

**2021 Investment Real Thrills Plus
FREQUENTLY ASKED QUESTIONS**

How can a client qualify to the promo rewards?

Client must invest at least PHP 1,000,000 or USD 20,000 in any of the participating BPI Invest Funds of BPI AMTC within the promo period.

What are the participating BPI Invest Funds?

BPI Invest Peso Funds		BPI Invest USD/Foreign-denominated Funds	
1	BPI Invest Short Term Fund	1	BPI Invest US Dollar Short Term Fund
2	BPI Invest Premium Bond Fund	2	BPI Invest US Dollar Income Feeder Fund
3	BPI Invest Balanced Fund	3	BPI Invest US Equity Index Feeder Fund (Class A)
4	BPI Invest Philippine Equity Index Fund	4	BPI Invest Global Equity Fund-of-Funds
5	BPI Invest Catholic Values Global Equity Feeder Fund	5	BPI Invest Global Bond Fund-of-Funds
6	BPI Invest US Equity Index Feeder Fund (Class P)	6	BPI Invest World Technology Feeder Fund
		7	BPI Invest Global Health Care Feeder Fund

How can a client receive e-affle tickets?

Clients who enroll their investment entry in the Regular Subscription Plan (RSP) will automatically receive 5 e-affle tickets and an additional 1 e-affle ticket every time he contributes the prescribed minimum to his RSP within the promo period.

What is booster reward for Regular Subscription Plan (RSP)?

- a. Clients must enroll their investment entry to RSP within the promo period.
- b. Client will automatically receive 5 e-affle tickets upon successful enrolment. An additional 1 e-affle ticket will be given for every successful contribution made during the promo period following the minimum prescribed amount.
- c. Validation of entries for qualified clients will be done monthly following the schedule below, subject to a final validation on January 17, 2022.

Entries entered during the Period	Allocation of E-Raffle Ticket Validation Date	Final Allocation of E-Raffle Ticket Final Validation Date
July 1 to 31, 2021	August 16, 2021	January 17, 2022
August 1 to 31, 2021	September 13, 2021	
September 1 to 30, 2021	October 18, 2021	
October 1 to 31, 2021	November 15, 2021	
November 1 to 30, 2021	December 13, 2021	
December 1 to 31, 2021	January 17, 2022	

What is the minimum RSP contribution?

It depends on the funds. For reference, see below table.

PARTICIPATING FUNDS	MIN. RSP CONTRIBUTION	# OF E-TICKETS UPON ENROLLMENT	# OF E-TICKETS FOR EVERY CONTRIBUTION WITHIN THE PROMO PERIOD
<ul style="list-style-type: none"> • BPI Invest Short Term Fund • BPI Invest Premium Bond Fund • BPI Invest Balanced Fund 	PHP 10,000.00	5 E-TICKETS	1 E-TICKET
<ul style="list-style-type: none"> • BPI Invest Philippine Equity Index Fund • BPI Invest Catholic Values Global Equity Feeder Fund • BPI Invest US Equity Index Feeder Fund (Class P) 	PHP 10,000.00		
<ul style="list-style-type: none"> • BPI Invest US Dollar Short Term Fund • BPI Invest Global Equity Fund-of-Funds • BPI Invest Global Bond Fund-of-Funds 	USD 200.00		
<ul style="list-style-type: none"> • BPI Invest US Dollar Income Feeder Fund • BPI Invest US Equity Index Feeder Fund (Class A) • BPI Invest World Technology Feeder Fund • BPI Invest Global Health Care Feeder Fund 	USD 500.00		

When is the raffle draw for RSP?

Qualified RSP enrollees will be part of the Raffle Draw on January 31, 2022.

What's the prize in the raffle draw?

One winner of PHP 30,000 in investment credits to be added to his winning investment. The investment credit is subject to 20% withholding tax and a separate ONE-YEAR HOLDING PERIOD. If client redeems fully/partially prior to the end of the holding period, BPI AMTC reserves the right to deduct the corresponding amount of the prize received from his redemption proceeds.

Can client combine investment funds?

No. Pooling of funds and combining of transactions are strictly not allowed. Only 1 fund is allowed per transaction.

What are considered as fresh funds?

Additional contributions or subscriptions that DO NOT come from existing UITF shall be considered fresh funds. Proceeds of RTB maturities, Time Deposits, various CASA/deposit products and funds from outside of the bank are also considered fresh funds.

How will client know how many eGCs and/or e-raffle tickets he/she is entitled to?

