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## WHO WE ARE

### Who is BPI Trade?

BPI Trade is the online stock trading platform of BPI Securities Corporation. You can buy and sell stocks listed in the Philippine Stock Exchange (PSE) via this online portal. With BPI Trade, you have access to real-time market information, online order placement, portfolio management and research at a click of a button.

### What is BPI Securities' Vision and Mission Statement?

#### Vision

BPI Securities Corporation envisions to be a leader of innovation in the brokerage industry in the Philippines, dedicated to deliver financial products suitable for customers' investment objectives, and to empower investors in achieving their investment goals through financial market education.

#### Mission

To attain its vision, BPI Securities Corporation is committed to:

- Build and deliver a robust, effective, and efficient trading platform by harnessing the power of technological advances to provide seamless customers' trading experience.
- Provide superior, objective, and expert investment advice by mobilizing and maximizing its internal and external resources thereby assisting customers to formulate informed judgment and reach sound investment decisions.
- Incorporate brokers' best practices and highest standards of corporate governance, thereby maximizing value for stockholders.

### What is the Ownership Structure of BPI Securities?

Name	Percentage of Ownership
BPI Capital Corporation	100%
Hermenegildo Z. Narvaez	Nominal
Francisco Javier B. Bonoan	Nominal
Reginaldo Anthony B. Cariaso	Nominal
Angel E. Santos	Nominal
Carlos C. Tan	Nominal

**What is the relationship between BPI Securities Corporation, BPI Capital Corporation and Bank of the Philippine Islands?** BPI Securities Corporation is a wholly owned subsidiary of BPI Capital Corporation, an investment house which, in turn, is wholly owned by the Bank of the Philippine Islands. The Bank of the Philippine Islands, founded in 1851, is one of the country's largest Unibanks.

### Who are the BPI Securities Board of Directors?



**Reginaldo Anthony B. Cariaso**  
Chairman



**Hermenegildo Z. Narvaez**  
Member



**Francisco Javier P. Bonoan**  
Member



**Angel E. Santos**  
Member



**Carlos C. Tan**  
Member

Who are the BPI Securities Officers?



**Hermenegildo Z. Narvaez**  
President



**Claro P. Bonilla**  
Chief Operating Officer &  
Nominee



**Georgia V. Guiang**  
Head, Institutional Segment



**Lester Y. Ong**  
Corporate Secretary



**Francisco Javier P. Bonoan**  
Treasurer



**Marvin Roy S. Simpao**  
Senior Compliance Officer

Who is the BPI Securities Associated Person?



**Marvin Roy S. Simpao**  
Senior Compliance Officer

Who are the BPI Securities Certified Sales Representatives?

Traders:



**Archimedes I. Arambulo**



**Simon Tristan E. Valerio**



**Pamela Carla G. Henson**



**Jana Christiane C.  
Bunagan**



**Ferlie Mariz E. Capili**

#### Independent Sales Agents:



**Angela Beatrice A. Go**



**Mikko S.  
Cayetano**



**Jeffrey G.  
Jamonil**



**Jasper Benedict Y.  
Tang**

#### Client Relations Officer:



**Marie Ashley S. Torres**  
Head, Client Relations

#### What is BPI Trade's office address?

11th Floor, Ayala North Exchange 6796 Ayala Avenue corner Salcedo St. Legaspi Village, Makati City Philippines 1229

#### How can I get more information about your company products and services?

For assistance, compliments, complaints, or feedback, you may get in touch with us through the following channels:

- Email: [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph)
- Call BPI Trade Client Relations Hotline Number:  
(02) 2465555 (Mon-Fri 8:30AM to 5:30PM) except during Holidays
- Social Media:  
Facebook: <https://www.facebook.com/bpitrade>  
Twitter: @BPITrade
- Through Express Phone Banking:  
Within Metro Manila: 89-100  
Domestic Toll Free: 1-800-188-89100  
International Number: +63+2+89+10000 (to speak to a 24-hour Phone Banker)  
To learn more about the Bank of the Philippine Islands, visit [www.bpiexpressonline.com](http://www.bpiexpressonline.com).

#### HOW TO OPEN AN ACCOUNT

##### What are the requirements to open a BPI Trade Online account?

1. Duly filled out and signed BPI Trade Online Application Form
2. FATCA
3. Signature Card
4. One (1) valid picture ID (expired IDs will not be accepted)
5. An existing BPI account number
6. BPI Trade Data Privacy Form

**IMPORTANT: Note that BPI Trade Client Relations may secure additional requirements such as proof of financial capability, source of income and the like prior to the approval of account opening. Here are the samples of supporting documents based on the declared source of income:**

Employment/Salary - Certificate of Employment/ITR/Latest Payslip  
Business - Business Permit/Latest AFS  
Remittances - Bank Statement/Remittance Slip for three (3) months  
Pension/Retirement - Senior Citizen ID/Bank Statement  
Investment/Savings - Statement of Account (SOA) or Certification from your existing Broker/Bank Statement

##### How do I open an account?

1. Go to [www.bpitrade.com](http://www.bpitrade.com) and click Open an Account
2. After reading the Terms and Conditions, Click the I AGREE link to proceed
3. Fill out the BPI Trade Online application form
4. Print the Application Form
5. Go to your nearest BPI or BPI Family Savings Bank branch with the application form and one (1) valid ID (expired IDs will not be accepted)
6. Request for FATCA Form and Signature Card from the branch personnel and fill out the said forms accordingly
7. Sign the forms in front of the branch personnel for signature verification vs. your valid IDs
8. Have the branch personnel fill out the "VERIFYING OFFICER" section of the application form

- Alternatively, you may bring your printed BPI Trade Online application form to BPI Securities Corporation office address located at 11th Floor, Ayala North Exchange 6796 Ayala Avenue corner Salcedo St. Legaspi Village, Makati City Philippines 1229

#### **How do I send all my requirements to BPI Trade?**

After accomplishing all the documentary requirements and obtaining verification from the branch, clients have the option to:

- Ask the branch to send the application forms to BPI Securities Corporation
- Bring all the requirements directly to BPI Securities Corporation

#### **Who can open an account with BPI Trade?**

All Filipinos of legal age, with TIN and BPI Deposit accounts can open a BPI Trade Online account.

#### **Can foreigners open an account with BPI Trade? If yes, what are the requirements?**

Yes, foreigners of legal age can open an account with BPI Trade provided they can present the following together with the BPI Trade account opening form, FATCA, Signature Card and Valid IDs:

- ACR (Alien Certificate of Registration)
- Passport
- If no ACR, a proof of work assignment in the Philippines with a local address

#### **Are there any special requirements for opening a BPI Trade Account?**

- TIN (Tax Identification Number)
- SSS or GSIS #
- A regular savings or checking account with the Bank of the Philippine Islands

#### **I do not have a Deposit Account with BPI, can I still open an account with BPI Trade?**

A BPI Deposit account is required to open a BPI Trade Online Account. You may visit any BPI Branch nationwide to open a BPI Deposit account before opening an account with BPI Trade. For the list of requirements to open a BPI Deposit Account, please visit [www.bpiexpressonline.com](http://www.bpiexpressonline.com).

#### **What should I present to my BPI or BPI Family Bank branch aside from the Account Opening form?**

Please bring at least one (1) of the following accepted valid IDs (expired IDs will not be accepted):

- Passport including those issued by foreign governments
- Driver's license
- Professional Regulation Commission (PRC) ID
- Postal ID
- Voter's ID
- Taxpayer Identification Number (TIN)
- Government Service Insurance System (GSIS) e-Card
- Social Security System (SSS) card
- Senior Citizen card
- Overseas Workers Welfare Administration (OWWA) ID
- Overseas Filipino Worker (OFW) ID
- Government office and Government-owned and Controlled Corporation (GOCC) ID (e.g., Armed Forces of the Philippines (AFP), Home Development Mutual Fund (HDMF) IDs)
- ID issued by the National Council on Disability Affairs
- Integrated Bar of the Philippines (IBP) ID
- Company IDs issued by private entities or institutions registered with or supervised or regulated either by the Bangko Sentral ng Pilipinas (BSP), Securities and Exchange Commission (SEC) or Insurance Commission (IC)
- PhilHealth Health Insurance Card ng Bayan
- National Bureau of Investigation (NBI) Clearance
- Police Clearance
- Barangay Certification
- Seaman's Book
- Alien Certificate of Registration / Immigrant Certificate of Registration
- Department of Social Welfare and Development (DSWD) Certification
- Professional ID cards issued by Maritime Industry Authority (MARINA)

#### **What do I need to accomplish at my BPI or BPI Family Bank Branch?**

- Signing of FATCA form
- BPI Signature Card
- Signing of BPI Trade Account Opening Form
- Obtaining sign off from the BPI/BPI Family Bank personnel to be accomplished on the "VERIFYING OFFICER" section of the BPI Trade Online Application form

#### **Can I open a Joint Account with BPI Trade Online?**

Yes, you can open a Joint Account up to four (4) members. Please make sure that apart from the duly-signed online application form, applicants should submit one of the following forms per account holder:

- FATCA
- BPI Signature Card
- One (1) valid picture ID (expired IDs will not be accepted)

#### **We only see two (2) fields for account names, where does the other account holder input their application form details?**

For joint accounts with 3 to 4 account names, you may request for the manual account opening form from the Client Relations or BPI Trade Applications team and ask for further instructions.

