



1204 Antel 2000, 121 Valero St.,
Salcedo VII Makati City, Philippines,
1227
support@affinitycorp.net
www.affinitycorp.net (02) 8553-6879

Individual and Corporate

Client Account No: _____

TRANSACTION FORM

I. TYPE OF INVESTOR/S

INDIVIDUAL

Investor 1	Prefix	Last Name	First Name	M.I.	Suffix
Investor 2	Prefix	Last Name	First Name	M.I.	Suffix
Investor 3	Prefix	Last Name	First Name	M.I.	Suffix
<input type="checkbox"/> INSTITUTION/COMPANY	Company Name				

II. TRANSACTION/S

INITIAL SUBSCRIPTION (OPEN NEW ACCOUNT)

Fund Name	Subscription			Mode of Payment/ Details		
	No of Shares	% of Allocation	Amount	Type	Amount	Name of Bank & Account No.
				Cash/Check No.		
				ADA/Other payment platforms		
				Others		

ADDITIONAL SUBSCRIPTION (TOP-UP TO EXISTING ACCOUNT)

Fund Name	Subscription			Mode of Payment/ Details		
	No of Shares	% of Allocation	Amount	Type	Amount	Name of Bank & Account No.
				Cash/Check No.		
				ADA/Other payment platforms		
				Others		

REGULAR SUBSCRIPTION PLAN (INSTALLMENT)

Fund Name	Regular Subscription			Mode of Payment/ Details		
	No of Shares	% of Allocation	Amount	Type	Amount	Name of Bank & Account No.
				Cash/Check		
				ADA/Other payment platforms		
				Others		
Start Date (mm/dd/yr)	End Date (mm/dd/yr)		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-annual <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly			

REDEMPTION

Fund Name	<input type="checkbox"/> Partial		<input type="checkbox"/> Full		Instructions/Mode of Payment /Account Details/Options	
	Amount	No of Shares/Units	Amount	No of Shares/Units		
					<input type="checkbox"/> Check Pick-up (Name of Authorized Representative)	
					<input type="checkbox"/> Fund Transfer	Name of Account Holder
						Name of Bank/Account No.

FUND SWITCH

FROM			TO		
Name of Fund	No. of shares/units	Amount	Name of Fund	No. of shares/units	Amount

By signing below, I/we hereby confirm the validity and accuracy of all the information/instructions provided herein. The Distributor / Receiving Bank is hereby authorized to implement the foregoing instructions in relation to my/our investment account; and acknowledge and confirm that I/we have read and fully understood the Terms and Conditions stated in this document and agree to be bound thereby.

Investor 1 /Authorized Signatory	Investor 2 /Authorized Signatory	Investor 3 /Authorized Signatory
<input checked="" type="checkbox"/> Signature over Printed Name	<input checked="" type="checkbox"/> Signature over Printed Name	<input checked="" type="checkbox"/> Signature over Printed Name
ACC USE ONLY		
Witnessed by: Certified Investment Solicitor	Witnessed by: Certified Investment Solicitor	Signature Verified by:
Name and Signature	Name and Signature	<input type="checkbox"/> With FEL <input type="checkbox"/> NO FEL

III. RISK DISCLOSURE STATEMENT

Prior to making an investment, BPI Asset Management and Trust Corporation (BPI AMTC) is hereby informing you of the nature of the Investment Funds and the risks involved in investing therein. As investments generally carry different degrees of risk, it is necessary that before you make any investment, you should have:

1. Fully understood the nature of the investment in any of the Investment Funds and the extent of your exposure to risk
2. Read this Risk Disclosure Statement completely; and
3. Independently determined that the investment in any of the Investment Funds is appropriate for you.

Enumerated and defined below are the various risks you are normally exposed in investing depending on the type of underlying assets of the portfolio. Investment Funds do not provide guaranteed returns and are not covered by the Philippine Deposit Insurance Corporation (PDIC).

Specifically for Investment Funds, there are risks involved in investing because the value of your investment is based on the Net Asset Value per Unit (NAVPU) of the Fund which uses a marked-to-market valuation and therefore may fluctuate daily. The NAVPU is computed by dividing the Net Asset Value (NAV) of the Fund by the number of outstanding units. The NAV is derived from the summation of the market value of the underlying securities of the Fund plus accrued interest income less liabilities and qualities expenses.

INVESTMENT IN THE INVESTMENT FUNDS DOES NOT PROVIDE GUARANTEED RETURNS EVEN IF INVESTED IN GOVERNMENT SECURITIES AND HIGH-GRADE PRIME INVESTMENT OUTLETS. YOUR PRINCIPAL AND EARNINGS FROM INVESTMENT IN THE FUND CAN BE LOST IN WHOLE OR IN PART WHEN NAVPU AT THE TIME OF REDEMPTION IS LOWER THAN THE NAVPU AT THE TIME OF PARTICIPATION. GAINS FROM INVESTMENT IS REALIZED WHEN THE NAVPU AT THE TIME OF REDEMPTION IS HIGHER THAN THE NAVPU AT THE TIME OF PARTICIPATION.

Your investment in any of the Investment Funds exposes you to the various types of risks enumerated and defined hereunder:

Interest Rate Risk

This is the possibility for an investor to experience losses due to changes in interest rates. The purchase and sale of a debt instrument may result in profit or loss because the value of a debt instrument changes inversely with prevailing interest rates.

