



## LANDBANK

### Frequently Asked Questions (FAQs)

#### Access to UITF Account through the Mobile Banking Application (MBA)

#### 1. What are the new features of the MBA for Unit Investment Trust Funds?

The LANDBANK Mobile Banking Application (MBA) now allows clients to enroll, view, and transact their existing UITF account online.

#### 2. What are the requirements for me to enroll in my UITF account in the MBA?

To enroll, you should have the following:

- 1) An active LANDBANK MBA account<sup>1</sup>;
- 2) An existing LANDBANK UITF account and his UITF Trust Account Number; and
- 3) Updated mobile number and e-mail address with Trust Banking Group

Note: Your mobile number for your UITF account with the LANDBANK – Trust Banking Group must be the same mobile number used in your iAccess and MBA transactions for your LANDBANK deposit account and where you receive One-Time-Pin (OTP).

#### 3. How to enroll your UITF in the MBA?

The following are the steps:

- A. Log in into the LANDBANK MBA.
- B. In the “More” option, select “Manage My Accounts”.
- C. Under the “Manage My Accounts” menu select the “Enroll Additional Own Account” option then select “Investment”.
- D. Enter your Trust Account Number (TAN), remember to include special characters (e.g. dashes “-”), and click submit.
- E. A One-Time-Pin (OTP) will be sent to your registered mobile number. Enter the OTP in the MBA.
- F. View the terms and conditions for the additional features and click the check box icon to signify your agreement.
- G. Click confirm to proceed with the enrollment.

---

<sup>1</sup> MBA requires an active LANDBANK i-Access account

**4. How to know if enrollment is successful?**

An acknowledgment page will be shown for a successful enrollment.

Once the enrollment process is done, you should be able to see your UITF investment in the accounts dashboard of the MBA.

**5. If we have a joint UITF account can each of us enroll it in our own MBA account?**

If you are the primary UITF account owner, you will be allowed to enroll your existing joint UITF account in your MBA provided that the mobile number registered in your iAccess is the same as the primary mobile number for your UITF joint account.

Currently, enrollment of a joint UITF account is limited to the primary account owner's MBA.

**6. What services are accessible in the UITF module of the MBA?**

- A. Viewing of the latest investment value of an investor's UITF portfolio; and
- B. Subscription to UITFs appropriate to a client's risk profile (limited to peso-denominated funds).

**7. Can a dollar-denominated UITF account be enrolled in the MBA?**

Yes. You may enroll your dollar-denominated UITF account in the MBA.

However, features for this type of UITF are limited to the viewing of the account. You will also not be able to invest in a peso-denominated UITF.

If you wish to invest in another UITF contact your Trust Account Management Officer.

**8. If I have both peso-denominated and dollar-denominated UITF accounts, can I enroll both in the MBA?**

Yes. You may enroll both your peso-denominated and dollar-denominated UITF accounts in the MBA.

You just need to remember the trust account number of both accounts and enroll them separately following the enrollment procedures for each.

**9. Once a UITF account is enrolled in the MBA, where can I view the value of my UITF investments?**

You may view the total value of your UITF portfolio by tapping the UITF account in the investment portion of the MBA accounts dashboard.

Additionally, by clicking each UITF fund under the UITF-investment page, you may view the specific details including the number of units for a specific UITF, the fund's latest NAVPU (as of last EOD), the latest market value of his investment in a specific fund, principal investment, and unrealized gain/loss.

**10. Can I view my recent UITF transactions for my enrolled UITF accounts?**

Yes. You may view your transaction history under Investments>UITF Account>History.

**11. What period of transactions are included in the Transaction History?**

The transaction history shall include transactions you made for the last 6 months.

**12. How do I place an initial/additional subscription to a UITF fund through my MBA?**

The following are the steps to subscribe to UITFs through the MBA:

- a. On the Investment Portfolio page, click the Subscribe button to place a UITF subscription order.
- b. You will be required to agree to the Terms and Conditions, Participating Trust Agreement (PTA), and the Risk Disclosure Statement (RDS) to proceed with the subscription order.
- c. You will also be required to provide the following information for your order:
  - Source Account
  - Type of Fund
  - Amount to be invested
- d. A confirmation page will appear to confirm the details of the transaction.

For transactions done beyond the cut-off time, a client will be required to agree that this subscription will be processed on the next banking day.

- e. Once the transaction has been confirmed an acknowledgment page containing the details of the subscription order will be displayed for reference.

**13. I am classified as a conservative investor in my Client Suitability Assessment (CSA). Now, I want to invest in other UITFs intended for an aggressive risk profile. Am I allowed to do so?**

You may only invest in funds prescribed for your risk profile.

