

**REPUBLIC OF THE PHILIPPINES
RETAIL ONSHORE DOLLAR BONDS**

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 **Retail Onshore Dollar Bonds due 2026 and 2031 (“RDBs”)** via a mobile banking application.

Unless otherwise expressly provided herein, defined terms used in this Guidelines shall have the meanings set forth in the Program Mechanics, the Terms and Conditions and Notice of Offering.

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.

- Click “Open an OFBank Account” 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/Remittance Companies
- 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 RDBs during the Public Offer Period

1. Log-in to the App with your User ID and Password and upon successful log in follow the steps below:
 - Click “Bills Payments” from the lower portion of the main menu
 - Click “Purchase Treasury Bonds” then select “Retail Dollar Bonds”
 - On the Terms and Policies screen, tap on each document (Investor’s undertaking, Authorization to the Bank, Client Acknowledgment and Instruction, and Application to Purchase Foreign Currency) to view and read 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 in USD;
 - choose the RDB Investment Term whether five (5) years or ten (10) years;
 - Click the checkbox agreeing on the exchange rate (PhP/USD). Peso will be converted to USD at the prevailing market rate for the desired amount to be invested in RDB.
 - Tap on the “Next” 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.

D. Settlement of the RDBs Purchased/Subscribed

OFCBank shall send the electronic “Confirmation of Sale” to the investor’s registered e-mail address within 30 banking days from Issue Date of the RDBs.

E. Crediting of Quarterly Interest Payments and Principal on Maturity Date

1. On every scheduled quarterly coupon payment date and on maturity, the interest and principal in USD shall be converted to Peso based on prevailing market rate* which will be credited to the investor’s OFCBank settlement account used to purchase the RDBs.
 - * Subject to currency risk which is computed based on the USD-Peso exchange or conversion rate at the time of coupon payment/maturity.
2. Investor shall issue an irrevocable standing instruction to selling agent (LANDBANK) authorizing OFCBank to convert the US Dollar proceeds (coupon and principal payments) to Philippine Peso.

F. Sale of RDBs in the Secondary Market

Currently, the OFB MBA does not allow selling of RDBs via the App. Bondholders may sell their RDBs holdings through: LBP Branches or the OFCBank Customer Care Center/Electronic Business Unit with complete documentary requirements which shall be endorsed to LBP for processing. Crediting of proceeds to the settlement account of the client will be handled by OFCBank.