

GUIDE TO DEALING

FINANCIAL PRODUCTS WITH METROBANK

What are Financial Products?

Financial products refer to debt or equity securities, hybrid securities, derivatives, securitization structures, and similar products with substantial investment characteristics, as defined in regulations (BSP Circular 891).

What Financial Products can customers access through Metrobank?

The following are the Financial Products offered by Metrobank:

Time Deposits / Negotiable Deposit Certificates	Foreign Exchange
Peso Government Securities	Foreign Exchange Derivatives
Peso Bank and Quasi-Bank Bonds / Notes	Interest Rate Derivatives
Peso Corporate Bonds / Notes / Commercial Papers	Credit Derivatives
Foreign Currency Sovereign and Quasi Sovereign Bonds	Asset Swaps
Foreign Currency Bank Bonds	Deposit Plus
Foreign Currency Corporate Bonds	Unit Investment Trust Funds
Subordinated Debt and Other Capital Instruments	Variable Life Insurance (Investment-Linked)

The products are subject to minimum dealing and investment amounts, and may be restricted according to your regulatory status and the results of the Suitability Assessment that you need to undergo.

Who should I contact if I am interested in financial products?

Request your Branch of Account or Relationship Manager to introduce you to the following:

1. Investment Specialist – for wealth requirements of individuals
2. Sales Trader – for business or commercial requirements of institutions

They are with the Markets Sales Group of the Bank's Financial Markets Sector, and have the regulatory licenses and certifications to sell various Financial Products.

How do I get started?

The Investment Specialist or Sales Trader shall:

- Conduct Suitability Assessment to establish your profile and objectives, to ensure appropriateness of products offered to you.
- Obtain documentary requirements from you and your Relationship Manager / Branch to set up your Brokering Account. This will involve setting up or designating a Metrobank Settlement Account where funds will be debited from to settle your investments in financial products and where funds will be credited to for your coupon interest payments and maturity proceeds.
- Enroll you onto the Wealth Manager Portal (for individuals) for online viewing of fixed income securities and quotes, online viewing of your outstanding securities and their current market values, and eventually for online order placement and execution. This portal uses single sign-on passwords for multiple accounts, and is directly linked to the Metrobank Online platform.
- Enroll your designated mobile number and authorized email for electronic notifications and deal confirmations.
- Enroll you onto Metrobank Operations Support Engine (MOSE), our web-based application that would allow you to digitally acknowledge/accept transactional documents using your computer or smart phone sent by your Investments Specialist or Sales Trader via an email link. MOSE uses a variety of security features where one-time passwords and email links are sent only to your designated mobile number and authorized email, following industry standard encryption. Email links sent have limited validity up to 8:00PM on day of dealing.

What should I do if I want to buy or sell a financial product?

- Check indicative quotes and financial product availability with your Investment Specialist or Sales Trader or check online via Wealth Manager Portal.
 - Communicate objectives and parameters to your Investment Specialist / Sales Trader.
 - Place an order to buy or sell the financial product with required details through your Investment Specialist / Sales Trader
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- State clearly which entity (for corporates) or account (for individuals) you are dealing on behalf of.
- In exceptional instances of absence of a standard settlement instruction, advise how transaction will be settled.

What should I expect from my Investment Specialist or Sales Trader?

Before Dealing:

- Ensure appropriateness of financial product given your Suitability profile, parameters and objectives.
- Explain fully the details, terms, conditions, mechanics and risks of the financial product and provide the necessary written material.
- Explain relevant documentation and secure from you the pre-deal requirements.
- Acknowledge that any order to buy or sell is well-received.

Deal Execution:

- Once deal is done, to verbally confirm on recorded line the pertinent details. May alternatively send preliminary confirmation of a done deal to your authorized email. In the absence of either, you should not assume that the deal was done. Immediately alert your Investment Specialist / Sales Trader of any inconsistency or error in deal details.
- Secure the remaining deal requirements from you.

How do I know that what I dealt with the Investment Specialist or Sales Trader is known to the Bank?

If you are enrolled to our Metrobank Operations Support Engine (MOSE) facility and your Investment Specialist or Sales Trader used this to transmit transaction documents for your approval, a notification shall be sent to your authorized email with a link for you to access, review and approve the documents. Note that the email links have limited validity of up to 8:00PM of dealing date. One-time passwords to access the link shall also be sent to your designated mobile number.