#### **Are there any additional requirements for BPI Trade Joint Accounts opening?**

If the Beneficiary Account number (BPI Deposit Account) is not under the same account name(s), a WAA (Working Account Agreement) form should be sent along the requirements. To request for the form, please contact our Client Relations team through the following channels:

- You may email [bpitradeapplications@bpi.com.ph](mailto:bpitradeapplications@bpi.com.ph)
- Call BPI Trade Client Relations Hotline Number (02) 2465555 select Option 3 for Account Opening Requirements and Status Inquiries
- Operating hours is from Monday to Friday, 8:30AM to 5:30PM (except weekends and holidays)

#### **Can students or children below eighteen (18) years old open a BPI Trade Online Account?**

No, all BPI Trade accounts opened by children below 18 years of age will be considered as an ITF (In Trust For) Account. Please contact BPI Trade Client Relations team for the requirements.

Students who are 18 years old and above may apply. A photocopy (back and front) of their current school year's ID signed by the school principal or head of the educational institution can be sent as proof of identification along with all other account opening requirements.

#### **What is the minimum investment required to open an account?**

There is no minimum investment required to open a BPI Trade account. However, before you can purchase shares of stock, you must first deposit funds into your BPI Trade Account number. Your BPI Trade Settlement account is your "Settlement Account".

Your BPI Trade Settlement Account is a special purpose savings account ("Settlement Account") that will be used solely for your BPI Trade transactions. Your BPI Trade Settlement Account will be debited or credited corresponding to the amount of your trades. The BPI Trade Settlement account requires an Average Daily Balance of P500 (visit [www.bpiexpressonline.com](http://www.bpiexpressonline.com) for details).

#### **Do I bring the money when I have my documents signature verified or send it along with my account opening form?**

NO. DO NOT send your initial investment with the Account Opening Form. Once your BPI Trade account application has been approved, we will inform you via e-mail on how to fund your BPI Trade Settlement Account.

#### **If I have problems in opening an account, or questions about the status of my application, who do I contact?**

- You may email [bpitradeapplications@bpi.com.ph](mailto:bpitradeapplications@bpi.com.ph)
- Call BPI Trade's Applications Hotline Number (02) 2465555 select Option 3 for Account Opening Requirements and Status Inquiries
- Operating hours is from Monday to Friday, 8:30AM to 5:30PM (except weekends and holidays)
- Alternatively, you may contact Express Phone Banking 24/7:  
Within Metro Manila: 89-100  
Domestic Toll Free: 1-800-188-89100  
International Number: +63+2+89+10000 (to speak to a 24-hour Phone Banker)

#### **How long does it take to open a BPI Trade Online Account?**

Upon receipt of your account opening forms and requirements, it takes 2 trading days to open your BPI Trade Online account. Once your application is approved and your account is opened, you will be receiving an email confirmation with your User ID.

Note: The turnaround time of 2 trading days to open your BPI Trade Online account only begins upon receipt of your complete documents at the Head Office of BPI Securities Corporation.

### **FUNDING YOUR BPI TRADE ACCOUNT**

#### **Where do I see my BPI Trade (Settlement) account number?**

1. Login to [www.bpiexpressonline.com](http://www.bpiexpressonline.com)
2. On the MAIN tab, click on Account Info. You will see your Settlement Account Number under the Profile Tab

#### **When can I deposit to my BPI Trade account number?**

Once your account application has been approved, a confirmation email will be sent to your registered e-mail address where instructions on how to view your BPI Trade Settlement Account number will be included. Once you get your BPI Trade (Settlement) account number, you may proceed in depositing through the following channels:

#### **Four (4) ways to fund your BPI Trade Settlement Account:**

- Through BPI Express Online: Enroll your BPI Trade Settlement Account in BPI Express Online and transfer funds from your other BPI or BFB. Click on "My Portfolio" and enroll your BPI Trade Settlement Account as an Additional Savings Account. If you are not yet a BPI Express Online client, please go to the website ([www.bpiexpressonline.com](http://www.bpiexpressonline.com)) and enroll now.
- Through the Branch: Go to any BPI Branch and make an Over-the-Counter deposit straight to your BPI Trade Settlement Account number.
- Through Expressphone or the ATM: You can transfer funds into your BPI Trade Settlement Account number from your BPI or BFB Savings or Checking account through these facilities. Enroll your BPI Trade Settlement Account by calling 89-100 or visiting your branch.
- Through Mobile Banking: You can transfer funds into your BPI Trade Settlement Account from your BPI or BFB Account through this facility. Enroll your BPI Trade Settlement Account by visiting your branch.

#### **I deposited money to my BPI Trade account number but my cash position is still zero (0). Why is that?**

Deposits made to your BPI Trade Settlement Account through any of the channels (i.e. EOL, Mobile Banking, ATM) before 10:00 PM on a banking day shall reflect in your Cash Position the NEXT Trading day. Any deposits made beyond 10:00PM on a banking day, weekend and/or holiday shall reflect after T+2 (transaction date + 2 banking days).

## YOUR BPI TRADE ACCOUNT INFORMATION

### How do I change any of my account information (e.g. email address, home address, etc.)?

- Contact the Client Relations Hotline Number (02) 2465555 select Option 3 for Administrative Requests
- Email your request to [bptrade@bpi.com.ph](mailto:bptrade@bpi.com.ph)
- Send a signed letter of request along with a photocopy of 1 valid picture ID at our office address  
BPI Securities Corporation  
11F Ayala North Exchange 6796  
Ayala Avenue corner Salcedo St. Legaspi Village  
Makati City Philippines 1229

During account opening, you are assigned a single Client Record that will be linked to your account. If you have more than one (1) account, or if you are one of the account holders of a joint account, the same Client Record will be linked to these accounts. If you are the principal account holder of a joint account, the following account information will be based on your Client Record:

- Mailing Address
- Nationality
- Email Address
- Residency

Any changes to your Client Record will also change the above information of the account/s where it is linked as a principal accountholder with BPI Trade account records only.

### How often do I need to update my account information?

- ✓ When your contact information such as mailing address, contact numbers and email have changed
- ✓ When your marital status changed
- ✓ When you receive a notice via email or letter to update your account information

### Why do we need to update our account information?

- ✓ **To ensure that our clients receive important notices and advisories** – BPI Trade Online refers to your last recorded contact information for account, Corporate Action, system and/or trading transaction-related advisories or notices.
- ✓ **To avoid interrupted services** – As per policy, clients shall be required to update their account information 2 years after the account has been opened or as required. Failure to comply with this requirement may lead to temporary suspension to closure of account.
- ✓ **To adhere to regulatory requirements** - BPI Securities Corporation commits to support the fight against money laundering and terrorist financing by adhering to the 2016 Revised Implementing Rules and Regulations of Republic Act No. 9160 also known as the "Anti-Money Laundering Act of 2001" and BSP Circulars 706 and 950, which involves stringent know your customer (KYC) policies and procedures.

### I have changes to my contact and account information and requested my Branch of Account to update my records. Will this automatically update my BPI Trade and BPI Trade settlement account details also?

No. Clients should notify BPI Trade separately regarding any changes to account and contact information.

### I have updated my civil status from Single to Married. What do I need to do to update my records with BPI Trade account information?

