investment outlets. Your principal and earnings from investment in the Fund can be lost in whole or in part when the NAVpu at the time of redemption is lower than the NAVpu at the time of participation. Gains from investment is realized when the NAVpu at the time of redemption is higher than the NAVpu at the time of participation.**

Your investment in the CTBC Bank (Philippines) Corp.-Trust and Investment Services Department's UITF exposes you to the various types of risks enumerated and defined hereunder:

**Interest Rate Risk.** This is the possibility for an investor to experience losses due to changes in interest rates. The purchase and sale of a debt instrument may result in profit or loss because the value of a debt instrument changes inversely with prevailing interest rates.

The UITF portfolio, being market-to-market, is affected by changes in interest rates thereby affecting the value of fixed income investments such as bonds. Interest rate changes may affect the prices of fixed income securities inversely, i.e., as interest rates rise, bond prices fall and when interest rates decline, bond prices rise. As the prices of bonds in a Fund adjust to a rise in interest rates, the Fund's unit price may decline.

**Market/Price Risk.** This is the possibility for an investor to experience losses due to changes in market prices of securities (e.g., bonds and equities). It is the exposure to the uncertain market value of a portfolio due to price fluctuations. It is the risk of the UITF to lose value due to a decline in securities prices, which may sometimes happen rapidly or unpredictably. The value of investments fluctuates over a given time period because of general market conditions, economic changes or other events that impact



large portions of the market such as political events, natural calamities, etc. As a result, the NAVpu may increase to make profit or decrease to incur loss.

**Liquidity Risk.** This is the possibility for an investor to experience losses due to the inability to sell or convert assets into cash immediately or in instances where conversion to cash is possible but at a loss. These may be caused by different reasons such as trading in securities with small or few outstanding issues, absence of buyers, limited buy/sell activity or underdeveloped capital market.

Liquidity risk occurs when certain securities in the UITF portfolio may be difficult or impossible to sell at a particular time which may prevent the redemption of investment in UITF until its assets can be converted to cash. Even government securities which are the most liquid of fixed income securities may be subjected to liquidity risk particularly if a sizeable volume is involved.

**Credit Risk/Default Risk.** This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/or interest in a timely manner on instruments such as bonds, loans, or other forms of security which the borrower issued. This inability of the borrower to make good on its financial obligations may have resulted from adverse changes in its financial condition thus, lowering credit quality of the security, and consequently lowering the price (market/price risk) which contributes to the difficulty in selling such security. It also includes risk on a counterparty (a party the UITF Manager trades with) defaulting on a contract to deliver its obligation either in cash or securities.

This is the risk of losing value in the UITF portfolio in the event the borrower defaults on his obligation or in the case of a counterparty, when it fails to deliver on the agreed trade. This decline in the value of the UITF happens because the default/failure would make the price of the security go down and may make the security difficult to sell. As these happen, the UITF NAVpu will be affected by a decline in value.

**Reinvestment Risks.** This is the risk associated with the possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

Investors in the UITF who redeem and realize their gains run the risk of reinvesting their funds in an alternative investment outlet with lower yields. Similarly, the UITF manager is faced with the risk of not being able to find good or better alternative investment outlets as some of the securities in the fund matures.

In case of a foreign-currency denominated UITF or a peso denominated UITF allowed to invest in securities denominated in currencies other than its base currency, the UITF is also exposed to the following risks:

**Foreign Exchange Risk.** This is the possibility for an investor to experience losses due to fluctuations in foreign exchange rates. The exchange rates depend upon a variety of global and local factors, e.g., interest rates, economic performance, and political developments.

It is the risk of the UITF to currency fluctuations when the value of investments in securities denominated in currencies other than the base currency of the UITF depreciates. Conversely, it is the risk of the UITF to lose value when the base currency of the UITF appreciates. The NAVpu of a peso-denominated UITF invested in foreign currency denominated securities may decrease to incur loss when the peso appreciates.

**Country Risk.** This is the possibility for an investor to experience losses arising from investments in securities issued by/in foreign countries due to the political, economic and social structures of such countries. There are risks in foreign investments due to the possible internal and external conflicts, currency devaluations, foreign ownership limitations and tax increases of the foreign country involved which are difficult to predict but must be taken into account in making such investments.

Likewise, brokerage commissions and other fees may be higher in foreign securities. Government supervision and regulation of foreign stock exchanges, currency markets, trading systems and brokers may be less than those in the Philippines. The procedures and rules governing foreign transactions and custody of securities may also involve delays in payment, delivery or recovery of investments.

