

Quick Guide on BDO Invest Online

Is this your first time to open an account using BDO Invest Online?

If yes, your default choice is “Open a New Account”.

- STEP 1** Answer the **Client Suitability Assessment (CSA)** to find out what kind of investor you are and the suitable investments within your risk profile.
- STEP 2** Check if the investment objective, time horizon, features, and inherent risks of your selected UITF match your investment needs, risk tolerance, and requirements.
Read and understand the following:
- a. Client Investment Suitability (CIS)/Investment Policy Statement (IPS)
 - b. Risk Disclosure Statement (RDS) specific to your selected UITF
- STEP 3** Read the general **Risk Disclosure Statement (RDS)** to learn and understand that various investments carry different degrees of risks based on the nature of the securities, investment vehicles, and other factors.
- STEP 4** Read, understand, and agree to the terms of the **Omnibus Participating Trust Agreement (OPTA)** before making your investment. Keep in mind that the UITF is not a deposit account but a Trust agreement.
- STEP 5** Invest now. Choose your deposit account where funds will be drawn to make your investment. Ensure that the details are correct before you submit.

Want to learn more?

Read the BDO Invest Online Navigation Guide.

BDO Invest Online Navigation Guide

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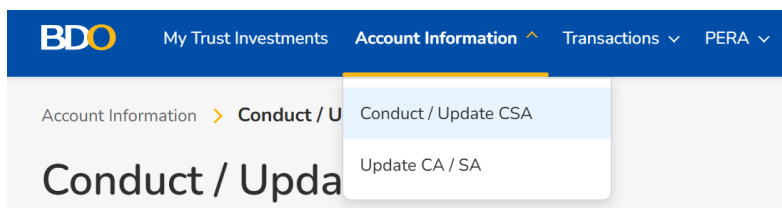
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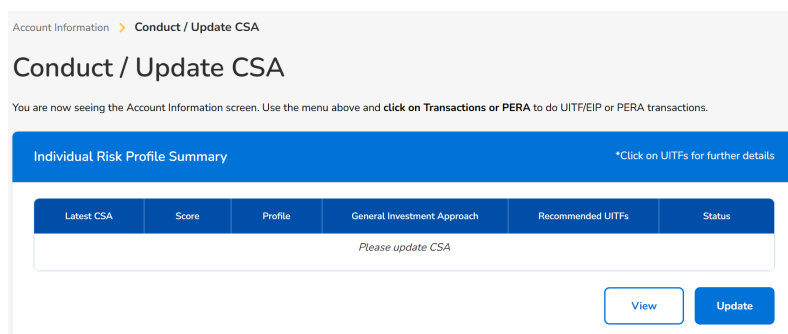
A. How to Accomplish the Client Suitability Assessment (CSA) Online

1. Click [Account Information](#).

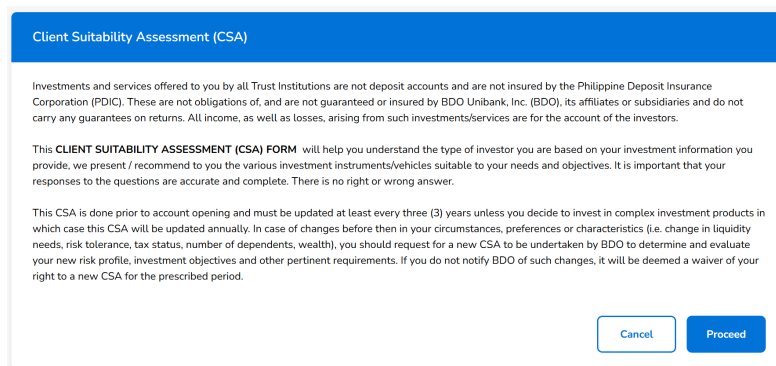
➤ Choose [Conduct / Update CSA](#).



2. Click [Update](#).



3. Click [Proceed](#).



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4. Answer the **Client Suitability Assessment (CSA)** to know what kind of investor you are and the suitable investments within your risk profile.

➤ Choose **Submit**.

Conduct / Update CSA

Client Suitability Assessment (CSA)

7 Which of the following statements best describes the risk you are willing to tolerate to achieve your investment objective?

☐ I/We only want principal protection. I/We cannot accept price fluctuations on my investments.

☐ I/We want returns higher than bank deposit rates, and I am/we are willing to take $\pm 10\%$ price fluctuation, but not more than 5% possible loss to my/our total portfolio.

☐ I/We want my/our funds to grow over the medium term, and I am/we are willing to take $\pm 20\%$ price fluctuation, but not more than 10% possible loss to my/our total portfolio.

☐ I/We want my/our funds to grow over the long term, and I am/we are willing to take $\pm 30\%$ price fluctuation, but not more than 20% possible loss to my/our total portfolio.

☒ I/We want potentially higher returns over the long term, and I am/we are willing to take substantial risks ($> \pm 30\%$ price fluctuation, and possible losses exceeding 20% to my/our total portfolio).

Modify My Answers

Submit

5. Click **I Agree**.

6. The result of your CSA indicating your score, risk profile, general investment approach, and recommended UITFs suitable to your profile will be displayed.

➤ Choose **Submit**.

Risk Profile Score

*Click on UITFs for further details

Based on the result of the CSA, the following are your Risk Profile, General Investment Approach and Recommended UITFs. Please click on each recommended UITF for more information on said UITF. The information will show why the recommendation is suitable for you.

i If you have questions or need further clarifications on the CSA or the recommended UITFs, you may contact or [click here](#) to send an email to BDO Trust.

	Score	Profile	General Investment Approach	Recommended UITFs
Current CSA Score	12	Balanced	Invests in mix of fixed income securities and equities.	BDO Peso Money Market Fund BDO Short Term Fund BDO Peso Bond Fund BDO Peso Multi Asset Fund BDO Equity Fund BDO Equity Index Fund BDO ESG Equity Fund BDO Dividend Fund BDO Focused Equity Fund BDO Dollar Money Market Fund BDO Dollar Bond Fund BDO China Equity Feeder Fund BDO US Equity Index Feeder Fund BDO Europe Equity Feeder Fund BDO Global Equity Index Feeder Fund BDO Global EM Equity Index Feeder Fund BDO Global ESG Equity Feeder Fund

Cancel

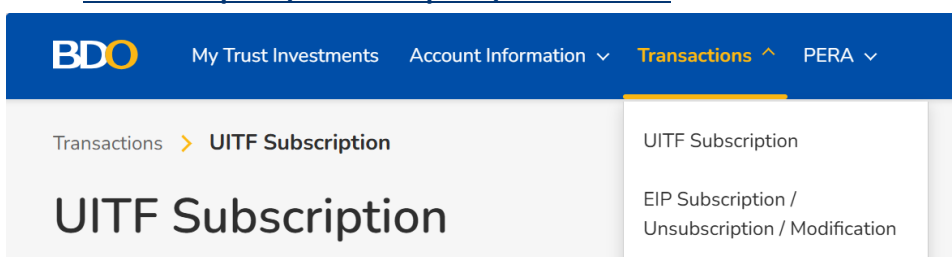
Submit

B. How to Open a New Unit Investment Trust Fund (UITF)/Easy Investment Plan (EIP) Account

1. Click [Transaction](#).

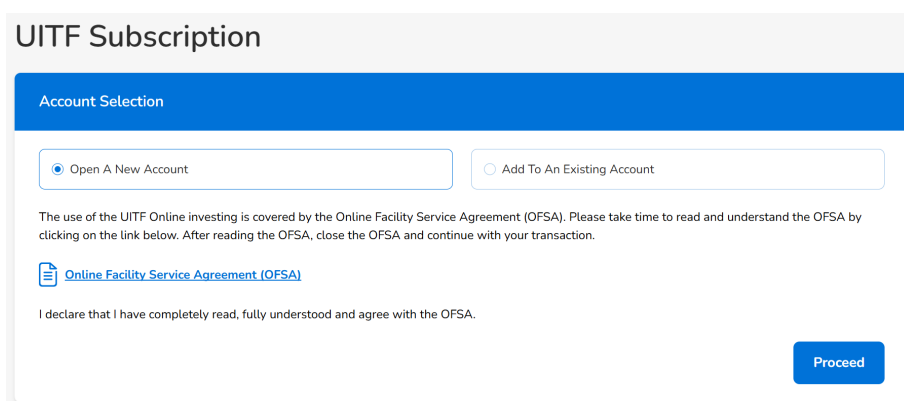
➤ Choose:

- a. [UITF Subscription](#) - for one-time investment in UITF
- b. [EIP Subscription/Unsubscription/Modification](#) - for scheduled investments in UITF via EIP



2. For [UITF Subscription](#) (one-time investment in UITF)

- Select [Open A New Account](#).
- Click [Online Facility Service Agreement \(OFSA\)](#) to understand the terms of UITF online investing. Read and close the document.
- Click [Proceed](#).