To acknowledge your done deals, you will receive SMS notification that is back-office generated and is independent of your Investment Specialist / Sales Trader. For your protection, no amounts will be stated in the SMS. The standard messages are as follows:

- **For Fixed Income Securities purchased/sold (secondary market deals):**

Sent the next business day after deal settlement date:

1. If you nominated an email address for our confirmations and notices:

This is to acknowledge your purchase of [*name of security*] dated [*value date*] with deal ref# [*deal number*]. You may now view details of the e-confirmation via your authorized email address. If you did not authorize this transaction, please call our Customer Service Hotline (02)88700-700 and quote deal ref#. Thank you.

2. If you opt to pick up confirmations from the branch:

Please be advised that your settlement account has been *debited/credited* for your *purchase/sale* of [*name of security*] dated [*value date*] with deal ref# [*deal number*]. Confirmation is ready for pick up within 7 banking days in your branch of account. If you did not authorize this transaction, please call our Customer Service Hotline 88-700-700 and quote deal ref#. Thank you.

- **For Treasury Time Deposit transactions:**

Sent not later than the next business day after deal settlement date:

1. If you nominated an email address for our confirmations and notices:

Thank you for your Treasury Time Deposit placement dealt on (*Trade Date*) with reference # (*deal number*). We have sent the electronic confirmation to your email address. If you did not authorize this transaction, please call the Metrobank Contact Center at (02) 88-700-700 and provide the deal reference. Thank you.

2. If you opt to pick up confirmations from the branch:

Thank you for your Treasury Time Deposit placement made on (*Trade Date*) with reference # (*deal number*). Your Time Deposit Confirmation is ready for pick up at (Branch name). If you did not authorize this transaction, please call the Metrobank Contact Center at (02) 88-700-700 and provide the deal reference number. Thank you.

Sent one business day prior to maturity date:

Please be advised that your Treasury Time Deposit with reference # (*deal number*) will be maturing on (*Maturity Date*). If you do not recognize this transaction, please call the Metrobank Contact Center at (02) 88-700-700 and provide the reference number. Thank you.

- **For Foreign Exchange and Derivative transactions: (e.g. FX Forwards/CCS/FX Options/IRS/FX Swaps):**

Sent the next business day after deal date:

This is to acknowledge your [*foreign exchange/derivative product*] transaction dealt on [*deal date*] with reference # [*deal number*]. If you did not authorize this transaction, please call our Customer Service Hotline 88-700-700 and quote the deal reference. Thank you.

Sent within 3 business days after deal date:

Thank you for your [*foreign exchange /derivative product*] transaction dealt on [*deal date*] with reference # [*deal number*]. Confirmation is ready for pick up in your branch of account. If you did not authorize this transaction, please contact our customer service hotline 88-700-700 and quote the deal reference. Thank you.

When calling our Customer Service Hotline 88-700-700, please expect to be asked of standard verification questions to authenticate your identity. Please notify any of our Customer Service Officers if you receive an erroneous alert, or do not receive any alert at all.

What are the standard confirmation documents that I should expect to receive from the bank?

<i>Product Type</i>	<i>Type of Confirmation</i>	<i>Mode of Delivery</i>
Fixed Income	Text confirmation Confirmation of Purchase / Sale (FXCY Bonds) Broker's Confirmation (PHP GS)	SMS Soft copy: a) sent to client's authorized email b) sent to branch of account for clients without an elected email. i. branch shall forward to client ii. client may get a printed copy from their branch of account
Treasury Time Deposit	Text confirmation Treasury Time Deposit Confirmation	SMS Soft copy: a) sent to client's authorized email, copying Sales Personnel and branch of account b) sent to branch of account for clients without an elected email.

		<ul style="list-style-type: none"> i. branch shall forward to client ii. client may get a printed copy from their branch of account
Derivatives, Structured Products	Text confirmation Deal Confirmation*	<p>SMS</p> <p>Soft copy:</p> <ul style="list-style-type: none"> a. sent to client's authorized email, copying Sales Personnel and branch of account b. sent to branch of account for clients without an elected email. <ul style="list-style-type: none"> a. branch shall forward to client b. client may get a printed copy from their branch of account <p>*Derivative deal confirmations require client's signature. Once received, this also goes through the signature verification process.</p>

How do I know what fixed income securities I have outstanding with the Bank?

For individual customers, log on to your account in Wealth Manager Portal through <https://onlinebanking.metrobank.com.ph/signin> to view all your outstanding securities and their current valuation (based on previous day's closing levels)

You should also receive Quarterly Statements of Account through your authorized email.