**Other Risks.** Your participation in the UITF may be further exposed to the risk of any actual or potential conflicts of interest in the handling of in-house or related party transactions by CTBC Bank (Philippines) Corp.-Trust and Investment Services Department. These transactions may include own-bank deposits; purchase of own-institution or affiliate obligations (stock, mortgages); purchase of assets from or sales to own institution, directors, officers, subsidiaries, affiliates or other related interests/parties; or purchases or sales between fiduciary/managed accounts.

I/WE HAVE COMPLETELY READ AND FULLY UNDERSTOOD THIS RISK DISCLOSURE STATEMENT AND THE SAME WAS CLEARLY EXPLAINED TO ME/US BY CTBC BANK (PHILIPPINES) CORP.-TRUST AND INVESTMENT SERVICES DEPARTMENT MARKETING PERSONNEL BEFORE I/WE AFFIXED MY/OUR SIGNATURE/S HEREIN. I/WE HEREBY VOLUNTARILY AND WILLINGLY AGREE TO COMPLY WITH ANY AND ALL LAWS, REGULATIONS, THE PLAN RULES, TERMS AND CONDITIONS GOVERNING MY/OUR INVESTMENT IN THE CTBC BANK (PHILIPPINES) CORP.-TRUST & INVESTMENT SERVICES DEPARTMENT.



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**TRUSTOR/S**  
**Signature over Printed Name**

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**Date**

I acknowledge that I have (1) advised the client to read this Risk Disclosure Statement, (2) encouraged the client to ask questions on matters contained in this Risk Disclosure Statement, and (3) fully explained the same to the client.

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**Signature over Printed Name**  
**Position of Marketing Personnel**

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**Date**



**FATCA CCW Form 2.0**

**CERTIFICATION, CONSENT AND WAIVER (CCW)**

This is to certify that *I/ the Entity* \_\_\_\_\_ (*Name of individual accountholder/juridical entity*) is a

- ( ) U.S. Person / U.S. Entity
- ( ) not a U.S. Person/U.S. Entity and shall submit documents\* to prove such status.

Failure to submit the required documents entitles the Bank to treat subject client as a US Person / US Entity.

That, *I/the Entity*, maintain/s financial account(s) with CTBC Bank (Philippines) Corp., a commercial banking institution duly registered under the laws of the Republic of the Philippines, with head office address at 16<sup>th</sup> to 19<sup>th</sup> Floors, Fort Legend Towers, 31<sup>st</sup> Street corner 3<sup>rd</sup> Avenue, Bonifacio Global City, Taguig City;

That, as applicable to a U.S. Person, *I/the Entity* am/is 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 (collectively, "FATCA/US IRS Regulations") and Intergovernmental Agreement Model IA - Reciprocal ("IGA Model 1A – Reciprocal") signed between the Philippine Government and the US IRS. This requires the Bank to report to the Philippines' Bureau of Internal Revenue ("BIR") information about financial accounts held by US Persons or held by foreign entities in which US Persons hold a substantial ownership interest;

This Certification, Consent, and Waiver signify:

- a) *my/the Entity's* consent and waiver of my/its right of confidentiality under Philippine bank secrecy laws including but not limited to Republic Act Number 1405 or the Law on Secrecy of Bank Deposits, or Republic Act Number 6426 or the Foreign Currency Deposit Act and Republic Act Number 8791 or the General Banking Law of 2000, as amended in each case, for the purpose of the Bank's compliance with the reportorial requirements of the FATCA/US IRS Regulations;
- b) *my/ the Entity's* agreement and consent to the processing and updating of all information relative to my/its Account under Republic Act Number 10173 or the Data Privacy Act of 2012;
- c) *my/the Entity's* 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/its Account with the Bank for purposes of compliance with FATCA in accordance with IGA Model IA – Reciprocal; and
- d) *my/ the Entity's* acknowledgement and consent for the Bank to report and disclose to the Philippine BIR and for the BIR, in turn, to 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 and under IGA Model IA – Reciprocal:
  - 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 of such entity;
  - iii. The account number;
  - iv. The year-end account balance or value; and
  - v. Gross receipts and gross withdrawals or payments from the account.

This Certification, Consent, and Waiver is given by me/ the Entity only for purposes of compliance by the Bank with the FATCA, in accordance with the IGA Model IA – Reciprocal.