The screenshot shows the 'UITF Subscription' form. It has a blue header with the title 'UITF Subscription'. Below the header is a section titled 'Account Selection' with two radio button options: 'Open A New Account' (selected) and 'Add To An Existing Account'. Below these options is a paragraph of text: 'The use of the UITF Online investing is covered by the Online Facility Service Agreement (OFSA). Please take time to read and understand the OFSA by clicking on the link below. After reading the OFSA, close the OFSA and continue with your transaction.' Below this text is a link icon and the text 'Online Facility Service Agreement (OFSA)'. At the bottom of the form is a declaration: 'I declare that I have completely read, fully understood and agree with the OFSA.' and a blue 'Proceed' button.

NOTE: For existing investors in the BDO Invest Online, the default option is [Add to An Existing Account](#).

3. For [EIP Subscription](#) (scheduled investments in UITF)

- Select [Open A New EIP Account](#).
- Click [Online Facility Service Agreement \(OFSA\)](#) to understand the terms of UITF online investing. Read and close the document.

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- Click **Proceed**.

Easy Investment Plan (EIP)

☒ Open a New EIP Account

☐ Modify/Add to Existing EIP Account

☐ Unsubscribe from EIP

The use of the UITF Online investing is covered by the Online Facility Service Agreement (OFSA). Please take time to read and understand the OFSA by clicking on the link below. After reading the OFSA, close the OFSA and continue with your transaction.

 [Online Facility Service Agreement \(OFSA\)](#)

I declare that I have completely read, fully understood and agree with the OFSA.

Proceed

Existing EIP clients may change the details of their account by choosing **Modify/Add to Existing EIP Account**.

NOTE: If your screen is different from any of the screens in items 2 and 3 above, please refer to Section A (How to Accomplish the Client Suitability Assessment (CSA) Online).

- Click **EIP Joining Terms and Conditions (T&C) and the Auto-Debit Arrangement Authorization (ADA)**. Read and close the document.
- Click **I Agree**.

EIP Subscription / Unsubscription / Modification

In order to proceed, please read the EIP Joining Terms and Conditions and the Auto-Debit Arrangement Authorization by clicking on the button below. After reading the document, close the same and continue with your transaction.

 [EIP Joining Terms and Conditions and the Auto-Debit Arrangement Authorization](#)

Declaration of Client

I, with legal capacity to contract, hereby agree to participate in the Easy Investment Plan (EIP) of BDO Unibank Inc. - Trust and Investment Group (BDO-Trust) and declare that I completely read, fully understood and agree to be bound by the terms and conditions of the EIP Joining Terms and Conditions and the Auto-Debit Arrangement Authorization.

I Decline

I Agree

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4. As applicable, the question below will appear on your screen.

➤ Answer (click **Yes** or **No**) to proceed.

Transactions > UITF Subscription

UITF Subscription

Is this your first time to invest in a UITF, whether in BDO or any other trustee institution?

No Yes

5. To review your existing risk profile on record, click **Use my existing Individual Risk Profile**.

Client Suitability Assessment (CSA)

Investments and services offered to you by all Trust Institutions are not deposit accounts and are not insured by the Philippine Deposit Insurance Corporation (PDIC). These are not obligations of, and are not guaranteed or insured by BDO Unibank, Inc. (BDO), its affiliates or subsidiaries and do not carry any guarantees on returns. All income, as well as losses, arising from such investments/services are for the account of the investors.

This **CLIENT SUITABILITY ASSESSMENT (CSA) FORM** will help you understand the type of investor you are based on your investment information you provide, we present / recommend to you the various investment instruments/vehicles suitable to your needs and objectives. It is important that your responses to the questions are accurate and complete. There is no right or wrong answer.

This CSA is done prior to account opening and must be updated at least every three (3) years unless you decide to invest in complex investment products in which case this CSA will be updated annually. In case of changes before then in your circumstances, preferences or characteristics (i.e. change in liquidity needs, risk tolerance, tax status, number of dependents, wealth), you should request for a new CSA to be undertaken by BDO to determine and evaluate your new risk profile, investment objectives and other pertinent requirements. If you do not notify BDO of such changes, it will be deemed a waiver of your right to a new CSA for the prescribed period.

Use my existing Individual Risk Profile
Create a new Account Risk Profile
Cancel

➤ To use your existing risk profile on record, click **Yes**.

Risk Profile Score

	Score	Profile	General Investment Approach	Recommended UITFs
Current CSA Score	12	Balanced	Invests in mix of fixed income securities and equities.	BDO Peso Money Market Fund BDO Short Term Fund BDO Peso Bond Fund BDO Peso Multi Asset Fund BDO Equity Fund BDO Equity Index Fund BDO ESG Equity Fund BDO Dividend Fund BDO Focused Equity Fund BDO Dollar Money Market Fund BDO Dollar Bond Fund

Would you like to use this profile for your new investment?

Yes
No

➤ Otherwise, click **No** and **Proceed** to answer the CSA.

C. How to Make a One-Time Investment in BDO UITFs

1. From the list of recommended UITFs based on your risk profile, choose the UITF you wish to invest in and click **Proceed**.

My Trust Investments
Account Information
Transactions
PERA
Information
Log out

Transactions
UITF Subscription

UITF Subscription

Please select one of the recommended UITFs based on your risk appetite

#	Select	Fund Name (Click on specific UITFs for product information)	Risk Profile	Cut-Off Time
1	☐	BDO Peso Money Market Fund ²	MODERATE	04:00 PM PHT
2	☐	BDO Short Term Fund ²	MODERATE	02:30 PM PHT
3	☐	BDO Peso Bond Fund	MODERATE	02:30 PM PHT
4	☐	BDO Dollar Money Market Fund	MODERATE	11:30 AM PHT
5	☐	BDO Dollar Bond Fund	MODERATE	02:30 PM PHT

Other UITFs beyond your risk appetite

#	Select	Fund Name (Click on specific UITFs for product information)	Risk Profile	Cut-Off Time
6	☐	BDO Peso Multi Asset Fund	BALANCED	02:30 PM PHT
7	☐	BDO Equity Fund	BALANCED	04:00 PM PHT
8	☐	BDO Equity Index Fund	BALANCED	02:30 PM PHT
9	☐	BDO ESG Equity Fund	BALANCED	02:30 PM PHT
10	☐	BDO Dividend Fund	BALANCED	02:30 PM PHT
11	☐	BDO Focused Equity Fund	BALANCED	02:30 PM PHT
12	☐	BDO China Equity Feeder Fund	BALANCED	02:30 PM PHT
13	☐	BDO US Equity Index Feeder Fund	BALANCED	02:30 PM PHT
14	☐	BDO Europe Equity Feeder Fund	BALANCED	02:30 PM PHT
15	☐	BDO Global Equity Index Feeder Fund	BALANCED	02:30 PM PHT
16	☐	BDO Global EM Equity Index Feeder Fund	BALANCED	02:30 PM PHT
17	☐	BDO Global ESG Equity Feeder Fund	BALANCED	02:30 PM PHT

i

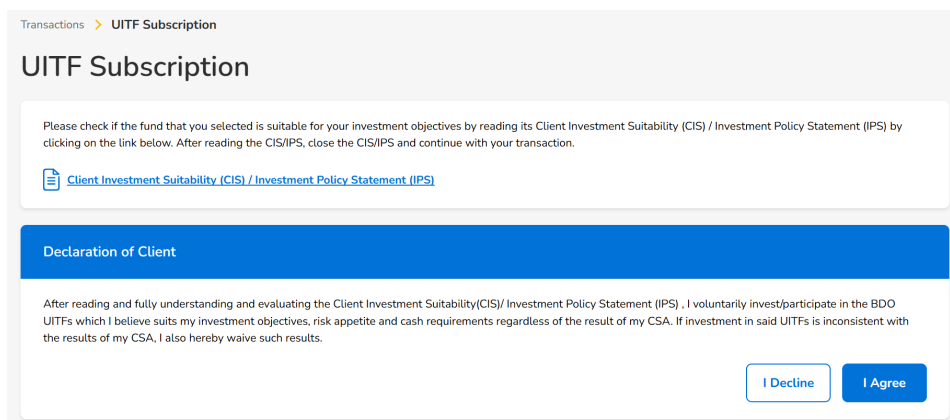
- PHT - Philippine Time (UTC/GMT +8 Hours)
- Investment in UITF is subject to the relevant Declaration of the Trust, The Omnibus Participating Agreement, and the relevant laws and regulations.
- ² This fund is not available to non-residents of the Philippines.

