

**REPUBLIC OF THE PHILIPPINES  
RETAIL TREASURY BONDS TRANCHE 24  
BONDS.PH MOBILE APPLICATION GUIDELINES**

The following are the procedures to be followed by the investor/users ("User"), using the BONDS.PH or App, an online ordering facility for RTBs using a mobile application:

**A. Creation of BONDS.PH Account**

**1. User Registration to the BONDS.PH**

- Download the BONDS.PH from the App Store for Apple mobile devices and from the Play Store for Android mobile devices.
- User registers using an e-mail address and is then prompted by the App to verify.
- Sign up to make an account and to create log-in credentials (user ID and password) to create an account.
- User needs to set a six (6)-digit Personal Identification Number (PIN).
- An email verification will be sent to the user for the log-in instructions.

**2. Log-in Process**

- User logs-in and is prompted to input a 6-digit PIN.
- User needs to enter a 6-digit verification code (OTP) sent to the mobile number to verify mobile number.
- Once logged in, user is able to see "Bonds Available", "My Bonds", and "My Orders".
- User also sees actions such as "Cash In", "Cash Out", "Buy" or "Sell".

Note: Actions are not permitted until after the user undergoes the Customer Identification and Verification Process by Union Bank of the Philippines (UnionBank).

**3. Know-Your-Customer (KYC) Process**

- Step 1: Read and accept the Terms of Use and UnionBank Data Privacy Policy to start the account verification.
- Step 2: Account Opening Procedures
  - (a) Provide the required personal information which include, among others, address and employment details.
  - (b) Upload one primary ID or two secondary IDs that are valid. Valid IDs include Philippine government-issued IDs.
  - (c) Take a photo of oneself holding the uploaded ID and upload the photo in the App.
  - (d) User reviews his/her inputs then clicks on "Submit".



- Step 3: Investor Documents
  - (a) User is required to agree, by clicking on the "I agree and accept" button, the necessary documents for buying and selling of bonds, such as Terms and Conditions, Risk Disclosures, Product Highlights and Investor's Undertaking.
  - (b) User is also asked of Past Investment in Treasury Bonds through UnionBank and needs to click "Yes" or "No", then click "Confirm".
- Step 4: KYC Verification
  - (a) Application will be reviewed and User will be notified once KYC application has been approved.
  - (b) User will receive an e-mail confirmation that the KYC process has been approved.

## **B. Purchase/Subscription of Retail Treasury Bonds during the Offer Period**

### **1. Cash - In Process**

- To be able to buy bonds, User must first Cash-In via various payment options as follows:
  - (a) Instapay or Pesonet Facility;
  - (b) Gcash or Paymaya; and,
  - (c) Other payment facility available in the App.

Note: Cash paid in to the App may only be used for bond purchase.

Cash-in fees may be incurred depending on the payment option.

### **2. Buying/ Subscription Process**

- User selects the bond to be purchased with the features of the Retail Treasury Bonds offering (e.g. tenor, coupon date, maturity date, coupon rate, net coupon rate) and other details of transaction such as fees and tax rate. User needs to input the desired investment amount or subscription amount. Minimum amount is PHP 5,000 and increments of PHP 5,000 thereafter. The maximum amount is PHP 500,000 per order but User can do multiple orders in a day or within the Offer Period.
- User needs to review the transaction details, read and tick the boxes for the acceptance of the terms and conditions and tap the "Buy" button.
- At the point of ordering, cash will be on hold from the User's cash balance on the App to earmark the User's order.
- The subscription would have an "Awaiting Subscription" status until the final allocation is finalized on Issue Date. All orders are considered final upon placement and can no longer be cancelled.
- Upon order, the cash balance will be debited equal to the inputted investment amount.
- User may check "My Orders" for the status of the transaction.
- An email will also be sent to the User for the notice of successful purchase of the Bond.



**C. Settlement of the Retail Treasury Bonds Purchased/Subscribed**

User will receive a "Confirmation of Sale" from UnionBank through e-mail.

**D. Crediting of interest payments on the scheduled quarterly interest payment dates**

1. On every scheduled quarterly payment date, the interest earned will be made available to the User via the App.
2. The cash balance will be updated to reflect the interest payment received.
3. Receive e-mail notification for the successful crediting of interest payment.
4. User may cash out interest proceeds from the App to User's chosen bank account via the Instapay or Pesonet Facility

**E. Selling the RTB holdings**

1. User selects the RTB and inputs the amount to be sold.
2. BONDS.PH will compute and show the indicative net proceeds from the sale based on the indicative price posted in the App.
3. By ticking the boxes, User declares that User has reviewed, understands, agrees and confirms that the calculations are only indicative and that orders will be executed on a best effort basis, based on prevailing market conditions and fee charges to be incurred in the sell transaction.
4. User confirms the order by tapping the "Sell" button. A successful sell transaction will be shown on the screen.

Note: At the point of ordering, the bonds in "My Bonds" will immediately be transferred to "My Orders" awaiting execution/settlement by UnionBank. Proceeds from the sale will be made available to the User via the App one (1) business day after sale date.

5. Receive e-mail notification on: the price and yield at which the sale was made and the final net proceeds.
6. The cash and asset balances are updated, reflecting the net proceeds received and the sale of the Retail Treasury Bonds, respectively.

Note: This sell transaction is currently available only from 9AM-12NN, Monday – Friday.

7. User may 'cash out' sale proceeds from the App to User's chosen bank account via the Instapay or Pesonet Facility

**F. Crediting of final interest payment and principal on maturity date**

1. On maturity date, the final interest payment and principal will be disbursed and may be viewed in the user's App.
2. The cash and asset balances will be updated to reflect the principal received and the maturity of the Retail Treasury Bonds, respectively.
3. The User shall receive an e-mail notification for the successful crediting of the final interest payment and principal amount on maturity date.
4. User may cash out proceeds from the App to User's chosen bank account via the Instapay or Pesonet Facility.

