BankCom Funds
Unit Investment Trust Fund

FREQUENTLY ASKED QUESTIONS

About Unit Investment Trust Fund (UITFs)	
What is a UITF?	A UITF is an open-ended pooled trust fund in any currency operated by a Trust entity in accordance to the set Plan Rules of the UITF and made available by participation.
Is there a maturity date?	UITFs do not have a maturity date and are open-ended, which means you may redeem your investment at any time. However, if you redeem within the fund's applicable holding period, an early redemption fee or penalty may be charged based on the fund's terms.
Are returns of UITF guaranteed?	No. UITFs do not carry a guarantee of income and principal. It is not a deposit product and is not guaranteed by Bank of Commerce.
Are UITFs insured by PDIC?	Unit Investment Trust Funds (UITFs) are trust products and not deposit accounts. They are not insured by the Philippine Deposit Insurance Corporation (PDIC).
How are the underlying assets of UITF valued?	UITFs use a mark-to-market method in valuing the underlying assets of the UITF. This valuation method computes for the Net Asset Value based on the fair market value of the UITF's assets. It takes into account the accrued interest and the unrealized gains or losses of the underlying assets based on their prevailing market prices.
How is the Net Asset Value per unit computed?	The Net Asset Value per unit is determined daily and computed by dividing the Total Net Asset Value (Total Assets minus Total Liabilities) by the UITF's total number of outstanding units of participation.
What is the proof of investment?	A Confirmation of Participation (COP) will be made available within five (5) banking days from trade date. A COP will be given to the client for every subscription made.
What are the benefits of investing in UITFs?	✓ Professional fund management ✓ Diversification (reduced risk vs. picking individual securities) ✓ Lower entry cost ✓ Transparent pricing (NAVPU published daily)
Who can invest in a UITF, and can an investor hold more than one type of fund?	Any person, association, corporation, entity, or firm with the legal capacity to enter into a contract or establish a trust may invest in a UITF. Investors may also choose to invest in more than one type of UITF, allowing them to diversify across different funds as long as each fund's objectives and features align with their investment needs.
How often can I add to my UITF investment?	You may add to your UITF anytime, subject to the fund's rules and minimum top-up amount. Each additional investment will receive a separate Confirmation of Participation and follow the NAVPU on the transaction date.

BANKCOM PESO LONG TERM BOND FUND (BPLTBF)	
Risk Profile of Target Investors	**Moderate**
Fund Classification	**Fixed Income Funds**
Fund Structure	**Regular Funds**
Recommended Investment Horizon	**More than five (5) years**
Minimum Initial Participation	**PHP 5,000.00**
Minimum Additional Participation	**PHP 1,000.00**
Minimum Maintaining Balance	**PHP 5,000.00**
Holding Period	**Seven (7) calendar days**
Benchmark	**iBoxx ABF Philippines Bond Index – Net of Tax**
Trust Fee	**1.00% P.A.**
Early Redemption Fee	**5% of the redeemed amount**
Admission and Redemption Cut-Off Time	**11:30 a.m. | *Notices received after 11:30 a.m. will be processed on the next banking day.***
Redemption Settlement Period	**One (1) banking day after the redemption/transaction date**

Should you have any questions or clarifications, please visit your branch of account or contact our Trust Sales and Solutions team at TSG-TSSD@bankcom.com.ph.