Cancel
Proceed

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- Click the **Client Investment Suitability (CIS)/Investment Policy Statement (IPS)** to check if your chosen UITF is aligned with your investment objectives. Read and close the document.

➤ Click **I Agree**.



Transactions > UITF Subscription

UITF Subscription

Please check if the fund that you selected is suitable for your investment objectives by reading its Client Investment Suitability (CIS) / Investment Policy Statement (IPS) by clicking on the link below. After reading the CIS/IPS, close the CIS/IPS and continue with your transaction.

[Client Investment Suitability \(CIS\) / Investment Policy Statement \(IPS\)](#)

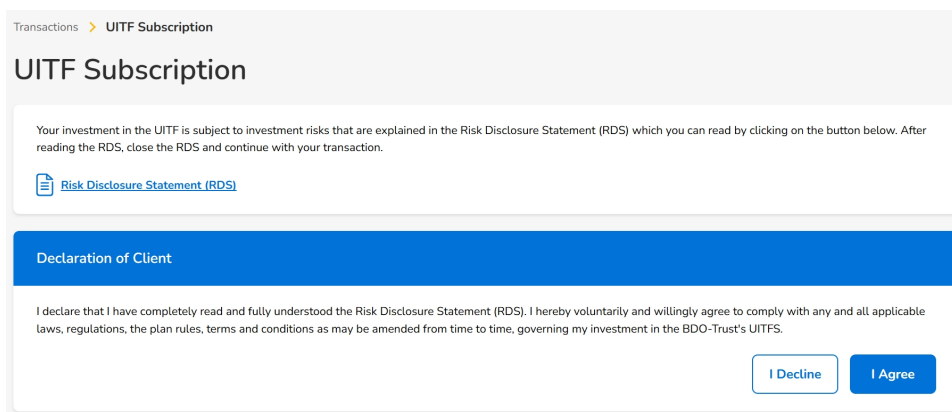
Declaration of Client

After reading and fully understanding and evaluating the Client Investment Suitability(CIS)/ Investment Policy Statement (IPS) , I voluntarily invest/participate in the BDO UITFs which I believe suits my investment objectives, risk appetite and cash requirements regardless of the result of my CSA. If investment in said UITFs is inconsistent with the results of my CSA, I also hereby waive such results.

[I Decline](#) [I Agree](#)

- Click the **Risk Disclosure Statement (RDS)** to understand the various risks associated with investing in a UITF. Read and close the document.

➤ Click **I Agree**.



Transactions > UITF Subscription

UITF Subscription

Your investment in the UITF is subject to investment risks that are explained in the Risk Disclosure Statement (RDS) which you can read by clicking on the button below. After reading the RDS, close the RDS and continue with your transaction.

[Risk Disclosure Statement \(RDS\)](#)

Declaration of Client

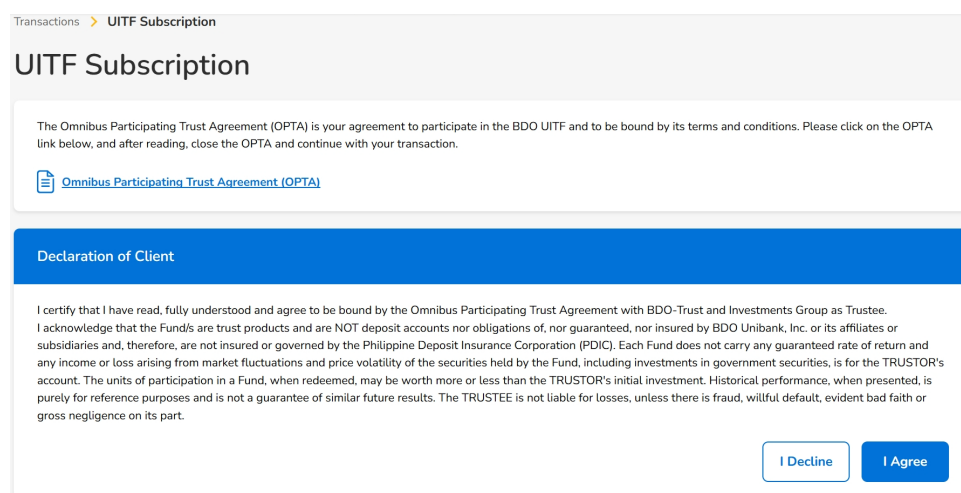
I declare that I have completely read and fully understood the Risk Disclosure Statement (RDS). I hereby voluntarily and willingly agree to comply with any and all applicable laws, regulations, the plan rules, terms and conditions as may be amended from time to time, governing my investment in the BDO-Trust's UITFs.

[I Decline](#) [I Agree](#)

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- Click on the **Omnibus Participating Trust Agreement (OPTA)** to agree to be bound by the terms and conditions in participating in a BDO UITF. Read and close the document.

- Click **I Agree**.



Transactions > UITF Subscription

UITF Subscription

The Omnibus Participating Trust Agreement (OPTA) is your agreement to participate in the BDO UITF and to be bound by its terms and conditions. Please click on the OPTA link below, and after reading, close the OPTA and continue with your transaction.

[Omnibus Participating Trust Agreement \(OPTA\)](#)

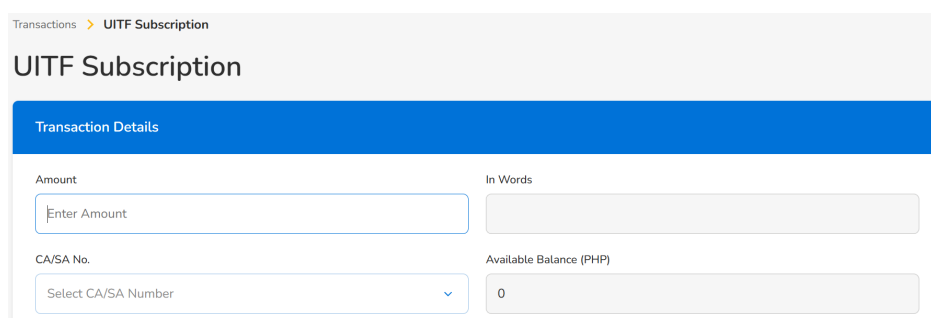
Declaration of Client

I certify that I have read, fully understood and agree to be bound by the Omnibus Participating Trust Agreement with BDO-Trust and Investments Group as Trustee. I acknowledge that the Fund/s are trust products and are NOT deposit accounts nor obligations of, nor guaranteed, nor insured by BDO Unibank, Inc. or its affiliates or subsidiaries and, therefore, are not insured or governed by the Philippine Deposit Insurance Corporation (PDIC). Each Fund does not carry any guaranteed rate of return and any income or loss arising from market fluctuations and price volatility of the securities held by the Fund, including investments in government securities, is for the TRUSTOR's account. The units of participation in a Fund, when redeemed, may be worth more or less than the TRUSTOR's initial investment. Historical performance, when presented, is purely for reference purposes and is not a guarantee of similar future results. The TRUSTEE is not liable for losses, unless there is fraud, willful default, evident bad faith or gross negligence on its part.

[I Decline](#) [I Agree](#)

- Enter the investment amount.

- From the drop-down menu, select the deposit account number (CA/SA No.) from where funds will be drawn.
- Click **Proceed**.



Transactions > UITF Subscription

UITF Subscription

Transaction Details

Amount	In Words
Enter Amount	
CA/SA No.	Available Balance (PHP)
Select CA/SA Number	0

- The summary of your investment will appear.

- Click **Submit**.

- A confirmation message indicating the successful UITF Subscription will appear.

D. How to Invest in BDO UITFs via the BDO Easy Investment Plan (EIP)

1. Input the EIP investment and details of contribution:

- **Fund** – select your chosen UITF from the drop-down menu
- **Amount per Contribution** – encode your desired investment amount per contribution date
- **Frequency** – select once a month or twice a month from the drop-down menu
- **Day(s) of Contribution** – select the day(s) from the drop-down menu when the scheduled contribution will be made every month
- **Contribution Starts On** – select the date of first contribution from the drop-down menu
- **Account Number** – select from the drop-down menu your deposit account number where funds will be drawn on your scheduled contribution dates

➤ Click **Apply**

2. Click the **Client Investment Suitability (CIS)/Investment Policy Statement (IPS)** to check if your chosen UITF is aligned with your investment objectives. Read and close the document.

➤ Click **I Agree.**

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3. You may add another UITF to your EIP account by doing steps 1 and 2 above.

➤ When done, click **Proceed**.