Please contact BPI Trade Client Relations Hotline Number (02) 2465555 to request for the forms to update your BPI Trade Account information. You will also need to submit a photocopy of your Marriage Certificate to support the change of Civil Status and name. Do note that your Branch of Account will also need to be notified of the change. Updating your account information with BPI Trade does not automatically update your bank account/s records.

### I'm getting a notification that my account is temporarily suspended. What causes this error?

There are several reasons for BPI Trade Online account suspension:

#### 1. Past Due transaction (BUY) – this happens when on settlement date (T+3), BPI Trade is unable to settle your buying transaction due to one of the following:

- Insufficient funds - although it is true that a client can post a buy order using their available cash balance, insufficient funds may arise from PDTC monthly service fee debited within your settlement period and/or if your account is debited for not meeting the average daily balance (ADB) which incurs a charge every end of month.
- BPI Trade Settlement account number is Dormant – your BPI Trade settlement account number (SETA) is tagged dormant when (1) there are no cash movements to the account for 24 or more months in a row, regardless if there's cash balance (2) when your SETA is left with zero balance for 24 or more months in a row.

BPI Trade notifies clients on T+4 via email if a buy transaction is not settled and provides the schedule of temporary suspension of account so clients may have enough time for settlement prior to temporary account suspension.

#### 2. Past Due transaction (SELL) – this happens when on settlement date (T+3), BPI Trade is unable to credit your selling proceeds due to the following reasons:

- BPI Trade Settlement account number is Dormant – your BPI Trade settlement account number (SETA) is tagged dormant when (1) there are no cash movements to the account for 24 or more months in a row, regardless if there's cash balance (2) when your SETA is left with zero balance for 24 or more months in a row.

- BPI Trade Settlement account number is Closed – your BPI Trade settlement account number (SETA) is tagged closed when there is no cash movement and account is left with zero balance for 36 months in a row.

BPI Trade notifies clients on T+4 via email if a sell transaction is not settled and provides the schedule of temporary suspension of account so clients may have enough time for settlement prior to temporary account suspension.

#### Important Reminders for Past Due Transactions:

- ✓ To ensure uninterrupted service, please ensure that your BPI Trade settlement account number meets the average daily balance of P500 monthly and allot an amount for your PDTC monthly service fee.
- ✓ Keep your contact information updated at all times, especially your email address, landline and mobile number. This is so we can advise immediately if we are unable to settle your buying transaction.

**3. BPI Trade Account has no cash movement for 12 months from the last transaction (Dormant)** – BPI Trade Online may tag your account Dormant when the account has not been used 3 years after the last trading transaction or if the account has not been used at all for 3 years since account opening.

**4. Account has not been updated for 2 or more years in a row** – BPI Trade sends out annual reminders to all clients to update their account information where forms similar to the account opening requirements may be requested. Failure to submit the requirements within the given period may result to temporary suspension of access to your online trading account.

#### How do we request for account reactivation?

- **For accounts temporarily suspended due to Past Due transactions (buy/sell)** – ensure that settlement is done immediately. BPI Trade Client Relations may request for proof of deposit to your BPI Trade SETA so lifting of suspension may be processed immediately.
- **For accounts suspended due to BPI Trade SETA dormancy or closure** – BPI Trade Client Relations will need to request for clients to submit forms similar of the account opening requirements which includes:
  1. Signed Letter of Request for Account Reactivation
  2. Updated Customer Reference Card
  3. FATCA Form (if client have yet to submit since 2014)
  4. Updated Signature Card
  5. Supporting Documents such as proof of residence and/or proof of financial capability, employment or source of income
  6. Photocopy of one (1) valid ID
- **For accounts tagged as Dormant due to no trading activities for 3 or more years** - BPI Trade Client Relations will need to request for clients to submit forms similar of the account opening requirements which includes:
  1. Signed Letter of Request for Account Reactivation
  2. Updated Customer Reference Card
  3. FATCA Form (if client have yet to submit since 2014)
  4. Updated Signature Card
  5. Supporting Documents such as proof of residence and/or proof of financial capability, employment or source of income
  6. Photocopy of one (1) valid ID

**Important Reminders in Updating your BPI Trade Online account information:** BPI Trade sends out notices every year to remind clients to update their contact and account information details. To effectively process the request for updating, BPI Trade may require clients to re-submit forms such as the Client Reference Card (similar to the Account Opening Form), FATCA, Signature Card, photocopies of unexpired valid IDs and additional supporting documents such as proof of billing, proof of employment and/or source of income

Bring the forms to any BPI or BPI Family branch for signature and information verification then submit to BPI Securities Corporation office located at 11th Floor, Ayala North Exchange 6796 Ayala Avenue corner Salcedo St. Legaspi Village, Makati City Philippines 1229. Clients may:

- Ask the branch to send the application forms to BPI Securities Corporation
- Bring all the requirements directly to BPI Securities Corporation

#### YOUR BPI TRADE ONLINE PORTFOLIO

##### How do I know how much available balance I have for online trading?

- **For Internet Cash Clients**, refer to your Buying Power located on the upper right corner of the MAIN PAGE. Your Buying Power is your BPI Trade Account Cash Balance + Sell Proceeds (added upon a matched SELL transaction)
- **For Internet Trading Line Clients**, refer to your Tradable Balance found on the upper right corner of the MAIN PAGE. Your Tradable Balance is equal to 50% of the Market Value of your stocks classified as PSEi (Philippine Stock Exchange Index) Shares.

##### How do I view my Stock Position online?

You can view your Current Stock Position online by accessing your Portfolio page. Your stock positions are immediately credited once a buy order has been matched, while placing a sell order will immediately reduce your position regardless if the Sell Order is **matched**. The earmarking is lifted once a Sell order is **cancelled**. Shares earmarked for the unmatched Sell Orders will revert to your Stock position after market closes. Your holdings are valued at average cost, which is the average purchase price inclusive of commission fees and other charges.

##### How do I withdraw funds from my BPI Trade account?

1. Log on to [www.bpitrade.com](http://www.bpitrade.com)
2. On the Main tab, click on Account Info then click on Withdrawal

3. Refer to your Withdrawable Funds
4. Enter the amount you wish to withdraw, click the NEXT button
5. Enter your BPI Trade Online password to confirm then click NEXT to submit the request

#### Where does my withdrawn funds go?

Your funds are transferred to the regular deposit account you nominated in your application form (Beneficiary Account in BPI which is either a Savings or Checking Account).

#### When will my withdrawn funds be transferred to my Beneficiary account number?

There is a 10:00AM (Manila time) processing cut-off for withdrawals.

- If withdrawal request is made before 10:00AM on a trading day, the withdrawn amount will be credited to your Beneficiary Account between 3:00- 6:00PM on the same day.
- Requests submitted after the 10:00AM cut-off will be credited to your Beneficiary Account on the NEXT trading day between 3:00- 6:00PM

If your Beneficiary account number is a BPI Family Checking/Savings Bank:

- The withdrawn amount will be credited to your Beneficiary Account three (3) trading days from the approval of your request between 3:00- 6:00PM if request was submitted on or before 10:00AM on a trading day
- Requests submitted after the 10:00AM cut-off will be credited to your Beneficiary Account four (4) trading days from the approval of the request between 3:00- 6:00PM

#### I'm trying to withdraw from my BPI Trade account. My Withdrawable Funds is less than my Cash and Buying Power. Why is that?

You may have a selling transaction already added to your buying power. Your selling proceeds will only be cleared and credited to your BPI Trade Account as withdrawable cash after T+3 days clearing (three trading days after the transaction date).

#### How do I change my password?

1. Login to your BPI Trade Online Account
2. Click on the Main Tab
3. Select Account Info then click on Profile
4. Type your existing password in the Old Password box
5. Type your new password on the New and Confirm Password Box
6. Click on Update Password
7. Your account will automatically be logged off and see the Account Profile Update.
8. Login to your account using your newly nominated password

**Tip:** Use a Password that is easy for you to remember but hard for others to guess.

#### What are the password requirements?

- Minimum of 7 characters
- Maximum of 20 characters
- At least 1 Upper Case (e.g. BPI)
- At least 1 Number (e.g. 3)
- At least 1 Special Character (e.g. "!" or "\*"\*) except for the pound sign " # " and apostrophe sign " ' "

#### What if I forget my user id or password?

You may request for your user ID or password reset through the following channels:

- Email: [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph)
- Call BPI Trade Client Relations Hotline Number at (02) 2465555
- Through Express Phone Banking:  
 Within Metro Manila: 89-100 then press 3 for Electronic Banking Purposes, 3 for BPI Trade and 1 for Forgotten User Name and/or Password  
 Domestic Toll Free: 1-800-188-89100  
 International Number: +63+2+89+10000 (to speak to a 24-hour Phone Banker)

Please note that in order to obtain your user ID and/or a temporary password for reset, our Phone Banking team is required perform PID (Personal Identification), which means they will ask questions to validate your identity. This requirement is crucial in making sure that your account is protected.

