



April 6, 2021

Dear Stockholder:

We wish to inform you that the Company, through its transfer agent for common shares, BDO Unibank, Inc. (“**BDO**”), will implement a Credit to Account Arrangement (“**Credit to Account**”) whereby your cash dividend will be directly credited to your designated bank account on the payment or due date.

This will replace the current practice of delivering and/or mailing your dividend check. This mode of payment is safer, more efficient and convenient, and if supported by your bank, will allow you to access and view the remittance transaction online within the confines of your home or from anywhere.

You will have to enroll to the Credit to Account in order to avail of this mode of dividend payment. To enroll, please accomplish the enclosed Stockholder Update Form with Data Privacy Consent (“**SUF**”) and Cash Dividend Credit to Account Arrangement Enrollment Form (“**Enrollment Form**”). Indicate your existing Peso BDO account or your account with other local bank (which must be a PESONetACH participant) on the space provided for in the Enrollment Form. Kindly ensure that your designated Peso bank account is the same as your account name as contained in the records of BDO. Kindly submit the completed forms together with the supporting documents (all in PDF format) to BDO through its Securities Services Unit (Stock Transfer) at BDO-StockTransferTeam2@bdo.com.ph. The original documents must still be submitted to BDO in person or by mail at the following address:

BDO Unibank, Inc.
Securities Services Unit (Stock Transfer)
45th Floor BDO Corporate Center Ortigas, East Tower
12 ADB Avenue, Mandaluyong City

Contact Person: Gesan Tesiorna/Jeng Foronda
Telephone number: 8878-4961/8840-7000 local 57051

We wish to inform you as well that starting the next dividend payment the default mode of cash dividend payment will be through Credit to Account. Thus, kindly submit the aforementioned forms on or before June 30, 2021 to avail of Credit to Account. If you are not enrolled as of July 15, 2021 and your address of record is within Metro Manila, you will have to claim/pick-up your cash dividend check at a designated BDO Releasing Center. If your address of record is outside of Metro Manila and you are not enrolled as of July 15, 2021, the Company will continue to deliver/mail your check until such time that BDO has enough releasing centers in the provinces.

For more information on Credit to Account, please read the Frequently Asked Questions which is also enclosed in this letter.

We look forward to receiving your completed SUF, Enrollment Form as well as the supporting documents as soon as possible.

Thank you.

Very truly yours,

PLDT Inc.

By:

A handwritten signature in black ink, appearing to read 'Ma. Lourdes C. Rausa-Chan'.

Ma. Lourdes C. Rausa-Chan
Corporate Secretary

STOCKHOLDER UPDATE FORM

Date: _____
Stockholder Number: _____
Certificate Number : _____
Stockholder Name: _____

Last Name First Name Middle Name

Present Address:

Street Number Street Name Subdivision

Barangay City/Province Postal Code

Date of Birth : _____
Nationality : _____
TIN : _____
Email : _____
Mobile Telephone No. : _____
Landline Telephone No. : _____

Specimen Signature (Please physically sign three (3) times)

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Required Documents

- Individual - Valid Government Issued IDs* (photocopy with 3 specimen signatures)
- Corporation - Latest Articles of Incorporation, By-Laws, General Information Sheet, Secretary Certificate on authorized Signatories, & Valid Government-Issued IDs* (photocopy with 3 specimen signatures) of Authorized Signatories.

