1. The BDO Easy Investment Plan (EIP) is an arrangement, system or scheme wherein an individual contributes to the applicable BDO Unit Investment Trust Fund (UITF or the "Fund") on a regular basis through salary deduction, auto-debit of accounts maintained with any BDO Unibank, Inc. (BDO) Branch, remittances and other similar methods with the end view that such regular contributions shall accumulate over time to reach a market value of at least:

AMOUNT	FUNDS	
PHP 10,000.00	BDO Peso Money Market Fund BDO Short Term Fund BDO Peso Bond Fund BDO Peso Multi-Asset Fund	BDO Dividend Fund BDO Equity Fund BDO Equity Index Fund BDO ESG Equity Fund BDO Focused Equity Fund
USD 500.00	BDO Dollar Money Market Fund BDO Dollar Bond Fund	BDO China Equity Feeder Fund BDO Europe Equity Feeder Fund BDO Global EM Equity Index Feeder Fund BDO Global Equity Index Feeder Fund BDO Global ESG Equity Feeder Fund BDO US Equity Index Feeder Fund

The EIP is an investment build-up plan that enables investors to attain their financial goals and financial wellness through the twin habits of regularly saving and investing via their selected BDO UITFs.

2. To invest in the Fund through the EIP, prospective Participant/s shall fill up the EIP Application Form and indicate therein the (i) amount per contribution, (ii) frequency and schedule of contribution, (iii) date of first contribution, (iv) mode of participation[1], (v) details of his/her/their BDO Settlement Account, and (vi) minimum amount for the issuance of the Confirmation of Participation (COP). The Participant/s shall indicate the Fund chosen in the Investment Policy Statement section of the UITF Account Opening Form or EIP Additional Application/Change Request Form. Enrollment to EIP shall be made at least four (4) banking days before the date of first contribution.

   If at some future date the Participant/s wish/es to change the detail/s or enroll additional Fund/s to the EIP, he/she/they shall be required to fill-up an EIP Additional Application/Change Request Form and indicate therein the purpose (Change Request or Additional Application), the detail/s to be changed and/or all the detail/s required for additional enrollment. Submission of EIP Additional Application/Change Request Form shall be made at least four (4) banking days prior to contribution date.

   The BDO Servicing Branch refers to the branch where the Participant/s enrolled the EIP account. The BDO Settlement Account refers to the BDO savings/current account or BDO payroll-savings/current account from which the funds for investment through the EIP will be debited.

   In the EIP Application or Additional Application/Change Request Form, the "Primary Investor" is defined as the Profiled Investor/Participant. The remaining Participant/s is/are the "Co-Investor/s".

3. The minimum regular participation/contribution amount for individuals participating in the Fund/s through the EIP shall be:

MINIMUM REGULAR CONTRIBUTION AMOUNT	FUNDS	
PHP 1,000.00	BDO Peso Money Market Fund BDO Short Term Fund BDO Peso Bond Fund BDO Peso Multi-Asset Fund	BDO Dividend Fund BDO Equity Fund BDO Equity Index Fund BDO ESG Equity Fund BDO Focused Equity Fund
USD 50.00	BDO Dollar Money Market Fund BDO Dollar Bond Fund	BDO China Equity Feeder Fund BDO Europe Equity Feeder Fund BDO Global EM Equity Index Feeder Fund BDO Global Equity Index Feeder Fund BDO Global ESG Equity Feeder Fund BDO US Equity Index Feeder Fund

4. In the case of regular UITFs (non-feeder funds), should a contribution date fall on a weekend, holiday or non-banking day, deduction shall be done on the banking day before the scheduled contribution date.

   In the case of feeder funds, deduction shall be done one (1) banking day before the contribution date. If contribution date falls on a weekend, scheduled Philippine holiday or non-banking day, deduction shall be done two (2) banking days before the contribution date. If contribution date falls on a target fund non-dealing day, deduction shall be made based on the schedule of adjusted deduction date published in the feeder fund's page in the BDO website.

   Should there be an unscheduled holiday or suspension of trading (including target fund's dealing) during the scheduled deduction date, deduction shall be done on the succeeding banking day.

5. A Confirmation of Participation (COP) shall be issued to the Participant/s on his/her/their contribution date if the total market value of his/her/their accumulated contributions has reached the Fund's minimum maintaining participation amount, or such higher amount for issuance of COP as may be specified by the Participant in the EIP Application or Additional Application/Change Request Form.

