

FOR U.S. PERSONS UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT

The Foreign Account Tax Compliance Act ("FATCA") enacted by the U.S. government in March 2010 and which amended the U.S. Internal Revenue Code, is part of the U.S. government efforts to improve tax compliance of U.S. taxpayers with foreign financial assets and offshore accounts.

A U.S. person is one who is:

- An individual or an Entity
- A citizen
- Holds a U.S. passport
- A resident of the U.S.
- Was born in the U.S.
- A U.S. Permanent Resident Card Holder
- One who has substantial presence in the U.S.
- As evidence by "Indicia" of U.S. account (U.S. Citizen, U.S. place of birth, U.S. Tel. No. Standing instruction to pay amounts to an authority maintained in the U.S. Current power of attorney or signatory granted to a person with a U.S. address, a "in care of" or an "hold mail" address that is sole address identified for the account).

For further information on FATCA, you may visit the following websites: www.irs.gov; www.treasury.gov; www.pnb.com.ph

Are you a U.S. Person?

_____ **Yes**

_____ **No**

Document Presented (For U.S. Person):

_____ W-8 BEN Form

_____ W-9 Form

If Yes, please fill out the information below:

U.S. Permanent Address (Floor, Number, Street, City, State, Postal Code)

U.S. Social Security Number:

___/___/___ - ___/___ - ___/___/___

CUSTOMER'S AGREEMENT

By signing this form, the CUSTOMER hereby certifies and affirms that the information given above is true, correct and updated. The CUSTOMER hereby allows PNB Capital to verify said information and agrees to inform PNB Capital of any change in the information provided above.

The CUSTOMER hereby acknowledges to have read, understood and agreed to the terms and conditions governing the services and facilities of PNB Capital which the CUSTOMER has availed of or shall, in the future, avail from PNB Capital. The CUSTOMER agrees to be bound by the terms and conditions thereof as well as to such relevant laws, rules and regulations governing the said services and facilities. The said terms and conditions, including the applicable service and maintenance fees, were provided to the CUSTOMER.

For purposes of compliance with relevant laws and regulations issued by appropriate regulatory authorities and agencies of the Philippines and such other countries having jurisdiction over the CUSTOMER, the CUSTOMER hereby authorizes PNB, its branches and agencies, and all of PNB's subsidiaries, affiliates or correspondent banks to access all information relating to the CUSTOMER's PNB deposit account/s, (where applicable), disclose the CUSTOMER's financial accounts to the U.S. Internal Revenue Services as required for participating financial institutions under the U.S. Foreign Account Tax Compliance Act (FATCA) due diligence rule, and disclose such data and papers pertaining to the CUSTOMER's deposit accounts as may be required by government regulatory authorities, here and abroad, conformably with law.

PRINTED NAME OF CUSTOMER

SIGNATURE OF CUSTOMER / DATE

ACCOUNT NO.