

A Life Preferred Program Mechanics

General Provisions:

Program Period is from 30 June to 30 December 2018. The Program is being conducted by the BANK OF THE PHILIPPINE ISLANDS (BPI) and BPI FAMILY SAVINGS BANK (BFSB) hereinafter, referred to as 'BANK' or 'BPI or BFSB'. In case of disputes relative to any aspect of Depositor's or Referror's participation in the said program, the decision of the Bank shall be considered final.

Incentive to EXISTING client with a qualified entry:

- Gift/s from partner merchants will be given to the existing BPI or BFSB customer (the 'Depositor') who places the required amount of fresh funds for each Gift Tier.

Gift Tiers	Gift/s
PHP1,000,000 – PHP1,999,999	1 Silver Gift
PHP2,000,000 – PHP4,999,999	2 Silver Gifts
PHP5,000,000 – PHP5,999,999	1 Gold Gift OR 3 Silver Gifts

- In excess of PHP5,000,000, the Depositor will be entitled to a Silver Gift for every incremental fresh fund of PHP1,000,000.

Additional Fresh Funds	Gift
Every P1,000,000 in excess of P5,000,000	1 Silver Gift

- Fresh funds must be contributed to any/a combination of participating Deposit Build-up/Investment/Life Insurance products.
- For BPLAC Life Insurance, the computation of fresh funds is based on annual premium. The Depositor must pay at least PHP100,000 premium for the PHP1,000,000 and PHP2,000,000 tiers or at least PHP300,000 premium for the PHP5,000,000 tier. The required amount of fresh funds must still be fulfilled in order to qualify for the promo.

Deposit Build-up	Advance Savings Peso Pamana Peso Maxi-Saver Peso Maxi-Saver USD
AMTC	BPI Short Term Fund BPI Money Market Fund BPI Premium Bond Fund BPI US Dollar Short Term Fund

	BPI US Dollar Income Feeder Fund BPI Catholic Values Global Equity Feeder Fund BPI Philippine Consumer Equity Index Fund BPI Philippine Equity Index Fund BPI Philippine Infrastructure Equity Index Fund BPI Equity Value Fund BPI Global Equity Fund-of Funds BPI US Equity Index Feeder Fund
BIMI	ALFM Money Market Fund ALFM Euro Bond Fund ALFM Peso Bond Fund ALFM Dollar Bond Fund ALFM Growth Fund Philippine Stock Index Fund
BPLAC	Vitality Critical Care Max Vitality Build Estate Plus Vitality Critical Care Plus Vitality Life Ready Plus Critical Care Max Build Estate Plus Critical Care Plus Life Ready Plus

- For purposes of this Program, funds transferred from a BPI or BFSB account will not be considered 'fresh funds'.
- Initial Build-up Deposit or Investment will be put on hold for 1 year. If the Depositor terminates his/her Bank relationship within 1 year from the date of account opening, the Bank reserves the right to deduct the value of the complimentary Gift from his/her deposit or investment account.

Incentive to NEW-TO-BANK client with a qualified entry:

- Gift/s from partner merchants will be given to the new BPI or BFSB customer (the 'Depositor') who opens and maintains an account with BPI or BFSB with the minimum required amount of fresh funds and product combination.

Gift Tiers	Total Products	Gift/s
PHP1,000,000 - PHP1,999,999	Min. 2 products	1 Silver Gift
PHP 2,000,000 – PHP4,999,999	Min. 2 products	2 Silver Gifts
PHP 5,000,000 – PHP5,999,999	Min. 5 products	1 Gold Gift OR 3 Silver Gifts

2. In excess of PHP5,000,000, the Depositor will be entitled to a Silver Gift for every incremental fresh fund of PHP1,000,000.

Additional Fresh Funds	Gift
Every P1,000,000 in excess of P5,000,000	1 Silver Gift

3. Fresh funds must be contributed to a combination of CA/SA and participating Deposit Build-up/Investment/Life Insurance products.

Fresh Funds	PHP1,000,000 - PHP1,999,999	PHP 2,000,000 – PHP4,999,999	PHP 5,000,000 – PHP5,999,999	Every PHP1,000,000 in excess of PHP5,000,000
Products	Min. 2 products	Min. 2 products	Min. 5 products	-
Product Options	<ul style="list-style-type: none"> CA/SA Deposit Build-up* 	<ul style="list-style-type: none"> CA/SA Deposit Build-up* AMTC/BIMI * BPLAC Life Insurance** 	<ul style="list-style-type: none"> CA/SA Deposit Build-up* AMTC/BIMI* BPLAC Life Insurance** 	<ul style="list-style-type: none"> Deposit Build-up* AMTC/BIMI* BPLAC Life Insurance**
Additional Requirement	<ul style="list-style-type: none"> At least PHP500,000 in CA/SA At least PHP500,000 in Deposit Build-up 	<ul style="list-style-type: none"> At least PHP500,000 in CA/SA + at least PHP1,500,000 in a combination of Deposit Build-up, AMTC/BIMI Investment, or BPLAC Life Insurance If availing BPLAC, should be at least PHP100,000 	<ul style="list-style-type: none"> At least PHP500,000 in CA/SA + at least PHP4,500,000 in a combination of Deposit Build-up, AMTC/BIMI Investment, or BPLAC Life Insurance If availing BPLAC, should be at least PHP300,000 	-