The screenshot shows the 'EIP Investment and Details of Contribution' form. It features a table with columns: Frequency, Day(s) of Contribution, Contribution Starts On, Account Number, and Actions. The first row shows 'Month' as the frequency, '25th' as the day, 'Aug 25, 2026' as the start date, and '020000171263 - SA - ...' as the account number. Below the table, there are 'Modify' and 'Remove' buttons. A second row shows dropdown menus for 'Select', 'Select', and 'Select', followed by a 'Select CA/SA Account' dropdown and an 'Apply' button. At the bottom, there is a 'Back' button and a 'Proceed' button. A blue information box contains the following text:

- This enrollment should be submitted at least four (4) banking days before date of first contribution.
- Should a contribution date fall on a weekend, holiday or non-banking day, deduction shall be done on the preceding banking day.
- Kindly ensure that your account has sufficient cleared funds a banking day prior to your scheduled contribution.

4. Click the **Risk Disclosure Statement (RDS)** to understand the various risks associated with investing in a UITF. Read and close the document.

➤ Click **I Agree**.

The screenshot shows the 'EIP Subscription / Unsubscription / Modification' page. It has a breadcrumb trail: Transactions > EIP Subscription / Unsubscription / Modification. The main heading is 'EIP Subscription / Unsubscription / Modification'. Below this, a text box states: 'Your investment in the UITF is subject to investment risks that are explained in the Risk Disclosure Statement (RDS) which you can read by clicking on the button below. After reading the RDS, close the RDS and continue with your transaction.' Below the text box is a link with a document icon: [Risk Disclosure Statement \(RDS\)](#).

5. Click on the **Omnibus Participating Trust Agreement (OPTA)** to agree to be bound by the terms and conditions in participating in a BDO UITF. Read and close the document.

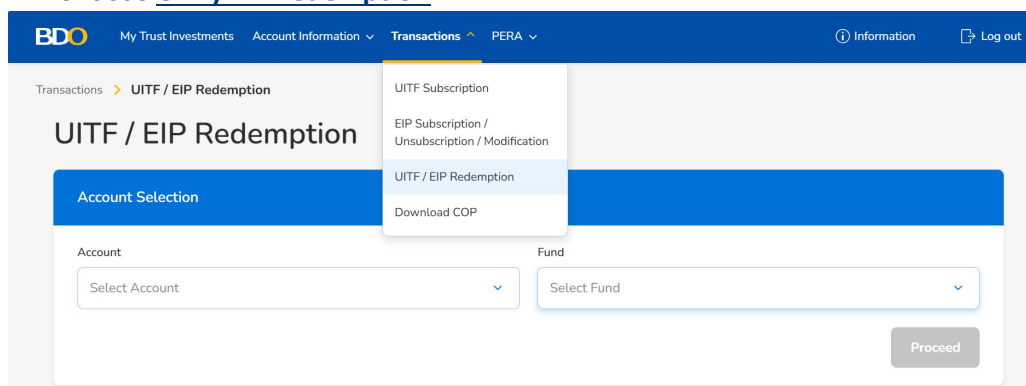
➤ Click **I Agree**.

The screenshot shows the 'Omnibus Participating Trust Agreement (OPTA)' page. It has a breadcrumb trail: Transactions > EIP Subscription / Unsubscription / Modification > Omnibus Participating Trust Agreement (OPTA). The main heading is 'Omnibus Participating Trust Agreement (OPTA)'. Below this is a section titled 'Declaration of Client'. The text in this section reads: 'I certify that I have read, fully understood and agree to be bound by the Omnibus Participating Trust Agreement with BDO-Trust and Investments Group as Trustee. I acknowledge that the Fund/s are trust products and are NOT deposit accounts nor obligations of, nor guaranteed, nor insured by BDO Unibank, Inc. or its affiliates or subsidiaries and, therefore, are not insured or governed by the Philippine Deposit Insurance Corporation (PDIC). Each Fund does not carry any guaranteed rate of return and any income or loss arising from market fluctuations and price volatility of the securities held by the Fund, including investments in government securities, is for the TRUSTOR's account. The units of participation in a Fund, when redeemed, may be worth more or less than the TRUSTOR's initial investment. Historical performance, when presented, is purely for reference purposes and is not a guarantee of similar future results. The TRUSTEE is not liable for losses, unless there is fraud, willful default, evident bad faith or gross negligence on its part.' At the bottom right, there are two buttons: 'I Decline' and 'I Agree'.

E. How to Redeem Investments in BDO UITFs

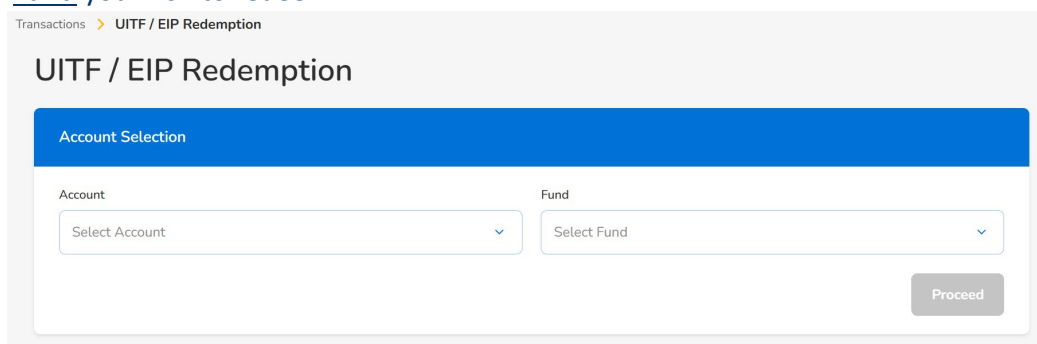
1. Click **Transaction**.

➤ Choose **UITF/EIP Redemption**.



The screenshot shows the BDO Invest Online interface. The top navigation bar includes 'My Trust Investments', 'Account Information', 'Transactions', and 'PERA'. The 'Transactions' dropdown menu is open, showing options: 'UITF Subscription', 'EIP Subscription / Unsubscription / Modification', 'UITF / EIP Redemption' (which is highlighted), and 'Download COP'. Below the menu, the 'UITF / EIP Redemption' page is displayed. It features a blue header 'Account Selection' and two dropdown menus: 'Account' (with 'Select Account' text) and 'Fund' (with 'Select Fund' text). A 'Proceed' button is located at the bottom right.

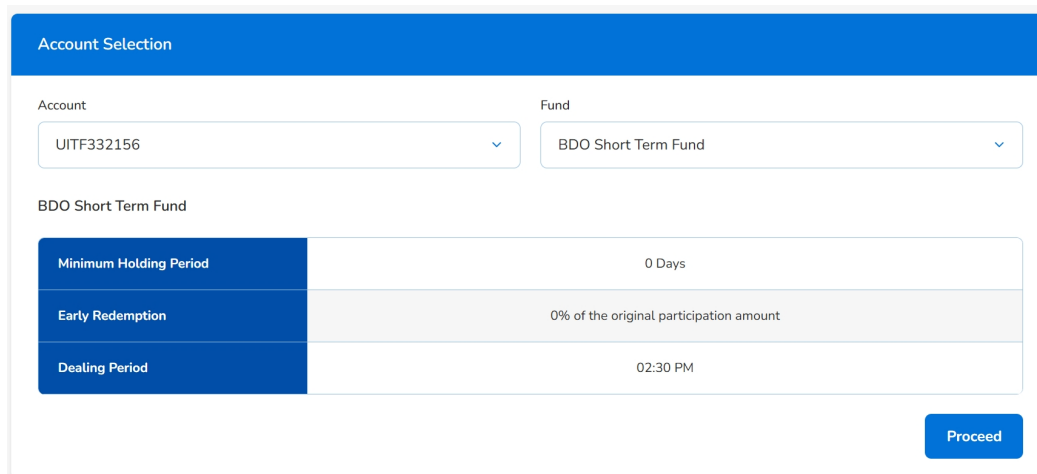
2. From the drop-down menus, select the **UITF/EIP Account** and the **Name of the Fund** you wish to redeem.



The screenshot shows the 'UITF / EIP Redemption' page. The 'Account' dropdown menu now displays 'UITF332156' and the 'Fund' dropdown menu displays 'BDO Short Term Fund'. The 'Proceed' button remains at the bottom right.

3. The details of the selected UITF (Fund Name, Minimum Holding Period, Early Redemption Fee and Dealing Period) will appear.

➤ Click **Proceed**.



The screenshot shows the 'UITF / EIP Redemption' page with the 'Account' dropdown set to 'UITF332156' and the 'Fund' dropdown set to 'BDO Short Term Fund'. Below the dropdowns, the fund details are displayed in a table:

BDO Short Term Fund	
Minimum Holding Period	0 Days
Early Redemption	0% of the original participation amount
Dealing Period	02:30 PM

A 'Proceed' button is located at the bottom right of the page.

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4. Select the COP Number for redemption.

➤ Click **Proceed**.