*Valid Government-Issued IDs: Passport, Driver's License, PRC, SSS, GSIS, TIN, UMID

DATA PRIVACY CONSENT

I/we hereby agree, consent and authorize PLDT Inc. ("PLDT") to process the pieces of personal data above (the "Personal Data") for purposes, among others, of: 1.) the identification and verification of my/our identity; 2.) the issuance of stock certificates (original issuance, issuance of stock dividend, issuance due to transfer of ownership, or issuance of replacement stock certificate); 3.) the lodgment or upliftment of shares; 4.) the conversion of over-the-counter shares into common shares; 5.) the determination of entitlement to cash dividend/stock dividend; 6.) the printing of name and address on PLDT notices; 7.) the distribution by PLDT's accredited messengerial firm or mailing via Philippine Postal Corporation of stock dividend certificates or PLDT notices; 8.) the annotation of lien, levy, or garnishment order over shares, if any; 9.) the validation and tabulation of proxy votes; 10.) the withholding and remittance of tax, if any is due, on amounts to be received from PLDT; 11.) the preparation of relevant reports required by law and regulatory agencies; and 12.) such other processing or disclosure that maybe required under pertinent laws, rules, or regulations.

I/we hereby agree that the Personal Data shall be shared by PLDT to its Stock and Transfer Agent, BDO Unibank, Inc. ("BDO"), in order for BDO to perform its obligations as such Stock and Transfer Agent, including, but not limited to, 1.) the issuance of stock certificates; 2.) the conversion of shares; 3.) the preparation of reports required by regulatory agencies; 4.) the computation of dividends; 5.) the annotation of liens, if any; 6.) the safekeeping of documents concerning PLDT common shares; and 7.) responding to communications from PLDT common shareholders. BDO's processing of the shared Personal Data shall also be subject to BDO's privacy notice available at <https://www.bdo.com.ph/privacy-statement>.

The Personal Data are currently stored in the Stock Transfer Registry System of BDO, with a retention period of up to 10 years or such period as the law or the rules require. I/we acknowledge that PLDT and /or BDO, as may be applicable, strictly observes measures to ensure the integrity, confidentiality, and security of the Personal Data with the implementation of technical, organizational, and physical security measures that are designed to protect the Personal Data from destruction, unauthorized access, alteration, disclosure, fraudulent misuse and/or any other unlawful processing, as well as natural and human dangers.

I/we also acknowledge that I/we am/are afforded certain rights in relation to the Personal Data under the R.A. No. 10173 of "The Data Privacy Act of 2012" such as the right to object or withdraw consent and/or edit consent preferences at any time to the extent that consent is used as the basis of the processing.

Stockholder's Signature over Printed Name

Date

CONSENT TO CORRESPONDENCE BY ELECTRONIC MAIL

If I/we will submit this form, other documents, or instructions to PLDT or its Stock Transfer Agent by electronic mail (e-mail), I agree that PLDT or its Stock Transfer Agent may also send forms, reports, notices, and other correspondence to me by e-mail.

I/we understand, acknowledge, and confirm my/our awareness of the numerous risks inherent in and associated with submitting the form, other documents, or instructions to PLDT and the Stock Transfer Agent via e-mail (including but not limited to interception of any e-mail, failure of any encryption of any attachment to an e-mail, viruses within the machine/terminal used by me/us, lack of clarity in the e-mail instruction, and any risks associated with PLDT or its Stock Transfer Agent processing in good faith a forged/ tampered e-mail instruction), and hereby confirm that I/we have made my/our own independent appraisal and assessment and that I/we accept such risks. I/we agree that neither PLDT nor the Stock Transfer Agent shall be liable for any loss, damage, or liability arising from their reliance on any form, document, or instructions sent by me/us or purporting to be from me/us received by PLDT or the Stock Transfer Agent via e-mail.

Nothing in the foregoing precludes PLDT or its Stock Transfer Agent from refusing to act upon such form, document, or instructions if any of them have any reason to doubt the authenticity of the form, document, or instructions, or the authority of the person sending such form, document, or instructions. The correspondence by e-mail shall not preclude PLDT or its Stock Transfer Agent from requiring my physical appearance before any of them as they may deem necessary.

I/we understand that any correspondence sent to PLDT or its Stock Transfer Agent to, or received by PLDT or its Stock Transfer Agent from, the e-mail address indicated in the Stockholder Update Form last submitted to PLDT shall be valid and binding upon me/us.

