



PNB

Exhibit 5

CONSENT AND WAIVER FOR US PERSONS UNDER THE UNITED STATES FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

For purposes of the Bank's compliance with the FATCA to which the ACCOUNTHOLDER is subject as a US person, the ACCOUNTHOLDER signifies:

1. The ACCOUNTHOLDER's consent and waiver of the ACCOUNTHOLDER's right of confidentiality under bank secrecy laws including but not limited to RA 1405 or the Law on Secrecy of Bank Deposits, RA 6426 or the Foreign Currency Deposit Act and RA 8791 or the General Banking Law of 2000 Sec. 55, as amended in each case;
2. The ACCOUNTHOLDER's agreement and consent to the processing and updating of all information relative to the ACCOUNTHOLDER's financial accounts under RA 10173 or the Data Privacy Act of 2012;
3. The ACCOUNTHOLDER's consent and waiver of such rights and privileges under any other law, existing or prospective, of the Philippines which will require the issuance of a consent and/or a waiver for the disclosure and/or processing of any and all information relating to the ACCOUNTHOLDER's financial accounts for purposes of compliance with FATCA; and
4. The ACCOUNTHOLDER's acknowledgement and consent for the Bank to report and disclose to the US Internal Revenue Services (IRS) the following information (and/or such information as may be requires), relative to my financial accounts pursuant to the FATCA US IRS Regulations (the "Required Information"):
 - a. The name, address and US Tax Identification Number;
 - b. In the case of any account holder that is a US entity with one or more US owners, the name, address and TIN of each substantial US owner of such entity;
 - c. The account number;
 - d. The year-end account balance or value; and
 - e. Gross receipts and gross withdrawals or payments from the account. If the Bank is not already in possession of the Required Information, I undertake to provide the Bank such information.

The ACCOUNTHOLDER hereby undertakes to indemnify and hold the Bank, its directors, officers, employees, representatives, agents or relevant units, 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, officers, employees, representatives, agents or relevant units, arising from or in connection with the implementation of, or reliance on the consent and waiver herein given.

CONFORME:

CORPORATE ACCOUNTHOLDER By: _____ Name: _____ Position: _____ Gov't Issued ID: _____	CORPORATE ACCOUNTHOLDER By: _____ Name: _____ Position: _____ Gov't Issued ID: _____
INDIVIDUAL ACCOUNTHOLDER Name: _____ Gov't Issued ID: _____	INDIVIDUAL ACCOUNTHOLDER Name: _____ Gov't Issued ID: _____

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