Select COPs for Redemption

Select	COP Number	Subscription Date	Days Elapsed	No. of Units	Invested Amount	Amount as of (Jul 15, 2026)	Unrealized Gain/Loss	Is Redemption Allowed
☒	9902329873	Nov 3, 2025	259	77.7393	10,000.00	10,197.00	197.00	Yes
			Total	77.7393	10,000.00	10,197.00	197.00	

- Redemptions of COPs within minimum holding period will be subjected to early redemption fees.
- EIP contributions not covered by COP and will be subjected to non-completion fee.
- Amount is based on the previous banking day's Net Asset Value per Unit (NAVpu) and is only indicative. The actual settlement amount may be lower or higher depending on the applicable NAVpu on redemption date.
- Effectivity of the change request shall start on the next contribution date notwithstanding the four (4) banking day requirement.

Back

Proceed

5. The summary of your UITF redemption details (Amount, Fund Name, CA/SA No., Transaction Date, Redemption Date, and Branch) will be displayed.

➤ Choose your **CA/SA No.** from the drop-down menu where redemption proceeds will be credited.

➤ Click **Submit** to confirm.

Summary of Redemption Details

Account

UITF332156

Order Date

Jul 20, 2026 14:41 PM

Fund Name

BDO Short Term Fund

Redemption Date

Jul 21, 2026

CA/SA No.

Select CA/SA No. ▼

Branch

TRUST ONLINE BANKING

	COP Number	Subscription Date	Days Elapsed	No. of Units	Invested Amount	Amount as of (Jul 15, 2026)	Unrealized Gain / Loss
1	9902329873	Nov 3, 2025	259	77.7393	10,000.00	10,197.00	197.00
			Total	77.7393	10,000.00	10,197.00	197.00

- Redemptions of COPs within minimum holding period will be subjected to early redemption fees.
- Records with blank COP Number highlighted in blue are EIP contributions not covered by COP and will be subjected to non-completion fee.
- Amount is based on the previous banking day's Net Asset Value per Unit (NAVpu) and is only indicative. The actual settlement amount may be lower or higher depending on the applicable NAVpu on redemption date.
- Effectivity of the change request shall start on the next contribution date notwithstanding the four (4) banking day requirement.

Back

Submit

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6. A confirmation message indicating the successful COP Redemption will appear.

Transactions > UITF / EIP Redemption

UITF / EIP Redemption

✔ **Successful (Reference No. 2026497014)**
COP Redemption completed successfully.

NOTES:

- For an EIP Redemption not covered by a COP, the COP number is indicated as “NA” and such redemption will be subjected to a non-completion fee.

Select COPs for Redemption

Select	COP Number	Amount for COP Issuance	Subscription Date	Days Elapsed	No. of Units	Invested Amount	Amount as of (Jul 20, 2026)	Unrealized Gain/Loss	Is Redemption Allowed
☐	NA	10,000.00	Nov 20, 2025	243	0.3781	1,000.00	987.79	-12.21	Yes
				Total	0.3781	1,000.00	987.79	-12.21	

- Redemptions of COPs within minimum holding period will be subjected to early redemption fees.
- EIP contributions not covered by COP and will be subjected to non-completion fee.
- Amount is based on the previous banking day's Net Asset Value per Unit (NAVpu) and is only indicative. The actual settlement amount may be lower or higher depending on the applicable NAVpu on redemption date.
- Effectivity of the change request shall start on the next contribution date notwithstanding the four (4) banking day requirement.

[Back](#)
[Proceed](#)

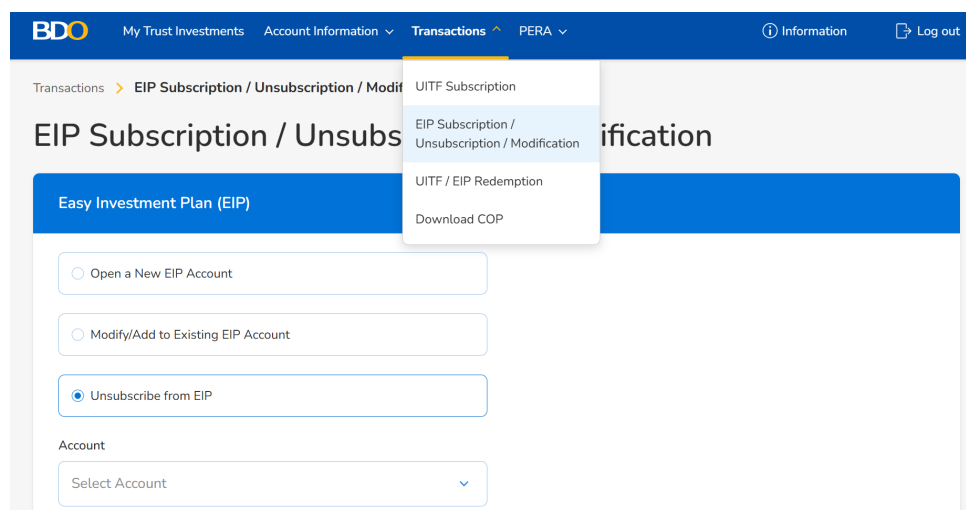
- Redemption of COPs within minimum holding period will be subjected to early redemption fees.
- The “**Amount as of (mmm/dd/yyyy)**” is based on the previous banking day's NAVpu and is only **indicative**. The actual settlement amount may be lower or higher depending on the applicable NAVpu on redemption date.

F. How to Unsubscribe from EIP

Unsubscription from EIP is initiated by the participant when he/she no longer wishes to participate in the EIP.

1. Click **Transaction**.

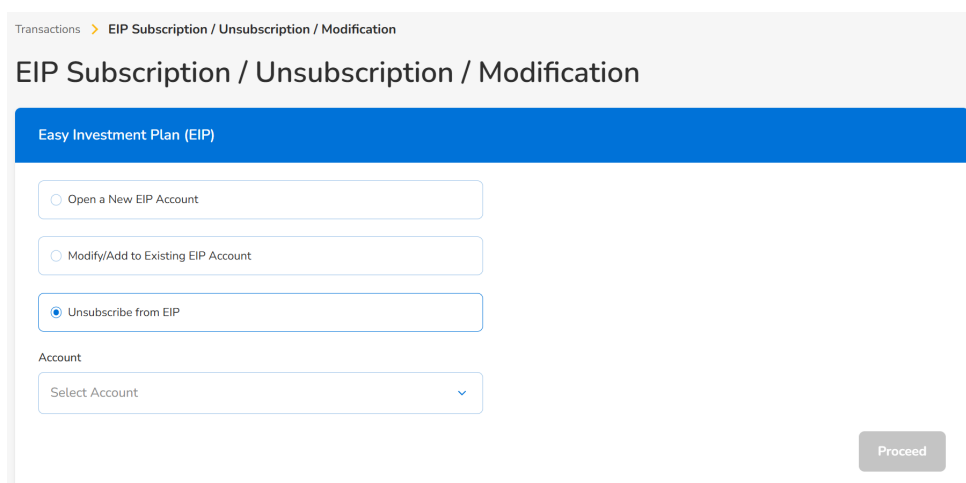
➤ Choose **EIP Subscription/Unsubscription/Modification**.



2. Select **Unsubscribe from EIP**.

➤ From the drop-down menu, select the **EIP account** you wish to unsubscribe from.

➤ Click **Proceed**.



BDO Invest Online Navigation Guide

- Under the **Actions** column, click **Unsubscribe** applicable to the UITF you wish to unsubscribe from.

➤ Click **Proceed**.

EIP Investment and Details of Contribution

Fund	Amount Per Contribution	Amount for COP Issuance	Frequency	Day(s) of Contribution	Contribution Starts On	Account Number	Actions
BDO Global Equity Index Feeder Fund	1,000.00	500.00	Once a Month	30th	Mar 30, 2026	120000171700	Unsubscribe

i

- Notices of Unsubscription should be submitted on or before cut-off time to be considered as a transaction for the day.
- Submission of Notices of Unsubscription are not allowed during client's scheduled contribution date.
- EIP Contributions that are not covered by a COP will be automatically redeemed and subjected to a non-completion fee of 0.50% of the original participation amount.

Back

Proceed

- The summary of your EIP unsubscription details will be displayed.

➤ Click **Submit** to confirm.

Summary of Unsubscription Details

Account

EIP0093972

Unsubscription Date

Jul 22, 2026 10:47:19 PHT

Branch

TRUST ONLINE BANKING

EIP Investment and Details of Contribution

#	Fund	Amount Per Contribution	Amount for COP Issuance	Day(s) of Contribution	Amount Invested	No. of Units	Market Value as of (Jul 21, 2026)	Non Completion Fee
1	BDO Peso Bond Fund	1,000.00	10,000.00	20th	1,000.00	0.3781	987.11	4.94

i

- Notices of Unsubscription should be submitted on or before cut-off time to be considered as a transaction for the day.
- Submission of Notices of Unsubscription are not allowed during client's scheduled contribution date.
- EIP Contributions that are not covered by a COP will be automatically redeemed and subjected to a non-completion fee of 0.50% of the original participation amount.

