

Quick Guide on the Use of BDO Invest Online Facility

Is this your first time to open an account using the BDO Invest Online Facility? If yes, your default choice is “Open a New Account”.

STEP 1 Answer the **Investor Profile Questionnaire (IPQ)/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:

- Client Investment Suitability (CIS)/ Investment Policy Statement (IPS)
- 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 Facility Navigation Guide](#).

BDO Invest Online Facility Navigation Guide

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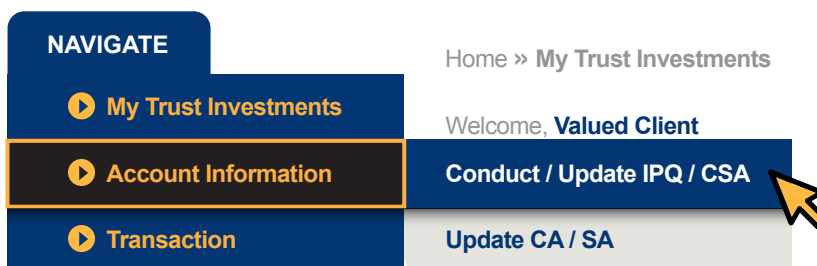
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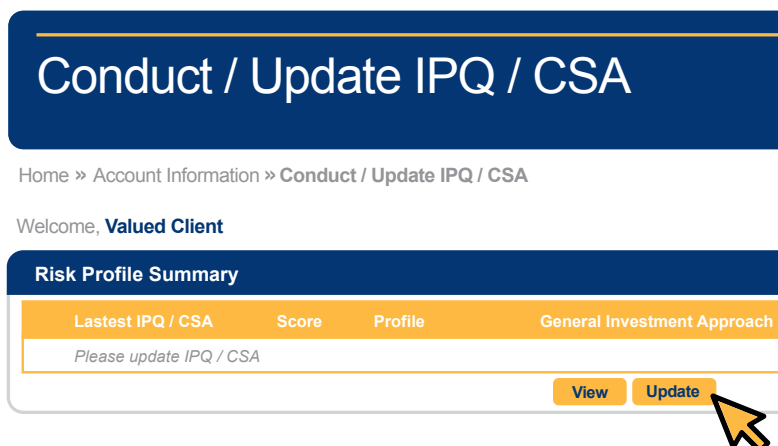
A. How to Accomplish the Investor Profile Questionnaire (IPQ) Online

1. Click Account Information.

▶ Choose Conduct / Update IPQ / CSA



2. Click Update.



3. Click Proceed.



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- Answer the **Investor Profile Questionnaire (IPQ) / Client Suitability Assessment (CSA)** to know what kind of investor you are and the suitable investments within your risk profile.

► Choose **Submit**.

Conduct / Update IPQ / CSA

Home » Account Information » Conduct / Update IPQ / CSA

Welcome, **Valued Client**

Choose the best answer for you.

1. What do you want to achieve from this investments?

- To keep my funds intact
- To have a regular source of income
- To make my funds grow
- Others, please specify

Choose the best answer for you.

9. How would you rate yourself as an investor?

Cancel
Submit

- Click **I Agree**.
- The result of your IPQ/CSA indicating your score, risk profile, general investment approach and recommended UITFs suitable to your profile will be displayed.

Risk Profile Score

Based on the result of the IPQ/CSA, the following are your Risk Profile, General Investment Approach. Please click on each recommended UITF for more information on said UITF. The information will be suitable for you.

