

Invest

# Start your investment journey with us

We believe that your goals should shape the way your investments work. Let our team of investment managers handle your portfolio to suit your objectives.



This catalogue includes investment products offered by BDO.

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Product Catalog > Invest > Time Deposit Accounts



### Peso Time Deposit

Get higher interest on your savings.



### Dollar Time Deposit

Let your hard-earned dollars work for you.



# Peso Time Deposit

Get higher interest on your extra savings. Step up your investment strategy for as low as P1,000.

**Minimum Initial Placement**

PHP 1,000

**Available Term**

30, 60, 90, 180, 360 Days

**Available Currency**

PHP

**Pricing**

Higher interest rate of return at a specified future date

**Benefits**

- Higher interest rate of return at a specified future date
- Low minimum placement of PHP 1,000 only

**Proof of Ownership**

Time Deposit Certificate

**Suitable for**

Depositors who want to start investing money from their savings



# Dollar Time Deposit

Let your hard-earned dollars work for you. Get higher interest earnings on your short-term investments.

**Minimum Initial Placement**

USD 1,000

**Available Term**

30, 60, 90, 180, 360 Days

**Available Currency**

USD

**Pricing**

Higher interest rate of return at a specified future date

**Benefits**

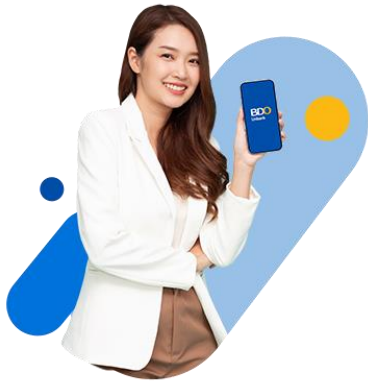
- Higher interest rate of return at a specified future date
- Low minimum placement of USD 1,000 only

**Proof of Ownership**

Time Deposit Certificate

**Suitable for**

Traditional and conservative investors looking for a short-term US Dollar investment with guaranteed earnings



# BDO Easy Investment Plan (EIP)

Investing in UITFs made simple, automatic and affordable as P1,000.

**Min. Investment / Additional / Maintaining Participation Every Month**

PHP 1,000  
USD 200

**Frequency**

Once or twice a month

**Debit Schedule & Fees**

Debit date: Every 5th, 10th, 15th, 20th, 25th, 30th of the month  
Non-completion fee: 0.50% based on the original participation amount

**Benefits**

Kickstart your journey to reach your financial goals with the twin habits of regularly saving and investing for a low as PHP 1,000 monthly

**Suitable for**

Rookie investors who are looking to build their investment plan but don't have the knowledge nor the "one time, big-time" budget to invest

Product Catalog > Invest > **Peso-Denominated Unit Investment Trust Funds (UITFs)**



**Short Term Fund**

Ideal for building your emergency fund



**Peso Bond Fund**

Your gateway to the bond market



**Equity Index Fund**

A smart way to grow your money in stocks

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# Short Term Fund

Ideal for building your Emergency Fund.

**Min. Investment / Additional / Maintaining Participation Every Month**

PHP 10,000 or PHP 1,000/mo via BDO EIP

**Fund Type**

Money Market Fund

**Investment Objective**

Capital Preservation

**Suitable for**

Individual and corporate investors with moderate risk appetite who are looking for safe and liquid investments with yields relatively higher than those of savings and time deposit accounts

**Benefits**

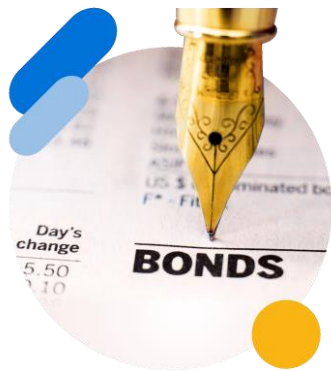
An investment with minimal price fluctuations and no holding period, making it ideal as an emergency fund for individual investors or as a temporary parking of funds for institutional investors

**Fees & Terms**

- Trust fee: 0.25% p.a.
- Early redemption fee: None
- Minimum holding period: None
- Recommended time investment horizon: At least one (1) year

**Investment Outlets**

Low risk short-term fixed income securities and time deposits



# Peso Bond Fund

Your gateway to the bond market.

