

**REPUBLIC OF THE PHILIPPINES
PREMYO BONDS 2 DUE 2021
OVERSEAS FILIPINO BANK (OFB) MOBILE BANKING APPLICATION (MBA) GUIDELINES**

The following are the procedures to be followed by the investor/users (“User”), using the OFB MBA (the “App”), an online ordering facility for PBs via a mobile banking application:

A. Creation of OFB MBA Account

1. How to open an account using the OFBank Digital On-Boarding System with Artificial Intelligence (DOBSAI)

1.1 Download the OFBank Mobile Banking App via Google Play or Apple App Store to open an account through DOBSAI with great ease and convenience. Simply follow the steps and provide all the required information.

- Enter your user ID and password on the log in screen
- Click “Continue” on the welcome page to proceed
- Select appropriate description (OFW, OF or beneficiary), then click “Proceed” on the reminders page
- Click “Confirm” to indicate that you have read and agreed to the terms presented in the Terms and Conditions agreement.
- Fill out the Profile Details section.
- Input one-time PIN, and click “Submit” to authenticate your mobile phone number. Follow the same step to authenticate your e-mail address.
- Create User Profile and Password.
- Proceed to the selection of Security Questions and Answers, and click “Next” to continue.
- Input your personal, financial and account purposes information.
- Upload your ID and take a selfie
- Review all the information provided and click “Confirm”.
- Wait for a confirmation e-mail to verify if you have successfully opened an account with OFBank.

B. Funding the Account

1. Deposit/Credit to account by:

- Remittance transaction thru Banks or Remittance Agent Partners
- Transfer funds via Visa Direct Facility
- Transfer Funds using the InstaPay Facility
- Over-the-Counter Deposit at LBP branches
- Cash Deposit thru LBP Cash Deposit Machines

C. Purchase/Subscription of Premyo Bonds during the Offer Period

1. Log-in to the App with your User ID and Password and upon successful log in follow the steps below:

- Select payments from the main menu

- Select purchase Premyo Bonds
- Select the product/type of bond to view the product details page, then click “Proceed”
- On the Terms and Policies screen, tap on each document (Investor’s undertaking, Authorization to the Bank and Client Agreement) to view the contents
- Tap the Checkbox and once enabled, tap on the “Next” button to proceed with the transaction
- On the Transaction Form screen, select the source account and input the amount to invest then tap on the “Submit” button to proceed with the transaction
- On the Confirmation screen, review the transaction detail and tap the “Confirm” button to proceed
- On the Acknowledgment screen, successful transaction will be shown, tap the “Done” button and proceed to payment

D. Settlement of the Premyo Bonds Purchased/Subscribed

User will receive a “Confirmation of Sale” from OFB through e-mail within 10 banking days after end of the curing period.

E. Crediting of interest payments on the Scheduled Quarterly interest payment Dates

1. On every scheduled quarterly payment date, the interest earned will be credited to the same OFBank Account used to purchase the Premyo Bonds
2. The account balance will be updated to reflect the interest payment received.

F. Selling the Premyo Bond Holdings

As per the Program Mechanics and this NOO, PB-2s **MAY NOT BE SOLD in the secondary market**

G. Crediting of final interest payment and Principal on Maturity Date

1. On maturity date, the principal and the interest earned will be credited to the same OFBank Account used to purchase the Premyo Bonds.
2. The account balance will be updated to reflect the principal and interest payment received.