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:
- 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 Facility Navigation Guide.
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<th>Title</th>
<th>Page</th>
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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**.

---

**Conduct / Update IPQ / CSA**

*Welcome, Valued Client*

<table>
<thead>
<tr>
<th>Risk Profile Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lastest IPQ / CSA</td>
</tr>
<tr>
<td>Please update IPQ / CSA</td>
</tr>
</tbody>
</table>

*Investments and services offered to you by all Trust Institutions are not deposit accounts and are not insured by the Philippine Deposit Insurance Corp. (PDIC) nor 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. All income, as well as losses, arising from such 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 investor you are based on your investment objectives, risk appetite, cash flow requirements and other pertinent details as an investor. While not comprehensive, a general idea of your investment preference will be a helpful guide. On the basis of the 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 products in which case this IPQ/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, etc.), or for a new CSA to be undertaken by BDO to determine and evaluate your new risk profile, investment objectives and other pertinent requirements, it is important that your responses to the questions are accurate and complete. There is no right or wrong answer.
4. 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?
      - Very experienced - Highly diversified investment portfolio, investments in major foreign currencies are noted (i.e. US $ investment products/outlets, may contain a sprinkling of offshore placements
      - Fairly experienced - Investments are diversified with a balance of equities and fixed income, including bonds and gold for a small portion of the investment portfolio.
      - Little experience - Has exposure to term deposits and money market placements, minimum investments in stocks/eq. Much of investments are in fixed-income low-risk instruments.
      - No experience - Excess funds are mainly parked in bank savings accounts.

   **5. Click I Agree.**

   **6. 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 suitable for you.

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

<table>
<thead>
<tr>
<th>Score</th>
<th>Profile</th>
<th>General Investment Approach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current IPQ Score</td>
<td>24</td>
<td>Aggressive</td>
</tr>
</tbody>
</table>
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**.

   - **Account Selection**
     - Select an account in which you wish to invest
     - **Open a New Account**
     - **Add to an Existing Account**
     - The use of the UITF Online investing is covered by the Online Facility Service Agreement (OFSA). Please understand the OFSA by clicking on the link below. After reading the OFSA, close the OFSA and continue with your transaction.
     - I declare that I have completely read, fully understood and agree with the OFSA.

   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**.

   - **Easy Investment Plan (EIP)**
     - Select Easy Investment Plan (EIP) Option
     - **Open a New EIP Account**
     - **Change/Add to Existing EIP Account**
     - The use of the UITF Online investing is covered by the Online Facility Service Agreement (OFSA). Please understand the OFSA by clicking on the link below. After reading the OFSA, close the OFSA and continue.
     - I declare that I have completely read, fully understood and agree with the OFSA.
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.

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**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 button below. After reading the document, close the same and continue with your transaction.

**Declaration of Client**

I, with legal capacity to contract, hereby agree to participate in the Easy Investment Plan (EIP) of BDO Trust and Investment Group (BDO Trust) and declare that I completely read, fully understood and agree to:

**EIP Joining Terms and Conditions and the Auto-Debit Arrangement Authorization**

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

* Answer (click Yes or No) to proceed.

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**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
To review your existing risk profile on record, click **Show my profile on record**.

5. To use your existing risk profile on record, click **Yes**.
   Otherwise, click **No** and **Proceed** to answer the IPQ/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.

**Recommended UITFs based on your risk appetite**

<table>
<thead>
<tr>
<th>Click Button to Select</th>
<th>Fund Name (Click on specific UITFs for product information)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>BDO Peso Money Market Fund</td>
</tr>
<tr>
<td>2</td>
<td>BDO GS Fund</td>
</tr>
<tr>
<td>3</td>
<td>BDO Peso Fixed Income Fund</td>
</tr>
<tr>
<td>4</td>
<td>BDO Peso Balanced Fund</td>
</tr>
<tr>
<td>5</td>
<td>BDO Dollar Money Market Fund</td>
</tr>
<tr>
<td>6</td>
<td>BDO Dollar Bond Fund</td>
</tr>
<tr>
<td>7</td>
<td>BDO Medium Term Dollar Bond Fund</td>
</tr>
</tbody>
</table>

**Other UITFs beyond your risk appetite**

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

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.
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**.