**Min. Investment / Additional / Maintaining Participation Every Month**

PHP 10,000 or PHP 1,000/mo via BDO EIP

**Fund Type**

Fixed Income Fund

**Investment Objective**

Income Generation & Capital Preservation

**Suitable for**

Individual and corporate investors with moderate risk appetite who are looking for higher yields and stable income in the medium term and are willing to take the attendant risks that come with bond portfolios

**Benefits**

Allows investors a convenient and affordable way to add fixed income assets without the need to buy individual bonds.

**Fees & Terms**

- Trust fee: 1.00% p.a.
- Early redemption fee: 0.50% of original participation amount
- Minimum holding period: 30 calendar days
- Recommended time investment horizon: At least three (3) years

**Investment Outlets**

Short to long-term bonds and similar fixed income securities





# Equity Index Fund

Smart way to grow your money in stocks.

<b>Min. Investment / Additional / Maintaining Participation Every Month</b>  PHP 10,000 or PHP 1,000/mo via BDO EIP	<b>Fund Type</b>  Equity Fund	<b>Investment Objective</b>  Capital Growth
<b>Investment Outlets</b>  Diversified portfolio of stocks	<b>Benefits</b>  A hassle-free way to invest and diversify in the top 30 stocks that comprise the Philippine Stock Exchange index (PSEi)	<b>Suitable for</b>  Individual and corporate investors with balanced risk appetite and who seek potentially higher returns over the long term through stock market investments but are also aware of the possibility of capital losses that such investments may entail
<b>Fees &amp; Terms</b> <ul style="list-style-type: none"><li>• Trust fee: 1.00% p.a.</li><li>• Early redemption fee: 0.50% of original participation amount</li><li>• Minimum holding period: 30 calendar days</li><li>• Recommended time investment horizon: More than three (3) years</li></ul>		

Product Catalog > Invest > Dollar-Denominated Unit Investment Trust Funds (UITFs)



Dollar Money Market Fund

Build up your U.S. Dollar fund.



Dollar Bond Fund

The U.S. Dollar bond fund for your medium term goals.



Global Equity Index Feeder Fund

Invest in the world's blue chips.

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# Dollar Money Market Fund

Build up you U.S. Dollar fund.

**Min. Investment / Additional / Maintaining Participation**

USD 500 or USD 200/mo via EIP

**Fund Type**

Money Market Fund

**Investment Objective**

Capital Preservation

**Suitable for**

Individual and corporate investors with moderate risk appetite who are looking for safe and liquid investments with yields relatively higher than those of U.S. Dollar time deposit accounts

**Benefits**

An investment with minimal price fluctuations, making it ideal for investors wanting to build up their U.S. Dollar fund or as a temporary parking for their funds while waiting for better investment opportunities

**Fees & Terms**

- Trust fee: 0.50% p.a.
- Early redemption fee: None
- Minimum holding period: None
- Recommended time investment horizon: At least six (6) months

**Investment Outlets**

Time deposits and low risk short-term fixed income securities



# Dollar Bond Fund

The U.S. Dollar bond fund for your medium term goals.