By signing this Certification, Consent, and Waiver, *I/the authorized officers of the Entity* hereby undertake/s to indemnify and hold the Bank, 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 Bank, its directors, stockholders, officers, employees, representatives, agents, or relevant units of the Bank, arising from or in connection with the implementation of this Certification, Consent, and Waiver.

By signing hereunder, *I/the authorized officers of the Entity* represent, warrant and confirm that (1) I/we have read and understood this Certification, Consent, and Waiver and (2) the undersigned

is/are the account holder /its duly authorized representative/s allowed to execute and deliver this Certification, Consent, and Waiver for and on behalf of the Entity, as evidenced by Annex "A".

Signed:

Name and signature of Account Holder/ Authorized Signatories of the Entity

\_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_

**Annex "A"**

[Note: If the Bank client is a juridical entity, the authority of the signatory of the Certification, Consent, and Waiver ("CCW") must be confirmed by:

1. For *Philippine entities*: a board resolution with a corporate secretary's certificate attesting that the signatory is so authorized by the Board of Directors;
2. For *foreign entities*: a certification issued in accordance with the applicable foreign law attesting that the signatory to the CCW is authorized to act and sign for and on behalf of the entity.

The certificate shall be attached as Annex "A" of the CCW.

FATCA CLIENT FORM [ FOR BANK'S INTERNAL USE ONLY ]					
Business Center			New Account		
Client Name			Pre-existing		
Client CIF					
<b>User Guide</b>					
1. This FATCA form shall be for Bank's Internal Use Only.					
2. Identify and review the client's identity using below checklist and request client to complete the required documents.					
3. Upon review, tick or populate the Remarks field.					
Individual			Entity		
Type of Identity	Type of Documentation	Remarks	Type of Identity	Type of Documentation	Remarks
1. US Person/US citizenship or lawful permanent resident	1. CCW 2. IRS Form W-9 3. US TIN		1. US Entity/Corporations, Partnerships and Trusts created under US laws	1. CCW 2. IRS Form W-9	
2. Non-US Person	1. CCW 2. IRS Form W-8 BEN		2. Non-US Entity Non-Financial Institution/Non-Profit/Government Entity/Central Bank	1. CCW	
3. Non-US Person with US Indicia			3. Non-US Entity Financial Institution	1. CCW 2. IRS Form W-8 BEN-E or W-8 IMY	
4. US Birthplace	1. CCW 2. IRS Form W-8 BEN 3. Non-US passport or similar document establishing foreign citizenship 4. Written explanation regarding US citizenship 5. US renunciation		4. Non-US Entity - Others	1. CCW 2. IRS Form W-8 BEN-E or W-8 IMY	
5. US Address (residence, correspondence, or US post office box)	1. CCW 2. IRS Form W-8 BEN 3. Non-US passport or similar document establishing foreign citizenship 4. Written explanation regarding US citizenship.				
6. Instructions to transfer funds to US accounts or instructions					
7. Only address on file is "in case of" or "hold mail" or US post office	1. CCW 2. IRS Form W-8 BEN				
8. Power of Attorney or signatory/authority granted to a person with US address					
		Processed by/Date			
		Reviewed and Noted by/Date			

Signatures above complete name



**CTBC Bank-ATRAM Philippine Balanced Feeder Fund**  
A Peso Denominated Balanced Feeder Unit Investment Trust Fund

**PARTICIPATING TRUST AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS:

This Agreement made and executed this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ by and between:  
\_\_\_\_\_ with address  
at: \_\_\_\_\_ herein referred to as the **"TRUSTOR"**

-and-

**CTBC Bank (Philippines) Corp.**, a corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office at 16<sup>th</sup>-19<sup>th</sup> Floors, Fort Legend Towers, 31<sup>st</sup> St. corner 3<sup>rd</sup> Avenue, Bonifacio Global City, Taguig City 1634, with authority to perform trust and other fiduciary functions, acting herein through its Trust and Investments Department, hereinafter referred to as the **"TRUSTEE"**;

WITNESSETH: That –

*WHEREAS*, the TRUSTOR desires to participate in the CTBC Bank-ATRAM Philippine Balanced Feeder Fund (the **"Fund"**), a peso denominated balanced feeder unit investment trust fund in the form of a feeder fund established and administered by the TRUSTEE under and subject to the terms of a Declaration of Trust (the **"Plan Rules"**) approved by the TRUSTEE's Board of Directors and by the Bangko Sentral ng Pilipinas, as may be amended from time to time in accordance with the Plan Rules and existing regulations;

NOW THEREFORE, the parties hereto hereby agree as follows:

1. *Participation and Redemption* - Participation in the Fund and redemption of such participation shall be allowed only on the basis of the net asset value of each participation unit (the **"NAVPU"**) determined in accordance with the Plan Rules. The TRUSTOR's investment in the Fund shall be expressed in terms of number of units of participation as appearing in the TRUSTOR's Confirmation of Participation.