If you have questions or need further qualifications on the IPQ/CSA or the recommended UITFs,

	Score	Profile	General Investment Approach
Current IPQ Score	24	Aggressive	Invests majority of its portfolio and may also invest in structured and/or derivatives

Cancel
Submit

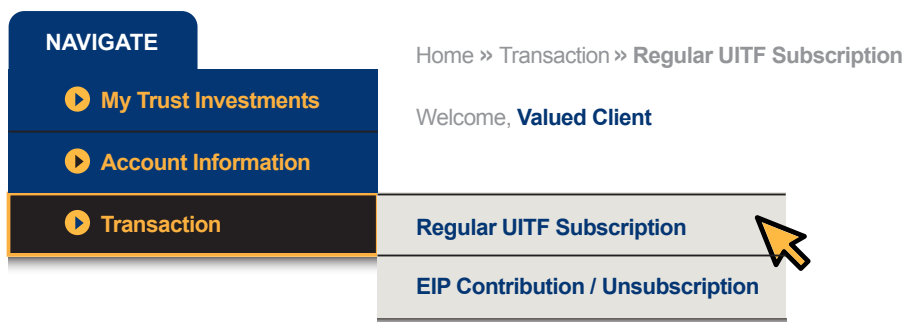
B. How to Open a New UITF/EIP Account

1. Click Transaction

▶ Choose:

a. Regular UITF Subscription - for one-time investment in UITF

b. EIP Contribution/Unsubscription - for scheduled investments in UITF via EIP

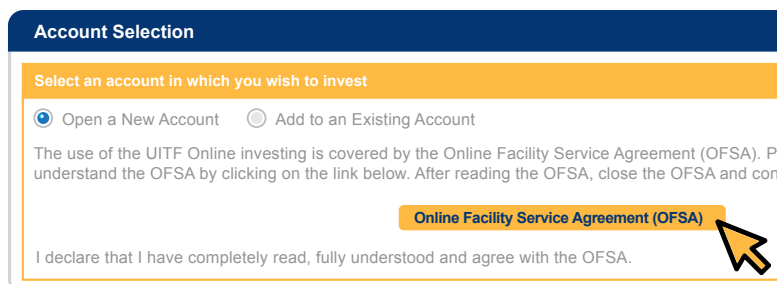


2. For Regular UITF Subscription (one-time investment in UITF)

▶ 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.



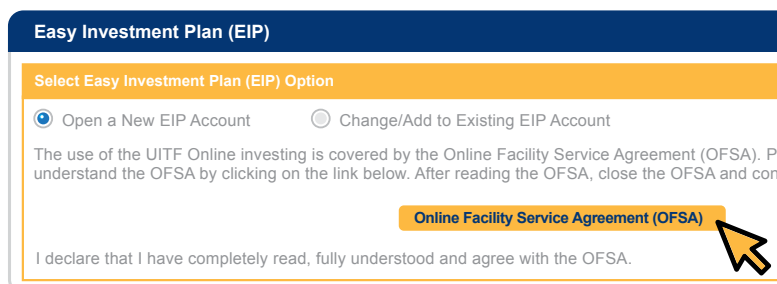
NOTE: For existing investors in the BDO Invest Online, the default option is Add to An Existing Account.

3. For EIP Contribution (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.

▶ Click Proceed.



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Existing EIP clients may change the details of their account by choosing **Change/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 Investor Profile Questionnaire (IPQ) 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 Contribution / Unsubscription

Home » Transaction » EIP Contribution / Unsubscription

Welcome, **Valued Client**

In order to proceed, please read the EIP Joining Terms and Conditions and the Auto-Debit Arrangement Authorization (ADA) document. 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 Investment Group (BDO Trust) and declare that I completely read, fully understood and agree to the terms and conditions of the EIP.

I Disagree **I Agree**

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

- ▶ Answer (click **Yes** or **No**) to proceed.

EIP Contribution / Unsubscription

Home » Transaction » Regular UITF Subscription

Welcome, **Valued Client**

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

Yes **No**

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5. To review your existing risk profile on record, click [Show my profile on record](#).

Investor Profile Questionnaire (IPQ) / 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 Corp 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 return investments/services are for the account of the investors.

This INVESTOR PROFILE QUESTIONNAIRE (IPQ)/CLIENT SUITABILITY ASSESSMENT (CSA) FORM will help you understand the type of invest risk appetite, cash flow requirements and other pertinent details as an investor. While not comprehensive, a general idea of your investment prefer information you provide, we present/recommend to you the various investment instruments/vehicles suitable to your needs and objectives. It is important and complete. There is no right or wrong answer.