<b>Min. Investment / Additional / Maintaining Participation</b>  USD 500 or USD 200/mo via EIP	<b>Fund Type</b>  Fixed Income Fund	<b>Investment Objective</b>  Income Generation & Capital Preservation
<b>Investment Outlets</b>  Medium to long-term bonds and similar fixed income securities	<b>Benefits</b>  Allows investors to earn stable income in U.S. Dollars by investing in a diversified portfolio of U.S. Dollar-denominated bonds	<b>Suitable for</b>  Individual and corporate investors with moderate risk appetite who are looking for higher yields and stable income in the medium term and are willing to take the attendant risks that come with U.S. Dollar-denominated bond portfolios
<b>Fees &amp; Terms</b> <ul style="list-style-type: none"><li>• Trust fee: 1.00% p.a.</li><li>• Early redemption fee: 1.00% of original participation amount</li><li>• Minimum holding period: 30 calendar days</li><li>• Recommended time investment horizon: At least three (3) years</li></ul>		



# Global Equity Index Feeder Fund

Invest in the world’s blue chips.

<b>Min. Investment / Additional / Maintaining Participation</b> USD 500	<b>Fund Type</b>  Equity Fund	<b>Investment Objective</b>  Capital Growth
<b>Investment Outlets</b>  BlackRock Global Index Fund (BGIF) iShares World Equity Index Fund (the target fund) – which invests in a portfolio of global stocks that comprise the MSCI World Index	<b>Benefits</b>  Allows investors to ride on the world’s business giants and grow their money at the speed of the world economy	<b>Suitable for</b>  Individual and corporate investors with balanced risk appetite who are seeking for potentially higher returns over the long term through global stock market investments but are also aware of the possibility of capital losses that such investments may entail
<b>Fees &amp; Terms</b> <ul style="list-style-type: none"><li>• Trust fee: 0.50% p.a.</li><li>• Early redemption fee: None</li><li>• Minimum holding period: None</li><li>• Recommended time investment horizon: More than three (3) years</li></ul>		

Product Catalog > Invest > Personal Equity and Retirement Account (PERA)



PERA Short Term Fund

The PERA investment for those nearing retirement or have reached retirement age.



PERA Bond Index Fund

The PERA investment for those who want to receive stable income and preserve their retirement fund.



PERA Equity Index Fund

The PERA investment for those who plan to start investing for their retirement.

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# PERA Short Term Fund

Enjoy your retirement by putting your funds in short term investments with yields relatively higher than those of savings and time deposit accounts.

<b>Min. Investment / Additional / Maintaining Participation</b>  PHP 1,000 through BDO Invest Online > PERA	<b>Fund Type</b>  Money Market Fund	<b>Investment Objective</b>  Capital Preservation
<b>Investment Outlets</b>  Time deposits and short-term government securities	<b>Benefits</b>  A PERA investment with minimal price fluctuations ideal for those about to retire or beyond the retirement age	<b>Suitable for</b>  Individuals with a conservative risk profile and who are looking for liquid investments with yields relatively higher than those of savings and time deposit accounts
<b>Fees &amp; Terms</b> <ul style="list-style-type: none"><li>• Trust fee: 0.50% p.a.</li><li>• Early redemption fee: 0.50% of original participation amount</li><li>• Minimum holding period: 30 calendar days</li><li>• Recommended time investment horizon: At least six (6) months</li></ul>		





# PERA Bond Index Fund

Maintain your retirement fund by investing in a diversified portfolio of peso-denominated bonds.

<b>Min. Investment / Additional / Maintaining Participation</b>  PHP 1,000 through BDO Invest Online > PERA	<b>Fund Type</b>  Medium-Term Bond Fund	<b>Investment Objective</b>  Income and Capital Preservation
<b>Investment Outlets</b>  Diversified portfolio of peso-denominated bonds and fixed income securities	<b>Benefits</b>  A PERA investment that provide stable income, ideal for those about to retire within five years	<b>Suitable for</b>  Individuals with a moderate risk profile and who are looking for higher yields and are willing to take the attendant risks that come with portfolios that may have investments with longer tenors
<b>Fees &amp; Terms</b> <ul style="list-style-type: none"><li>• Trust Fee: 1.00% p.a.</li><li>• Early redemption fee: 1.00% of original participation amount</li><li>• Minimum holding period: 30 calendar days</li><li>• Recommended time investment horizon: At least three (3) years</li></ul>		





# PERA Equity Index Fund

Build your retirement fund by investing in a diversified portfolio of stocks that track the performance of the Philippine Stock Exchange Index (PSEi).