BPI AMTC will do a monthly validation of all promo entries to identify qualified clients. The outstanding amount of investment/s as of the validation date will be the basis for the rewards. Client will receive a notification email from us once they qualify for the promo reward.

Is there a limit to the amount of eGCs client can receive?

Yes. A maximum of PHP 10,000 worth of eGCs may be received per client. Please refer to the Rewards table for reference:

Investment Entry	Giftaway eGC
PhP 1,000,000 to PhP 1,999,999	1000.00
PhP 2,000,000 to PhP 2,999,999	2000.00
PhP 3,000,000 to PhP 3,999,999	3000.00
PhP 4,000,000 to PhP 4,999,999	4000.00
PhP 5,000,000 to PhP 5,999,999	5000.00
PhP 6,000,000 to PhP 6,999,999	6000.00
PhP 7,000,000 to PhP 7,999,999	7000.00
PhP 8,000,000 To PhP 8,999,999	8000.00
PhP 9,000,000 to PhP 9,999,999	9000.00
PhP 10,000,000 and above	10,000.00

What does the Holding Period mean?

The Holding Period means that the qualified investment entry will be “locked-in” for ONE YEAR. Client can’t make partial or full redemptions from their investment account during this time.

What happens if client redeems within the Holding Period?

If client makes partial or full redemption on their investment account/s, the corresponding amount of the reward will be deducted from their redemption proceeds, i.e., PHP 1,000 to be deducted for every redemption of up to PHP 1,000,000.

A client invested PHP 1,000,000 but the settlement amount is less than PHP 1,000,000; is the client still qualified?

Yes, due to the nature of the product, it likely happens that the settlement amount may be less than the actual order amount.

Are clients qualified to join other promos?

No, investments, which are basis for qualification to this promo, will not be qualified for other ongoing promos of BPI AMTC.

Are Unibankers allowed to join the promo?

Yes.

Are the eGCs and e-tickets convertible to cash?

No.

What is a Giftaway eGC?

Giftaway eGC is a unique electronic gift certificate that allows the user to redeem its value for a product or service of the accepted Giftaway partner merchants nationwide.

How soon can I get my Giftaway eGC?

Client will receive Giftaway eGC within 15 days from validation date.

How soon I can use my Giftaway eGC?

Click on the link to learn how soon to use the eGC: <https://help.giftaway.ph/article/193-how-soon-can-i-use-my-egift>

Where can I see Giftaway's list of merchant partners?

Click on the link for Giftaway's list of merchant partners: <https://giftaway.ph/browse/>

For other questions relating to the promo, who can we contact?

You may send an email to bpiamtcpromo@bpi.com.ph and copy Carla Bianca Beltran cbpbeltran@bpi.com.ph

THESE ARE NOT DEPOSIT PRODUCTS. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THESE PRODUCTS CANNOT BE SOLD TO YOU UNLESS THE BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THESE PRODUCT, DO NOT PURCHASE OR INVEST.

ALL FUNDS/PRODUCTS MANAGED BY BPI ASSET MANAGEMENT AND TRUST CORPORATION ARE TRUST AND/OR INVESTMENT MANAGEMENT FUNDS. THESE ARE NOT DEPOSIT PRODUCTS AND ARE NOT AN OBLIGATION OF, OR GUARANTEED, OR INSURED BY BPI ASSET MANAGEMENT AND TRUST CORPORATION, OR BANK OF THE PHILIPPINE ISLANDS (BPI) OR ITS AFFILIATES OR SUBSIDIARIES, OR BPI FAMILY SAVINGS BANK OR THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC).

Due to the nature of the investments, yield and potential yields cannot be guaranteed. Any income or loss arising from market fluctuations and price volatility of the securities held by the Fund, even if invested in government securities, is for the account of the investor. Historical performance, when presented, is purely for reference purposes and is not a guarantee of future results. The Trustee is not liable for losses, unless upon wilful default, evident bad faith or gross negligence.

BPI Asset Management and Trust Corporation (BPI AMTC) is a subsidiary of the Bank of the Philippine Islands. For inquiries and comments, please send an email to bpi_asset_management@bpi.com.ph or call us at (02) 8580-AMTC (2682).

Regulated by the Bangko Sentral ng Pilipinas. <https://www.bsp.gov.ph>. BSP Webchat <https://www.bsp.gov.ph>.
SMS: 021582277 & BSP CAMS Facebook <https://www.facebook.com/BangkoSentralngPilipinas>