

EIP JOINING TERMS AND CONDITIONS

By affixing my/our signature/s at the reverse side hereof, I/we, with legal capacity to contract, hereby agree/s to participate in the Fund (the "Fund") specified in the Easy Investment Plan Application Form which is printed at the back and made an integral part hereof, through the Investment Plan of Banco de Oro Unibank, Inc.-Trust and Investments Group (BDO-Trust) and hereby state/s the following:

1. I/We understand that such Investment Plan is defined under the Plan Rules of the Fund as any arrangement, system or scheme wherein an individual shall contribute to the Fund on a regular basis through salary deduction, auto-debit of accounts maintained with any Banco de Oro Unibank, Inc. (BDO) Branch, remittances and other similar methods with the end view that such regular contributions shall accumulate over time to reach at least PESOS: TEN THOUSAND (Php10,000) for PFIF, PBAL and EQUITY / PESOS: ONE HUNDRED THOUSAND (Php100,000) for PMMF and shall be a tool for savings and investments for said individual/s.
2. The mode of my/our participation/contribution to the Fund shall be as specified in my/our EIP Application Form. My/Our participation/contribution shall continue until such time that I/we give a written advice to my/our employer and/or BDO of my/our intention to have the deduction discontinued, or I/we terminate/unsubscribe my/our participation in the Investment Plan.
3. The Fund is suitable to my/our investment objectives and I/we am/are aware of the risks involved in such investments.
4. I/We have read the EIP Joining Terms and Conditions, have read, accomplished, and fully understood the Risk Disclosure Statement, and have accomplished the Investor Profile Questionnaire and Client Investment Suitability Form.
5. I/We understand that I/we will only be issued a Confirmation of Participation (COP) evidencing my/our investments in the Fund if the market value of my investments has reached at least P10,000 for PFIF, PBAL and EQUITY / P100,000 for PMMF on the contribution date of the investor/s but shall nevertheless enjoy the same rights and privileges as the investor/s holding a COP.
6. I/We likewise understand that I/we shall be subjected to a non-completion fee of one half of one percent (½ of 1%) of the original participation amount invested not covered by a COP. This will happen if I/we redeem/withdraw my/our investments in the Fund before the same reaches at least P10,000 market value for PFIF, PBAL, EQUITY / P100,000 market value for PMMF and therefore are not yet covered by a COP.
7. I/We agree to be bound by all the terms and conditions of the EIP as well as of the Plan Rules and Trust Agreement of the Fund, copies of which have been made available to me/us.
8. I/We hereby hold BDO and BDO-Trust free and harmless from any and all liability they may incur as a result of my/our participation in the EIP *[and the automatic deduction from my/our salary or account with my BDO Branch of Account]* except when such liability arises from their fraud or bad faith.
9. **I/We understand that 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, its affiliates or subsidiaries, and is not insured or governed by the Philippine Deposit Insurance Corporation (PDIC). The Fund does not carry a guaranteed rate of return and any income or loss arising from market fluctuations and price volatility of the securities held by the Fund, even if invested in government securities, is for my/our account. As such, units of participation, when redeemed, may be worth more or worth less than my/our initial investment. Historical performance, when presented, is purely for reference purposes and not a guarantee of similar future results. BDO-Trust is not liable for losses, unless upon willful default, bad faith or gross negligence.**

AUTO-DEBIT ARRANGEMENT AUTHORIZATION

In connection with my/our participation in the Easy Investment Plan (EIP) of Banco de Oro Unibank, Inc.-Trust and Investments Group (BDO-Trust), I/we hereby authorize BANCO DE ORO UNIBANK, INC. (BDO) to debit the account specifically identified in the EIP Application Form (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 Application 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 full the 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 amount/s 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 agreement/s 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.