[1] At present, debit from BDO savings/current account and BDO payroll-savings/current account are the only modes of participation. BDO Trust will notify all existing and prospective participants in case there will be additional modes of participation.

MINIMUM MARKET VALUE FOR ISSUANCE OF COP* AND MINIMUM MAINTAINING PARTICIPATION AMOUNT	FUNDS	
PHP 10,000.00	BDO Peso Money Market Fund BDO Short Term Fund BDO Peso Bond Fund BDO Peso Multi-Asset Fund	BDO Dividend Fund BDO Equity Fund BDO Equity Index Fund BDO ESG Equity Fund BDO Focused Equity Fund
USD 500.00	BDO Dollar Money Market Fund BDO Dollar Bond Fund	BDO China Equity Feeder Fund BDO Europe Equity Feeder Fund BDO Global EM Equity Index Feeder Fund BDO Global Equity Index Feeder Fund BDO Global ESG Equity Feeder Fund BDO US Equity Index Feeder Fund

* or such higher amount that the Participant/s may specify in the EIP Application or Additional Application/Change Request Form

6. EIP Participant/s may withdraw or redeem his/her/their investments which are not yet covered by a COP by submitting a duly filled-up EIP Notice of Redemption to his/her/their BDO Servicing Branch. Such redemption is, however, subject to the payment of a non-completion fee of one half of one percent (½ of 1%) of the original participation amount invested not covered by a COP which shall be deducted from the proceeds of such redemption. Such fee is not an additional trust fee but shall accrue to the benefit of the Fund and shall not be in addition to the early redemption fee, if applicable. Notice of Redemption received during weekends, holidays or non-banking days or after the Fund's dealing period will be considered as transaction for the next banking day.

   EIP Participant/s who wish/es to redeem his/her/their EIP contributions covered by a COP shall be required to surrender his/her/their COP/s to his/her/their BDO Servicing Branch subject to early redemption fee, as applicable. Such fee is not an additional trust fee but shall accrue to the benefit of the Fund. Cut-off time of redemptions shall follow the same cut-off time of the applicable UITF as stipulated in its Plan Rules.

7. The participation/contribution shall continue until such time that the Participant/s give/s an advice to his/her/their BDO Servicing Branch of his/her/their intention to discontinue the deductions of EIP contributions from his/her/their BDO Settlement Account by submitting a duly filled-up Notice of Unsubscription. EIP contributions that are not yet covered by a COP will be automatically redeemed and subjected to a non-completion fee of one half of one percent (½ of 1%) of the original participation amount which shall be deducted from the proceeds of such redemption. Such fee is not an additional trust fee but shall accrue to the benefit of the Fund and shall not be in addition to the early redemption fee, if applicable. Notice of Unsubscription received on scheduled deduction date, or during weekends, holidays or non-banking days or after the Fund's dealing period will be considered as transaction for the next banking day. In the case of feeder funds, Notice of Unsubscription received on scheduled contribution or deduction date/s as well as target fund's non-dealing days shall be processed one (1) banking day after contribution date or upon resumption of target fund's dealing day, as applicable.

8. By affixing his/her/their signature to the EIP Application or EIP Additional Application/Change Request Form, the Participant/s declare/s that a) he/she/they have read the EIP Joining Terms and Conditions, has/have read, accomplished, and fully understood the Risk Disclosure Statement, and has/have accomplished the Client Suitability Assessment and Investment Policy Statement; and b) the Fund is suitable to his/her/their investment objectives and that he/she/they is/ are aware of the risks involved in such investments.

9. By affixing his/her/their signature to the EIP Application or EIP Additional Application/Change Request Form, the Participant/s agree/s a) to be bound by the EIP Joining Terms and Conditions as well as of the Fund's Plan Rules and Omnibus Participating Trust Agreement, copies of which shall be made available to the Participant/s upon account opening; and b) to hold BDO and BDO-Trust and Investments Group (BDO-Trust) free and harmless from any and all liability they may incur as a result of his/her/their participation in the EIP [and the automatic deduction from his/her/their account with his/her/their BDO Branch of Account] except when such liability arises from their fraud or bad faith.

