

**REPUBLIC OF THE PHILIPPINES
RETAIL TREASURY BONDS TRANCHE 27 ("RTB-27")
BONDS.PH (MOBILE APPLICATION) GUIDELINES**

The following are the procedures to be followed by the investor/user ("User"), using the BONDS.PH app (the "App"), an online ordering facility for RTB-27 via 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 Google Play Store for Android mobile devices.
- The User registers using an e-mail address and is then prompted by the App to verify.
- The User shall create an account and log-in credentials (user ID and password). A 6-digit Personal Identification Number (PIN) shall be assigned by the User. By default, the user ID is the registered email address.
- An email verification will be sent to the User's e-mail address for the log-in instructions.

2. Log-in Process

- User logs-in using email and is prompted to verify the User's mobile number, the app will send a 6-digit One-Time Password ("OTP") to the designated mobile number and to the registered email address.
- User will be then asked to input their 6-digit PIN.
- Once logged-in, users can see "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 valid primary ID. Philippine government-issued IDs shall be considered as valid IDs. Make sure that the ID is not expired.
 - (c) Take a photo of oneself holding the uploaded ID and upload the photo in the App. Make sure that you upload the photo in accordance with the standards stated in the App (proper attire and position of the ID relative to the face).
 - (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 of the RTB-27, such as UnionBank’s Terms and Conditions as Selling Agent, Risk Disclosures, Product Highlights and Investor’s Undertaking.
 - (b) User is also asked of Past Investment in Retail Treasury Bonds or other government securities 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, the User must first Cash-in via the following payment options:
 - (a) UnionBank Online for UnionBank clients;
 - (b) Dragonpay Online for Dragonpay-enabled banks and channels;
 - (c) OTC Bills Payment for Philippine Based Universal Banks and i2i Rural banks;
 - (d) InstaPay or PESONet Facility;
 - (e) GCash or PayMaya; and
 - (f) Other payment facility available in the App.

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

2. Buying/Subscription Process

- User selects the bond to be purchased with the features of the RTB-27 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.
- User needs to review the transaction details, read and tick the consent box for the confirmation of the subscription order and tap the “Buy” button.
- At the point of ordering, cash will be debited from the User’s cash balance on the App to fund the User’s order
- The subscription would have an “Awaiting Execution” status upon initial placement of the order. All orders are considered final upon placement and can no longer be cancelled.
- The cash balance will be debited equal to the inputted investment amount.
- The status will change to “Awaiting Issuance” until the final allocation is finalized and issued by the BTr on Settlement Date.
- User may check “My Orders” for the status of the transaction. If the purchase is successful, it will be reflected in “My Bonds”.
- 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 (COS) from UnionBank via an encrypted file sent 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. User may cash out interest proceeds from the App to User's chosen bank account via InstaPay or PESONet Facility or any other facility available in the App.

E. Selling the Retail Treasury Bond 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 efforts 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 9:00 a.m. - 3:00 p.m., 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 RTB-27, 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 via the Bonds.PH app to the User's chosen bank account via InstaPay or PESONet or any other facility available in the App.