Stockholder's Signature over Printed Name

Date

CASH DIVIDEND CREDIT TO ACCOUNT ARRANGEMENT ENROLLMENT FORM

(Please fill up and sign only if you agree to enroll in the Cash Dividend Credit to Account Arrangement.)

Bank Details:

Bank Name : _____

Account Name : _____

CA/SA Number : _____

I/we hereby authorize PLDT and BDO, as the Stock Transfer Agent, to credit the cash dividend to my/our designated Peso account (the "Credit to Account").

I/we hereby certify that all the information I/we provided above are true and correct.

In accomplishing this Cash Dividend Credit to Account Arrangement Enrollment Form ("Enrollment Form"), I/we hereby waive the confidentiality afforded to my bank account by applicable bank secrecy laws.

I/we understand that enrollment in the Credit to Account is further subject to the submission of a notarized Bank Certification certifying to the account name and account number of the nominated bank account and of other bank documents as may be required by PLDT or the Stock Transfer Agent in order to validate the account details provided in this Enrollment Form. I/we understand that the account name of the bank account must be the same as the name of the stockholder in the stock transfer book of PLDT, and if they are not the same, I/we am/are not considered to have been enrolled in the Credit to Account. I/we hereby authorize PLDT or the Stock Transfer Agent to verify the account details with my/our bank, and I/we hereby consent to and authorize the disclosure by my/our bank of details to allow PLDT or the Stock Transfer Agent to make such verification. PLDT or the Stock Transfer Agent is hereby authorized to exhibit or provide a copy of this Enrollment Form to serve as consent/authorization to my/our bank indicated above.

I/we further understand and agree that my/our enrollment is further subject to the acceptance of Cash Dividend Credit to Account Arrangement Terms & Conditions.

Stockholder's Signature over Printed Name

Date

Note: For other documentary requirements please refer to FAQ

**CASH DIVIDEND CREDIT TO ACCOUNT ARRANGEMENT
TERMS & CONDITIONS**

Liability of PLDT in funding cash dividend account:

- PLDT shall be liable for any damages or penalties resulting from its failure to deliver or transfer to BDO readily available funds such that BDO is not able to transfer the cash dividends to the accounts of the stockholders on the date the cash dividends are due or payable, except in case where the failure to fund is due to circumstances beyond the control of PLDT

Liabilities of BDO in the event of failure of payment of cash dividend to the designated bank account due to system failure, fraud (internal or external intrusion), any cybercrime-related incidents, or "Force Majeure":

- In the event of failure or delay in the transfer of funds on the date the cash dividend is due or payable, an internal investigation shall be conducted by BDO to determine or confirm the cause of such failure or delay.
- BDO shall **NOT** be liable to the shareholder in case of any system failure, fraud (internal or external intrusion) or cybercrime related incidents, including those in a third-party remittance system or beneficiary bank, or any other cause or considered as Force Majeure.
- In case of a BDO system failure resulting in the failure by BDO to remit to the BDO account and/or to the third party remittance system, and no correction can be done on the date the cash dividend is payable, the stockholder shall be advised that check for the cash dividend shall be issued within five (5) days and shall be delivered to stockholder's mailing address.

Liabilities of BDO after a successful transfer of funds to a third-party remittance system:

- After a successful transfer of funds to a third-party remittance system, BDO shall no longer be liable for the transfer of funds from such system to the beneficiary bank.

Liability of BDO in case of AMLA checking of funds

- All significant funds (P500,000.00 and above) credited to the stockholder's designated bank account shall be subject to AMLA checking by the nominated bank. This process may result to a delay in the actual crediting of cash dividend to the designated bank account. The stockholder shall expect the crediting of cash dividend to his/her designated bank account upon the transfer being cleared by the nominated bank. BDO shall not be responsible for any delay in the actual credit of the cash dividend as a result of such AMLA checking.

