



Minimum Investment	PHP500,000 Face Amount	
Additional Investment	Multiples of PHP1,000 only	
Features	<p>Treasury Bills (T-Bills)</p> <ul style="list-style-type: none"> - short term investment - considered as default-free instruments - original tenor: 91/182/364 days - don't pay interest but are sold on discounted basis - investment returns in T-Bills are subject to 20% final withholding tax 	<p>Fixed Rate Treasury Notes (FXTN) / Retail Treasury Bonds (RTB)</p> <ul style="list-style-type: none"> - medium to long term investment - considered as default-free instruments - original tenor: 5-25 years - pay a fixed interest (semi-annually or quarterly) - investment returns in FXTN's/RTB's are subject to 20% final withholding tax
Nature of the Security	Bonds or notes issued by the national government. These securities are direct and unconditional obligations of the Republic of the Philippines. These are not deposits and therefore not covered by the Philippine Deposit Insurance Corporation. These securities are sold on a without recourse basis to UCPB.	
Pre-Termination / Liquidation	PRE-TERMINATION IS ALLOWED. UCPB shall offer the security to other clients or buy the security for its own account. In either case, the price or the yield of the security shall be based on the prevailing market rate. In this case, the client's principal may be higher or lower than its original amount.	
How to Invest	<p>Accomplish / Submit the following:</p> <ul style="list-style-type: none"> ✓ Application to Purchase ✓ Risk Disclosure Letter ✓ Third party Custodian Documents (for submission to UCPB appointed Custodian Bank) <ul style="list-style-type: none"> ○ <u>Special Power of Attorney</u> (notarized) - authorizing UCPB to appoint a third party custodian for safekeeping of the securities purchased from UCPB. ○ <u>Letter of Authorization</u> to deliver documents to the Custodian Bank ○ For corporate client, a <u>Board Resolution</u> (notarized) <ul style="list-style-type: none"> • Allowing the investment in government securities • Allowing UCPB to appoint a third party custodian for safekeeping of the client's securities • Designating the authorized signatories ○ <u>Client Information Spreadsheet</u> (to be accomplished by the branch) ✓ Open a current or savings account for debiting of the funds for investment and for crediting of the redemption/ principal + interest upon maturity ✓ The cutoff time for all transactions is 12 noon. 	
Proof of Investment	<ul style="list-style-type: none"> • Buy Invoice or Confirmation of Sale 	
Access Points	<ul style="list-style-type: none"> • All UCPB Branches • Treasury Sales Desks <ul style="list-style-type: none"> ○ Makati (Head Office) - (02) 811-9637, 811-9648, 811-9642 ○ Cebu City - (032) 253-1258 ○ Davao City - (082) 221-2482 • treasury@ucpb.com 	