The TRUSTOR/s shall transfer, convey and pay unto the TRUSTEE in Philippine Pesos, as his / her participation the amount representing the value of the units indicated in the TRUSTOR's Confirmation of Participation.

The TRUSTOR may redeem his / her participation by surrendering his/her Confirmation of Participation to the TRUSTEE. Participation and redemption shall be allowed only at such frequency or at such times as provided in the Plan Rules.

2. *Client Suitability* - Prior to the acceptance of participation, the TRUSTEE shall perform client suitability, through a Client Suitability Assessment form which shall be acknowledged and signed by the TRUSTOR.

3. *Administration and Investment of Fund* - The Fund, which is the pool of trust funds from the participating Trustors, shall be managed, administered and invested by the TRUSTEE under the operation of the Plan Rules.

4. *Disclosure of Investment Outlets* – The TRUSTEE shall make available for review by any interested participant a list of prospective and outstanding investment outlets for the Fund, which list shall be updated quarterly.

5. *Disclosure of Risks* – Prior to the signing of the Agreement, the TRUSTOR shall have read and acknowledged the 'Risk Disclosure Statement'.





6. *Compensation* – In consideration for its services the TRUSTEE shall be entitled to compensation provided in the Plan Rules.

7. *Liability of TRUSTEE* – Except those attributable to its fraud, evident bad faith, or gross and willful negligence, the TRUSTEE shall not be liable for any loss or depreciation in the value of the Trust Fund or in the value of the TRUSTOR’s units of participation in the **CTBC Bank-ATRAM Philippine Balanced Feeder Fund** arising from any act done by the TRUSTEE pursuant to the terms hereof. Neither shall the TRUSTEE be liable for refraining to do any act where such inaction in good faith is necessary and appropriate for the proper and advantageous administration and management of the Trust Fund.

8. *Term of Agreement* – This Agreement shall continue and remain in force until the redemption of the TRUSTOR’s participation or upon termination of the Fund in accordance with the Plan Rules or with laws or regulations then existing.

9. *Reference Documents* – Incorporated herein by reference are the terms, conditions, rules and regulations in the Plan Rules, Client Suitability Assessment form, Risk Disclosure Statement, and the Confirmation of Participation to be issued pursuant hereto.

10. *Nature of Agreement* – The Participating Trust Agreement is a trust arrangement and that:

**THE UIT FUND IS A TRUST PRODUCT AND NOT A DEPOSIT ACCOUNT OR AN OBLIGATION OF, OR GUARANTEED, OR INSURED BY CTBC BANK (PHILIPPINES) CORP. - TRUST & INVESTMENT SERVICES DEPARTMENT OR ITS AFFILIATES OR SUBSIDIARIES;**

**THE UIT FUND IS NOT INSURED OR GOVERNED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC);**

**DUE TO THE NATURE OF THE INVESTMENT, YIELDS AND POTENTIAL YIELDS CANNOT BE GUARANTEED;**

**ANY LOSS/INCOME ARISING FROM MARKET FLUCTUATIONS AND PRICE VOLATILITY OF THE SECURITIES HELD BY THE UIT FUND, EVEN IF INVESTED IN GOVERNMENT SECURITIES, IS FOR THE ACCOUNT OF THE CLIENT/PARTICIPANT;**

**AS SUCH, THE UNITS OF PARTICIPATION OF THE INVESTOR IN THE UIT FUND, WHEN REDEEMED, MAY BE WORTH MORE OR BE WORTH LESS THAN HIS/HER INITIAL INVESTMENT/CONTRIBUTIONS;**

**HISTORICAL PERFORMANCE, WHEN PRESENTED, IS PURELY FOR REFERENCE PURPOSES AND IS NOT A GUARANTEE OF SIMILAR FUTURE RESULT; AND**

**THE TRUSTEE IS NOT LIABLE FOR LOSSES UNLESS UPON WILLFUL DEFAULT, BAD FAITH OR GROSS NEGLIGENCE.**

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands.



\_\_\_\_\_  
(Trustor/s)  
Signature over printed name

\_\_\_\_\_  
(Trustor/s)  
Signature over printed name

**CTBC Bank (Philippines) Corp.  
Trust & Investment Services Department**