#### TRADING SCHEDULE AND FEES

TIME	MARKET STATUS	TRADING ACTIVITIES
8:45 AM	NATIONAL ANTHEM	
9:00 AM	PRE-OPEN PERIOD	No matching of Orders can occur during this period, but Trading Participants (TPs) can enter, modify or cancel Orders, which will be processed based on the pre-opening algorithm.
9:15 AM - 9:30 AM	PRE-OPEN NO-CANCEL PERIOD	TPs are allowed to enter Orders but cannot cancel or modify Orders during this period.
9:30 AM	OPENING PERIOD	The period when Opening Price for all Securities is calculated. During this period, the Order book is frozen and Order entry, modification and cancellation by TPs are not allowed.



9:30 AM - 12:00 NN	CONTINUOUS TRADING	A period when Orders are automatically matched at the Best Price in accordance with the Revised Trading Rules.
12:00 NN - 1:30 PM	MARKET RECESS	During this period, trading for all Securities is halted. TPs cannot post, modify or cancel Orders during this period.
1:30 PM - 3:15 PM	MARKET RESUMES/AFTERNOON SESSION	During this period, Orders are automatically matched at the Best Price in accordance with the Revised Trading Rules. This period operates in the same way as the period of Continuous Trading.
3:15 PM - 3:18 PM	PRE-CLOSE AUCTION PERIOD	This period is the same as the Pre-Open Auction Period. During this period, TPs can enter, modify or cancel Orders.
3:18 PM - 3:20 PM	PRE-CLOSE NO-CANCEL PERIOD	During this period, TPs are allowed to enter Orders but cannot cancel or modify Orders
3:20 PM - 3:30 PM	RUN-OFF/TRADING-AT-LAST	TPs can enter limit Orders at the Closing Price only or Market Orders but matching is executed only at the Closing Price for both Order types

(Source: November 14, 2013 Article II, Section 2 of the Approved Amendment to the revised Trading Rules Regarding the Extended Pre-Close Period of the PSE)

#### What can I trade?

For stock trading, you can buy or sell any issue/stocks listed on the Philippine Stock Exchange (PSE).

#### What are Market Segments and how do they differ?

**Market Segments**    **Definition**  
**Normal Market**      The Normal Market is where Board lot orders are traded

**Odd Lot Market**      The Odd Lot Market is where orders with volume or quantity less than the defined Board lot are traded. Tick on Odd Lot when posting Odd Lot orders

Both markets are defined separately and are independent from one another during trading. One security is defined separately in the Odd Lot Market and Normal Market. Each will have its own Bid/Offer prices.

#### Board Lots and Price Fluctuations

PRICE	TICK SIZE	LOT SIZE
0.0001 to 0.0099	0.0001	1,000,000
0.0100 to 0.0490	0.001	100,000
0.0500 to 0.2490	0.001	10,000
0.2500 to 0.4950	0.005	10,000
0.5000 to 4.9900	0.01	1,000
5.0000 to 9.9900	0.01	100
10.0000 to 19.9800	0.02	100
20.0000 to 49.9500	0.05	100
50.0000 to 99.9500	0.05	10
100.0000 to 199.9000	0.1	10
200.0000 to 499.8000	0.2	10
500.0000 to 999.5000	0.5	10
1000.0000 to 1999.0000	1	5
2000.0000 to 4998.0000	2	5
5000.0000 and UP	5	5

(Source: Board Lot System of the PSE)

#### What types of orders can I place?

For common stocks, BPI Trade can accept limit orders that are good for the day, Good-till-Week (GTW), and Good-till-Month (GTM). When you place an order, you will have to specify a limit price or specific price and not a price range for the order. Unfulfilled orders are automatically removed from the system at the close of trading for the day except for GTW and GTM orders. BPI Trade does not accept "Orders at Market Price" and "Good-till-Cancelled Orders".

#### What are the rules in posting an order?

- The price of an order should always be within the Trading Thresholds. High Threshold will replace the term Ceiling Price while Low Threshold will replace the term Floor Price
- Combining Normal and Odd Lot orders are not allowed. Please note the following:
  - Partial matching of odd lot orders will be allowed
  - Odd lot orders will no longer be subjected to minimum commission
  - Odd lot order posting will only be allowed during Continuous Trading Period
  - Odd lot market will have its own closing price but will adopt the price of the Normal market during opening

**What is the basis for the Dynamic Thresholds (price range of D/FLOOR and D/CEILING) we see when posting an order online?**

The basis for the limits is ruled by the Implementing Guidelines of the Revised Trading Rules of PSE released last July 22, 2010 section VI. Trading Thresholds 3. Dynamic thresholds:

“a. The Dynamic Threshold is the maximum allowable price difference between an update in the Last Traded Price (LTP) of a given Security or group of Securities and its preceding LTP that is equal to a percentage set by the Exchange, subject to the classification of a Security or a group of Securities based on its trade frequency.

b. Listed Securities will be classified in three clusters and will be subject to different Dynamic Thresholds as follows:”

Security Cluster	Trade Frequency Qualifier	Dynamic Threshold
A	traded 20 times or less in the past six months	20%
B	traded 500 times or less but greater than 20 times in the past six months	15%
C	traded more than 500 times in the past six months	10%

**How do I BUY/SELL a stock online?**

1. Click on TRADING tab.
2. Complete the required information and click "Preview Order" to put in your order; required information includes Buy or Sell, Stock Symbol, Volume, and Price.
3. The succeeding page will display the order information and ask you to confirm if the details are correct. If your order details are correct, you will then be required to confirm your order by re-typing your password and then submitting your order.

**How do I know the status of my orders?**

The status of your order can be viewed in View Orders under the Trading tab.

How much does it cost to buy and/or sell shares of stock?

BPI Trade charges the following for a **BUY** Transaction:

Commission: 0.25% on the gross value or a minimum commission of Php20.00

Value Added Tax: 12% levied on the commission charge

PSE fee: Php0.00005 for every Php1.00 gross value traded

SCCP fee: Php0.0001 for every Php1.00 gross value traded

BPI Trade charges the following for a **SELL** Transaction:

Commission: 0.25% on the gross value or a minimum commission of Php20.00

Value Added Tax: 12% levied on the commission charge

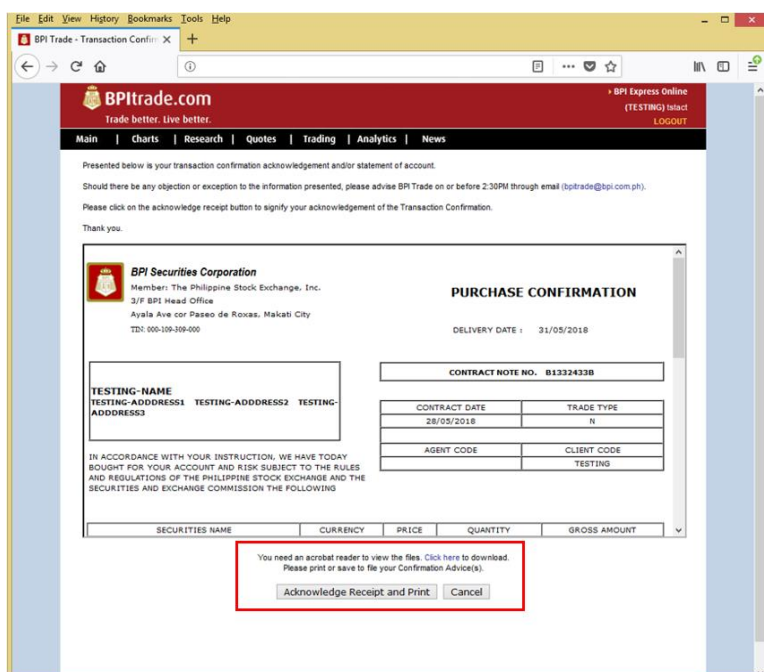
PSE fee: Php0.00005 for every Php1.00 gross value traded