<b>Min. Investment / Additional / Maintaining Participation</b>  PHP 1,000 through BDO Invest Online > PERA	<b>Fund Type</b>  Equity Fund	<b>Investment Objective</b>  Capital Growth
<b>Investment Outlets</b>  Portfolio of stocks that comprise the components of the PSEi	<b>Benefits</b>  A PERA investment that reflects the return of the PSEi. Ideal for those who are just starting to build their retirement fund and who will not be retiring within five years	<b>Suitable for</b>  Individuals with an aggressive risk profile and who seek potentially higher returns through stock market investments but are also aware of the possibility of capital losses that such investments may entail
<b>Fees &amp; Terms</b> <ul style="list-style-type: none"><li>• Trust Fee: 1.00% p.a.</li><li>• Early redemption fee: 1.00% of original participation amount</li><li>• Minimum holding period: 30 calendar days</li><li>• Recommended time investment horizon: More than three (3) years</li></ul>		



Peso Treasury Bills

Short term and low risk investments.



Peso Treasury Bonds

Medium to long term, low risk instruments.



Peso Corporate Debt Securities

Debt obligations issued by corporations.



Foreign Currency Bonds Issued by Local Banking

Bonds or debt obligations issued by Philippine banks.



Foreign Currency Denominated Government Bonds

Bonds issued by the Republic of the Philippines and the government of other countries.



# Peso Treasury Bills

Short term and low-risk investments that are direct and unconditional obligations by the Philippine government.

**Minimum Investment**

PHP 100,000

**Available Term**

91, 182, 364 days

**Interest Payment Date**

On maturity date

**Benefits**

- Fixed income
- Timing of payments are known to the investor

**Fees & Terms**

- Fees: Broker’s fee and Custody fee for safekeeping the securities with the Bureau of Treasury
- Final withholding tax in interest income: 20% on taxable residents

**Suitable for**

- Individuals or Corporations:
- with the objective of capital preservation and having a relatively low but secured and continuous income level
  - prepared to accept minimal fluctuation over short term

Can be referred to any SEC-licensed salesperson with the branch or with Treasury Group.



# Peso Treasury Bonds

Medium to long-term, low-risk instruments that are direct and unconditional obligations by the Philippine government.

**Minimum Investment**

PHP 100,000

**Available Term**

2 up to 25 years

**Interest Payment Date**

Semi-Annual  
(except for Retail Treasury Bond which is quarterly)

**Benefits**

- Fixed income
- Timing of payments are known to the investor

**Fees & Terms**

- Fees: Broker’s fee and Custody fee for safekeeping the securities with the Bureau of Treasury
- Final withholding tax in interest income: 20% on taxable residents

**Suitable for**

- Individuals or Corporations:
- with the objective of having a stable capital and low to moderate but secure and continuous income streams
  - prepared to accept minimal fluctuation over medium to long term

Can be referred to any SEC-licensed salesperson with the branch or with Treasury Group.



# Peso Corporate Debt Securities

Debt obligations issued by corporations that may include senior unsecured bonds/corporate notes and subordinated notes.

### Minimum Investment

Depends on the minimum piece as prescribed by the bond issuer

### Available Term

Medium Term

### Interest Payment Date

Quarterly or Semi-annual

### Benefits

- Fixed income
- Timing of payments are known to the investor

### Fees & Terms

- Fees: Broker’s fee and Custody fee for safekeeping the securities with a third party custodian (e.g. Philippine Depository & Trust Corporation)
- Final withholding tax in interest income: 20% on taxable residents

### Suitable for

- Individuals or Corporations:
- with the objective of having some degree of capital appreciation and modest income stream
  - prepared to accept a medium level of market volatility with a higher degree of risk to principal and liquidity, depending on the issuer's credit rating and the features of the bond

Can be referred to any SEC-licensed salesperson with the branch or with Treasury Group.