*subject to 1-year holdout period

**based on premium

CA/SA	Biz Link Checking Biz Online Banking Checking BPI Europe Tracking Account Checking Account
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	DDA-Government DDA-Special Direct CA Direct Current Account Direct Passbook Direct SA Express Teller Checking Express Teller Savings InstaCredit Checking JumpStart Savings Ka-Negosyo Checking Manager's Check Maxi-One Checking Maxi-One Savings Pamana Padala Savings Pangarap Savings Passbook Savings PHP MaxiOne CA-USD Reg CA Regular Checking Vostro Account
AMTC	BPI Short Term Fund BPI Money Market Fund BPI Premium Bond Fund BPI US Dollar Short Term Fund BPI US Dollar Income Feeder Fund BPI Catholic Values Global Equity Feeder Fund BPI Philippine Consumer Equity Index Fund BPI Philippine Equity Index Fund BPI Philippine Infrastructure Equity Index Fund BPI Equity Value Fund BPI Global Equity Fund-of Funds BPI US Equity Index Feeder Fund
BIMI	ALFM Money Market Fund ALFM Euro Bond Fund ALFM Peso Bond Fund ALFM Dollar Bond Fund ALFM Growth Fund Philippine Stock Index Fund
BPLAC	Vitality Critical Care Max Vitality Build Estate Plus Vitality Critical Care Plus Vitality Life Ready Plus

Critical Care Max
 Build Estate Plus
 Critical Care Plus
 Life Ready Plus

4. For purposes of this Program, funds transferred from a BPI or BFSB account will not be considered 'fresh funds'.
5. Initial Build-up Deposit or Investment will be put on hold for 1 year. If the Depositor terminates his/her Bank relationship within 1 year from the date of account opening, the Bank reserves the right to deduct the value of the complimentary Gift from his/her deposit or investment account.
6. All new account openings are subject to existing policies and procedures from the Bank.

Gold or Silver Gift Options:

Gold Gift Options		
Merchant	Offer	Terms and Conditions
Toyo Eatery (The Alley at Karrivin, Makati City)	<ul style="list-style-type: none"> • An Exclusive Kitchen Table Tasting Menu for four (4) persons 	<ul style="list-style-type: none"> • Prior reservation is required and subject to availability
Prada/Burberry (Greenbelt 4/Solaire/Rustan's Shangri-La)	<ul style="list-style-type: none"> • Small leather good/accessory from Prada or Burberry 	<ul style="list-style-type: none"> • Once the item has been redeemed, it cannot be returned or exchanged with any other item unless for valid reasons set by SSI • Subject to availability
SSI (Greenbelt 4/Solaire/Rustan's Shangri-La)	<ul style="list-style-type: none"> • Purple Card valid in any Prada/Burberry store worth PHP15,000 	<ul style="list-style-type: none"> • Once the item has been redeemed, it cannot be returned or exchanged with any other item unless for valid reasons set by SSI • Subject to availability
Casa Bella (The Alley at Karrivin, Makati City)	<ul style="list-style-type: none"> • Casa Bella premium European designed accessory set 	<ul style="list-style-type: none"> • Subject to availability
Guava Sketches (Greenbelt 3)	<ul style="list-style-type: none"> • Guava Sketches curated package (accessories/ home décor) 	<ul style="list-style-type: none"> • Subject to availability

<p>Wine Story (Shangri-La Mall EDSA or Serendra)</p>	<ul style="list-style-type: none"> • Private Bourdeaux Wine Tasting Class for six (6) persons • Inclusive of: <ul style="list-style-type: none"> ○ 3-4 wines for tasting ○ Food tasting platter ○ Wine tasting brochure ○ Certificate of Participation 	<ul style="list-style-type: none"> • Giftholder can choose his/her preferred venue (Wine Story Shangri-La Mall EDSA or Wine Story Serendra) and schedule for the class • Reservation is required two (2) weeks in advance prior to the desired schedule
<p>Fairmont (Makati City)</p>	<ul style="list-style-type: none"> • An overnight stay for two (2) at a Fairmont Gold Room • Inclusive of access to the Fairmont Gold Lounge, with the following benefits: <ul style="list-style-type: none"> ○ Breakfast for two (2) ○ All-day beverage (non- alcoholic service) ○ Evening pre-dinner drinks ○ Use of the 7/F Gold Lounge 	<ul style="list-style-type: none"> • Prior reservation is required and subject to availability
<p>Gift Away (Nationwide)</p>	<ul style="list-style-type: none"> • eGC valid in hundreds of merchants nationwide worth PHP12,500 	<ul style="list-style-type: none"> • To be redeemed using the BPI Gift Catalogue site • For the list of merchants, visit https://alifepreferred.gift/catalog

