

**REPUBLIC OF THE PHILIPPINES
RETAIL TREASURY BONDS TRANCHE 31 ("RTB 31")
GBONDS GUIDELINES**

The following are the procedures to be followed by the investor/user ("User"), using **GBONDS** (accessible via the **GCash Application** (the "GCash App"), an online ordering facility for RTB 31 via a mobile application:

A. Creation of the GBonds Account

1. User Registration to GBonds

- Download the GCash App from the App Store for Apple mobile devices and from Google Play Store for Android mobile devices.
- Only users with fully verified GCash accounts may proceed to create a GBonds account.
- Open the GCash App and click GInvest.
- Click the GBonds icon.
- Register by answering questions on the screens for GBonds and by authorizing GCash to share the User's personal information connected with the User's GCash account for the creation of the User's GBonds account.
- After answering the relevant questions, you will be required to agree to the GBonds platform rules, privacy policy and the Investor's Undertaking.
- bonds.ph* will receive the information and process the NRoSS account creation for you.
- bonds.ph will notify you once your NRoSS account has been created, or if there are additional documents or information needed from you.
- Once your NRoSS account is created and linked to your GBonds account, you may fully access GBonds and start purchasing RTB31 and other available government securities in GBonds.

** bonds.ph Inc. serves as the registered broker/dealer for GBonds. It is duly registered with the Securities and Exchange Commission (SEC), licensed to act as a Government Securities Eligible Dealer (GSED) and a member of the Philippine Dealing and Exchange (PDEX)*

2. Log-in Process

- User logs in the GCash App using the user's GCash credentials.
- User will then be asked to input their 4-digit PIN.
- Once the GCash App is open, user clicks GInvest.
- Click the GBonds icon.
- Once in GBonds, users can see their Bonds Portfolio value, Trading Wallet balance, and government securities that are available for purchase.
- User also sees actions such as "Top-Up", "Withdraw", "Buy" or "Sell".
- Note: Actions are not permitted until after the user's GBonds account is fully created.

B. Purchase/Subscription of Retail Treasury Bonds during the Public Offer Period

1. Cash-In Process

- To be able to submit Orders, the User must ensure that the User's GBonds account has sufficient funds. The User may first Cash-in by transferring funds from their GCash account into their GBonds account via the App..

Note: Cash transferred into the GBonds account may only be used for submitting Orders for bond purchase.

2. Buying/Subscription Process

- User selects [name of the RTB31 token] tagged as "Pre-Sale" indicating 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 buy order and tap the "Confirm" button.
- At the point of ordering, cash will be earmarked from the User's GBonds account to fund the User's order.
- Once the User taps the "Confirm" button, the User will be notified through an in-app screen notification whether the Order is successfully received by bonds.ph Inc. as the User's securities broker, or if the Order has not been successfully received. 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. User may check "My Orders" for the status of the transaction. If the purchase is successful, it will be reflected in the user's portfolio "Bonds".
- The status of the [name of RTB31 token] will change to issue once the final allocation is finalized and issued by BTr on the Settlement Date. A confirmation email will also be sent to the User for the notice of successful purchase of RTB31.

C. Settlement of the Retail Treasury Bonds Purchased/Subscribed

User will receive a Confirmation of Sale (COS) from bonds.ph Inc. via an email containing the relevant details in relation to the User's RTB purchase including the number of the awarded RTBs and itemized fees and charges.

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's GBonds account which may be accessible via the App.
2. The cash balance indicated in the GBonds account will be updated to reflect the interest payment received.
3. User may cash out interest proceeds from the GBonds account to the User's GCash account via the App.

E. Selling the Retail Treasury Bond Holdings

1. User selects the RTB and inputs the amount to be sold.
2. bonds.ph Inc. 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 the 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 “Confirm” button. A successful sell transaction will be shown on the screen.
5. Receive email notification on: the price and yield at which the sale was made and the final net proceeds.
6. The User’s GBonds portfolio balances are updated, reflecting the indicative net proceeds received and the sale of the Retail Treasury Bonds.
7. User may ‘cash out’ sale proceeds from the GBonds account to the User’s GCash account via the App.
8. User will receive a Confirmation of Purchase (COP) from bonds.ph Inc. sent via an email containing the relevant details in relation to the User’s RTB purchase including the number of the awarded RTBs and itemized fees and charges, once the sale of the underlying bonds are settled within T+2 from the update of the balance under Step 6.

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 GBonds account accessible via the App.
2. The portfolio 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 App from the GBonds account to the User’s GCash account.