This IPQ/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 pr annually. In case of changes before then in your circumstances, preferences or characteristics (i.e. change in liquidity needs, risk tolerance, tax status, n for a new CSA to be undertaken by BDO to determine and evaluate your new risk profile, investment objectives and other pertinent requirements. If deemed a waiver of your right to a new CSA for the prescribed period.

Cancel
Show my profile on record
Proceed

- ▶ To use your existing risk profile on record, click [Yes](#).
- ▶ Otherwise, click [No](#) and [Proceed](#) to answer the IPQ/CSA.

Risk Profile Score

Score	Profile	General Investment Approach	Recommended UITFs
18	Balanced	Invests in a mix of fixed income securities and equities	BDO Peso Money Market Fund BDO GS Fund BDO Peso Fixed Income Fund BDO Peso Balanced Fund BDO Dollar Money Market Fund BDO Dollar Bond Fund BDO Medium Term Dollar Bond Fund

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

No
Yes

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**.

Regular UITF Subscription

Home » Transaction » Regular UITF Subscription

Welcome, **Valued Client**

Account Selection

Select an account in which you wish to invest

Open a New Account
 Add to an Existing Account

Branch: TRUST ONLINE BANKING

Recommended UITFs based on your risk appetite

Click Button to Select	Fund Name (Click on specific UITFs for product information)
1 <input type="radio"/>	BDO Peso Money Market Fund
2 <input type="radio"/>	BDO GS Fund
3 <input type="radio"/>	BDO Peso Fixed Income Fund
4 <input checked="" type="radio"/>	BDO Peso Balanced Fund
5 <input type="radio"/>	BDO Dollar Money Market Fund
6 <input type="radio"/>	BDO Dollar Bond Fund
7 <input type="radio"/>	BDO Medium Term Dollar Bond Fund

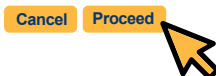
Other UITFs beyond your risk appetite

Click Button to Select	Fund Name (Click on specific UITFs for product information)
8 <input type="radio"/>	BDO Equity Fund
9 <input type="radio"/>	BDO Equity Index Fund
10 <input type="radio"/>	BDO Sustainable Dividend Fund
11 <input type="radio"/>	BDO ESG Equity Fund
12 <input type="radio"/>	BDO Focused Equity Fund
13 <input type="radio"/>	BDO Global Equity Select Feeder Fund
14 <input type="radio"/>	BDO Global Equity Managed Feeder Fund
15 <input type="radio"/>	BDO China Equity Feeder Fund
16 <input type="radio"/>	BDO Developed markets Property Index Feeder Fund
17 <input type="radio"/>	TEST Dollar UITF ONLY for UAT

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

¹ Under BSP Memorandum No. M-2012-034, non-residents are not allowed to invest, either directly or indirectly, in the SDA facility.



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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**.

Regular UITF Subscription

Home » Transaction » Regular UITF Subscription

Welcome, **Valued Client**

Please check if the fund that you selected is suitable for your investment objectives by reading its clicking on the link below. After reading the CIS/IPS, close the CIS/IPS and continue your

Client Investment Suitability (CIS) / Investment Policy Statement (IPS)



3. 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**.

Your investment in the UITF is subject to investment risks that are explained in the Risk reading the RDS, close the RDS and continue with your transaction.

Risk Disclosure Statement (RDS)



4. 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 Omnibus Participating Trust Agreement (OPTA) is your agreement to participate in the BDO link below, and after reading, close the OPTA and continue with your transaction.

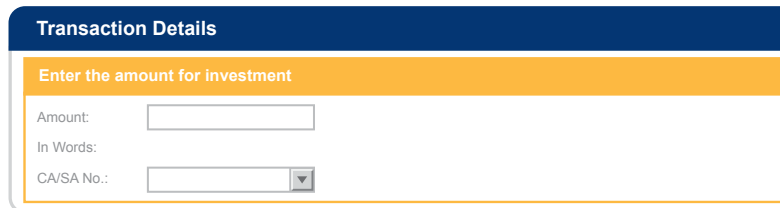
Omnibus Participating Trust Agreement (OPTA)



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5. 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**.