Silver Gift Options		
Merchant	Offer	Terms and Conditions
<p>Toyo Eatery (The Alley at Karrivin, Makati City)</p>	<ul style="list-style-type: none"> • A BPI-curated Tasting Menu for two (2) persons 	<ul style="list-style-type: none"> • Prior reservation is required and subject to availability

<p>Red Turnip (Maybank Performing Arts Theater, BGC)</p>	<ul style="list-style-type: none"> • Two (2) premium tickets to “A Doll’s House, Part 2” • Inclusive of: <ul style="list-style-type: none"> ○ Front row seats ○ Cocktails ○ On-stage meet and greet with the cast 	<ul style="list-style-type: none"> • Prior reservation is required and subject to availability • Show dates are as follows: September 15, 16, 22, 23, 28, 29 and 30, and October 6 and 7, 2018
<p>Wine Story (Shangri-La Mall EDSA)</p>	<ul style="list-style-type: none"> • Two (2) seats to a Wine 101 Appreciation Class • Inclusive of: <ul style="list-style-type: none"> ○ Seven (7) wines for tasting ○ Food tasting platter ○ Wine tasting brochure ○ Certificate of Participation 	<ul style="list-style-type: none"> • Venue is in Shangri-La Mall EDSA • Reservation is required eight (8) days prior the desired class • Published dates in 2018 are as follows: July 14, August 18, September 8, October 13, November 24, and December 15. Dates are subject to change without prior notice • Subject to availability
<p>Gift Away (Nationwide)</p>	<ul style="list-style-type: none"> • eGC valid in hundreds of merchants nationwide worth PHP2,500 	<ul style="list-style-type: none"> • To be redeemed using the BPI Gift Catalogue site • For the list of merchants, visit https://alifepreferred.gift/catalog

Incentive to an existing BPI or BFSB client with a qualified referral:

1. Gift/s from partner merchants will be given to the existing BPI or BFSB customer (the ‘Referrer’) who makes a qualified referral of a new-to-bank customer (the ‘Depositor’).

Gift Options	Terms and Conditions
<p>One (1) multi-access KFit Fitness Pass</p>	<ul style="list-style-type: none"> • 10 multi-access passes in various studios, fitness classes, and gyms valid for 1 month

<p>Urban Ashram two (2) unlimited 1-week passes</p>	<ul style="list-style-type: none"> • Two (2) unlimited 1-week passes • Passes can be used by two different people, given that one is an existing Urban Ashram client and the other a first-timer in Urban Ashram • Valid in BGC and Pasig branche
<p>eGC valid in hundreds of merchants nationwide worth PHP800</p>	<ul style="list-style-type: none"> • To be redeemed using the BPI Gift Catalogue site. • For the list of merchants, visit https://alifepreferred.gift/catalog

2. A qualified referral is a new-to-bank client with no existing relationship with BPI or BFSB, has not closed an account with BPI or BFSB beyond June 30, 2018, and must qualify for any depositor Gift Tier.

Gift Redemption and Conditions:

1. Relationship Manager/Business Manager should encode details of the qualified entry to the “A Life Preferred” program database.
2. Verification of encoded details will be made before confirmation of qualified entry.
3. Redemption of Gifts will be coursed through the Relationship Manager/Business Manager. It will be in a form of an e-mail containing an eVoucher (PDF form).
4. The Gifts are transferable and client should keep a copy of the eVoucher secure.
5. The program will run from June 30 to December 30, 2018.
6. Redemption period shall be until 60 days from end of program period or until all requests are served, whichever comes first.
7. The offer is not convertible to cash or credit. It may not be exchanged with any other product.
8. Program offer is not valid in conjunction with any ongoing program, in-house program or ad program, and other discounts.
9. In case of dispute in respect of BPI/BPI Family Savings Bank only and the clients' availment of program offers, the decision of BPI/BPI Family Savings Bank with the concurrence of DTI shall be considered final. However, if dispute involves participating Merchant and its performance and/or delivery of services to customers, subject to the General Provisions set out above, the decision of BPI/BPI Family Savings Bank and participating Merchant with the concurrence of DTI shall be considered final.

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Per DTI-FTEB Permit No. 11943, Series of 2018.