Back

Submit

- A confirmation message indicating your successful unsubscription will appear.

✓

Successful (Reference No. 2026497015)
Fund 'BDO Peso Bond Fund' unsubscribed successfully.

NOTES:

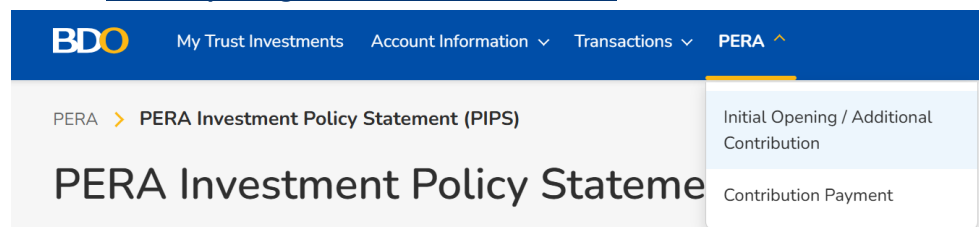
- Notices of Unsubscription should be submitted on or before cut-off time to be considered as a transaction for the day.
- Submission of Notices of Unsubscription are not allowed during client's scheduled contribution date.
- EIP Unsubscription for contributions that are not covered by a COP will be automatically redeemed and subjected to a non-completion fee of 0.50% of the original participation amount.

G. How to Enroll in Personal Equity and Retirement Account (PERA)

PERA is a voluntary retirement account available to all Filipinos/local residents of the Philippines who have the capacity to contract and have a Tax Identification Number (TIN).

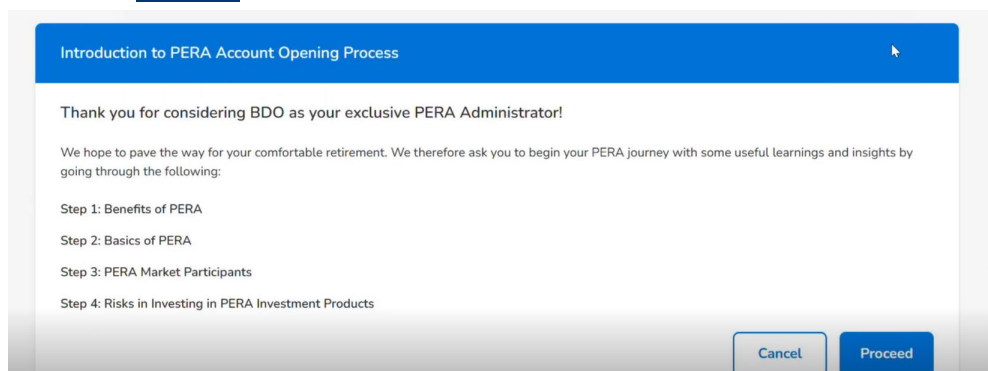
1. Click [PERA](#).

➤ Choose [Initial Opening/Additional Contribution](#).

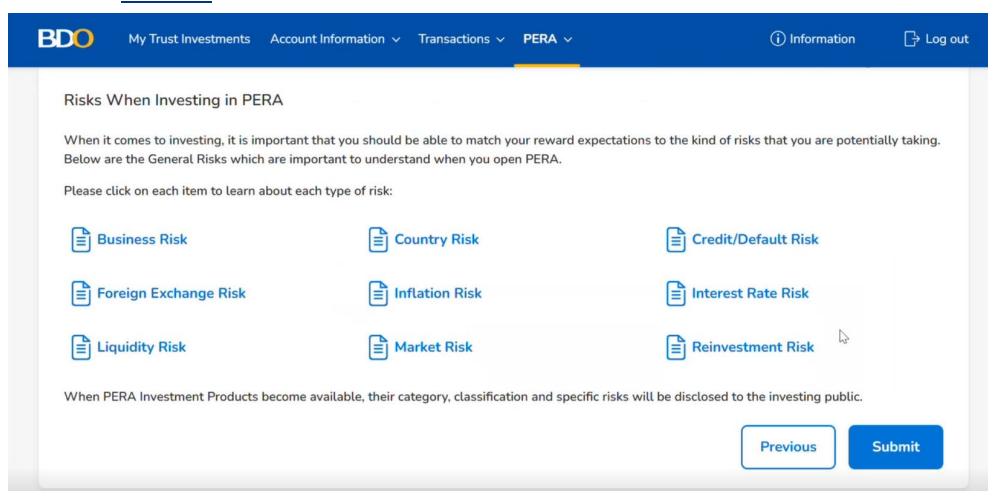


2. Go through the Introduction Steps 1 to 4.

➤ Click [Proceed](#).



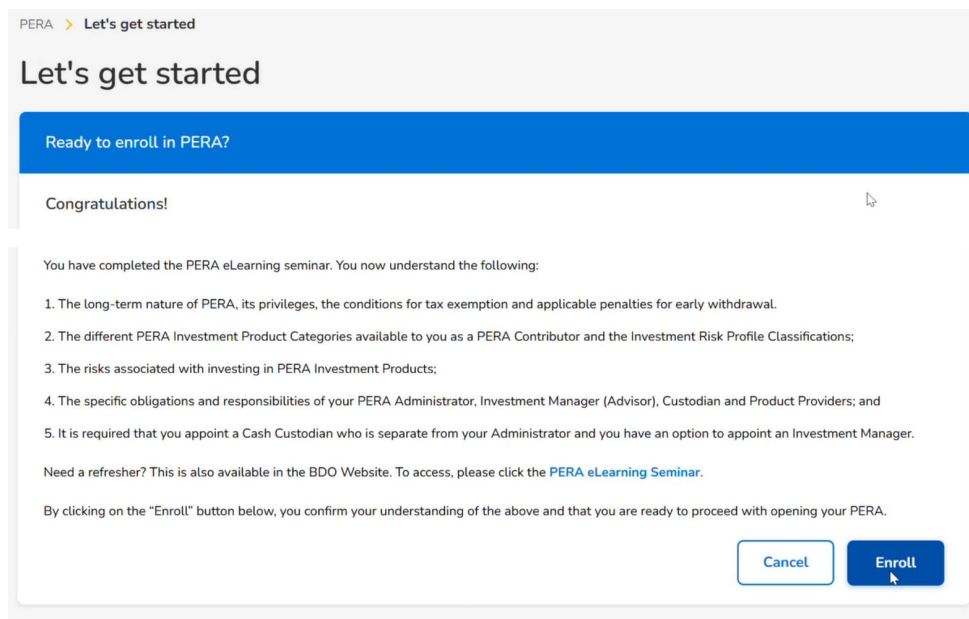
➤ Click [Submit](#).



BDO Invest Online Navigation Guide

3. Enroll in PERA.

➤ Click **Enroll**.



PERA > Let's get started

Let's get started

Ready to enroll in PERA?

Congratulations!

You have completed the PERA eLearning seminar. You now understand the following:

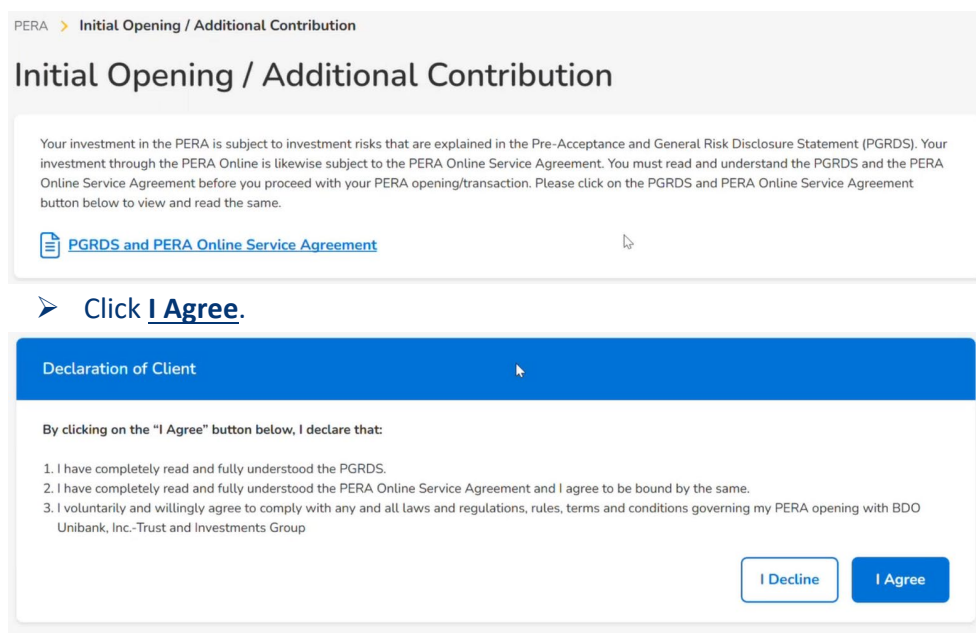
1. The long-term nature of PERA, its privileges, the conditions for tax exemption and applicable penalties for early withdrawal.
2. The different PERA Investment Product Categories available to you as a PERA Contributor and the Investment Risk Profile Classifications;
3. The risks associated with investing in PERA Investment Products;
4. The specific obligations and responsibilities of your PERA Administrator, Investment Manager (Advisor), Custodian and Product Providers; and
5. It is required that you appoint a Cash Custodian who is separate from your Administrator and you have an option to appoint an Investment Manager.