The screenshot shows a web form titled "Transaction Details" with a dark blue header. Below the header is a yellow bar with the text "Enter the amount for investment". The form contains three input fields: "Amount:" with a text box, "In Words:" with a text box, and "CA/SA No.:" with a dropdown menu.

6. The summary of your investment will appear.

- ▶ Click **Submit**.

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

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

- 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](#).

EIP investment and details of contribution						
Fund	Amount Per Contribution	Frequency	Day(s) of Contribution	Contribution Starts On	Account Number	Actions
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Apply

** 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.

- 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](#).

EIP Contribution / Unsubscription

Home » Transaction » EIP Contribution / Unsubscription

Welcome, **Valued Client**

Please check if the fund that you selected is suitable for your investment objectives by reading its clicking on the link below. After reading the CIS/IPS, close the CIS/IPS and continue your

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

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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**.

EIP Contribution / Unsubscription

Home » Transaction » EIP Contribution / Unsubscription

Welcome, **Valued Client**

Account Selection

Select the account in which you wish to invest

Open a New EIP Account
 Change/Add to Existing EIP Account
 Unsubscribe fro

EIP0049605 Risk Profile: Balanced
 Branch: TRUST ONLINE BANKING Last updated on 05-26-2016

EIP investment and details of contribution

	Fund	Amount Per Contribution	Frequency	Day(s) of Contribution	
1	PMMF	10000	Twice a Month	15th	30th
2					

** Should a contribution date fall on a weekend, holiday or non-banking day, deduction shall be Kindly ensure that your account has sufficient cleared funds a banking day prior to your scheduled

Cancel
Proceed

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**.

Your investment in the UITF is subject to investment risks that are explained in the Risk Disclosure reading the RDS, close the RDS and continue with your transaction.

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**.

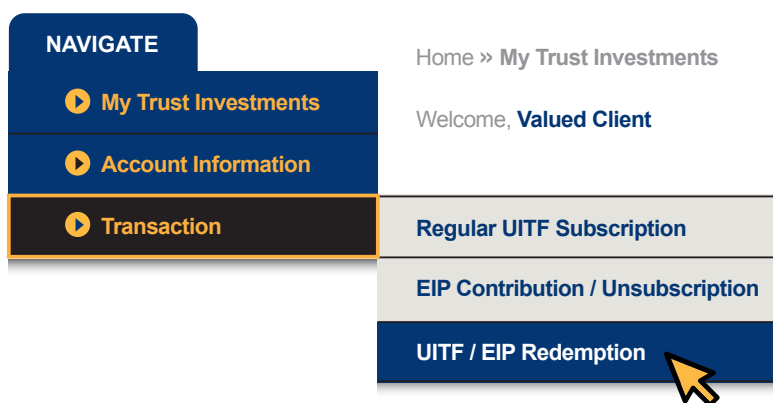
The Omnibus Participating Trust Agreement (OPTA) is your agreement to participate in the BDO link below, and after reading, close the OPTA and continue with your transaction.

Omnibus Participating Trust Agreement (OPTA)

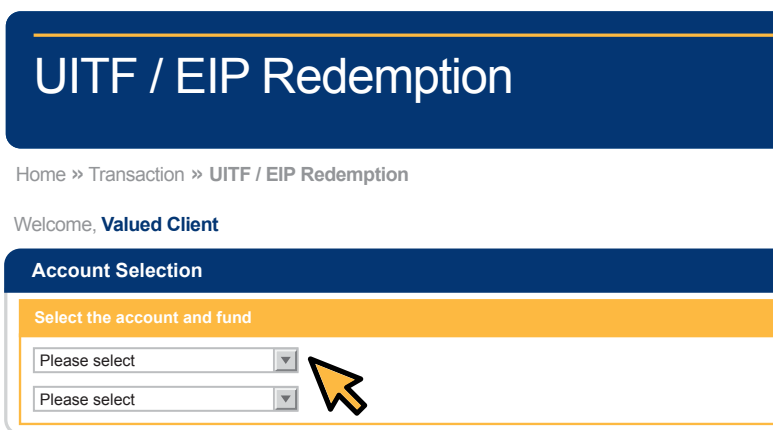
E. How to Redeem Investments in BDO UITFs

1. Click [Transaction](#).

▶ Choose [UITF/EIP Redemption](#).

