

**REPUBLIC OF THE PHILIPPINES
RETAIL TREASURY BONDS TRANCHE 31 ("RTB 31")
BONDS.PH (MOBILE APPLICATION) GUIDELINES**

Only existing users can purchase/subscribe to the Retail Treasury Bonds through the Bonds.PH app (the "App"), an online ordering facility for RTB 31 via a mobile application. The following are the procedures to be followed by the investor/user ("User") using the App:

A. Purchase/Subscription of Retail Treasury Bonds during the Public 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 31 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 investment amount inputted.
- 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.

B. Settlement of the Retail Treasury Bonds Purchased/Subscribed

User will receive a Confirmation of Sale (COS) from UnionBank via an encrypted file sent through email.

C. 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.

D. Selling the Retail Treasury Bond Holdings

1. User selects the RTB and inputs the face amount to be sold, in multiples of PHP1,000.00.
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. User shall receive an email 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.

E. 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 31, respectively.
3. The User shall receive an email 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.

General Reminder: Only existing Users can purchase or subscribe to RTB 31 through the Bonds.PH app.