# Foreign Currency Bonds issued by Local Banks

Bonds or debt obligations issued by Philippine banks that may include senior unsecured bonds/notes and subordinated notes.

Can be referred to any SEC-licensed salesperson with the branch or with Treasury Group.



# Foreign Currency Denominated Government Bonds

Bonds issued by the Republic of the Philippines (ROPs) and by the government of other countries.

**Minimum Investment**

Minimum piece as prescribed by the bond issuer

**Available Term**

Up to 25 years

**Interest Payment Date**

Semi-annual

**Benefits**

- Fixed income
- Timing of payments are known to the investor

**Fees & Terms**

- Fees: Broker’s fee and Custody fee for safekeeping the securities with a third party custodian (e.g. Land Bank of the Philippines)
- Final withholding tax in interest income: Tax on interest income is not withheld by BDO

**Suitable for**

- Individuals or Corporations:
- with the objective of having some degree of capital appreciation and modest income stream
  - prepared to accept a moderate level of market volatility over medium to long term with moderate risk to principal depending on the issuer's credit rating

Can be referred to any SEC-licensed salesperson with the branch or with Treasury Group.



Online Stock Trading

Access the stock market directly with the BDO Securities online trading platform and mobile app.



Broker-Assisted Trading

Have your trades executed according to your needs by our team of seasoned brokers.





# Online Stock Trading

Online platform and mobile app for equity securities trading suitable for Do-It-Yourself investors.

<b>Minimum Investment</b>  Prescribed PSE Board Lot	<b>Order Validity</b>  Day Order, Good Till Date, Good Till Cancelled, Fill-and-Kill	<b>Investment Objective</b>  Capital Growth
<b>Investment Outlets</b>  PSE-listed Equities: Common shares, Preferred shares, Real Estate Investment Trust (REITs)	<b>Benefits</b> <ul style="list-style-type: none"><li>• Easy onboarding: Sign up in as quickly as 5 minutes!</li><li>• Quick-View Statements: Access your accounts and transactions in one place</li><li>• Key Market Insights: Get relevant research reports and timely trade ideas</li></ul>	<b>Suitable for</b>  Individuals with a moderate to aggressive risk profile who are looking for a DIY platform to execute equity investment trades. Equity investors may potentially earn from capital appreciation and/or dividends and should understand that risks associated with the asset class is high and that the maximum loss that can be incurred is the amount invested
<b>Fees &amp; Terms</b> <ul style="list-style-type: none"><li>• Broker's commission: 0.25% of gross amount (minimum commission of PHP 20.00)</li><li>• Value Added Tax: 12% of broker's commission</li><li>• SCCP fee: 0.01% of gross amount</li><li>• Sales tax (for selling transactions only): 0.60% of gross amount</li></ul>		



# Broker-Assisted Stock Trading

Over-the-phone equity order and trade execution by SEC licensed brokers.

<b>Minimum Investment</b>  PHP 200,000 or its equivalent in foreign currency	<b>Order Validity</b>  Day Order, Good Till Date, Good Till Cancelled	<b>Investment Objective</b>  Capital Growth
<b>Investment Outlets</b>  PSE-listed Equities: Common shares, Preferred shares, Real Estate Investment Trust (REITs)	<b>Benefits</b>  Access to a licensed broker for on-call trade/order execution and who can provide timely insights on the latest market news and developments	<b>Suitable for</b>  Individual and corporate investors with a moderate to aggressive risk profile who prefer over-the-phone assistance for their securities trading needs
<b>Fees &amp; Terms</b> <ul style="list-style-type: none"><li>• Broker's commission: up to 1.00%</li><li>• Value Added Tax: 12% of broker's commission</li><li>• SCCP fee: 0.01% of gross amount</li><li>• Sales tax (for selling transactions only): 0.60% of gross amount</li></ul>		