The Fund's portfolio, being marked-to-market, is affected by changes in interest rates thereby affecting the value of fixed income investment such as bonds. Interest rates rise, bond prices fall and when interest rates decline, bond prices rise. As the prices of bonds in a portfolio adjust to a rise in interest rate, the portfolio's market value may decline.

Market/Price Risk

This is the possibility for an investor to experience losses due to changes in market prices of securities. It is the exposure to the uncertain market value of a portfolio due to price fluctuations.

It is the risk of the Fund/Portfolio to lose value due to a decline in securities price, which may sometimes happen rapidly or unpredictably. The value of investments fluctuates over a given time period because of general market conditions, economic changes, or other events that impact large portions of the market such as political events, natural calamities, etc. As a result, for Investment Funds, the Net Asset Value per Unit (NAVPU) may increase to make profit or decrease to incur losses.

Liquidity Risk

This is the possibility for an investor to experience losses due to the inability to sell or convert assets into cash immediately or in instances where conversion to cash is possible but at a loss. These may be caused by different reasons such as trading in securities with small or few outstanding issues, absence of buyers, limited buy/sell activity or underdeveloped capital market.

Liquidity risk occurs when certain securities in the Fund/Portfolio may be difficult or impossible to sell at a particular time which may prevent the withdrawal/ redemption of investments until its assets can be converted to cash. Even government securities which are the most liquid of fixed income securities may be subjected to liquidity risk particularly if a sizeable volume is involved.

Credit Risk/Default Risk

This is the possibility for an investor to experience losses due to a borrower's failure to pay principal and/ or interest in a timely manner on instruments such as bonds, loans, or other forms of security which the borrower issued. This inability of the borrower to make good on its financial obligations may have resulted from adverse changes in its financial condition, thus, lowering credit quality of the security, and consequently lowering the price (market/price risk) which contributes to the difficulty in selling such security. It also includes risk of a counterparty (a party the Fund Manager trades with) defaulting to deliver its obligation either in cash or securities.

This is the risk of losing value in the Fund/Portfolio in the event of the borrower defaults on his obligation or in the case of counterparty, when it fails to deliver on the agreed trade. This decline in the value of the Fund/Portfolio happens because the default/failure would make the price of the security go down and may make the security difficult to sell. As these happen, for Investment Funds, the Fund's NAVPU will be affected by a decline in value.

Reinvestment Risk

This is the risk associated with the possibility of having lower returns or earnings when maturing funds or the interest earnings of funds are reinvested.

Investors who withdraw/redeem and realize their gains run the risk of reinvesting their funds in an alternative investment outlet with lower yields. Similarly, BPI AMTC is faced with the risk of not being able to find good or better alternative investment outlets as some of the securities in the Fund/Portfolio matures.

In case of a foreign-currency denominated Investment Fund or portfolio or a peso-denominated Investment Fund or portfolio allowed to invest in securities denominated in currencies other than its base currency, the Fund/Portfolio is also exposed to the following risks:

Foreign Exchange Risk

This is the possibility for an investor to experience losses due to fluctuations in foreign exchange rates. The exchange rates depend upon a variety of global and local factors, e.g. interest rates, economic performance, and political developments.

It is the risk of the Fund/Portfolio to currency fluctuations when the value of investments in securities denominated in currencies other than the base currency of the Fund/Portfolio depreciates. Conversely, it is the risk of the Fund/Portfolio to lose value when the base currency of the Fund/Portfolio appreciates.

For Investment Funds, the net asset value per unit (NAVPU) of a Philippine Peso-denominated Fund invested in foreign currency-denominated securities may decrease when the Philippine Peso appreciates.

For Investment Funds, the returns of a foreign currency denominated Fund invested in foreign currency-denominated securities may decrease when translated in Philippine Peso terms when the Philippine Peso appreciates.

Country Risk

This is the possibility for an investor to experience losses arising from investments in securities issued by/ in foreign countries due to the political, economic and social structures of such countries. There are risks in foreign investments due to the possible internal and external conflicts, currency devaluations, foreign ownership limitations and tax increases of the foreign country involved which are difficult to predict but must be taken into account in making such investments.

Likewise, brokerage commissions and other fees may be higher in foreign securities. Government supervision and regulation of foreign stock exchanges, currency markets, trading systems and brokers may be less than those in the Philippines. The procedures and rules governing foreign transactions and custody of securities may also involve delays in payment, delivery or recovery of investments.

For complex investment products, said instruments can be subject to sudden and sharp falls in market value such that you may lose your entire investment and extra funding may be required, as necessary.

Index-Tracking Risk

Specifically for index-tracker investments, this is the risk of the portfolio not matching or not achieving a high degree of correlation with the return of an index because of operating and other fund-management related expenses.

Other Risk

Your Fund/Portfolio may be further exposed to the risk of any actual or potential conflicts of interest in the handling of in-house or related party transactions by BPI AMTC. These transactions may include own-bank deposits; purchase of own-institution or affiliate obligations; purchase of assets from or sales to own institution, directors, officers, subsidiaries, affiliates or other related interests/parties; or purchases or sales between fiduciary/managed accounts.