Need a refresher? This is also available in the BDO Website. To access, please click the [PERA eLearning Seminar](#).

By clicking on the "Enroll" button below, you confirm your understanding of the above and that you are ready to proceed with opening your PERA.

[Cancel](#) [Enroll](#)

4. Click the **Pre-Acceptance and General Risk Disclosure Statement (PGRDS) and PERA Online Service Agreement**. Read and close the document.



PERA > Initial Opening / Additional Contribution

Initial Opening / Additional Contribution

Your investment in the PERA is subject to investment risks that are explained in the Pre-Acceptance and General Risk Disclosure Statement (PGRDS). Your investment through the PERA Online is likewise subject to the PERA Online Service Agreement. You must read and understand the PGRDS and the PERA Online Service Agreement before you proceed with your PERA opening/transaction. Please click on the PGRDS and PERA Online Service Agreement button below to view and read the same.

[PGRDS and PERA Online Service Agreement](#)

➤ Click **I Agree**.

Declaration of Client

By clicking on the "I Agree" button below, I declare that:

1. I have completely read and fully understood the PGRDS.
2. I have completely read and fully understood the PERA Online Service Agreement and I agree to be bound by the same.
3. I voluntarily and willingly agree to comply with any and all laws and regulations, rules, terms and conditions governing my PERA opening with BDO Unibank, Inc.-Trust and Investments Group

[I Decline](#) [I Agree](#)

BDO Invest Online Navigation Guide

5. **Proceed** to answer the PCSA.

PERA > PERA Client Suitability Assessment

PERA Client Suitability Assessment

PERA Client Suitability Assessment (PCSA)

You must undergo a PERA client suitability before you proceed with your PERA opening/transaction. This PERA CLIENT SUITABILITY ASSESSMENT (PCSA) FORM will help you understand the type of investor you are based on the investment information you provide. We will then present/recommend to you the various investment instruments/vehicles suitable to your need and objectives. It is important that your responses to the questions are accurate and complete. There is no right or wrong answer.

This PCSA is done prior to account opening and must be updated at least every three (3) years unless you decide to invest in complex investment products in which case, this PCSA will be updated annually. In case of changes before then in your circumstances, preferences or characteristics (i.e. change in liquidity needs, risk tolerance, tax status, number of dependents, wealth), you should update your PCSA to determine and evaluate your new risk profile, investment objectives and other pertinent requirements. If you do not update your PCSA for such changes, it will be deemed a waiver of your right to a new PCSA for the prescribed period.

[Cancel](#) [Proceed](#)

6. Click the **PERA Investment Policy Statement**. Read and close the document.

PERA > PERA Investment Policy Statement (PIPS)

PERA Investment Policy Statement (PIPS)

You can read your applicable PERA Investment Policy Statement (PIPS) by clicking the button below. After reading the PIPS, close the PIPS and continue with your account opening process.

[PERA Investment Policy Statement](#)

- Click **I Agree**.

Declaration of Client

By clicking on the "I Agree" button below, I declare that I have read and fully understood the PIPS formulated for me and that I accept the same.

[I Decline](#) [I Agree](#)

7. Select the product category you wish to invest in. Enter the investment amount.

- Click **Proceed**.

PERA > PERA Contribution

PERA Contribution

Product Categories

Select the product category you wish to invest in

BDO Invest Online Navigation Guide

Unit Investment Trust Fund

Select	Investment Product	Product Provider	Risk Profile	Specific Risk Disclosure/s	Benchmark	Amount
☐	BDO PERA Short Term Fund	BDO	CONSERVATIVE	Interest Rate Risk, Market/Price Risk, Credit Risk/Default Risk, Reinvestment Risk	91-day Treasury Bills	PHP 0.00
☐	BDO PERA Bond Index Fund	BDO	MODERATE	Interest Rate Risk, Market/Price Risk, Liquidity Risk, Credit Risk/Default Risk, Reinvestment Risk	Markit iBoxx ALBI Philippines 1-5 (Domestic) Index	PHP 0.00
☒	BDO PERA Equity Index Fund	BDO	AGGRESSIVE	Market/Price Risk, Liquidity Risk	Philippine Stock Exchange Index (PSEI)	PHP 0.00

Cancel Proceed

8. Under Source of Funding, select from the drop-down menu of Contributor Type and Source of Funding, then complete the requested information as necessary.

➤ Click **Proceed**.

Source Of Funding

Please select the Source of Funding

Contributor Type

Select Type

Company/Employer Name*

as it appears in your Income Tax Return

Enter Name

Source of Funding

Select Source

Company/Employer TIN*

as it appears in your Income Tax Return

000-000-000-000

9. Click the **PERA Administration Agreement**. Read and close the document.

➤ Click **I Agree**.

PERA Administration Agreement (PAA)

Before proceeding with your PERA opening, you must read and understand the PERA Administration Agreement which shall contain the terms and conditions of your opening a PERA and your appointment of BDO-Trust as your PERA Administrator. Please click on the PAA button below to view the same.

 [PERA Administration Agreement \(PAA\)](#)

Declaration of Client

By clicking on the "I Agree" button below, I hereby declare that I have read and understood the PAA which contains the terms and conditions of my appointment of BDO-Trust as my PERA Administrator and that I unconditionally agree to be bound by the same.

I Decline I Agree

BDO Invest Online Navigation Guide

10. Fill out the PERA Application Form.

- Input the Contributor's Details.
- Click **Next**.

PERA > PERA Application Form

PERA Application Form

PERA Application Form

Please fill-out / update the fields required for PERA Account Opening. Indicate N/A if not applicable.
Your existing records with the bank shall be used for other required information.

Step 1 Contributor's Details **Step 2** PERA Information **Step 3** Beneficiary/ies Information

Personal Details

Are you a resident of the Philippines? ☒ Yes ☐ No

Country of Residence

Company/Employer's Contact

Company/Employer's Contact No.

[Back](#) [Next](#)

- Select the PERA Information details.
- Click **Next**.

Please fill-out / update the fields required for PERA Account Opening. Indicate N/A if not applicable.
Your existing records with the bank shall be used for other required information.

Step 1 Contributor's Details **Step 2** PERA Information **Step 3** Beneficiary/ies Information

PERA Information

Name of Securities Custodian (to be) Appointed

Name of Cash Custodian (to be) Appointed

Authority to Debit
By clicking on the "Next" button below, I expressly authorize BDO-Trust/BDO to debit the PERA Administrator's Fee from BDO Savings/Current Account

CA/SA No.

[Back](#) [Next](#)

BDO Invest Online Navigation Guide

- Add PERA Beneficiary/ies.

The screenshot shows the BDO Invest Online interface. The top navigation bar includes 'My Trust Investments', 'Account Information', 'Transactions', and 'PERA'. The main content area is titled 'PERA Information' and contains a table with columns: 'PERA Beneficiary Name', 'Relationship to Contributor', 'Distribution %', 'Source of Funds', 'Nationality', and 'Action'. Below the table, a message states 'You don't have a PERA beneficiary added' with a button labeled 'Add PERA Beneficiary'. Below this, the 'Business Details' section includes input fields for 'Business Name', 'Nature of Business', and 'Business Address'. At the bottom right, there are 'Back' and 'Add Beneficiary' buttons.

- Click OK.

The screenshot shows the BDO Invest Online interface with a confirmation dialog box titled 'PERA Contribution' displayed. The dialog box contains the text 'Beneficiary added successfully.' and an 'OK' button. The background shows the 'PERA Application Form' with a progress bar indicating 'Step 1: Contributor's Details', 'Step 2: PERA Information', and 'Step 3: Beneficiary/ies Information'. The 'PERA Information' step is currently active. Below the progress bar, there is a table with columns: 'PERA Beneficiary Name', 'Relationship to Contributor', 'Distribution %', 'Source of Funds', 'Nationality', and 'Action'.

BDO Invest Online Navigation Guide

➤ Click **Submit**.