SCCP fee: Php0.0001 for every Php1.00 gross value traded

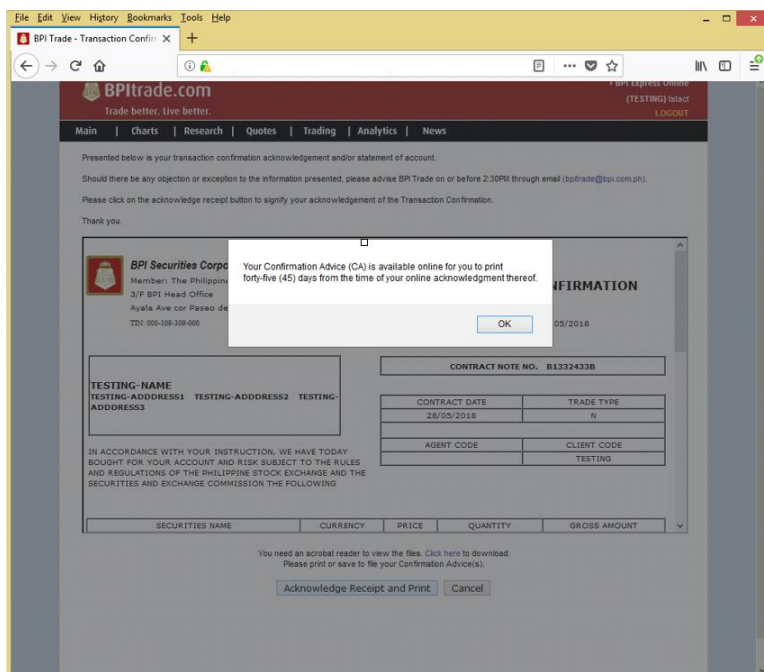
Sales Tax: 0.60% on the gross value

**After a BUY or SELL transaction, when and how do I see my Confirmation Advice (CA)?**

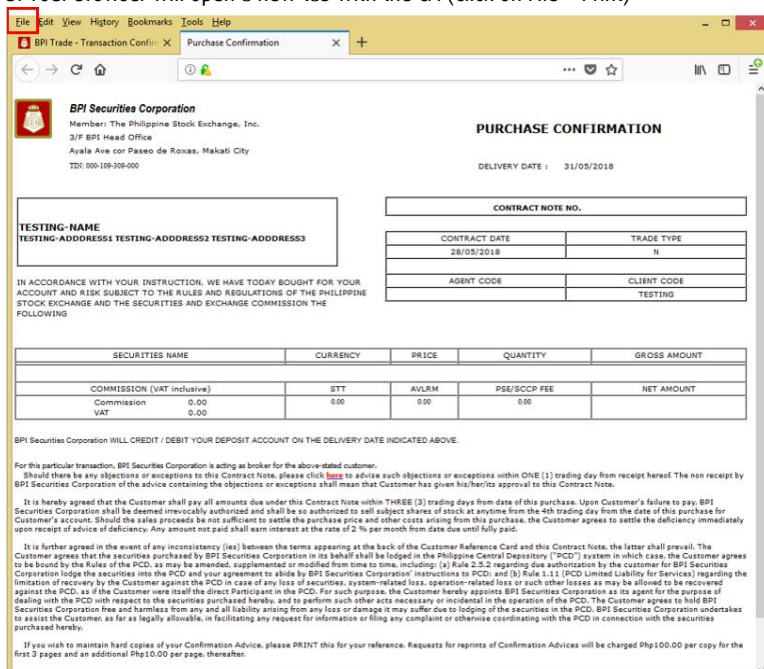
1. Upon login to your BPI Trade online account, you will be prompted to acknowledge and print your SOA and CA.



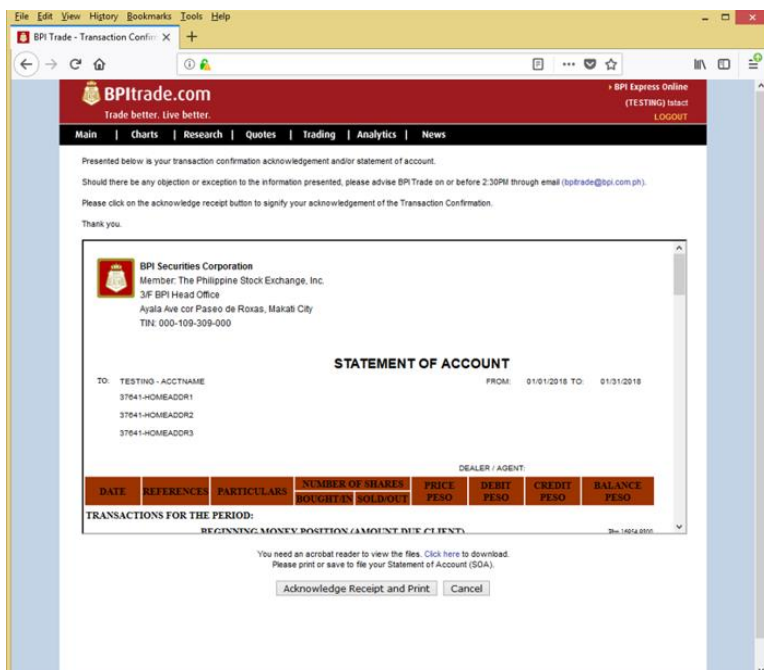
2. When you click Acknowledge and Print, a message box will appear. Click Ok.



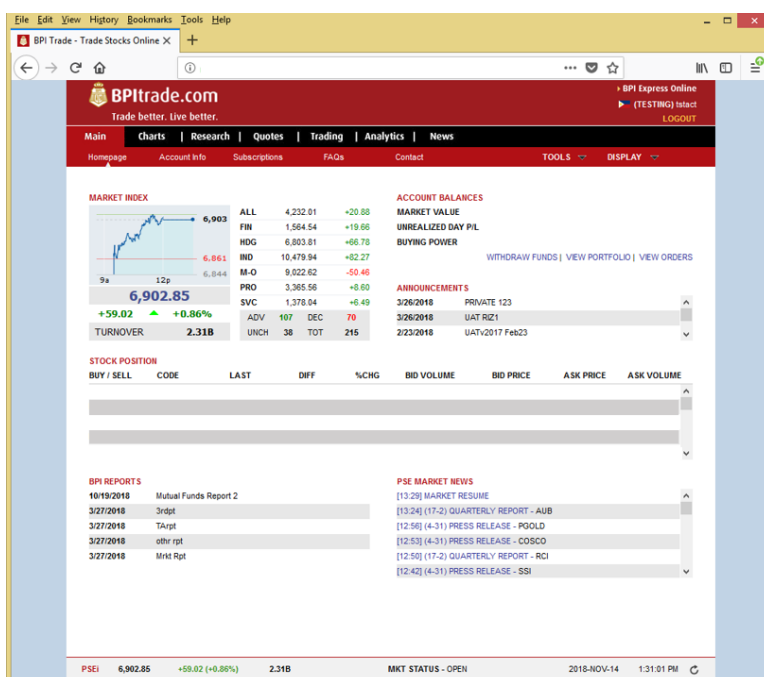
3. Your browser will open a new tab with the CA (Click on File > Print)



4. You may close the new tab, or print and continue to acknowledge your SOA and/or CA. Note that the number of CAs to acknowledge will depend on your number of trades.



5. Once all your CAs or SOAs have been acknowledged you may now enter the BPI Trade trading platform.



Also, please note that:

- CAs for acknowledgment will be sent daily, unless no trades were done the previous day.
- All CAs should be completely acknowledged before the SOA.
- The SOA will be available first week of each month for your acknowledgment.
- You will not be able to proceed to the main trading page until you have acknowledged all CAs and SOAs.

**Are there any monthly fees that we need to pay?**

PDTC (Philippine Depository & Trust Corporation) charges BPI Securities Corporation a Depository Maintenance Fee of Php 0.00000833 for every Peso market value of your holdings as of month end. This will be debited from your BPI Trade Settlement account monthly.

If the computation resulted to an amount less than Php1.00, the fee is automatically waived.

