

CERTIFICATION, CONSENT AND WAIVER

This is to certify that I _____ am

a U.S. Person¹

not a U.S. Person but with U.S. Indicia² and have submitted copies of any the following documents to prove that I am not a U.S. Person which are attached to this form *<acceptable documents that will establish qualification as non-U.S. Person. Note that proof of holding a non-U.S. passport may not suffice as the accountholder may also be concurrently holding a U.S. passport but such information is withheld>*. Failure to submit the required documents entitles the Bank (as defined below) to treat me as a U.S. Person.

not a U.S. Person and without any U.S. Indicia

That, I maintain financial account(s)³ (the "Account", irrespective of number) with Metropolitan Bank & Trust Company, a universal banking institution duly registered under the laws of the Republic of the Philippines, with principal office address at Metrobank Plaza, Sen. Gil J. Puyat Avenue, Makati City, Philippines (hereinafter referred to as the "Bank");

That, as a U.S. Person, I am subject to the requirements of the United States Foreign Account Tax Compliance Act ("FATCA") and the regulations of the United States Internal Revenue Services ("U.S. IRS"), including all subsequent amendments or supplements thereto (collectively "FATCA/U.S. IRS Regulations"), which require the Bank to report to the U.S. IRS information about financial accounts held by U.S. taxpayers or held by foreign entities in which U.S. taxpayers hold a substantial ownership interest.

This Certification, Consent and Waiver signifies:

1. My consent and waiver of my right of confidentiality under bank secrecy laws including but not limited to Republic Act Number 1405 or the Law on Secrecy of Bank Deposits, of 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;
2. My agreement and consent to the processing and updating of all information relative to my Account under Republic Act Number 10173 or the Data Privacy Act of 2012;
3. My 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 Account with the Bank for purposes of compliance with FATCA; and

¹ The term "U.S. Person" means a United States (U.S.) citizen or resident individual, a partnership or corporation organized in the U.S. or under the laws of the U.S. or any State thereof, a trust if (i) a court within the U.S. would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the U.S. This definition shall be interpreted in accordance with the U.S. Internal Revenue Code.

² The term "U.S. Indicia" means any of the following:

- a. Identification of the Accountholder as a U.S. citizen or resident;
- b. Unambiguous indication of a U.S. place of birth;
- c. With Current U.S. mailing or residence address (including a U.S. post office box);
- d. With Current U.S. telephone number;
- e. With Standing instructions to transfer funds to an account maintained in the United States;
- f. With Currently effective power of attorney or signatory authority granted to a person with a U.S. address; or
- g. Has An "in-care-of" or "hold mail" address that is the **sole** address which the Bank has on file for the Accountholder. In the case of a Preexisting Individual Account that is a Lower Value Account, an "in-care-of" address outside the United States or "hold mail" address shall not be treated as U.S. indicia.

³ The term "financial account" means (as defined under the FATCA), with respect to the Foreign Financial Institution (FFI), (1) any depository account maintained by the FFI; (2) any custodial account maintained by the FFI; and (3) a non-publicly traded debt or equity interest in the FFI.

4. My acknowledgment and consent for the Bank to report and disclose to the U.S. IRS the following information (and/or such other information as may be required), relative to the Account pursuant to the FATCA/U.S. IRS Regulations (the “Required Information”):
 - a. The name, address and U.S. tax identification number (TIN)
 - b. In the case of any account holder that is a U.S. entity with one or more U.S. owners, the name, address and TIN of each substantial U.S. 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.

This Certification, Consent and Waiver is given by me only for purposes of compliance by the Bank with the FATCA.

Where I have answered (a) that I am not a U.S. Person but with U.S. Indicia and have submitted the required documents in support thereof or (b) that I am not a U.S. Person and without any U.S. Indicia, I hereby affirm and confirm the truth of such declaration. I undertake to inform the Bank in writing of any change in circumstance that will affect the accuracy of such declaration within thirty (30) calendar days from the occurrence of such change. Further, I hereby acknowledge that the Bank shall operate the Account on the basis of such declaration. In the event that the Bank discovers that I am a U.S. Person, then the Bank, its subsidiaries and affiliates, are hereby absolutely and unconditionally authorized to report and disclose to the U.S. IRS the Required Information. Furthermore, if I maintain any Account with the Bank jointly or solidarily with one or more U.S. Persons, the Account is/are subject to the requirements of the FATCA and FATCA/U.S. IRS Regulations, and I hereby give and signify the above-enumerated Certification, Consent and Waiver for purposes of compliance by the Bank with the FATCA, and, accordingly, the Bank, its subsidiaries and affiliates, are absolutely and unconditionally authorized to report and disclose to the U.S. IRS the Required Information. I further undertake to provide the Bank with such Required Information as may be requested by the Bank.

By signing this Certification, Consent and Waiver, I hereby undertake 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 hereby confirm that I have read and understood this Certification, Consent and Waiver, or have had the same read and explained to me in a language known to me and I have understood its import.

Signed:

Signature over Printed Name

Date: