

ABOUT BPI TRADE

Who are we?

BPI SECURITIES CORPORATION (“BPI Securities”), the stock brokerage arm of the Bank of the Philippine Islands (BPI), is primarily engaged in the purchase and sale of shares of publicly listed companies at the Philippine Stock Exchange (PSE). Partnering with BPI Securities would benefit anyone with well-informed, high-return investment decisions that is backed-up by objective and expert guidance, easy-to-use trading tools, and a reliable trading platform. With BPI Securities, one is assured of an unparalleled end-to-end experience with seamless movement of funds between BPI banking and the trading accounts, institution-quality service, trading platform – seamlessly delivered by integrating every key instrument that a client will need to confidently and effortlessly invest in the stock market. In addition, there is a highly regarded research team and a dedicated customer service group to address every need and all inquiries.

What is BPI Trade?

BPI TRADE is the online stock trading platform of BPI Securities. You can buy and sell shares of publicly listed companies to the PSE via this online portal. With BPI Trade, you can post online order to the PSE, check real-time stock market quotes, and access comprehensive research and a highly efficient portfolio management at the click of a button.

What is BPI Securities’ vision and mission statement?

To empower investors to take ownership of their long-term financial future by providing diverse securities-related products, trusted advice, education, and the most convenient and seamless customer experience.

What is the ownership structure of BPI Securities?

	Percentage of Ownership
BPI Capital Corporation	100%
Rhoda A. Huang	Nominal
Hermenegildo Z. Narvaez	Nominal
Francis L. Jardeleza	Nominal
Angel E. Santos	Nominal
Alicia Rita L. Morales	Nominal

What is the relationship between BPI Securities, BPI Capital Corporation and Bank of the Philippine Islands?

BPI Securities 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 universal bank.

Who are the members of BPI Securities’ Board of Directors?



Rhoda A. Huang
Chairman



Hermenegildo Z. Narvaez
Member



Francis L. Jardeleza
Member



Angel E. Santos
Member



Alicia Rita L. Morales
Member

Who are the BPI Securities officers?



Hermenegildo Z. Narvaez
President and CEO



John Kennard T. Fajardo
Deputy CEO and Nominee



Lester Ong
Treasurer



Gregorio Jose B. Tria II
Compliance and Risk Officer

Who is the BPI Securities associated person?



Gregorio Jose B. Tria II

Who are the BPI Securities Certified Sales Representatives?

Traders:



Archimedes I. Arambulo



Edward John C. Jacinto



Simon Tristan E. Valerio



Aljon A. Recio

Independent Sales Agents:



Angela Beatrice A. Go



Mikko S. Cayetano



Jeffrey G. Jamonil



Jasper Benedict Y. Tang



Reynaldo Niño G. Tacder Jr.



Lars Raphael J. Lammerskotter

Client Relations Team:



Janice A. Macapagal
Customer Assistance Officer


What is BPI Securities' office address?

Main Office: 11th floor Ayala North Exchange Tower One 6796, Ayala Avenue corner Salcedo and Amorsolo streets, Legaspi Village, Makati City, Philippines 1229

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

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

 bpitrade@bpi.com.ph

 (02) 8246-5555
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

 <https://www.facebook.com/bpitrade>

 <https://www.twitter.com/BPItrade>

 <https://www.instagram.com/bpitrade>

To speak to a 24-hour phone banker, you may get in touch with our Phone Banking Team:

BPI Phone Banking 24/7:

Within Metro Manila (02) 889-10000

Domestic Toll Free 1-800-188-88910000

International Number +63+2+889+10000 (to speak to a 24-hour Phone Banker)

To learn more about the Bank of the Philippine Islands, visit www.bpi.com.ph.

ACCOUNT OPENING

What are the requirements to open a BPI Trade account?

1. Signed BPI Trade Client Account Information Form
2. Additional W9 Form if you are a US Citizen
3. Any one (1) valid government-issued ID
4. An existing BPI or BPI Family Savings Account

IMPORTANT NOTE: BPI Securities 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:

1. Employment/Salary: Certificate of Employment/ITR/Latest Pay slip
2. Business: Business Permit/Latest AFS
3. Remittances: Bank Statement/Remittance Slip for three (3) months
4. Pension/Retirement: Senior Citizen ID/Bank Statement
5. Investment/Savings: Statement of Account (SOA) or Certification from your existing Broker/Bank Statement

What IDs are accepted by BPI Securities when opening a BPI Trade account?

The following are the list of acceptable valid IDs:

- 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
- Integrated Bar of the Philippines (IBP) ID
- Company IDs issued by private entities or institutions registered with, 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

- 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
- 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)

Who can open an account with BPI Trade?

All Filipinos of legal age and with an existing BPI or BPI Family Bank Deposit account(s) can open a BPI Trade Online account.

How do I open a BPI Trade account?

1. Go to www.bpitrade.com and click Open an Account.
2. Fill out the BPI Trade Client Account Information Form.
3. Download the accomplished form, print, and sign three (3) times on the lines provided.
4. Submit the scanned form and other requirements to bpitradeapplications@bpi.com.ph.

You may also submit the original form and other requirements to the BPI or BPI Family Bank Branch nearest you or directly to BPI Securities Office:

Main Office: 11th floor Ayala North Exchange Tower One 6796, Ayala Avenue corner Salcedo and Amorsolo streets, Legaspi Village, Makati City, Philippines 1229

5. If requirements were sent to our email, a Client Relations representative will get in touch with you to schedule a brief video call interview.

IMPORTANT NOTE: Please be advised that submitting an application for a BPI Trade account shall also update your records with BPI or BPI Family automatically.

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. To open an account, they must submit the account opening requirements stated above and the following additional requirements:

1. Alien Certificate Registration (ACR)
2. Valid and unexpired Passport
3. If no ACR, a proof of work assignment in the Philippines with a local address
- 4.


Can I open a joint account?

Yes, you may open a Joint Account with up to **four (4) accountholders**. Please make sure that each and all accountholders submit all the account opening requirements as stated above.

We only see two (2) fields for account names, where do the other accountholders input their application form details?

If you wish to open a joint account with more than two (2) accountholders, you may request for additional manual account opening form by reaching us through any of the following channels:


 bpitradeapplications@bpi.com.ph

 (02) 8246-5555; select Option 3 for account opening related inquiries
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

Are there any additional requirements for opening a joint account?

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


 bptradeapplications@bpi.com.ph

 (02) 8246-5555; select Option 3 for account opening related inquiries
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

Can children below eighteen (18) years old open a BPI Trade Online?

Yes, however all BPI Trade accounts opened by children below 18 years of age will be considered as an In Trust For (ITF) Account. For concerns and questions regarding ITF account, you may reach us through any of the following channels:

 bptradeapplications@bpi.com.ph


 (02) 8246-5555; select Option 3 for account opening related inquiries
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

Can students open a BPI Trade Online Account?

Students who are 18 years old and above may apply provided that they submit a scanned or photocopy (back and front) of their current school year's ID signed by the head of the educational institution or equivalent as proof of identification along with all other account opening requirements.

For concerns and questions regarding account opening for students, you may reach us through any of the following channels:

 bptradeapplications@bpi.com.ph

 (02) 8246-5555; select Option 3 for account opening related inquiries
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

I do not have a deposit account with BPI or BPI Family Bank, can I still open an account with BPI Trade?

A BPI or BPI Family Bank deposit account is **REQUIRED** to open a BPI Trade account. You may visit any BPI or BPI Family Branch nationwide to open a deposit account before opening an account with BPI Trade. For the list of requirements to open a BPI or BPI Family deposit account, please visit www.bpi.com.ph.

How long does it take to open a BPI Trade account?

It takes **two (2) trading days** to process the opening of your BPI Trade account provided that submitted requirements are correct and complete. Once your application is approved and the account is opened, you will receive an email confirmation with your User ID.

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 any shares of stock, you must first deposit funds into your BPI Trade Settlement Account (SETA). Your SETA will be debited or credited depending on the amount of your transaction/s. It is important to note that your SETA requires an Average Daily Balance of Php 500.00 (visit www.bpi.com.ph for details).

Do I need to bring my initial investment when I submit or send my account opening requirements?

NO. You don't have to bring your initial investment upon the submission of your account opening documents. Once your BPI Trade account application has been approved, we will inform you via email on how to fund your BPI Trade SETA.

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

You may reach us through any of the following channels:



bptradeapplications@bpi.com.ph



(02) 8246-5555; select option 3 for account opening related inquiries
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

ACCOUNT MAINTENANCE

How do I change or update any of my account information (e.g. contact information, home address, etc.)?