**How do I pay for my purchases?**

The funds that are deposited into your BPI Trade Settlement Account will be used to pay for your purchases. Before a buy order can be accepted, you must have sufficient cleared funds in your BPI Trade Settlement account. To find out how much you still have available for trading, just go to your Portfolio screen. Your purchases are automatically earmarked against your available balance.

Please note that you have to have cleared funds into your BPI Trade Settlement account at least one (1) banking day before your intended transaction.

**When is my BPI Trade Settlement Account debited for purchases?**

Your BPI Trade Settlement Account will be debited on settlement date, which is T+3 (three trading days after the transaction date).

**Can I sell my investments on the same day that I bought them?**

Yes, for stock purchases, these are already reflected in your online stock position and are available for sale. To view your stock position online, View Portfolio.

**If I sell today, can I already use the proceeds to buy?**

Proceeds of your selling transaction will only be credited on T+3 (three business days after the transaction date) following the Settlement Rule. However, you may post a buy order against incoming sell proceeds as reflected in your Cash or Tradable Balance.

**Do you impose a minimum volume per trade?**

Trading on the Philippine Stock Exchange is done by board lot or round lot system. Therefore, the minimum number of shares you can buy or sell will depend on the market price of the stock at the time you place your order. Also, price fluctuations are not uniform, but are dependent on the price range where the stock is trading.

Odd Lots are traded on the Odd Lot board.

**Can I cancel an order?**

Yes, an order may be cancelled as long as it hasn't been matched. It is important to know that the request to cancel an order cannot be guaranteed, as your order may have already been fulfilled or partially fulfilled by the time the cancel request reaches the market. If your order has been partially fulfilled, you may cancel only the unfulfilled portion. To cancel an order, select the order you wish to cancel.

Please refer to the Trading Hours for the No Cancellation period during the trading day.

**Can I still trade during off-hours?**

Off-hours posting of orders are available with BPI Trade. Please note that these orders are submitted to the exchange at 9:00AM the next trading day. As such, the date reflected on the posting will be at 9:00AM the next trading day.

**How does the system compute for the Average Cost?**

Average Cost is the Total Acquisition (Buying) Cost / Total Number of Shares.

**THE BPI TRADE SETTLEMENT ACCOUNT****Where are my funds kept before I trade?**

Your funds are kept in a special purpose interest bearing savings account opened with the Bank of the Philippine Islands in your name. The BPI Trade Settlement Account does not allow withdrawals through normal banking channels.

**What is the difference between my Beneficiary and Settlement account number?**

The Settlement (BPI Trade) Account is used exclusively for settling trading-related transactions, while your Beneficiary Account is your existing BPI or BFB account in which funds withdrawn from the Settlement account shall be transferred.

**Can I withdraw from my BPI Trade Account using other channels like OTC (Over the Counter), EOL (Express Online) and Phone Banking?**

No, withdrawal from your BPI Trade account can only be done by submitting a withdrawal request from BPI Trade Online.

Please note that BPI Trade will handle only the transfer of funds from your BPI Trade Settlement Account to your nominated BPI or BFB Beneficiary Account. For outward remittance requests or currency conversion of the withdrawn amount, please coordinate with the bank branch of your BPI Beneficiary Account.

**Will the cash balance in my BPI Trade Settlement Account earn interest?**

Yes, your BPI Trade Settlement Account is considered as Regular Savings Account that earns interest. Any cash balance that remains in your BPI Trade Settlement Account will earn interest calculated based on your average daily balance. Interest is credited to your BPI Trade Settlement account at the end of every quarter.

**Are there any account maintenance charges?**

If your BPI Trade Settlement Account falls below the monthly ADB (Average Daily Balance) requirement of PhP 500.00, you will be charged a service fee of PhP 250.00 per month.

**What is ADB (Average Daily Balance) and how is it computed?**

ADB refers to Average Daily Balance, which is defined as the sum of the daily end-of-day balances in the account for a month divided by the number of days in that month.

The formula for computing ADB is as follows:

$$\text{ADB} = \frac{(\text{Day 1 ending balance} + \text{Day 2 ending balance} \dots + \text{Day 30/31 ending balance})}{\text{Number of days in the month (i.e. 30/31 days)}}$$

**How do I check if my Cash Dividends have been credited?**

Cash Dividends crediting are announced on [www.bpitrade.com](http://www.bpitrade.com). If your BPI Trade account number is enrolled in BPI EOL (Express Online), you can check your transaction history and look for the date the Cash Dividend crediting was announced.

**How do I enroll my BPI Trade Settlement Account to BPI Express Online?**

1. Login to [www.bpiexpressonline.com](http://www.bpiexpressonline.com)
2. Click on My Portfolio > Enroll Additional Accounts
3. Select Other Accounts then click continue
4. Click on Other Deposit Accounts and enter your BPI Trade Settlement Account Number (found on your Account Information > Settlement Account Number)

## **DOLLAR DENOMINATED SECURITIES (DDS)**

### **What is DDS or Dollar Denominated Securities?**

DDS are securities listed in the PSE, traded, and settled in US Dollars (USD). Corporate action entitlements are also given in USD.

### **How do I open a DDS account?**

To open a DDS account, a client must be an existing BPI Trade Online account holder and submit the following requirements:

1. Duly accomplished DDS Enrollment Form
2. A dollar Checking/Savings account number (any Bank)
3. Photocopy of your latest USD Checking/Savings account
4. Photocopy of 1 photo-bearing valid ID

### **I have an existing BPI Trade account but I'm not sure if it's still active. How do I find out the status of my account?**

To find out the status of your BPI Trade Online account:

- Email: [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph)
- Call BPI Trade Client Relations Hotline Number: (02) 2465555 (Mon-Fri 8:30AM to 5:30PM) except during Holidays
- Send a message through our Facebook account: Facebook: <https://www.facebook.com/bpitrade>

You may request all necessary requirements to update your account information from our Client Relations team

### **I do not have an existing BPI Trade Online account. How do I apply?**

Please refer to the requirements found in the HOW TO OPEN AN ACCOUNT section of this page. Additionally, submit the following along with the BPI Trade Online account opening requirements:

1. Duly accomplished DDS Enrollment Form
2. A dollar Checking/Savings account number (any Bank)
3. Photocopy of your latest USD Checking/Savings account

### **Can I just open a DDS account without having the BPI Trade Online (Peso) account?**

No, a pre-requisite for opening the DDS account is to have a BPI Trade Online (Peso) account.

### **I have a Peso BPI Checking/Savings account but no USD account number. Can I still open a DDS account?**

No, a USD Savings/Checking account is required. This account will serve as your Beneficiary Account number where your dividends, selling proceeds and withdrawn funds will be credited to.

To open a USD Checking/Savings account, inquire in any BPI branch nationwide or check out [www.bpiexpressonline.com](http://www.bpiexpressonline.com) for more information.

### **I have a USD Checking/Savings account in another bank. Can I use it to open the DDS account?**

Yes. You may use any USD Checking/Savings account. You are however, required to have a BPI Peso/Savings account to open the BPI Trade Online Account which is a pre-requisite to open the DDS account.

### **I have an existing BPI Trade Online account under my name but I would like to open a joint DDS account. Can I use my existing and send DDS requirements for a joint account?**

No. BPI Trade DDS Account shall bear the same with the existing BPI Trade Peso Account. If you wish to open a joint DDS account, you may apply for a new BPI Trade Peso joint account or request for the existing account to be converted to a joint account. You may reach our Client Relations team for the requirements:

- Email: [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph)
- Call BPI Trade Client Relations Hotline Number: (02) 2465555 (Mon-Fri 8:30AM to 5:30PM) except during Holidays
- Send a message through our Facebook account: Facebook: <https://www.facebook.com/bpitrade>

### **Can I use my existing BPI Trade Online (Peso) account to trade DDS?**

No. A DDS account is a non-internet cash account. Should you wish to check the status of your shares, you may contact our Client Relations to inquire.

