

Frequently Asked Questions (FAQs) on the Regular Subscription Plan

A. Overview:

1. What is the Regular Subscription Plan (RSP)?

The Regular Subscription Plan is an investment program that allows you to nominate a regular contribution amount for the purchase of units for your investment fund account on a periodic basis, either on a monthly or quarterly basis.

2. What are the benefits of RSP?

Aside from the usual advantages derived from investing in the BPI Investment Funds, RSP offers the following additional benefits:

a. Higher returns. By enrolling your Investment Fund account into the RSP, a regular contribution amount is debited from your BPI settlement account on a periodic basis, say on a monthly or quarterly basis, for the purchase of units based on the prevailing price. This build up strategy allows you to average your acquisition cost. When prices are low, more units are purchased, while when prices are high, fewer units are bought, but the overall value of your portfolio likewise increases.

b. No market-timing needed. Because additional investments are automatically programmed regardless of the movements in the market, there is no longer any need to analyze market information before deciding when to invest. Gathering the relevant information necessary to time the market is being done by the Fund Manager for you. Quantitative studies conducted abroad have proven that while the age-old advice to buy low and sell high is simple and obvious, a client's very unsystematic behavior leads many to do the opposite. It is advised, therefore, that the best course of action is to invest regularly and to stay invested.

c. Convenience. You don't need to visit a BPI branch to buy units of participation since contributions are programmed and electronically processed depending on the schedule that you have identified.

d. Control. You retain control over your investments since you determine the dates of contribution and the regular contribution amounts for the RSP. Moreover, you may stop and re-start the RSP any time.

e. Affordability. With low minimum initial and additional contribution amounts, you can now start building your investment portfolio!

3. What funds will be made available for RSP?

The RSP is available for the following Investment Funds:

BPI Investment Funds	Odyssey Funds
Philippine Peso-Denominated Funds	
BPI Short Term Fund	
BPI Premium Bond Fund	Odyssey Peso Medium Term Bond Fund
ABF Philippines Bond Index Fund	Odyssey Peso Bond Fund
BPI Balanced Fund	Odyssey Diversified Capital Fund
BPI Equity Value Fund	Odyssey Diversified Balanced Fund
BPI Philippine High Dividend Equity Fund	Odyssey Philippine Equity Fund
BPI Philippine Equity Index Fund	Odyssey Philippine High Conviction Equity Fund
BPI Fixed Income Portfolio Fund-of-Funds	
BPI Philippine Consumer Equity Index Fund	
BPI Philippine Infrastructure Equity Index Fund	
BPI Catholic Values Global Equity Feeder Fund	
Global Funds	
BPI U.S. Dollar Short Term Fund	
Philippine Dollar Bond Index Fund	Odyssey Philippine Dollar Bond Fund
BPI Global Bond Fund-of-Funds	Odyssey Asia Pacific High Dividend Equity Fund
BPI Global Equity Fund-of-Funds	
BPI US Equity Index Feeder Fund	
BPI European Equity Feeder Fund	

4. Can I have different RSP set-ups for one fund?

Yes. You may have different RSP set ups for one fund.

Example: You may have 1 monthly and 1 quarterly RSP set up for one fund running simultaneously.

You may also have 2 monthly RSP set-ups (different dates) running simultaneously.

B. On Activating the RSP:

1. Where can I request for the activation of the RSP for my Investment Funds?

The following channels are available to you if you want to enroll your investment account in the Regular Subscription Plan.

a. Via the internet through BPI Expressonline (www. bpiexpressonline.com) – To avail of the RSP through this facility you need to be enrolled in BPI Expressonline. If you are already enrolled in BPI Expressonline, you may register your investment account to avail of the RSP. If you are not yet enrolled, then you would have to enroll your settlement account/other qualified deposit account with BPI and your investment account in BPI Express online.

b. Via the Branches- You may visit any BPI branch to request for the activation of the RSP.

2. I have an existing investment account in BPI Expressonline, how do I activate my RSP?

Just follow these easy steps:

Step 1: Log in to BPI Expressonline

Step 2: Go to Investments > Unit Investment Trust Funds > Subscribe > Regular Subscription Plan (RSP)



Step 3: Select the Investment Account Number that you wish to enroll in RSP

Step 4: Select the investment fund for RSP activation and click the RSP Setup button

Step 5: Provide your RSP details

The screenshot shows the 'Unit Investment Trust Funds Order Entry' form for a 'Regular Subscription Plan'. The form is divided into two main sections: 'Settlement Account No.' and 'Subsequent Contribution'.

Settlement Account No.:		
Investment	Currency	Initial Order Amount
BPI PREMIUM BOND FUND	PHP	<input type="text"/>

Subsequent Contribution			
Order Amount	Frequency	Start Date	End Date
<input type="text"/>	-- Please Select --	09/04/2014	09/04/2024

Buttons: Continue, Cancel

Step 6: Review and confirm your subscription order

Step 7: A confirmation page of the RSP will appear and an email confirmation of your RSP activation will be sent to your registered BPI Expressonline email address.