---

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 Disclosure Statement, close the RDS and continue with your transaction.

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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 UITF. Click on the link below, and after reading, close the OPTA and continue with your transaction.
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**.

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)

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**.
3. You may add another UITF to your EIP account by doing steps 1 and 2 above.
   ▶ When done, click **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.

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.
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.**
4. Select the COP Number for redemption.

   - Click **Proceed**.

   Welcome, Valued Client

Account Selection

Select the account and fund

<table>
<thead>
<tr>
<th>COP Number</th>
<th>UITF139483</th>
<th>BDO Peso Money Market Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Name</td>
<td>BDO Peso Money Market Fund</td>
<td></td>
</tr>
<tr>
<td>CA/SA No.</td>
<td>000661301494-trustuser215B</td>
<td></td>
</tr>
<tr>
<td>Subscription Date</td>
<td>02/23/2016</td>
<td></td>
</tr>
<tr>
<td>Days Elapsed</td>
<td>102</td>
<td></td>
</tr>
<tr>
<td>No. of Units</td>
<td>68,0459</td>
<td></td>
</tr>
<tr>
<td>Invested Amount</td>
<td>101,010.00</td>
<td></td>
</tr>
</tbody>
</table>

**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.**

Select COPs for Redemption

<table>
<thead>
<tr>
<th>COP Number</th>
<th>Subscription Date</th>
<th>Days Elapsed</th>
<th>No. of Units</th>
<th>Invested Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>9900808489</td>
<td>02/23/2016</td>
<td>102</td>
<td>68,0459</td>
<td>101,010.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>68,0459</strong></td>
<td></td>
<td><strong>101,010.00</strong></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>COP Number</th>
<th>Subscription Date</th>
<th>Days Elapsed</th>
<th>No. of Units</th>
<th>Invested Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>NA</td>
<td>08/20/2016</td>
<td>27</td>
<td>2.3260</td>
<td>1,000.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>2.3260</td>
<td>1,000.00</td>
</tr>
</tbody>
</table>

**NOTES:**

1. 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.

2. Redemption of COPs within minimum holding period will be subjected to early redemption fees.

3. 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.*
3. Under the **Actions** column, click **Unsubscribe** applicable to the UITF you wish to unsubscribe from.

   ▶ Click **Proceed**.

<table>
<thead>
<tr>
<th>Days(s) of Contribution</th>
<th>Contribution Starts On</th>
<th>Account Number</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>10th and 25th</td>
<td>06-10-2016</td>
<td>000661301494</td>
<td>Unsubscribe</td>
</tr>
<tr>
<td>20th and 5th</td>
<td>06-20-2016</td>
<td>000661301494</td>
<td>Unsubscribe</td>
</tr>
<tr>
<td>15th and 30th</td>
<td>06-15-2016</td>
<td>000661301494</td>
<td>Unsubscribe</td>
</tr>
</tbody>
</table>

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

   ▶ Click **Submit** to confirm.

<table>
<thead>
<tr>
<th>Summary of Unsubscription Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account: EIP0049654</td>
</tr>
<tr>
<td>Branch: TRUST ONLINE BANKING</td>
</tr>
<tr>
<td>Unsubscription Date: 05-04-2016</td>
</tr>
<tr>
<td>8:15:05</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EIP investment and details of contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund</td>
</tr>
<tr>
<td>------</td>
</tr>
<tr>
<td>1</td>
</tr>
</tbody>
</table>

5. A confirmation message indicating your successful unsubscription will appear.

   **Successful**
   *Fund ‘PBAL’ unsubscribed successfully*

**NOTES:**

1. 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.

2. 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.