### **I have received an email confirmation that my DDS account has been approved. How do I start buying shares?**

1. Fund your wallet account by depositing to the BPI Securities Corporation USD account numbers:  
Account Name: BPI Securities Corporation  
BPI: 0014-2504-89  
BDO: 103600334411
2. Send a copy of your deposit slip or funds transfer confirmation to [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph)
3. Once your account (wallet) balance is confirmed, you may call (02) 2465555 (select option 2 for Trading) or request a callback by emailing [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph)
4. Our Client Relations representative will be asking verification questions over the phone prior to transferring to one of our Traders to take your instructions to buy or sell
5. Trader will be sending an email confirmation for your order

### **How do I sell my shares?**

To sell your shares, you may reach out to BPI Trade Client Relations through the following channel:

- Email: [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph)
- Call BPI Trade Client Relations Hotline Number:  
(02) 2465555, select Option 2 for Trading (Mon-Fri 8:30AM to 5:30PM) except during Holidays

Our Client Relations representative will be asking verification questions over the phone prior to transferring to one of our Traders to take your instructions to sell your shares.

#### How do I know if my trade is successful or not?

Once your order is matched/filled, the Trader who executed your order will be sending an email confirmation. Alternatively, you may email [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph) to inquire about the status of your DDS trades. The email confirmation will contain the particulars of the order and the breakdown of charges and fees.

#### Can I edit or cancel my DDS trades?

Cancellation or edit of DDS trades can be done only for pending orders. Please refer to the Trading Schedule for more info. To request for cancellation or editing of DDS trades, send an email to [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph) or call our hotline number (02) 2465555 and select option 2 for Trading.

#### What is the settlement period for buy and sell transactions?

Settlement of DDS trades for both buy and sell transactions is T+3 or trading date plus 3 trading days.

#### How do I know if my cash dividends have been credited?

An email confirmation is sent to clients when their dividends have been paid. Clients may also check the schedule of cash dividend payment dates from [PSE Edge website](#). To ensure that you receive the notices on time, please provide your updated email address.

#### What are the fees and charges for a DDS trade?

BPI Trade charges in USD (\$) the following for a **BUY** Transaction:

Commission: 0.25% on the gross value  
Value Added Tax: 12% of commission  
PSE fee: 0.00005 of gross amount  
SCCP fee: 0.0001 of gross amount

BPI Trade charges in USD (\$) the following for a **SELL** Transaction:

Commission: 0.25% on the gross value  
Value Added Tax: 12% of commission  
PSE fee: 0.00005 of gross amount  
SCCP fee: 0.0001 of gross amount  
Sales Tax: 0.60% of the gross amount

#### Are there any charges in transferring funds from my USD account to BPI Trade's USD account number?

Please note that your bank may charge fees for incoming and outgoing fund transfer. You may refer to the DDS Enrollment form for the charges.

#### How do I withdraw funds from my BPI Trade DDS (Wallet) account?

Send a scanned copy of the signed withdrawal request form to [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph).

#### When will my withdrawn funds be transferred to my USD Checking/Savings account?

There is a 10:00AM (Manila time) processing cut-off for withdrawals.

- If withdrawal request is made before 10:00AM on a trading day, the withdrawn amount will be credited to your Beneficiary Account between 3:00- 6:00PM on the same day.
- Requests submitted after the 10:00AM cut-off will be credited to your Beneficiary Account on the NEXT trading day between 3:00- 6:00PM

#### Will I be receiving monthly statements for my DDS account?

Yes, a hard copy of monthly statement of account (SOA) is sent to your preferred mailing address via courier. SOAs are sent out to DDS clients starting the first week of each month. Please note however, that the turn-around-time (TAT) depends on the client's location. Clients in the provinces may expect delays with the delivery of their SOA.

#### What are the other services we can avail using our DDS account?

Services	Fees in USD
Lodgement	USD 2.50 + USD 0.50 (Stock Certificate cancellation fee) per certificate
Upliftment	USD 4.00 per issue
EQ Trade In	USD 2.00 per issue
EQ Trade Out	USD 2.50 per issue

#### OTHER SERVICES OFFERED

### **Can I deposit my existing certificates?**

Yes, you may deposit your endorsed/signed stock certificates to us together with a photocopy of your two valid government-issued IDs. This process is called Lodgement. Please e-mail us at [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph) to request the required forms. A lodgement fee of Php115.00 per stock company and a cancellation fee of Php25.00 per stock certificate shall be debited from your BPI Trade Settlement account.

Sample computation for 2 BPI Stock Certificates: Php115.00 + Php50.00 (Php25.00 per stock certificate) = Php165.00

### **I have stock certificates but no existing trading account. How do I sell my stock certificates?**

Because of the scripless trading system in use at the Philippine Stock Exchange, shares of stocks in certificate form cannot immediately be used for selling transactions. Stock certificates must be lodged into your trading account (converted into scripless form) prior to selling. Clients must already have an active trading account before the lodgement of the stock certificates. If you wish to open an account with BPI Trade Online to lodge your shares, please refer to the Account Opening requirements.

### **What are the requirements to lodge my certificates after opening my BPI Trade Online account?**

You may request the forms required for lodgement through the following channels:

- Email: [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph)
- Call BPI Trade Client Relations Hotline Number (02) 2465555 (02) 2465555 (Mon-Fri 8:30AM to 5:30PM) except during Holidays

### **Can I request for a stock certificate of my existing shares?**

Yes, this process is called Upliftment. Converting your shares to a stock certificate would mean withdrawal of your shares from your portfolio in BPI Trade. This process might take a minimum of 45 days depending on the issuer's Stock Transfer Office. Please e-mail us at [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph) to request an Upliftment form. Upliftment fee of Php200.00 per certificate will be debited from your BPI Trade Settlement Account.

### **Can I transfer my holdings from another broker to BPI Trade?**

Yes, the transfer can be done electronically. This process is called EQ Trade In. Submit a signed letter of instruction to your Broker and to BPI Trade. Then send us the duly received letter of instruction from your Broker so we can start processing. An EQ Trade In fee of Php100.00 per stock/company shall be debited from your BPI Trade Settlement Account.

### **Can I transfer my holdings from BPI Trade to another broker?**

Yes, the transfer can be done electronically. This process is called EQ Trade Out. Submit an original signed letter of instruction to BPI Trade. An EQ Trade Out fee of Php125.00 per stock/company will be debited from your BPI Trade Settlement Account

### **Can I request for a certification of my holdings?**

Yes, you may send an e-mail instruction to [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph). You will be notified through your nominated e-mail address once the certification is available for pick up. Processing fee of Php100.00 for the first three (3) pages and Php10.00 for succeeding pages shall be debited from your BPI Trade Settlement Account.

### **Can I request for a summary of my transaction starting from the date of opening?**

Yes, you may send an email instruction to [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph). You will be notified through your nominated email address once the certification is available for pick up. A processing fee of Php100.00 for the first three (3) pages and Php10.00 for succeeding pages will be debited from your BPI Trade Settlement Account.

Please note however, that we can only re-produce statements from 2009 onwards.

### **Can I request for a credit memo of my dividend payout?**

Your credit of dividends will be reflected on your Stock Trading Statement of Account (SOA) available by the third business day of the following month. BPI Trade will no longer issue a credit memo for each pay-out. Your cash dividends will be directly credited to your BPI Trade Settlement Account while stock dividends will be added to your Stock Position online. You may also check your BPI Trade Settlement Account transaction history if you have enrolled it in BPI Express Online.

## **SECURITY**

### **How secure is your website?**

BPI Trade uses 128-bit SSL encryption technology to ensure privacy and confidentiality of all sensitive data that passes through the website. To access BPI Trade, your browser will have to be compatible with 128-bit SSL encryption.

A secure measure is also 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 account.

### **How can I ensure that no one has access to my account?**

Access to your account is controlled by your personal User ID and Password combination. While we do take appropriate measures to protect the integrity of the system, you will play an important role by maintaining the confidentiality of your User ID and Password.

Please note that the system imposes password expiration after 180 days where you will be notified and required to nominate a new password as an added security measure.

**IMPORTANT:** For security purposes, DO NOT give out your Password to anyone, not even to the officers and staff of BPI Trade. In addition, we would discourage your using BPI Trade through PCs that are installed in public places, such as in Internet cafes. Please be aware of phishing emails designed to trick individuals into revealing personal and financial information, with the objective of accessing your accounts without



your authorization BPI will never ask its clients to log in to their online accounts through embedded links nor secure personal and financial information via unsolicited emails and third party websites

## **BPI TRADE DATA PRIVACY STATEMENT**

### **BPI Securities Corporation Data Privacy Statement**

Maintaining your privacy is an important part of the products and services that we provide. This Privacy Statement, hereafter referred to as "Statement", explains how we collect, protect, use, and share information when you access our website and/or apply for and avail of our products and services.

