REPUBLIC OF THE PHILIPPINES
RETAIL ONSHORE DOLLAR BONDS

OVERSEAS FILIPINO BANK ("OFBank") MOBILE BANKING APPLICATION (MBA) GUIDELINES

The following procedures shall be followed by investors and users ("User") when utilizing the OFB MBA to order **Retail Onshore Dollar Bonds due 2029 ("RDBs")**.

Unless otherwise expressly provided herein, defined terms used in this Guidelines shall have the meanings set forth in the Program Mechanics, the Terms and Conditions and Notice of Offering.

A. Creation of OFBank MBA Account

1. How to open an account using the OFBank Digital On-Boarding System with Artificial Intelligence (DOBSAI)

Download the OFBANK MBA via Google Play, Apple App Store or Huawei App Gallery to open an account through DOBSAI with great ease and convenience. Simply follow the steps and provide all the required information.

- Tap "**Open an OFBank Account**" on the log in screen.
- Tap "**Continue**" on the welcome page to proceed.
- Select appropriate description (OFW, OF or Beneficiary), then tap "**Proceed**" on the reminders page.
- Tap "**Confirm**" to indicate that you have read and agreed to the terms presented in the Terms and Conditions agreement.
- Fill out the Profile Details section.
- Input one-time PIN, and tap "**Submit**" to authenticate your mobile phone number. Follow the same step to authenticate your e-mail address.
- Create User Profile and Password.
- Proceed to the selection of Security Questions and Answers, and tap "**Next**" to continue.
- Input your personal, financial and account purposes information.
- Upload your ID and take a selfie.
- Review all the information provided and tap "**Confirm**".
- Wait for a confirmation email to verify if you have successfully opened an account with OFBank.

2. USD Account Opening via OFBank/LANDBANK MBA

During the RDB Offer Period, LANDBANK/OFBank enables the opening of a US Dollar Savings Account upon client request. Follow the steps below:

- Log in to the OFBank/LANDBANK Mobile Banking App using your User ID and Password.
- Tap the "More" tab, then select "New Deposit Account."
- Choose "US Dollar Savings Account" from the product options.
- Review the Product Details — features, eligibility, fees, and charges.
- Read and agree to the Terms and Policies by checking the box, then tap "Next."
- On the Confirmation Page, review the transaction summary for accuracy.
- If all details are correct, tap "Confirm."

- A successful account opening message will be displayed with your transaction reference number.
- Your new USD Account will now appear in your Account Page.
- You may fund the account through deposits at any LANDBANK branch.

B. Deposit Account Opening via OFBank MBA

Download the OFBank MBA via Google Play, Apple App Store, or Huawei App Gallery to open an account through DOBSAL with great ease and convenience. Simply follow the steps and provide all required information.

- Tap "Open an OFBank Account" on the login screen.
- Tap "Continue" on the welcome page to proceed.
- Select "I would like to open an OFBank Account."
- Choose the appropriate account type (OFW, OF, or Beneficiary) and tap "Proceed."
- Check the box to confirm that you have read and agreed to the Terms and Conditions and tap "Next."
- Fill out the User Profile Enrollment Section (profile details, contact details, User ID, and password creation).
- Proceed with Identity Validation — take a video selfie following the on-screen guidelines.
- The system will perform PhilSys eVerify to validate your demographic information and photo using the National ID Registry.
- If PhilSys verification fails or no record is found, scan and upload any of the accepted IDs: SSS, Passport, UMID, Driver's License, or PRC ID.
- Input the One-Time PIN (OTP) sent to your registered mobile number and tap "Submit."
- Proceed to the selection of Security Questions and Answers, then tap "Next."
- Input your personal, financial, and account purpose information (occupation, source of funds, estimated deposit, employer details).
- Answer the FATCA Declaration to confirm U.S. citizenship or residency status.
- Review all information provided and tap "Confirm."
- Wait for a confirmation email to verify successful account opening with OFBank.
- Once verified, your account will be activated within 24 hours.

C. Purchase/Subscription of RDBs during the Public Offer Period

Log in to the OFBank MBA using your User ID and Password. Upon successful login, follow the steps below to purchase RDBs:

- Tap “Investment” from the lower portion of the main menu.
- Tap “Purchase Bonds”, then select “Retail Dollar Bonds.”
- On the Terms and Policies screen, tap each document (Investor’s Undertaking, Authorization to the Bank, Client Acknowledgment and Instruction, and Application to Purchase Foreign Currency) to view and read the contents.
- Tap the Checkbox to confirm agreement, then tap “Next” to proceed with the transaction.
- On the Transaction Form screen
    - Select the source account and input the amount to invest in USD;
    - Choose the RDB Investment Term of three (3) years
    - Tap the checkbox agreeing to the exchange rate (PHP/USD) — peso values will be converted to USD at the prevailing market rate for the desired investment amount
    - Tap “Next” to proceed with the transaction.
- On the Confirmation screen, review the transaction detail and tap the “Confirm.”
- On the Acknowledgment screen, the successful transaction will be displayed—tap “Done.”

D. Settlement of the RDBs Purchased/Subscribed

OFBank shall send an electronic "Confirmation of Sale" to the investor’s registered email address within thirty (30) banking days from issue date of the RDBs.

E. Crediting of Quarterly Interest Payments and Principal on Maturity Date

1. On every scheduled quarterly coupon payment date, the interest and on maturity, the principal in USD shall be converted to Peso based on prevailing market rate*, which will be credited to the investor’s OFBank settlement account used to purchase the RDBs.
2. Subject to currency risk, which is computed based on the USD-Peso exchange or conversion rate at the time of coupon payment/maturity.
3. Investor shall issue an irrevocable standing instruction to the selling agent (LANDBANK) authorizing OFBank to convert the US Dollar proceeds (coupon and principal payments) to Philippine Peso.

F. Sale of RDBs in the Secondary Market

Currently, the OFB MBA does not allow selling of RDBs via the App. However, bondholders may sell their RDBs holdings through LBP Branches or the OFBank Customer Care Center/Electronic Business Unit with complete documentary requirements that will be endorsed to LBP for processing. Crediting of proceeds to the settlement account of the client will be handled by OFBank.