You may do this by getting in touch with us through any of the following channels:



bptrade@bpi.com.ph



(02) 8246-5555; select option 4 for administrative requests
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

IMPORTANT NOTE: Please be advised that updating your information with BPI Securities shall update your records with BPI or BPI Family automatically.

How often do I need to update my account information?

Kindly update your account information with us when:

1. Your contact information such as mailing address, contact numbers and email have changed;
2. Your marital status changed; or,
3. You receive a notice via email or letter from us requesting you to update your account information.

This is to ensure that you receive all important notices and advisories on a timely basis.

BPI Securities also commits to support the fight against money laundering and terrorist financing by adhering to the Anti-Money Laundering Act of 2001 and its amendments, and BSP Circular 706 and 950, which involves stringent Know-Your-Customer policies and procedures.

I updated my account information with BPI/BPI Family. Will my account information with BPI Securities be automatically updated as well?

NO. Clients should notify BPI Securities separately regarding any changes to their account information and/or contact details.

What do I do if I forgot my BPI Trade username or password?

If you forgot your BPI Trade username or password, you can request for a username retrieval or password through the following:

1. Go to www.bptrade.com.
2. Click on the “**Forgot Username or Password**” button.
3. Supply the required information then click **Done**.

IMPORTANT NOTE: Accounts opened until November 11, 2019, shall have their Mother’s Maiden Name as their default security question.

4. An email will be sent to your registered email address.

I forgot my security question or answer. What do I do?

If you have forgotten your nominated security question and answer, you may reach us through any of the following channels:



bptrade@bpi.com.ph



(02) 8246-5555; select option 1 for resetting of user ID/password requests

Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

You may also contact our Phone Banking Team:

BPI Phone Banking 24/7:

Within Metro Manila (02) 889-10000

Domestic Toll Free 1-800-188-88910000

International Number +63+2+889+10000 (to speak to a 24-hour Phone Banker)

How do I change my password?

1. Go to www.bptrade.com and login to your BPI Trade account.
2. From the **Main** page, select **Account Info** then click the **Profile** tab.
3. Input your existing password and nominate a new password, then click **Update**.
4. After updating, you will be asked to log in again using your new password.

I am getting a notification that my account is temporarily suspended. What is the cause if this?

The following are the possible reasons for suspension of your account:

1. **Past Due Transactions.** This happens when, on settlement date (T+3), BPI Securities is unable to settle your transactions or unable to credit your selling proceeds due to the following:
 - **Insufficient Funds** – BPI Trade Settlement Account (SETA) balance is not enough to cover the transaction.
 - **SETA is Dormant** – No cash movement for 24 months or more.
 - **SETA is Closed** – No cash movement for 36 months or more and with zero balance.

BPI Trade notifies clients one (1) trading day after settlement date (T+4) via email if a transaction is not settled and provides the schedule of temporary suspension of account so clients may have enough time to settle their transactions.

To ensure uninterrupted service, please ensure that your BPI Trade SETA meets the average daily balance of Php 500.00 and allot an amount for your PDTC monthly service fee.

2. **Dormant Account.** BPI Trade account has no transaction activity for the last 36 months.
3. **Outdated Account Information.** Account information has not been updated for two (2) years. BPI Trade sends an annual reminder to all clients to update their account information. Failure to submit the requirements within the given period may result to a temporary suspension of access to BPI Trade.

How do we request for account reactivation?

For accounts temporarily suspended due to Past Due transactions (Buy / Sell):

Ensure to settle the transaction immediately. BPI Trade Client Relations may request for proof of deposit to process the lifting of suspension immediately.

For accounts suspended due to BPI Trade account and BPI Trade Settlement Account dormancy:

BPI Trade Client Relations will request for the client submit the forms similar of the account opening requirements and submit it to your nearest BPI or BFB Branch near you or to BPI Securities office:

Main Office: 11th floor Ayala North Exchange Tower One 6796, Ayala Avenue corner Salcedo and Amorsolo streets, Legaspi Village, Makati City, Philippines 1229