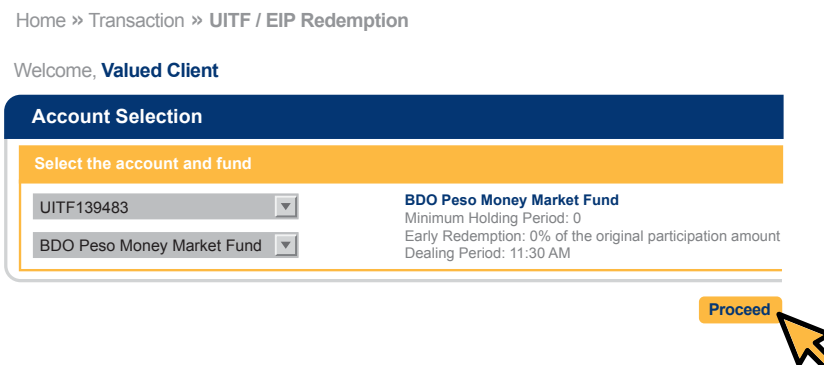


2. From the drop down menus, select the [UITF/EIP Account](#) and the [Name of the Fund](#) you wish to redeem.



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

▶ Click [Proceed](#).



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4. Select the COP Number for redemption.

- ▶ Click **Proceed**.

Welcome, **Valued Client**

Account Selection

Select the account and fund

BDO Peso Money Market Fund
 Minimum Holding Period: 0
 Early Redemption: 0% of the original participation amount
 Dealing Period: 11:30 AM

Select COPs for Redemption

COP Number	Subscription Date	Days Elapsed	No. of Units	Invested Amount
<input checked="" type="checkbox"/> 9900808489	02/23/2016	102	68.0459	101,010.00
Total			68.0459	101,010.00

** Redemption 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 in or higher depending on the applicable NAVpu on redemption date.

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

Redemption Summary

Amount:	UITF139483	Transaction Date:	05-26-20
Fund Name:	BDO Peso Money Market Fund (PMMF)	Redemption Date:	05-26-20
CA/SA No.:	<input type="text" value="000661301494-trustuser215B"/> <input type="text" value="000661301494-trustuser215B"/>	Branch:	TRUSTO

Select COPs for Redemption

COP Number	Subscription Date	Days Elapsed	No. of Units	Invested Amount
1 9900808489	02/23/2016	102	68.0459	101,010.00
Total			68.0459	101,010.00

** Redemption 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 in or higher depending on the applicable NAVpu on redemption date.

Back
Submit

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



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.

A screenshot of the "Select COPs for Redemption" interface. It features a table with columns for COP Number, Subscription Date, Days Elapsed, No. of Units, and Invested Amount. A mouse cursor is pointing at a checkbox next to a row with COP Number "NA". Below the table, there are three asterisks and explanatory text regarding redemption fees and NAVpu.

Select COPs for Redemption					
	COP Number	Subscription Date	Days Elapsed	No. of Units	Invested Amount
<input type="checkbox"/>	NA	08/20/2016	27	2.3260	1,000.00
Total				2.3260	1,000.00

