



Servicing Branch/ Code  
Date  
Client Master No.

# Easy Investment Plan (EIP) Application / Change Request Form

- NEW APPLICATION** Please complete each section/question below. Write N/A when not applicable.  
 **CHANGE REQUEST** Please specify the change/s being requested in the applicable section/s below. Write "same" on sections without changes.

<b>PRIMARY INVESTOR</b>		<b>DATE OF BIRTH</b> (dd/mm/yyyy)
<b>EMAIL-ADDRESS</b>	<b>MOBILE NUMBER/S</b>	
<b>CO – INVESTOR</b>		<b>DATE OF BIRTH</b> (dd/mm/yyyy)
<b>EIP INVESTMENTS AND DETAILS OF PARTICIPATION/ CONTRIBUTION</b>		
I/We would like my/our contributions to the Easy Investment Plan (EIP) to be invested in:	<input type="checkbox"/> <b>BDO Peso Money Market Fund (PMMF)</b> <small>(Php 10,000.00 minimum per contribution)</small>	<input type="checkbox"/> <b>BDO Peso Balanced Fund (PBAL)</b> <small>(Php 1,000.00 minimum per contribution)</small>
	<input type="checkbox"/> <b>BDO Peso Fixed Income Fund (PFIF)</b> <small>(Php 1,000.00 minimum per contribution)</small>	<input type="checkbox"/> <b>BDO Equity Fund (EQUITY)</b> <small>(Php 1,000.00 minimum per contribution)</small>
<b>Specify Amount per Contribution:</b>		
<b>Frequency of Contribution</b>	<b>Once a month</b>	<b>Twice a month</b>
	<input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 20 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 30 <sup>th</sup>	<input type="checkbox"/> 5 <sup>th</sup> & 20 <sup>th</sup> <input type="checkbox"/> 10 <sup>th</sup> & 25 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> & 30 <sup>th</sup>
<i>The chosen fund shall hereinafter be referred to as the "Fund".</i>		
<b>My/Our</b> <input type="checkbox"/> <b>first contribution</b> <input type="checkbox"/> <b>change request</b> will start on:   _____ Day   _____ Month   _____ Year		
<i>Note: Enrollment forms should be submitted to your chosen BDO Servicing Branch (the "BDO Servicing Branch") for recording at least four (4) banking days before date of first contribution. The BDO Servicing Branch refers to the branch where you enrolled your EIP Account.  Should a contribution date fall on a weekend, holiday or non-banking day, deduction shall be done on the <b>preceding banking day</b>. Kindly ensure that your account has sufficient cleared funds a banking day prior to your scheduled contribution.</i>		
<b>MODE OF PARTICIPATION/ CONTRIBUTION TO THE FUND</b>		
<b>To fund my/our contributions, I/we am/are authorizing BDO to automatically deduct from my/our (please check one):</b>		
<input type="checkbox"/> BDO Personal/ Regular Savings/ Current Account		
<input type="checkbox"/> Company's BDO Payroll – Savings/ Current Account under (state name of employer) _____		
<input type="checkbox"/> Others _____		
<b>Under the Account Name of</b> _____		
<b>With Account No.</b> _____	<b>Maintained with BDO</b> _____ <b>Branch</b> (the "BDO Branch of Account")	
<b>INSTRUCTIONS ON THE RELEASE OF THE CONFIRMATION OF PARTICIPATION (COP)</b>		
<input type="checkbox"/> I or my co-investor will personally pick up the COP from my/our BDO Servicing Branch.		
<input type="checkbox"/> Personal pick-up from _____ (expat office).		
<input type="checkbox"/> Others (please specify) _____		

I/We understand that participation in the EIP is subject to the Joining Terms and Conditions and the Auto-Debit Arrangement Authorization appearing at the reverse side hereof. I/We hereby confirm that I/we have read said terms and conditions and that I/we agree to and accept the same.

\_\_\_\_\_  
Signature of Primary Investor over Printed Name / Employee No.\*\*

\_\_\_\_\_  
Signature of Co-Investor over Printed Name

<b>How did you learn about the EIP?</b>	<input type="checkbox"/> Print Ads/ Posters	<input type="checkbox"/> Website, please specify _____	<input type="checkbox"/> Others _____
	<input type="checkbox"/> BDO Office/ Employee	<input type="checkbox"/> Events/ Forums, please specify _____	

### FOR BRANCH USE ONLY

<b>SIGNATURES VERIFIED BY:</b>   (signature over printed name) Date and Time:	<b>VALIDATED/APPROVED BY:</b>   (signature over printed name) Date and Time:
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\*\* Kindly specify your Employee No. if your contribution will be through automatic salary deductions.

## 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 specified in the Easy Investment Plan Application Form (the "Fund") which is printed at the back and made an integral part hereof, through the Investment Plan of BDO 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 BDO Unibank, Inc. (BDO) Branch, remittances and other similar methods with the end view that such regular contributions shall accumulate over time to reach a market value of at least 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 via the EIP and details thereof shall be as specified in my/our EIP Application Form. If at some future date, I/we wish to change any of the details originally specified in said form, I/we shall be required to fill-out an EIP Change Request Form to document the requested changes. My/Our participation/contribution to the Fund via EIP shall continue until such time that I/we unsubscribe from such Investment Plan by submitting to BDO a duly filled-out Notice of Unsubscription.
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 a market value of 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 by submitting a duly filled-out Notice of Redemption or Notice of Unsubscription to BDO before the same reaches P10,000 market value for PFIF, PBAL, EQUITY / P100,000 market value for PMMF and therefore are not yet covered by a COP. Prior to the issuance of said COP, I/we understand that a Statement of Account (SOA) evidencing my/our investments in the Fund shall be made available in my/our BDO Servicing Branch and a copy of which shall be attached to my/our COP upon issuance.
7. I/We agree to be bound by all the terms and conditions of the EIP as well as of the Fund's Plan Rules and Participating Trust Agreement, 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 shall not be liable for losses, unless there is willful default, bad faith or gross negligence on its part.**

## AUTO-DEBIT ARRANGEMENT AUTHORIZATION

In connection with my/our participation in the Easy Investment Plan (EIP) of BDO Unibank, Inc.-Trust and Investments Group (BDO-Trust), I/we hereby authorize BDO UNIBANK, INC. (BDO) to debit the account specifically identified in the EIP Application/ Change Request 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 EIP Application/ Change Request Form in the frequency likewise specified therein and credit the same to BDO-Trust's account.
- It is agreed and understood that in case the cleared and withdrawable balance of my/our Account be insufficient to pay in 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.