Liabilities on the part of stockholder if an amount in excess of the cash dividend due was remitted to the stockholder:

- If an amount in excess of the cash dividend due to the stockholder is credited to the account of the stockholder as a result of system failure, fraud, cybercrime-related incident, or other cause considered as Force Majeure, BDO shall have the authority, with or without the permission of the relevant stockholder, to recover from the designated bank account the amount transferred in excess of the cash dividend due to the stockholder.
- If such funds have been wittingly or unwittingly withdrawn by any of the joint stockholders/account holders, all such joint stockholders /account holders are responsible, solidarily, to return the funds to BDO
- If the relevant stockholder fails to pay or return such funds, a lien shall be constituted on the future cash dividends to be received by the stockholder in favor of BDO. BDO shall have the authority to recover any unreturned funds from cash dividends payable to the stockholder received by BDO from PLDT. The stockholders shall only begin to receive the cash dividends once BDO has fully recovered such funds.

(FOR BDO STOCK TRANSFER USE ONLY)

Received by/Date: _____ Signature Verified by/Date: _____ Approved by/Date: _____

FREQUENTLY ASKED QUESTIONS

1. What is Credit to Account Arrangement?

Credit to Account Arrangement (Credit to Account) is an alternative mode of payment of cash dividend by crediting the cash dividend directly to the stockholder's designated bank account. This is in lieu of payment of cash dividend through delivery/ mailing of the cash dividend check to the stockholder.

Stockholders are encouraged to enroll under the Credit to Account to avail the benefits of direct crediting of cash dividends by completing and submitting the completed documents (in pdf format) to **Ms. Gesan Tesiorna or Ms. Jeng Foronda at BDO-StockTransferTeam2@bdo.com.ph**:

Documentary Requirements

For Individual Stockholder:

- a) Duly accomplished **Cash Dividend Credit to Account Arrangement Enrollment Form** and **Stockholder Update Form**. The forms can be downloaded at <https://www.bdo.com.ph/business/trust-investments/stock-transfer> or at <http://pldt.com/investor-relations/shareholder-information/latest-shareholders'-news>
- b) Clear copy of a valid primary government-issued ID with photo and signature, accompanied by three (3) specimen signatures.
- c) Notarized Bank Certification with Account Number (*only for non-BDO account holder*).
- d) Proof of billing address consistent with the address on record.

For Corporate Stockholder:

- a) Duly accomplished **Cash Dividend Credit to Account Arrangement Enrollment Form** and **Stockholder Update Form**. The forms can be downloaded at <https://www.bdo.com.ph/business/trust-investments/stock-transfer> or at <http://pldt.com/investor-relations/shareholder-information/latest-shareholders'-news>
- b) Secretary's Certificate or Board of Directors' Resolution authorizing the corporation's enrollment under Credit to Account, indicating the corporation's designated local bank account and authorized signatory/ies.
- c) Clear copy of a valid primary government-issued ID with photo and signature, accompanied by three (3) wet specimen signatures, of the Corporate Secretary.
- d) Clear copy of a valid primary government-issued ID with photo and signature, accompanied by three (3) specimen signatures, of the authorized signatory/ies.
- e) Latest General Information Sheet (GIS).
- f) Latest Articles of Incorporation and By-Laws.

Note: Original documents must be submitted in person or by mail to:

Ms. Gesan Tesiorna or Ms. Jeng Foronda
Securities Services Unit (Stock Transfer)
BDO Unibank, Inc.
45th Floor BDO Corporate Center Ortigas, East Tower
12 ADB Avenue, Mandaluyong City

Telephone number: 8878-4961/8840-7000 local 57051
Email address: BDO-StockTransferTeam2@bdo.com.ph

2. How will BDO credit the cash dividend to the account of the stockholder?

For stockholder with BDO accounts, BDO Stock Transfer will credit the cash dividend via Automatic Credit Arrangement to the stockholder's designated bank account.

