

[BPI Investment Online Frequently Asked Questions](#)

A. Overview

1. What is BPI Investments Online?

BPI Investments Online is the country's first internet service that lets you access a comprehensive suite of investment funds. It provides an easy and convenient way to:

- Apply for an investment account
- Access information about **BPI Investments Funds** (Unit Investment Trust Funds & Mutual Funds)
- Place subscription and redemption orders
- Monitor your investment portfolio

It is available 24 x 7 and is free to our customers.

2. Is it safe for me to conduct my banking transactions using BPI Express Online?

Yes. BPI Express Online is highly secure. Strong measures are taken to ensure the privacy and confidentiality of your financial information. BPI Express Online requires the use of a User ID and password that you nominate upon enrollment. More so, online banking session is automatically terminated after you have left it idle for 5 minutes. Access to BPI Express Online is allowed only through the use of approved browsers. These browsers have the ability to securely communicate online by changing the order of information as it goes through the Internet channel. All communications between your computer and BPI are encrypted using a high-level protocol called Secure Socket Layer (SSL). Finally, a secure measure is being placed on our side. The information that you send us passes through a firewall. A firewall is a computer program designed to stop unauthorized users from accessing your accounts.

To further boost the security of your PC and online transactions, you can download and install a personal firewall and an anti-virus program. Installing a personal firewall will minimize the risk of exposure to Internet criminals who may reach out over the Internet and retrieve sensitive information from your computer, destroy your personal data, or install a Trojan horse which has the capability of memorizing your key strokes. An anti-virus program will protect you from viruses that lurk on the Internet which may affect your online transactions.

B. On Enrollment

1. What funds can be enrolled in BPI IOL?

BPI Investment Funds	Odyssey Funds	ALFM Funds*
Peso Denominated Funds		
BPI Short Term Fund	Odyssey Cash Management Fund	ALFM Money Market Fund
BPI Premium Bond Fund	Odyssey Peso Income Fund	ALFM Peso Bond Fund
BPI Balanced Fund	Odyssey Peso Bond Fund	ALFM Growth Fund
BPI Equity Fund	Odyssey Diversified Capital Fund	
	Odyssey Diversified Balanced Fund	
	Odyssey Philippine Equity Fund	
	Odyssey Philippine High Conviction Equity Fund	
Global Funds		
BPI International Fund Plus	Odyssey Emerging Market Bond Fund	ALFM Dollar Bond Fund
BPI Global Philippine Fund	Odyssey Philippine Dollar Bond Fund	ALFM Euro Bond Fund
BPI Global Equity Fund	Odyssey Asia Pacific High Dividend Equity Fund	

*For the Mutual Funds, BPI Investment Management Inc., a wholly-owned subsidiary of BPI, is the fund manager and principal distributor of the six (6) ALFM Funds, as well as the Bahay Pari Solidaritas Fund and Ekklesia Mutual Fund. BPI Asset Management serves as investment advisor to all the mutual funds managed and distributed by BPI Investment Management, Inc.

BPI Index Funds	Other MFs managed by BIMi*
Peso Denominated Funds	
ABF Philippines Bond Index Fund	Bahay Pari Solidaritas Fund**
Philippine Stock Index Fund	
Global Funds	
Philippine Dollar Bond Index Fund	

** Funds are restricted for access to special client groups

2. How will I know the account number to be enrolled?

You may get your investment account number from any of the following:

- Quarterly Financial Statement (QFS) – 15-digit account number below the account address
- Transaction Advice - 15-digit account number at the right portion of the document
- Booking branch - where investment account was opened

3. How can I enroll my investment accounts in EOL?

By enrolling the investment account directly in your BPI Expressonline account or by instructing your booking branch upon account opening.

4. What is the TAT for my enrollment?

1 banking day

5. What is the maximum number of investment funds that may be enrolled in EOL?

20 records. To illustrate, if you have 2 investment accounts but with 5 investment funds for each account then you already have 10 enrollments.

B. Viewing and Transaction Processing

1. What services can we avail from BPI IOL?

- View Statement of Account, Account Portfolio and Transaction History
- Subscribe, Redeem and Enroll/Amend Regular Subscription Plan (RSP)
- Request for the receipt of the Transaction Advice via email
- Investment account application

2. How far back can I view my transaction history?

180 days from date of inquiry but default option in EOL is 90 days.

3. Can I cancel my order?

Cancellation of order transaction is **not** allowed in EOL.

4. If my settlement account has been closed, will my investment account still be viewable in EOL?

Yes however, you should nominate an active settlement account to be able to place a subscription or a redemption order online. If you try to place an order using a closed deposit settlement account, you will get an error message and will be prompted to coordinate with your branch of account regarding your deposit settlement account.

5. I want to buy BPI Equity Fund online but why is it not included on the list of the funds available for purchase online?

When a fund is not available on the list for your contribution online, it means the fund is not suitable for you based on your risk profile. Before you process your contribution, you may review and reassess your risk profile.

6. I made an additional subscription/redemption through my BPI Expressonline account, but have yet to receive a confirmation advice in my email. How can I be certain that the transaction took place?

You may check your transaction history in EOL. Transaction status will either tell you the funds are allocated or earmarked. If allocated, the funds have already been priced and the amount debited from your settlement account. If earmarked, investment amount has been set aside awaiting actual price of the funds prior to settlement of contribution.

7. I just submitted my Investment Application Forms to a BPI branch. How soon will my Investment Account be opened?

Upon receipt of the complete investment account application documents, the BPI branch will send it to the Head Office for processing. You will receive an email confirmation the day after account opening date to confirm that you can already view and transact using your BPI Expressonline account.

8. How do I remove one of my Investment Accounts from the list of accounts that I can view in my BPI Expressonline account?

We suggest that you retain your Unit Investment Trust Fund (UITF) account or Mutual Fund (MF) account among the accounts that you can view so that in the future, you will still have an option to invest in the UITF or MF fund of your choice through the BPI Expressonline platform, hassle free. However, if you really desire that your investment account be deleted, kindly send an email to expressonline@bpi.com.ph using your EOL registered email address.

9. I'm based abroad and I don't have an account with BPI but I would like to invest in your Investment Funds. How do I do it?

To be able to enroll an investment account, an individual must have an existing BPI savings / checking account. If you still don't have an account and you're not in the Philippines, go to this link <http://www.bpidirect.com/>, click "Open a Deposit Account" and follow the instructions. Please note, however, that deposit account opening is limited to certain countries only (Bahrain, Hong Kong, Italy, Spain, United States, and United Arab Emirates). After opening your deposit account, please click on either of the two links to view the steps on how to apply for an investment account.

For Registered BPI Expressonline Users: <https://www.bpiassetmanagement.com/pages/how-to-apply-for-a-bpi-investment-fund-via-bpi-expressonline/>

For Non-BPI Expressonline Users: <https://www.bpiassetmanagement.com/pages/how-to-apply-for-a-bpi-investment-fund/>