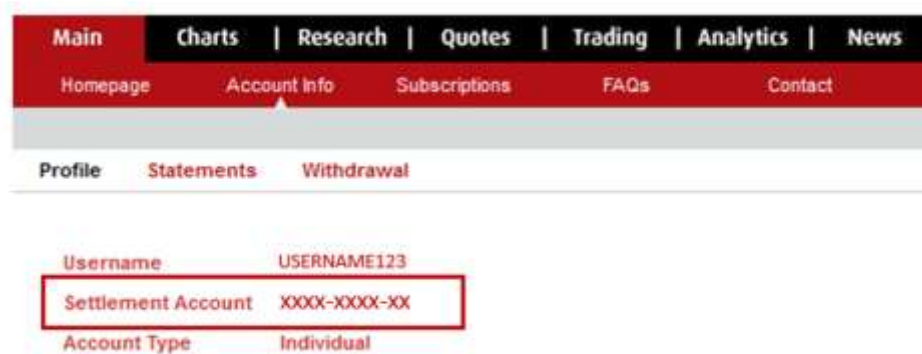
FUNDING AND WITHDRAWAL

What is the difference between my BPI Trade Settlement Account and Beneficiary Account?

The BPI Trade Settlement Account (SETA) is a special purpose interest-earning savings account opened with BPI that will be used exclusively for settling trade-related transactions, while the Beneficiary Account is your existing BPI or BPI Family bank account to which funds withdrawn from the SETA will be transferred.

Where can I see my BPI Trade Settlement Account number?

1. Login to your BPI Trade Online Account (www.bpitrade.com).
2. On the **Main** Tab, click **Account Info** then under the **Profile** tab, you will see the details of your account.



When can I deposit funds to my BPI Trade Settlement Account?

Once your application has been approved and you have received a confirmation email sent to your registered email address, you may already fund your account.

How do I fund my BPI Trade Settlement Account?

There are three (3) ways to fund your account:

1. **BPI Online.**
 - a. Enroll your BPI Trade Settlement Account in your BPI Online account and transfer funds from your other BPI or BPI Family bank accounts.
 - b. Simply go to **My Accounts** then **Manage My Accounts**.
 - c. You will be prompted to enter One-Time Pin (OTP) then choose the account you want to appear on your My Accounts Page then click Save.
 - d. If you do not have registered to BPI Online, please go to the www.bpi.com.ph and register now.
2. **BPI Mobile.** Transfer funds from your other BPI or BPI Family bank accounts.
3. **Branch Deposit.** Go to any BPI Branch and make an over-the-counter deposit to your BPI Trade Settlement Account.

I deposited money to my BPI Trade Settlement Account but my cash position is still zero (0) when I log in to BPI Trade. Why is that?

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

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

Internet Cash Client. You may refer to your Buying Power located in the right corner of the main page. Your Buying Power is your BPI Trade Account Cash Balance + Sell Proceeds (included upon a matched SELL Transaction).

Internet Trading Line Client. You may refer to your Tradable Balance found in the right corner of the main page. Your Tradable Balance is equal to the 50% of the Market Value of your stocks as classified as Philippine Stock Exchange Index (PSEi).

How do I withdraw funds from my BPI Trade account?

1. Login to your BPI Trade Account (www.bpitrade.com).
2. On the **MAIN** tab, go to **Account Info**, then click **Withdrawal**. Alternatively, you may click **Withdraw Funds** located on the right corner of the **Main** Page, under **Account Balances**.
3. Refer to your available funds that can be withdrawn and enter the amount you wish to withdraw then click the **Next** button.
4. Enter your BPI Trade password to confirm and submit your request.

Where do my withdrawn funds go?

Your funds are transferred to the Beneficiary Account that you nominated in your application form.

Can I withdraw from my BPI Trade Settlement Account using other channels (Over-the-Counter, BPI Online, and Phone Banking)?

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

When will my withdrawn funds be transferred to my Beneficiary Account?

Withdrawal request made before 10:00 AM on a trading day will be credited to your Beneficiary Account on the same day between 3:00 to 6:00 PM. Request made after 10:00 AM will be credited on the NEXT trading day between 3:00 to 6:00 PM.

If the Beneficiary Account is a BPI Family Checking / Savings Account, withdrawal request made before 10:00 am on a trading day will be credited to your Beneficiary Account after three (3) trading days between 3:00 to 6:00 pm. Requests made after 10:00 AM will be credited after four (4) trading days between 3:00 to 6:00 pm.

I'm trying to withdraw from my BPI Trade account but my withdrawable fund is less than my Cash / 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 three (3) trading days (T+3) after the transaction date.

TRADING AND FEES

What types of securities can I trade?

