REPUBLIC OF THE PHILIPPINES RETAIL TREASURY BONDS TRANCHE 29 ("RTB-29") OVERSEAS FILIPINO BANK (OFB) MOBILE BANKING APPLICATION (MBA) GUIDELINES

The following are the procedures to be followed by the investor/user ("User"), using the OFB MBA (the "App"), an online ordering facility for RTB-29 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.
 - Click "Open an OFBank Account" on the log in screen.
 - Click "Continue" on the welcome page to proceed.
 - Click "I would like to open an OFBank Account".
 - 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 and policies.
 - Fill out the user profile enrollment section (profile details, contact details, User ID and password creation).
 - Identity Validation Take a selfie and upload your ID.
 - Input one-time PIN, and click "Submit" to authenticate your mobile phone number. Follow the same step to authenticate your e-mail address.
 - Proceed to the selection of Security Questions and Answers, and click "Next" to continue.
 - Input your personal, financial and account purposes information.
 - Answer the FATCA Declaration.
 - 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 Retail Treasury Bonds ("RTBs") 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 "Bills Payments" from the lower portion of the main menu
 - Select purchase Retail Treasury 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 RTBs Purchased/Subscribed

OFBank shall send an electronic "Confirmation of Sale" to the investor's registered e-mail address within thirty (30) banking days from issue date of the RTBs.

E. Crediting of Interest Payments on the Scheduled Quarterly Interest Payment Dates

On every scheduled quarterly payment date, the interest earned will be credited to the same OFBank Account used to purchase the RTBs.

F. Sale of RTBs in the Secondary Market

Currently, the OFB MBA does not allow selling of RTB holdings via the App. Bondholders may sell their RTB holdings through: LBP Branches/LBP Treasury Brokering and Marketing Unit (TBMU)/ or OFB customer service with complete document requirements which shall be endorsed to LBP TBMU for processing. Crediting of proceeds to the settlement account of the client will be handled by the OFBank.

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 RTBs.
- 2. The account balance will be updated to reflect the principal and interest payment received.