

**REPUBLIC OF THE PHILIPPINES  
RETAIL TREASURY BONDS TRANCHE 31 ("RTB 31")  
OVERSEAS FILIPINO BANK (OFBANK ANK) MOBILE BANKING APPLICATION (MBA) GUIDELINES**

The following are the procedures to be followed by the investor/user ("User"), using the OFBANK MBA (the "App"), an online ordering facility for RTB 31 via a mobile banking application:

**A. Creation of OFBANK 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, Apple App Store, or Huawei App Gallery 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), select the type of account to be opened then click "Proceed" on the reminders page.
- Check the box to confirm that you have read and agreed to the terms and policies then click "Next".
- 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.
- 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 email to verify if you have successfully opened an account with OFBANK. (Kindly ensure that the email provided is correct)

Note: OFBANK Beneficiary account must request for Bills Payment activation of their account in order to access the Investment module in the OFBANK MBA while OFW and OF opened accounts are automatically activated for Bills Payment/Investment module.

**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 LANDBANK branches
- Cash Deposit thru LANDBANK Cash Deposit Machines

**C. Purchase/Subscription of Retail Treasury Bonds (“RTBs”) 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:
  - Select “Investments” from the lower portion of the main menu
  - Click “Purchase Treasury Bonds” then select the product/type of bond to view the product details page
  - Click “Proceed” once RTB has been selected On the Terms and Policies screen, tap on each document (Authorization to the Bank, Investor’s undertaking, and Client Agreement) 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, tenor, and input the amount to invest;
    - 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” or “Return to Accounts” button.

**D. Settlement of the RTBs Purchased/Subscribed**

OFBANK shall send an electronic “Confirmation of Sale” to the investor’s registered email 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 OFBANK MBA does not allow selling of RTB holdings via the App. Bondholders may sell their RTB holdings through: LANDBANK Branches/LANDBANK Treasury Brokering and Marketing Unit (TBMU)/ or OFBANK customer service with complete document requirements which shall be endorsed to LANDBANK 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.