You can trade all issue / stocks listed in the Philippine Stock Exchange (PSE) provided that it is not suspended by PSE.

How do I place my Order?

1. Login to your BPI Trade account (www.bpitrade.com).
2. Click the **TRADING** tab then enter your desired order.
3. Click "**Preview Order**" button to check the order information and it will ask you to confirm the order details by entering your password.

What types of Orders can I place?

BPI Trade provides the following order types:

1. **Day Order (DAY)**. This order is valid until the **end of the trading day only**. If the order is not matched during the day, this will automatically be cancelled and will have to be reposted by the client on the next trading day again.

2. **Good till Week (GTW).** This order is valid for **seven (7) calendar days**. If unmatched within 7 calendar days, this will automatically be cancelled and will have to be reposted by the client on the next trading day.
3. **Good till Month (GTM).** This order is valid for **thirty (30) calendar days**. If unmatched within 30 calendar days, this will automatically be cancelled and will have to be reposted by the client on the next trading day.

Orders should have a specific or limit price and not a price range. Also, the price of an order should always be within the Trading Thresholds. **BPI Trade does not accept "Orders at Market Price" and "Good-till-Cancelled Orders"**.

What are the types of Market Segments and how do they differ?

1. **Normal Market.** This is where Board Lot orders are traded. Each stock has different minimum lot sizes.
2. **Odd Lot Market.** This is where order volume below the minimum board lot size are being traded.

Take note of the following:

- Combining normal and odd lot orders is not allowed.
- Partial matching of odd lot orders is allowed;
- Odd lot orders are no longer subject to minimum commission;
- Odd lot orders posting is only allowed during continuous trading period;
- Odd lot market has its own closing price but will adopt the price of the normal market during market opening

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.

What are Dynamic Thresholds (price range of D/Floor and D/Ceiling) that I see when I enter an order?

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 (Section VI of the Implementing Guidelines of the Revised Trading Rules of PSE).

Listed Securities are classified in three clusters and subject to different Dynamic Threshold 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 know the status of my orders (matched, posted, cancelled, rejected)?

The status of your order can be viewed in **VIEW ORDERS** under the **TRADING** tab.

What are the different order status?

1. **Posted Orders** are orders sent to the Exchanges that have to be completely filled.
2. **Matched Orders** are completely filled trades.
3. **Partially Filled Orders** are orders where only a portion of the posted order has been matched.

Can I modify a posted order?

For order modifications, given that the order still has an Open Status and you satisfy board lot size, price fluctuation, price dynamic threshold:

- You can edit the quantity to a lower volume, and it will stay in the queue.
- You can edit the quantity to a higher volume, however, your order will go to the end of the queue
- You can edit the price, however, your order will go to the end of the queue for that price point

For order modifications, with the order having a Partially Filled Status and you satisfy board lot size, price fluctuation, price dynamic threshold:

- You can only edit the quantity to a lower volume but greater than partially filled amount, and it will stay in the queue.
- For example: Order is 10K, 5K PF, you can only edit volume to 5001 up following board lot sizes
- You can edit the quantity to a higher volume, however, your order will go to the end of the queue
- You can edit the price, however, your order will go to the end of the queue for that price point

For Iceberg orders:

- You cannot edit disclosed and minimum quantity

You cannot edit "Time in Force" field (Day, GTD, GTW, GTM etc.)

To modify an order, go to **TRADING** tab then select **VIEW ORDERS**. You may then select the order you wish to modify.

Can I cancel a posted order?

Yes. An order may be cancelled as long as it has not been matched. It is important to know that the request to cancel an order cannot be guaranteed, as your order may have already been filled or partially filled by the time the cancel request reaches the market. If your order has been partially filled, you may cancel only the unfilled portion.

To cancel an order, go to **TRADING** tab then select **VIEW ORDERS**. You may then select the order you wish to cancel.

Can I still trade during off-hours?

No, but you can still post your orders during off-hours. These orders will be submitted to the Exchange at 9:00 AM of the next trading day. As such, the date reflected on the posting will be at 9:00 AM of the next trading day.

Do you impose a minimum volume per trade?

Trading is done by Board Lot or Round Lot system. The minimum number of shares you can buy or sell will depend on the previous trading day's closing price of the stock at the time you place your order.

Board Lots and Price Fluctuation Table

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)

How do I view my stock position online?

Your current stock position can be found in the **HOMEPAGE** under **MAIN** menu.

