

Re: Foreign Account Tax Compliance Act

Dear Valued Client:

We write to you in connection with the Foreign Account Tax Compliance Act (FATCA) enacted by the United States government in 2010. FATCA is the US government's efforts to improve tax compliance by US taxpayers with foreign financial assets and overseas accounts. FATCA requires foreign financial institutions like our principal, RCBC, to report to the U.S. Internal Revenue Service (U.S. IRS) certain information about the accounts (including credit card accounts) held by its clients who are U. S. persons- U.S citizens/residents, U. S. corporations or juridical entities, or foreign entities in which U.S. taxpayers hold a substantial ownership.

For this purpose, RCBC Bankard would like to request for you to:

1. Declare whether or not you are a U.S. person using the attached Certification, Consent & Waiver form.
2. Provide to RCBC Bankard your U.S. TIN, if you are a U.S. person.
3. Fill out and submit the applicable U.S. IRS form (W-9, W-8BEN, or W-8BEN-E).

Kindly submit the documents in the enclosed envelope to:

RCBC Bankard Services Corporation
30th Flr. Robinson's Equitable Tower
#4 ADB Avenue corner Poveda Street
Ortigas Center, Pasig City

We would appreciate receiving your documents within 7 days from receipt of this letter.

Thank you very much.

Very sincerely yours,



Oscar B. Biason
President & Chief Executive Officer
RCBC Bankard Services Corporation