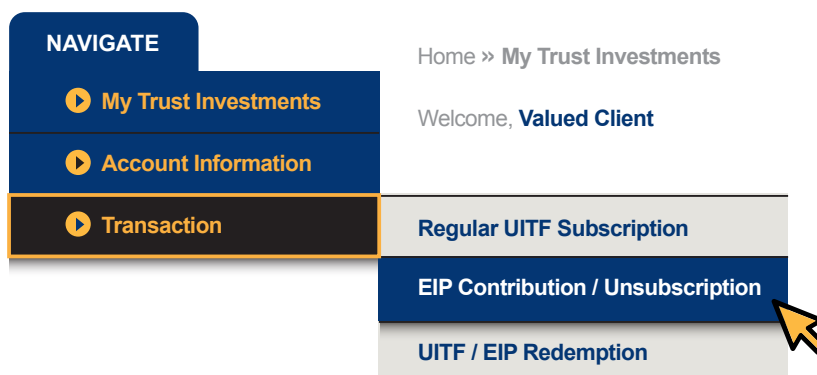
** Redemption of COPs within minimum holding period will be subjected to early redemption fees.
 ** EIP contributions not covered by COP and will be subjected to non-completion fee.
 ** Amount is based on the previous banking day's Net Asset Value per Unit (NAVpu) and is only in or higher depending on the applicable NAVpu on redemption date.

- Redemption of COPs within minimum holding period will be subjected to early redemption fees.
- The "Amount as of (mm/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

1. Click [Transaction](#).

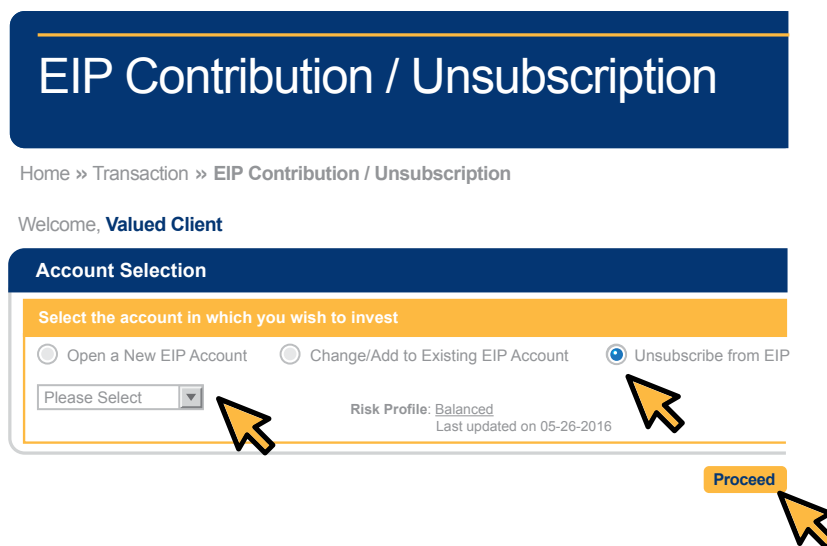
▶ Choose [EIP Contribution/Unsubscription](#)



2. Select [Unsubscribe from EIP](#).

▶ From the drop down menu, select the [EIP account](#) you wish to unsubscribe from.

▶ Click [Proceed](#)



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

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

▶ Click **Proceed**.

Days(s) of Contribution	Contribution Starts On	Account Number	Actions
10th and 25th	06-10-2016	000661301494	Unsubscribe
20th and 5th	06-20-2016	000661301494	Unsubscribe
15th and 30th	06-15-2016	000661301494	Unsubscribe

gether with Notices of Unsubscription received after cut-off time will be consulted as transactions.
 med 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

Unsubscription Details

Account: EIP0049554 Unsubscription Date: 05-04-2016 8:15:05
 Branch: TRUST ONLINE BANKING

EIP investment and details of contribution

Fund	Amount Per Contribution	Day(s) Contribution	Amount Invested	No. of Units
1 PBAL	2,000.00	10th and 25th	6,000.00	1.6585

** Notices of Unsubscription received on scheduled contribution dates which together with Notice for the next banking day.
 ** EIP Contributions that are not covered by a COP will be automatically redeemed and subjected

Back **Submit**

- A confirmation message indicating your successful unsubscription will appear.

Successful

Fund 'PBAL' unsubscribed successfully

NOTES:

- Notices of unsubscription received on a scheduled contribution date or after the cut-off time will be considered as transactions for the next banking day.
- 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.