Your stock positions are immediately updated once a buy order is matched, while placing a sell order will immediately reduce your position regardless if it is matched or not. The earmarking will be lifted once the sell order is cancelled or after the market closes for and your order remains unfilled.

How is my portfolio being valued?

You may value your portfolio at cost or at market. You can view both the total cost and the market value of your holdings in your BPI Trade account.

The total cost of your holdings is your total purchase cost net of commission and other fees. Average cost is computed as the total cost divided by number of shares.

The market value of your holdings is based on the last traded price of the stock. It is computed as the last traded price times the number of shares.

To view the value of your portfolio, go to **VIEW PORTFOLIO** under the **TRADING** tab.

How do I pay for my purchased orders?

This will come from the available funds you have in your BPI Trade Settlement Account. Before a buy order can be accepted, you must have sufficient cleared funds. The value of your posted order will automatically be earmarked against your available balance and will automatically be deducted from your Buying Power.

Make sure that you have enough available balance at least one (1) banking day before your intended transaction.

When will my BPI Trade Settlement Account be debited for purchases that I made?

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

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

Yes. Your matched/filled buy orders are immediately reflected in your online stock position and are available for sale. Your current stock position can be found in the **HOMEPAGE** under **MAIN** menu.

If I sell today, can I already use the proceeds of the sale to buy other stocks?

Proceeds of your selling transaction will only be credited on the third trading day after the transaction date (T+3). However, if your sell transaction is matched/filled, sell proceeds will immediately be credited to your buying power which you may use to buy shares.

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

The CA becomes available one (1) trading day after your transaction.

1. Upon log in to your BPI Trade account, you will be prompted to acknowledge your CA.
2. Once you click the **"Acknowledge and Print"** button, another window will appear, then click **"OK"**.
3. A new tab will appear with the CA (Click the **"File"** button then **PRINT**).
4. You may close the CA tab once you already checked the accuracy of your CA(s). The number of CAs will depend on the number of trades that you had from the previous day.
5. Once all CAs have been acknowledged, you may now enter the BPI Trade platform

Once acknowledged, CAs are viewable in your BPI Trade account 45 days after acknowledgement.

To view your CAs, log in to your BPI Trade account and from the **MAIN** page, click the **ACCOUNT INFO** tab and select **STATEMENTS**.

When will I receive my Statement of Account (SOA)?

The SOA becomes available on the first week of each month.

1. Upon log in to your BPI Trade account, you will be prompted to acknowledge your SOA.
2. Once you click the “**Acknowledge and Print**” button, another window will appear, then click “**OK**”.
3. A new tab will appear with the SOA (Click the “**File**” button then **PRINT**).
4. You may close the SOA tab once you already checked the accuracy of your SOA(s). The number of SOAs will depend on how many you have yet to view or acknowledge since your last log in.
5. Once all SOAs have been acknowledged, you may now enter the BPI Trade platform

Once acknowledged, SOAs are viewable in your BPI Trade account 6 months after acknowledgement.

To view your SOAs, log in to your BPI Trade account and from the **MAIN** page, click the **ACCOUNT INFO** tab and select **STATEMENTS**.

What if there’s a discrepancy with my Confirmation Advice (CA) and/or Statement of Account (SOA)?

The CA is the official document that details the final number of shares, price, and fees of your purchase and sell orders, while the SOA summarizes your transactions for the month.

Should you have any concerns or questions with regard to the information in your CA and/or SOA, please contact us immediately at any of the following channels:



bpitrade@bpi.com.ph



(02) 8246-5555; select option 4 for administrative-related inquiries

Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

What is the schedule of trading hours?

Shortened Trading Hours

The Philippine Stock Exchange (PSE) is open weekdays from Monday – Friday and closed on Saturday, Sunday and holidays. With reference to the government’s announcement placing the country in community quarantine, please be advised that PSE has implemented shortened trading hours, as follows:

TIME	MARKET WINDOW	TRADING ACTIVITY
9:00 AM	Pre-open period	No matching of orders can occur during this period; Trading Participants (TP) can enter, modify, or cancel orders, which will be processed based on the pre-opening algorithm.
9:30 AM	Market open / Continuous Trading	Market Open: During the market open the opening price of all securities is calculated and the order book is frozen, order entry, modification, and cancellation are not allowed by trading partners. Continuous trading: Orders are automatically matched at the best price in accordance with the PSE trading rules.
12:45 PM	Pre-close period	Pre-close auction period: During this period TPS can enter, modify or cancel orders. Pre-close No-cancel period: TPS are allowed to enter orders but cannot cancel or modify orders
12:50 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.
1:00 PM	Market close	Trading is halted for the day.