If you wish to invest in UITFs with a higher risk profile, you may visit or contact TBG or a LANDBANK branch to update your CSA or execute a Risk Reclassification Form.

Please refer to the table below for the appropriate UITFs per risk profile:

<b>Risk Profile</b>	<b>Prescribed UITF/s</b>
Conservative	<ul style="list-style-type: none"> <li>• Money Market Fund</li> </ul>
Moderate	<ul style="list-style-type: none"> <li>• All UITFs prescribed for a lower risk profile</li> <li>• Money Market Plus Fund</li> <li>• Bond Fund</li> </ul>
Aggressive	<ul style="list-style-type: none"> <li>• All UITFs prescribed for a lower risk profile</li> <li>• Growth Fund</li> <li>• Equity Fund</li> </ul>

**14. How much is the minimum initial and additional amount to subscribe to a UITF in the MBA?**

The minimum initial and additional investment amount per UITF based on the respective fund's DOT/Plan Rules shall continue to be followed.

The current minimum investment amounts are as follows:

- Minimum initial amount : P5,000.00
- Minimum additional amount : P1,000.00

**15. If I choose to subscribe to a UITF, will I be informed if my transaction is successful/unsuccessful?**

Yes. An acknowledgment with the details of a client's subscription will be made available once a subscription order is completed.

Additionally, a client may view the status of his subscription in the Pending menu which he can access through Investments>UITF Account>Pending.

**16. When will the funds for a UITF subscription be debited from my chosen source/deposit account?**

Your account will be debited immediately (real-time) upon successful placement of your subscription order.

The UITF subscription order will be processed by TBG depending on the time of the transaction subject to the fund's corresponding cut-off time. Orders that are received after the cut-off time (Manila time – GMT +8) are considered as orders for the next banking day and shall be subject to the applicable price or NAVPU of the said day.

*Note: Cut-off time for UITF Subscription in the MBA is adjusted at 11:45 A.M. of any banking day to provide an allowance for data transmission. The regular cut-off time of UITFs is 12:00 noon.*

**17. Can you view the status of your subscription orders thru the MBA?**

Yes. The status of your subscription order may be viewed through the Pending page accessible via Investments>UITF Account>Pending.

**18. Will I still receive a confirmation of participation (COP) for any additional subscriptions made through the MBA?**

Yes, a Confirmation of Participation (COP) or Transaction Advice will be sent to the investor's branch, registered mailing address/primary address, or e-mail address once the subscription transaction is complete.

**19. When are UITF investment values updated in the MBA?**

The NAVpU for each UITF fund is calculated and made available at the end of the day.

Your UITF information would be updated in the MBA once the updated NAVpU is available.

**20. Can I redeem my UITF investment through the MBA?**

In the meantime, you can only view and subscribe to your existing UITF account. Redemptions will still follow the existing procedures.

The redemption feature will be made available in the future.

**21. Can I remove my UITF account/s from the list of accounts that I can view/transact in my MBA?**

Yes. You may unregister your UITF account in the MBA by going to More>Management My Accounts>Unregister Account.

Select the UITF Investment to be unregistered and click submit.

**22. Is the UITF investment module in the MBA accessible 24/7?**

The UITF investment module in the MBA is available from 1:00 A.M. to 9:00 P.M. (Philippine Standard Time) daily.

There also may be instances that the module will be unavailable because of system activities (e.g. upgrade, maintenance, batching, processing of end-of-day transactions, etc.)

For scheduled/prolonged downtime, an advisory would be provided to customers through usual means of communication.

**23. Can I access my UITF account through the MBA abroad?**

You can access your LANDBANK UITF accounts enrolled in your MBA anywhere in the world as long as you are connected to the internet.

Please contact your Telco provider for fees that may apply.

**24. Can I access my UITF accounts in iAccess?**

The UITF module is currently only available in the MBA and UITF accounts could not be transacted through iAccess.

**25. Who can I contact if I have queries regarding my UITF account?**

You may contact your Trust Account Management Officer or the Trust Account Management Department (TrAMD) through (02)8405.7119 / (02)8405.7100 / (02)8405.7761 / (02)8522.0000 local 2074

Disclaimer:

UITF is not a deposit and is not insured by PDIC. Due to the nature of investment, yields and potential yield cannot be guaranteed. Historical yields are purely for reference purposes and do not guarantee similar future results. Any income and loss arising from market fluctuations and price volatility of the securities held by the UITF, even if invested in government securities, is for the account of the trustor/investor. An investor must read the complete details of the fund, make his own risk assessment, and when necessary, he must seek independent/professional opinion, before making an investment.

LANDBANK is supervised by the Bangko Sentral ng Pilipinas