This Statement outlines the general practices of the BPI Securities Corporation ("BPI Securities") in relation to our processes and content which are made available through our website, our online and mobile application, and social media pages (collectively referred to as "websites"). This Statement also covers the privacy practices for our customers who apply for and obtain products and services from us, such as investments, and other such products and services that the BPI Securities may offer from time to time.

### **Our Privacy Practices**

The privacy practices described in this Statement are primarily intended for individuals in the Philippines and are designed to comply with the Data Privacy Act of 2012 (Republic Act No. 10173) and its implementing rules and regulations. When accessing our websites and/or availing of our services from outside the Philippines, you acknowledge and agree that your information may be transferred to and processed in the Philippines following legal and regulatory standards for data protection that may differ from your current or home jurisdictions.

### **What We May Collect From You**

When you apply for or avail of any product or service that BPI Securities offers or when you interact with our employees, authorized representatives, agents and service providers, we collect your personal information so that we may provide valuable and useful content and services and to offer you additional products, services that we believe you might find interesting. Personal information is any data that can be used to identify a person. This may include, among others:

- your name and personal particulars such as contact details, address, birthdate, education;
- specimen signatures;
- government ID details;
- financial information (such as income, expenses, balances, investments, tax, insurance, financial and transaction history, income, etc.);
- employment details;
- business interests and assets;
- images via video platforms and/or applications and other similar recording devices and processes which may be observed when visiting our offices and/or using our other facilities; and
- voice recordings of our conversations with you.

We may, as and when necessary, seek to verify or augment these information with third-party entities including government regulators, judicial, supervisory bodies, tax authorities or courts of competent jurisdiction and, in the process, gain additional information about you.

In the course of availing our products and services, we also collect information about your transactions and dealings which include your account/trading activities.

When you access our websites, we may provide information about us as well as information regarding our products and services. If you have enrolled your account as a condition of use, you may conveniently access your accounts through the website. In the course of using our network of websites and electronic platforms, we may collect non-personal information such as those provided by your device which may include the IP address, operating system, browser type and version, and other machine identifiers. We may likewise use web analytics tools, including those of third parties that use cookies to collect anonymous information and data generated in connection with your activities when you visit the pages and our network of websites.

We may also collect, use and keep your personal opinions or comments made known to us via feedback or responses to surveys or any other interaction that you had with our employees, authorized representatives, agents and service providers.

### **How We Use Your Information**

We use the information collected to deliver and provide the products and services that you have availed to:

- approve, facilitate, administer and process applications and transactions;
- respond to queries, requests and complaints and improve how we interact with you;
- send you statements, billings, notices and other such documents necessary for continued use of our products and services;
- conduct studies and researches for the purpose of reviewing, developing and improving our products and services;
- perform profile analysis, behavioral modeling and analytics to understand needs, preferences and market trends to be able to improve and recommend suitable products and services;
- reach out to you regarding products and services information, including offers, and for personalizing your experience with our various touch points such as BPI Securities branch, call center, telemarketing, email, messaging and other channels;
- determine the effectiveness of our marketing efforts and initiatives;
- perform certain protective safeguards against improper use or abuse of our products and services including fraud prevention;
- comply with our operational, audit, administrative, credit and risk management processes, policies and procedures, the terms and conditions governing our products, services, facilities and channels, the Securities and Exchange Commission and Bangko Sentral ng Pilipinas rules and regulations, legal and regulatory requirements of government regulators, judicial, supervisory bodies, tax authorities or courts of competent jurisdiction, as to the same may be amended or supplemental from time to time
- comply with applicable laws of the Philippines and those of other jurisdictions including the United States Foreign Account Tax Compliance Act (FATCA), the laws on the prevention of money laundering including the provisions of Republic Act No. 9160 (Anti-Money Laundering Act of 2001, as amended (AMLA) and the implementation of know your customer and sanction screening checks;
- comply with legal and regulatory requirements such as submission of data to credit bureaus, credit information companies, the Credit Information Corporation (CIC) (pursuant to Republic Act No. 9510 and its implementing rules and regulations) responding

to court orders and other instructions and requests from any local or foreign authorities including regulatory, governmental, tax and law enforcement authorities or other similar authorities; and

- perform other such activities permitted by law or with your consent.

### **How We May Share Your Information**

We may share your personal information with BPI, BPI Capital Corporation, our affiliates and third parties, under an obligation of confidentiality.

- We may share personal information with various units within BPI Securities in order to better understand the way you use our products and services. This will allow us to improve our services and offer you opportunities to obtain such other useful products and services that may deliver greater value to you.
- We may share information with BPI, BPI Capital Corporation, and our affiliates to likewise offer you additional products and services that we believe you might find interesting.
- We may share with third parties that we engaged to support us in delivering our services to you. These may involve anonymous or aggregated information to help improve our products, services, and content.
- We may also engage third parties to help us operate our business. These include support in:
  - complying with legal requirements such as court orders;
  - enforcing our terms of use including applicable policies with respect to the services that we provide;
  - addressing fraud, security or technical issues, to respond to an emergency or otherwise to protect the rights, property or security of our customers or third parties; and
  - carrying out all other purposes set out above.

We may transfer, store, and/or process your personal data outside the Philippines. In doing so, we will comply with the Data Privacy Act and its implementing rules and regulations.

We wish to assure you that we do not, and will not, sell personal data to any third parties. All our engagements with third parties shall be fully compliant with our obligation of confidentiality imposed on us under the applicable agreements and/or terms and conditions or any applicable laws that govern our relationship with you.

### **How We Protect Your Information**

We fully recognize the value of your personal information particularly as it may include sensitive personal information such as your gender, government-issued IDs, etc. Appropriately, we strive to maintain the confidentiality, integrity and availability of your personal information by employing physical, technological and procedural safeguards. We train our employees to properly handle your information. Whenever we engage other companies to provide services for us, we require them to protect personal information aligned with our own security standards.

### **How Long Do We Keep Your Information**

Your personal information shall be retained for as long as the purpose for which it was collected, and such other purposes that you may have consented to from time to time, remains in effect until such time as it is no longer required nor necessary to keep your information for any other legal, regulatory or business purposes.

### **You Have Rights**

In respecting your rights to privacy, you may opt to tell us:

1. not to send you marketing materials via email;
2. not to share your information with BPI, BPI Capital Corporation, our affiliates or with other companies that we have business with provided that such information is not critical nor required by applicable laws and regulations in maintaining the services that you have availed with us;
3. to provide you with information that we currently have about you subject to restrictions applied to us as a company operating in the Philippines by certain laws and regulations;
4. to update your information; and
5. about your other concerns relating to how we collect, use, share, protect or dispose your information.

We may charge a fee for processing your request/s for access and/or update. Such a fee depends on the nature and complexity of your request. Information on the processing fee will be made available to you prior to making the request.

### **How To Contact Us**

For any queries, clarifications or requests on any aspect of this Statement, the exercise of your rights pertaining to your personal information or to provide any feedback that you may have about our processing of personal information, you may get in touch with our Client Relations Team via our hotline number at (632) 2465555 or email [bpitrade@bpi.com.ph](mailto:bpitrade@bpi.com.ph) during Mondays to Fridays from 8:30AM to 5:30PM.

You may also write our Data Protection Officer at:

#### **DATA PROTECTION OFFICER**

BPI Securities Corporation  
11F Ayala North Exchange 6796  
Ayala Avenue corner Salcedo St. Legaspi Village  
Makati City Philippines 1229

### **Changes to Our Privacy Statement**

We may modify or amend this Privacy Statement from time to time to keep up with any changes in relevant laws and regulations applicable to us or how we collect, use, protect, store, share or dispose of your personal information. Any relevant updates will be posted on the BPI Trade website.

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Definitions:

**Personal Information/Data** - refers to any information whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual.

**Sensitive Personal Information/Data** - refers to personal information:

- a. About an individual's race, ethnic origin, marital status, age, color, and religious, philosophical or political affiliations;
- b. About an individual's health, education, genetic or sexual life of a person, or to any proceeding for any offense committed or alleged to have been committed by such person, the disposal of such proceedings, or the sentence of any court in such proceedings;
- c. Issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers, previous or current health records, licenses or its denials, suspension or revocation, and tax returns; and
- d. Specifically established by an executive order or an act of Congress to be kept classified.