What are the fees charged for executing trades?

For buying and selling transactions (Peso Denominated):

Fee	Amount	Basis
Commission	0.25% or Php 20.00 whichever is higher	Gross Trade Amount
Value Added Tax	12%	Commission
PSE	0.005%	Gross Trade Amount
SCCP	0.01%	Gross Trade Amount
Additional for selling transactions		
Sales Tax	0.60%	Gross Trade Amount

Is there any monthly maintenance fee that we need to pay?

The Philippine Depository & Trust Corporation charges BPI Securities a Depository Maintenance Fee of 0.000833% for every peso market value of your holdings as of every month-end. This will be debited from your BPI Trade Settlement Account monthly.

If the computation resulted into an amount less than Php 1.00, the fee is automatically waived.

Are there any handling fees?

Fee	Amount
Lodgement*	Php 115.00 per stock + Php 25.00 (Stock Certificate cancellation fee) per certificate
Upliftment*	Php 200 per certificate
Equity Transfer (EQ IN) (from another broker to BPI Trade)	Php 100 per security
Equity Transfer (EQ OUT) (from BPI Trade to another broker)	Php 125 per security
Certification Fee	Php 100.00 (first three pages) + Php 10.00 for succeeding pages
Statement of Account (re-printing)	Php 100.00 (first three pages) + Php 10.00 for succeeding pages

**Additional fees will be applied for rush processing. The amount will depend on the Stock Transfer Agent.*

Is there a maintenance amount with my BPI Trade Settlement Account?

If your BPI Trade Settlement Account falls below the monthly Average Daily Balance (ADB) requirement of Php 500.00, there will be a charge of **Php 250.00 service fee**. ADB refers to the sum of the daily end-of-day balances in the account for a month divided by the number of days in that month.

OTHER SERVICES

How do I check if my dividends have been credited?

Notice of cash dividends are being posted in the website (www.bpitrade.com).

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 the account history of your BPI Trade Settlement Account and/or your BPI Trade Statement of Account to check if the dividends are credited on the date it was announced.

Can I deposit my existing stock certificates (Lodgement)?

Yes. You may deposit your endorsed / signed stock certificates to us. You may inquire with us by sending an email to bpitrade@bpi.com.ph.

Corresponding fees shall be debited from your BPI Trade Settlement Account to effect the transaction.

I have stock certificates under my name but would like to lodge it to an existing Joint account. Is this allowed?

Please note that a stock certificate can only be lodged under a BPI Trade account that bears the same name of the Stock Certificate holder.

If a client wishes to lodge a certificate under a single name to a Joint account, **it will only be allowed provided that the accountholders are married and the stock certificate was purchased after marriage**. If the stock was obtained prior to the marriage, the certificate can only be lodged to a Single account. Clients will be asked to present supporting documents such as a marriage certificate to validate the stock purchase information.

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

Because of the scripless trading system with PSE, certificated shares of stocks cannot immediately be used for selling transactions. Stock certificates must be lodged into your trading account (converted into scripless form) prior to selling.

Can I request for a stock certificate of my existing shares (Upliftment)?

Yes. The conversion of your scripless 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 email us at bpitrade@bpi.com.ph to request for the requirements.

Corresponding fees shall be debited from your BPI Trade Settlement Account to effect the transaction.

Can I transfer my holdings from another broker to BPI Trade (EQ Trade In)?

Yes. You must submit a signed Letter of Instruction (LOI) to your other Broker to do so. Send the original copy of the LOI duly received by your other Broker to our office:

Main Office: 11th floor Ayala North Exchange Tower One 6796, Ayala Avenue corner Salcedo and Amorsolo streets, Legaspi Village, Makati City, Philippines 1229

Or email the scanned copy to bpitrade@bpi.com.ph so we can start processing.

Corresponding fees shall be debited from your BPI Trade Settlement Account to effect the transaction.

Can I transfer my holdings from BPI Trade to another broker (EQ Trade Out)?