For stockholder with non-BDO accounts, BDO Stock Transfer will credit the cash dividend via PESONet** Fund Transfer to the stockholder's designated bank account.

3. What will happen if the stockholder's account is under a single name but the designated bank account is under a joint account, or the stockholder's account is under a joint account but the designated bank account is under a single name?

The enrollment will not be processed. The stockholder has to designate a bank account with an account name exactly the same as the stockholder's account name in the PLDT stock transfer book.

4. What will happen if the stockholder's account is under her maiden name but the designated bank account is under her married name, or vice versa?

The enrollment will not be processed. The stockholder must update either her bank account name or her account name in the PLDT stock transfer book to reflect her current marital status. If the stockholder will update her stockholder's account name, she must submit the following documents to BDO at the address stated in Item 1. above.

- Letter Request to update name.
- Philippine Statistics Authority (PSA) or National Statistics Office (NSO) copy of marriage certificate, marriage certificate with notation that marriage is null and void / court order that marriage is null and void/divorced, or legal separation documents, if applicable.
- Original copy of stock certificate for cancellation.
- Cancellation Fee – Php20.00 / stock certificate; Issuance Fee – Php100.00 / stock certificate.
- Photocopy of two (2) valid government-issued IDs.

5. If there are other inconsistencies between the stockholder's account name and the designated bank account name:

The stockholder must correct/update either his/her designated bank account name or his/her stockholder's account name. If correction/updating will be made on his/her stockholder's account name, he/she must submit the following documents to BDO at the address stated in Item 1:

- Letter Request to update name.
- Philippine Statistics Authority (PSA) or National Statistics Office (NSO) copy of birth and/or marriage certificate.
- Original copy of stock certificate, for cancellation and replacement.
- Original copy of Joint Affidavit of Two Disinterested Persons attesting that the names of the stockholders appearing in certain records pertain to one and the same person, accompanied by two (2) valid IDs of the affiants.
- Cancellation Fee – Php20.00 / stock certificate; Issuance Fee – Php100.00 / stock certificate.
- Photocopy of two (2) valid government-issued IDs.

6. Date of crediting of cash dividends

- Crediting of cash dividend to the designated bank account will be made on the payment or due date.

7. What are the advantages of designating a BDO account?

- Notarized bank certification requirement is waived
- Account may be accessed anytime with BDO Online Banking
- Account may be used for other services such as Bills Payment and Funds Transfer

8. Cut-off to enroll under Credit to Account

- The documents must be submitted to BDO on or before June 30, 2021 in preparation for the next cash dividend payment, if declared by PLDT
- BDO will, however, continue to accept documents after June 30, 2021 for future cash dividend payment, if declared by PLDT

9. Handling of cash dividends for stockholders who were unable to enroll under Credit to Account

- a. For stockholder whose address of record is within Metro Manila, he/she may claim his/her cash dividend check from the BDO branches listed below:

BDO QC - Examiner Releasing Branch

Address: 2/F, Maxmor Bldg., Examiner St. cor. Quezon Ave., Brgy. West Triangle, QC

For stockholder with address in:

QUEZON CITY, CALOOCAN, MALABON, NAVOTAS, MARIKINA

BDO MTech Releasing-Printing Center

Address: 2F BDO Building, Gil Puyat corner Paseo de Roxas, Makati City

For stockholder with address in:

MAKATI, SAN JUAN, MANDALUYONG, PASIG, BONIFACIO GLOBAL CITY, TAGUIG

BDO Five E-com Center Releasing Branch

Address: G/F FiveE-com Center, Pacific Drive cor. Bayshore Ave., Brgy. 76, Zone 10, Mall of Asia Complex, Pasay City

For stockholder with address in:

MANILA, PASAY, PARANAQUE, LAS PINAS, MUNTINLUPA/AYALA ALABANG

Releasing Schedule: 9:00am to 4:00pm only, Monday to Friday

In claiming the cash dividend check, the **stockholder must present two (2) original valid government-issued IDs** (bearing the photo and signature of the stockholder, and the expiration date)

If the cash dividend check will be claimed by an authorized representative, the authorized representative must:

- Submit the original Authorization Letter signed by the stockholder.
- Present two (2) valid government-issued IDs of the stockholder (bearing the photo, signature, and expiration date).
- Present two (2) valid government-issued IDs of the authorized representative (bearing the photo, signature, and expiration date).
- Submit photocopy of all IDs, with three (3) wet specimen signatures.