3. Can I nominate another deposit account where the subsequent contribution will be debited?

Your automatic/scheduled contribution will be debited only from the nominated settlement account of your investment account.

4. Can I immediately enroll in RSP upon account opening?

Yes. You may immediately enroll in RSP upon account opening.

5. What are the minimum investment amounts to avail of the RSP?

a. For new investment accounts or accounts with no existing investments:

To activate the RSP for new accounts or accounts with no existing investments, you are required to make an initial RSP contribution on the day of the enrollment. Without the minimum initial investment amount, subsequent subscriptions will not be triggered.

Initial Order Amount must be at least equal to the Minimum Initial Investment Amount of the fund

Subsequent Contribution Order Amount should be at least equal to the Minimum Transaction Amount of the fund

Fund	Minimum Initial Investment Amount	Minimum Transaction Amount
BPI Investment Funds		
All Peso Funds	PhP 10,000	PhP 1,000
All Global Funds except BPI Feeder Funds	US\$ 500	US\$ 200
BPI US Equity Feeder Fund	US\$ 1,000	US\$ 500
BPI European Equity Feeder Fund	US\$ 1,000	US\$ 500
BPI Catholic Values Global Equity Feeder Fund	PHP 100,000	PHP 50,000
BPI Fixed Income Portfolio Fund-of-Funds	PhP 1,000,000	PhP 10,000
BPI Philippine Consumer Equity Index Fund	PhP 10,000	PhP 1,000
BPI Philippine Infrastructure Equity Index Fund	PhP 10,000	PhP 1,000

Odyssey Funds

All Peso Funds	PhP 10,000	PhP 500
All Global Funds except ODY APHD	US\$ 1,000	US\$ 1,000
Odyssey Asia Pacific High Dividend Equity Fund	US\$ 5,000	US\$ 1,000

b. For investment accounts with existing investments:

To activate the RSP for accounts with existing investments, you just need to invest at least the minimum transaction amount in the minimum initial order amount field.

Fund	Minimum Transaction Amount
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BPI Investment Funds

All Peso Funds	PhP 1,000
All Global Funds except BPI Feeder Funds	US\$ 200
BPI US Equity Feeder Fund	US\$ 500
BPI European Equity Feeder Fund	US\$ 500
BPI Catholic Values Global Equity Feeder Fund	PHP 50,000

BPI Fixed Income Portfolio Fund-of-Funds	PhP 10,000
BPI Philippine Consumer Equity Index Fund	Php 1,000
BPI Philippine Infrastructure Equity Index Fund	PhP 1,000

Odyssey Funds

All Peso Funds	PhP 500
All Global Funds except ODY APHD	US\$ 1,000
Odyssey Asia Pacific High Dividend Equity Fund	US\$ 1,000

C. On the subsequent contribution/regular contribution:

1. What contribution frequencies are available under the RSP?

You may choose from either a monthly or a quarterly contribution schedule.

2. What will happen if my subsequent/scheduled contribution falls on a non-banking day?

If the scheduled contribution falls on a non-banking day, it shall be processed on the next banking day.

3. What will happen to my subsequent (scheduled) contribution if my settlement account is unfunded?

The scheduled contribution will not be processed nor will it terminate the RSP. The next subsequent contribution will proceed as scheduled. No penalty will be imposed against unfunded RSP.

4. Will I be notified of my contribution?

Yes. You will receive a Transaction Advice for each of your processed scheduled contributions.

D. On Amending the RSP and Request for RSP Termination:

1. Where can I request for amendments or termination of enrollment in the RSP facility?

Requests for amendments or termination of enrollment in the RSP facility may be coursed through your Booking Branch or via the internet through BPI Expressonline. For requests coursed through your booking branch, a signed Letter of Instruction has to be submitted before the request can be implemented.

2. Will my RSP enrollment be terminated once I redeem all my units in the Fund?

Yes. Full redemption from the Fund shall result to the termination of my RSP enrollment.

3. What is the default End Date for RSP?

The default End Date is 5 years from the Start Date unless otherwise stated by the client in the RSP Instruction Sheet.

4. What information can be amended for my RSP?

The following are the information that can be amended:

(a) Subsequent Contribution Amount

(b) Start Date

(c) Subsequent Contribution Frequency

(d) End Date – you may extend or shorten the subsequent contribution schedule by requesting for the amendment of the End Date.

5. When should I make the amendment request or termination request?

Amendments/ requests for termination should be done at least one (1) banking day prior to the date of contribution, otherwise, the request will be implemented for the next contribution date.

6. How can I re-start an RSP which I have terminated?

You may re-enroll in the RSP facility any time by visiting your nearest BPI branch or re-enrolling through BPI Expressonline.