Yes. You must submit a signed Letter of Instruction to BPI Trade. Send the original copy of the LOI to our office:

Main Office: 11th floor Ayala North Exchange Tower One 6796, Ayala Avenue corner Salcedo and Amorsolo streets, Legaspi Village, Makati City, Philippines 1229

Or email the scanned copy to bpitrade@bpi.com.ph so we can start processing.

Corresponding fees shall be debited from your BPI Trade Settlement Account to effect the transaction.

Can I request for a certification of my holdings?

Yes, you may send an email instruction to bpitrade@bpi.com.ph. You will be notified through your nominated email address once the certification is available for pick up.

Corresponding fees shall be debited from your BPI Trade Settlement Account to effect the transaction.

DOLLAR DENOMINATED SECURITIES (DDS)

What is a Dollar Denominated Securities?

These are the securities listed in the Philippine Stock Exchange, traded, and settled in US dollars. Corporate action entitlements are also given in USD.

How do I open a DDS account?

Opening a DDS account is the same as opening a regular online account with BPI Trade provided that **you have an existing USD bank account**. The USD bank account may be a BPI or non-BPI bank account.

Please refer to the requirements found in the **HOW TO OPEN ACCOUNT** section of this document. Additionally, submit the following along with the other documentary requirements:

1. A dollar Checking / Savings account number (any bank)
2. Photocopy of your latest USD Checking / Savings Account Statement of Account

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

Yes. It is not a pre-requisite to have a BPI Trade Peso account before opening a DDS account.

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

No. A DDS account is a non-internet cash account different from your BPI Trade Online Account.

I have received an email confirmation that my DDS account has been approved. How do I fund my account?


1. To fund your wallet account, deposit the desired amount to BPI Securities Corporation USD account:
 - BPI: 0014 2504 89
 - BDO: 103600334411
2. Send us a copy of your deposit slip or the fund transfer confirmation to bptrade@bpi.com.ph.

Please note that your bank may charge fees for incoming and outgoing fund transfer. Please inquire with your bank for possible fees.

How do I enter my DDS orders?

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

 bptrade@bpi.com.ph

 02) 8246-5555; select option 2 for trading-related requests or inquiries
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

Our Client Relations representative will endorse you to one of our Traders to take your instructions to buy or 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 send an email confirmation, which will contain the particulars of the order and the breakdown of charges and fees.

Alternatively, you may email bptrade@bpi.com.ph to inquire about the status of your DDS trades.

Can I modify or cancel my DDS trades?

Cancellation or modifying of DDS trades can be done only for pending orders. Please refer to the Trading Schedule for more information.

To request for cancellation or editing of DDS trades, you may reach us through any of the following channels:



bpitrade@bpi.com.ph



02) 8246-5555; select option 2 for trading-related requests or inquiries
Operating hours is from 8:30 AM to 5:30 PM daily (except weekends and holidays)

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

You may send a scanned copy of your signed withdrawal request form to bpitrade@bpi.com.ph.

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

Withdrawal request made before 10:00 AM on a trading day will be credited to your Beneficiary Account on the same day between 3:00 to 6:00 PM. Request made after 10:00 AM will be credited on the NEXT trading day between 3:00 to 6:00 PM.

Will I receive monthly statements for my DDS account?

Yes. A hard copy of your monthly statement of account (SOA) will be sent to your 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 in the client's location. Clients in the provinces may expect delays with the delivery of their SOA.

Are there any handling fees?

Services	Fees
Lodgement*	USD 2.50 + USD 0.50 (Stock Certificate Cancellation Fee) per certificate
Upliftment*	USD 4.00 per issue
Equity Transfer (EQ IN)	USD 2.00 per issue
Equity Transfer (EQ OUT)	USD 2.50 per issue
Certification	USD 2.00 (first three pages) + USD .20 for succeeding pages
Statement of Account (re-printing)	USD 2.00 (first three pages) + USD .20 for succeeding pages

*Additional fees will be applied for rush processing. The amount will depend on the Stock Transfer Agent.

TECHNICALS AND 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 username 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 username and password.



Please note that the system imposes password expiration after 180 days where you will be notified and encouraged to nominate a new password as an added security measure. While you are given an option to retain your existing password, we highly encourage you to change your password regularly to ensure the security of your BPI Trade account, personal information, and transactions.

IMPORTANT: For security purposes, DO NOT give out your Password to anyone, not even to the employees or agents of BPI Trade. In addition, we would discourage 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.