PERA Beneficiary Name	Relationship to Contributor	Distribution %	Source of Funds	Nationality	Action
Bene1	Others	100	Business	Filipino	Modify Delete

[Back](#) [Submit](#)

11. Read the Important Notice before proceeding.

➤ Click **Yes**.

PERA Application Form

Important Notice

Kindly read the reminders below before you proceed:

- PERA opening is subject to the correctness of the TIN provided. Kindly ensure the TIN details you provided are correct.
- Initial Contribution Limit for all contributors is PHP 200,000. The limit of PHP 400,000 shall be applied to Overseas Filipinos (OFs) once additional documents are submitted.

Would you like to continue ?

[Yes](#) [No](#)

12. Click the **Cash Custody Letter of Appointment (LOA)**. Read and close the document.

➤ Click **I Agree**.

Cash Custody Letter of Appointment (LOA)

You are required to appoint a cash custodian to proceed with PERA opening. BSP has accredited Landbank of the Philippines (Landbank) as a cash custodian. You must read and understand the Cash Custody Letter of Appointment which shall contain the terms and conditions of your appointment of Landbank as your cash custodian. Please click on the LOA to view the same.

For additional reference, the Omnibus Cash Custody Agreement between BDO as your administrator and Landbank as your cash custodian is available in the BDO Website. To access please, click the [Omnibus Cash Custody Agreement](#).

[LOA](#)

Declaration of Client

By clicking on the "I Agree" button below, I hereby declare that I have read and understood the LOA which contains the terms and conditions of my appointment of Landbank as my cash custodian and I agree to be bound by the same.

[I Decline](#) [I Agree](#)

BDO Invest Online Navigation Guide

13. Review the Summary of your Investment Instruction.

PERA > PERA Investment Instruction

PERA Investment Instruction

Summary of your Investment Instruction

Product Category	Product
Unit Investment Trust Fund	BDO PERA Equity Index Fund
Instruction Date	Source of Fund
Jul 10, 2026 12:14 PM(PHT)	Own / Personal Account
Contributor Type	Nominated CA/SA
Overseas Filipino (OF)	001419108526

➤ Click **Submit**.

Investment Amount	Amount in Words
PHP 10,000.00	Ten Thousand Peso(s)
Cancel Submit	

14. A confirmation message indicating a successful account opening of your PERA Account will appear.

PERA > PERA Investment Instruction

PERA Investment Instruction


Successful (Reference No. 12279)
 Your PERA Account Opening request process has been successfully completed.

Investment Instruction Processing Advice

Email shall be sent to you on the registered email address on the status of PERA Account by next 2 banking day(s).

If you want to add another product/different amount, click on **Add another product** button below or you can do the same by clicking the menu "**Initial Opening / Additional Contribution**" in the main page.

Close

Add another product

H. How to Make a PERA Contribution Payment

1. Click [PERA](#).

➤ Click [Contribution Payment](#).

The screenshot shows the BDO online interface. The top navigation bar includes 'My Trust Investments', 'Account Information', 'Transactions', and 'PERA'. The 'PERA' menu is expanded, showing 'Initial Opening / Additional Contribution' and 'Contribution Payment'. The main content area displays 'PERA > Contribution Payment' and a large heading 'Contribution Payment'.

2. Select the year, then choose the Ref. No. corresponding to the contribution you wish to pay.

The screenshot shows the 'PERA Contribution Request' form. It includes a dropdown menu to 'Select the year' with '2026' selected. Below the dropdown is a table of contributions.

#	Select	Ref. No.	Product Category	Product	Order Date	Status	Source of Funding	Amount
1	☐	12270	Unit Investment Trust Fund	BDO PERA Equity Index Fund	Jul 7, 2026	Pending for payment	Company/Employer	1,000.00

➤ Click [Proceed](#).

The screenshot shows the 'PERA Contribution Request' form with a table of contributions and two buttons at the bottom: 'Cancel' and 'Proceed'.

#	Select	Ref. No.	Product Category	Product	Order Date	Status	Source of Funding	Amount
1	☐	12270	Unit Investment Trust Fund	BDO PERA Equity Index Fund	Jul 7, 2026	Pending for payment	Company/Employer	1,000.00
2	☐	12263	Unit Investment Trust Fund	BDO PERA Equity Index Fund	Jun 24, 2026	Transaction posted	Own / Personal Account	1,000.00
3	☐	12246	Unit Investment Trust Fund	BDO PERA Equity Index Fund	Jun 15, 2026	Pending for authorisation	Own / Personal Account	1,000.00

Buttons: [Cancel](#) [Proceed](#)

3. Click on the [Omnibus Participating Trust Agreement \(OPTA\) and Client Investment](#)

[Suitability \(CIS\)/Investment Policy Statement \(IPS\)](#) to agree to be bound by the terms and conditions in participating in a BDO PERA UITF. Read and close the document.

PERA > Contribution Payment

Contribution Payment

The Omnibus Participating Trust Agreement (OPTA) is your agreement to participate in the BDO PERA UITF and to be bound by its terms and conditions. The Client Investment Suitability (CIS)/Investment Policy Statement (IPS) contains the investment objectives, investment strategies, and features of the specific BDO PERA UITF you have chosen to invest in. It also includes the Trustee's recommendation in terms of appropriateness of the fund to a certain investor risk profile and the minimum investment time horizon. Please click the OPTA and CIS/IPS button below, and after reading, close the OPTA and CIS/IPS and continue with your transaction.

 [OPTA and CIS/IPS](#)

➤ Click [I Accept](#).

Contribution Payment

The Omnibus Participating Trust Agreement (OPTA) is your agreement to participate in the BDO PERA UITF and to be bound by its terms and conditions. The Client Investment Suitability (CIS)/Investment Policy Statement (IPS) contains the investment objectives, investment strategies, and features of the specific BDO PERA UITF you have chosen to invest in. It also includes the Trustee's recommendation in terms of appropriateness of the fund to a certain investor risk profile and the minimum investment time horizon. Please click the OPTA and CIS/IPS button below, and after reading, close the OPTA and CIS/IPS and continue with your transaction.

 [OPTA and CIS/IPS](#)

Declaration of Client

I certify that I have read, fully understood and agree to be bound by the Omnibus Participating Trust Agreement with BDO-Trust and Investments Group as Trustee. I acknowledge that the Fund/s are trust products and are NOT deposit accounts nor obligations of, nor insured by BDO Unibank, Inc. or its affiliates or subsidiaries and, therefore, are not insured or governed by the Philippine Deposit Insurance Corporation (PDIC). Each Fund does not carry any guarantee rate of return and any income or loss arising from market fluctuations and price volatility of the securities held by the Fund, including investments in government securities, is for the TRUSTOR's account. The units of participation in a Fund, when redeemed, may be worth more or less than the TRUSTOR's initial investment. Historical performance, when presented, is purely for reference purposes and is not a guarantee of similar future results. The TRUSTEE is not liable for losses, unless there is fraud, willful default, evident bad faith or gross negligence on its part.

I further certify that after reading, fully understanding and evaluating the Client Investment Suitability (CIS)/Investment Policy Statement (IPS), I voluntarily invest/participate in the BDO PERA UITF which I believe suits my investment objectives, risk appetite and cash requirements regardless of the result of my CSA. If investment in said UITF is inconsistent with the result of my CSA, I also hereby waive such result.

[I Decline](#) [I Accept](#)

4. Review the **PERA Contribution and Investment Instruction Form (PCIIF)**.

PERA > Contribution Payment

Contribution Payment

PERA Contribution and Investment Instruction Form (PCIIF)

Below is a summary of your contribution and investment instruction.

Account Name	TIN
--------------	-----

BDO Invest Online Navigation Guide

➤ Click [Debit my BDO CA/SA](#).

This is to instruct BDO UNIBANK, INC. TRUST AND INVESTMENTS GROUP (BDO-TRUST) to invest my PERA contribution info:

Issuer/Provider	BDO
Product Name	BDO PERA Short Term Fund
Amount	PHP 5,000.00
Currency	PHP
Term	-
Rate	-
Collateral, if any	-
Maturity Date	-
Price Ceiling **For Bonds and Equities	-
Specific Risks	Interest Rate Risk, Market/Price Risk, Credit Risk/Default Risk, Reinvestment Risk

By clicking on the "Debit my BDO CA/SA / Confirm" button below, I instruct BDO-Trust to execute the transaction shown above.

[Back](#)[Debit my BDO CA/SA](#)

Note: For employer-sponsored orders, click [Confirm](#).

5. A confirmation message indicating your successful PERA Contribution will appear.

PERA > Contribution Payment

Contribution Payment

PERA Contribution and Investment Instruction Form (PCIIF)

✓

Successful
Your PERA contribution has been confirmed successfully.