10. The participation in the Fund is a trust arrangement and NOT a deposit account. It is not an obligation of, nor guaranteed, nor insured by BDO or its affiliates or subsidiaries, and is not insured by, nor governed by the Philippine Deposit Insurance Corporation (PDIC). Due to the nature of the investments of the Fund, the returns/yields cannot be guaranteed. Any income or loss arising from market fluctuations and price volatility of the securities held by the Fund, including government securities, is for the account of the Participant/s. The units of participation in the Fund, when redeemed, may be worth more or worth less than the initial investment of the Participant/s. Historical performance, when presented, is purely for reference purposes and not a guarantee of similar future results. BDO, as Trustee, is not liable for losses, unless there is fraud, willful default, bad faith or gross negligence.

AUTO-DEBIT ARRANGEMENT AUTHORIZATION

In connection with my/our participation in the Easy Investment Plan (EIP) of BDO Unibank, Inc.-Trust and Investments Group (BDO-Trust), I/we hereby authorize BDO UNIBANK, INC. (BDO) to debit the account specifically identified in the EIP Application or Additional Application/Change Request Forms (the "Account") in accordance with the details I/we have written in the same and credit the relevant amounts to the account of BDO-Trust.

I/We agree that this Authorization is subject to the following terms and conditions:

1. I/We expressly authorize BDO's unit-in-charge of implementing this arrangement to automatically deduct from the Account, without need of any further act or deed, the amount specified in the EIP Application or Additional Application/Change Request Form in the frequency likewise specified therein and credit the same to BDO-Trust's account.

   It is agreed and understood that in case the cleared and withdrawable balance of my/our Account be insufficient to pay in the full amount due to be credited to BDO-Trust for any period, BDO shall not effect partial payment thereof out of the insufficient balance of my/our Account.

2. Any claim which may arise from any discrepancy between the amount debited from my/our Account and that amount required to be credited to BDO-Trust shall be resolved with BDO-Trust.

3. Payment procedures/stipulations imposed by BDO-Trust not inconsistent herewith or with any of the terms and conditions hereof or any related instrument executed by BDO and myself/ourselves are deemed incorporated herein by way of reference.

4. For an Account which is a joint "or" account, I/we hereby agree and understand that any and all transactions done by me/us through this Authorization are done with the consent of all my/our co-depositors. Further, I/we hereby declare under penalty of perjury that all my/our co-depositors is/are living at the time of such transactions.

5. I/We hereby agree to waive separate notice of debit other than that reflected in BDO's passbook or bank statement.

6. I/We hereby agree to reimburse and forever hold BDO, its directors, officers, employees and assigns, free and harmless from any and all claims, actions, and/ or liabilities of whatever kind and nature, for checks drawn against my/our Account but returned/dishonored as a result of the debit of the amounts due to BDO-Trust from my/our Account; and/or arising out of or in connection with the implementation of this Authorization, and/or for BDO's failure to implement this authority due to error/s and/ or omissions inadvertently committed.

7. I/We hereby expressly waive my/our rights under the Secrecy of Bank Deposits Law (R.A. 1405) in connection with any information which may be disclosed by BDO to BDO-Trust from time to time and as may be necessary to allow my/ our participation in the EIP. For this purpose, I/we hereby authorize BDO to disclose to BDO-Trust any information pertaining to my/our Account, as may be necessary for the implementation of this Authorization.

8. BDO reserves the right to impose charges on this arrangement within legal/statutory limits.

9. The arrangement between BDO and BDO-Trust regarding the auto debit of accounts for purposes of the EIP may be cancelled at anytime by either party without need of prior written notice of termination to me/us.

10. This Authorization shall be governed by all applicable rules and regulations of the Bangko Sentral ng Pilipinas, Philippine Clearing House Corporation and other relevant government agency.

11. All terms and conditions or my/our existing savings/current account agreements with BDO in so far as not inconsistent herewith shall remain in full force and effect.

12. This Authorization shall take effect after BDO receives confirmation of my/our participation in the EIP from BDO-Trust and shall continue to be effective unless otherwise notified by me/us in writing to BDO at least seven (7) days prior to the intended date of termination. BDO, however, may immediately terminate this arrangement without notice to me/us, in case I/we mishandle my/our Account in the reasonable determination of BDO.

13. This Authorization and the implementation of its terms shall be subject to the pertinent provisions of the arrangement between BDO and BDO-Trust regarding the EIP as well as BDO's Implementing Guidelines, which are deemed incorporated herein by way of reference.