- b. For stockholder whose address of record is outside of Metro Manila, the cash dividend check will be delivered to the stockholder's address of record until such time that BDO has enough provincial branches that can handle the releasing of cash dividend checks.

**** List of PESONet ACH Participants as of January 31, 2021**

PESONet ACH Participants

Universal and Commercial Banks (U/KBs)

- | | |
|--|---|
| 1. Al-Amanah Islamic Investment Bank of the Phil. | 21. Land Bank of the Philippines |
| 2. Asia United Bank Corporation | 22. Maybank Philippines, Inc. |
| 3. Australia and New Zealand Banking Group Limited | 23. Mega International Commercial Bank Co., Ltd. |
| 4. Bangkok Bank Public Co. Ltd. | 24. Metropolitan Bank and Trust Company |
| 5. Bank of America, N.A | 25. Mizuho Bank, Ltd. – Manila Branch |
| 6. Bank of China Ltd. – Manila Branch | 26. MUFG Bank, Ltd. |
| 7. Bank of Commerce | 27. Philippine Bank of Communications |
| 8. Bank of the Philippine Islands | 28. Philippine National Bank |
| 9. BDO Unibank, Inc. | 29. Philippine Trust Company |
| 10. China Banking Corporation | 30. Philippine Veterans Bank |
| 11. CIMB Bank Philippines, Inc. | 31. Rizal Commercial Banking Corporation |
| 12. Citibank, N.A. | 32. Robinsons Bank Corporation |
| 13. CTBC Bank (Philippines) Corporation | 33. Security Bank Corporation |
| 14. Deutsche Bank AG | 34. Shinhan Bank – Manila Branch |
| 15. Development Bank of the Philippines | 35. Standard Chartered Bank |
| 16. East West Banking Corporation | 36. Sumitomo Mitsui Banking Corporation – Manila Branch |
| 17. Industrial Bank of Korea Manila Branch | 37. The Hongkong & Shanghai Banking Corporation |
| 18. ING Bank, N.V | 38. Union Bank of the Philippines |
| 19. JP Morgan Chase Bank, N.A | 39. United Coconut Planters Bank |
| 20. KEB Hana Bank – Manila Branch | 40. United Overseas Bank Limited, Manila Branch |

Thrift Banks (TBs)

1. AllBank, Inc.
2. Bank of Makati, Inc.
3. China Bank Savings, Inc.
4. Equicom Savings Bank, Inc.
5. First Consolidated Bank, Inc.
6. HSBC Savings Bank, Inc.
7. Malayan Bank Savings and Mortgage Bank, Inc.
8. Philippine Business Bank, Inc.
9. Philippine Savings Bank
10. Producers Savings Bank Corporation
11. Sterling Bank of Asia, Inc.
12. Wealth Development Bank Corporation
13. Yuanta Savings Bank Philippines, Inc.

Rural Banks (RBs)

1. Bangko Mabuhay, Inc.
2. Bank of Florida, Inc.
3. BDO Network Bank, Inc.
4. Camalig Bank, Inc.
5. Cebuana Lhuillier Rural Bank, Inc.
6. Country Builders Bank, Inc.
7. Dunganon Bank, Inc.
8. East West Rural Bank, Inc.
9. Innovative Rural Bank, Inc.
10. Rang-Ay Bank, Inc.
11. Rural Bank of Guinobatan, Inc.