



Win up to  
**PHP 3 Million**  
Investment Credits

For every investment of PHP 500K, client can join the **Investment Real Thrills** raffle for a chance to win PHP 100K worth of investment credits weekly!

**PROMO NAME:** 2019 Investment Real Thrills

**DESCRIPTION:** For every investment of PHP 500K, client can join the *Investment Real Thrills* raffle for a chance to win PHP 100K worth of investment credits weekly!

**PROMO PERIOD:** July 1, 2019 to February 29, 2020

#### PROMO MECHANICS

1. Promo Period is from **July 1, 2019 to February 29, 2020**. Only investments made within the promo period qualify.
2. Clients must invest a minimum of **PHP 500,000** in any of the participating funds to join in the raffle for a chance to win **PHP 100,000** worth of investment credits weekly.
3. To participate, client needs to fill out an Investment Real Thrills entry form in the branch, for subscriptions made in the branch, or e-mail [bpamtcpromo@bpi.com.ph](mailto:bpamtcpromo@bpi.com.ph), for subscriptions made via BPI Online or BPI Mobile.
4. Client will be entitled to 1 raffle entry for every investment of PHP 500,000 and will be part of all raffle draws until the end of the promo period.
5. Raffle draws will be conducted every Friday starting July 12, 2019 until March 2, 2020 except for July 5, 2019, November 1, 2019, December 27, 2019, January 3, 2020, January 31, 2020 and February 28, 2020.
6. The following are the participating Mutual Funds:
  - ❖ ALFM Money Market Fund
  - ❖ ALFM Peso Bond Fund
  - ❖ ALFM Dollar Bond Fund
  - ❖ ALFM Euro Bond Fund
  - ❖ ALFM Growth Fund
  - ❖ Philippine Stock Index Fund
  - ❖ Ekklesia Mutual Fund
  - ❖ Solidaritas Fund (*formerly Bahay Pari Solidaritas Fund*)

#### TERMS & CONDITIONS

1. Clients who invest a minimum of **PHP 500,000** in any of the participating fund can join in the raffle for a chance to win **PHP 100,000** worth of investment credits weekly (subject to withholding tax).
2. Client will be entitled to 1 e-raffle ticket for every investment of PHP 500,000 and will be part of all succeeding raffle draws until the end of the promo period.
3. Client will have to fill out an Investment Real Thrills entry form on each transaction to participate.
4. For the purpose of this promo, all qualified investment entries will be subject to a 6-month holding period in which the client won't be able to redeem the investment without requesting through the branch of account. If client redeems fully/partially prior to the end of the 6-month holding period, BIMl reserves the right to disqualify the client's entry in the raffle draws; and/or deduct the value of the Investment Credits from the client/s' redemption proceeds.
5. The promo is exclusive to investment accounts booked through BPI and BPI Family Savings Bank Branches or through BPI Online Banking and BPI Mobile App. Investments made in segregated portfolio accounts are not qualified in the promo.
6. Awarding of Investment Credits:
  - a. Investment Reward will be processed by BIMl within 5 banking days from the draw.
  - b. Investment Reward shall be based on the winning transaction (i.e. If winning entry is investment in ALFM Money Market Fund, additional investment will be to ALFM Money Market Fund as well)
  - c. Investment Rewards will be rounded down to the next whole number.
7. Raffle draw will be made every Friday starting July 12, 2019, except for July 5, 2019, November 1, 2019, December 27, 2019, January 3, 2020, January 31, 2020 and February 28, 2020.
8. All valid transactions of participants settled at least a 1 day before draw date will be included in the week's raffle draw.
9. All promo participation should be encoded the day before the raffle draw to qualify in the week's raffle. Late entries will be considered entries for the next draw.
10. Promo Entry form (for branch transaction) and Email confirmation (for online & mobile transaction) shall serve as proof of entry to the promo.
11. To protect client confidentiality, the transaction reference number found in the client's transaction advice shall be used in announcing the weekly winner.
12. Participants can win multiple times. There is no limit to the number of times a qualified client can win as long as he remains fully invested (no redemptions) throughout the 6-month holding period.
13. Switching of funds is strictly not allowed. (e.g. if a client has an existing Mutual Fund (MF) account invested in the ALFM Money Market Fund, he cannot redeem/terminate this particular MF account for reinvestment to a new or another MF for the purpose of joining this promo.)
14. BIMl has the right to verify the eligibility of the client and his/her investments and to check whether the investment is still outstanding at the end of the holding period.
15. BIMl reserves the right to dispute the eligibility of participation in the promo if redemption or reinvestment is identified. In case of dispute, the decision of BIMl will be final.
16. BIMl reserves the right to continue or discontinue the promo at any given period.
17. Investments which are basis for entry to this promo shall not be qualified for other ongoing promos of BIMl.
18. Investment credits are non-transferrable and non-convertible to cash.

#### FREQUENTLY ASKED QUESTIONS

1. **Can a client combine investment funds?**  
No; since the transaction reference number will serve entry ticket. Only 1 fund is allowed per transaction.
2. **Can a client use the investment credits to invest in another fund?**  
No; to efficiently process the prize, the investment credits will be invested into the same fund as the winning entry.
3. **Can a client invest the investment credits into another investment account?**  
No; to efficiently process the prize, the investment credits will be invested into the same investment account.
4. **A client invested July 1 and the "extended holding period" will expire on Feb 1, will I still be qualified for the remaining raffle draws?**  
Yes
5. **A client invested PHP 500K but the settlement amount is less than PHP 500K, is the client still qualified?**  
Yes, especially for MFs, settlement amount is less than the actual order amount due to the nature of the product.
6. **A client won PHP 100K investment credits, can he withdraw the proceeds after the standard holding period?**  
No, investment prize is subject to the same "extended" holding period as the entry. Partial redemptions will automatically render the entry disqualified and the value of the Investment Credits will be deducted from the client/s' redemption proceeds.
7. **Will the volume generated from the IRT, be part of the front-liner incentive volume?**  
Yes!
8. **A client invested July 1 and the "extended holding period" will expire on Feb 1, will I still be qualified for the remaining raffle draws?**  
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**This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.**

A Mutual Fund is an open end investment company registered with the Securities and Exchange Commission (SEC) in which the investible cash of numerous investors are pooled in a specific fund ("Fund") with the aim of achieving a specific investment objective. The Fund is NOT a DEPOSIT product and is not an obligation of, or guaranteed, or insured by the Fund Manager, and is not insured by the Philippine Deposit Insurance Corporation (PDIC). Due to the nature of the investments, yield and potential yields cannot be guaranteed. Any income or loss arising from market fluctuations and price volatility of the securities held by the Fund, even if invested in government securities, is for the account of the investor. As such, shares of the investor in the Fund, when redeemed, may be worth more or be worth less than his/her initial participation/contribution. Historical performance, when presented, is purely for reference purposes and is not a guarantee of future results. The Fund Manager is not liable for losses, unless upon willful default, evident bad faith or gross negligence. Investors are advised to read the Prospectus of the Fund which may be obtained from authorized distributors before deciding to invest.