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DATE
CUSTOMER NUMBER

OPTIMA DEPOSIT PROGRAM AGREEMENT

PLEASE PRINT CLEARLY Optima Funds are managed by ATR Asset Management (ATRAM) / BPI Asset Management and Trust Group (BPI AMTG) and made available through Bonds, Equities, Securities and Traders, Inc.(BEST, Inc.) / PLPI Financials and Insurance Brokers, Inc. (PFIBI)

ACCOUNT NAME

INVESTMENT INSTRUCTIONS

1 Settlement Account

In Accordance with this Agreement, I/we hereby nominate the following Bank and Bank Account Number as my/our SETTLEMENT ACCOUNT where all contributions to, and withdrawals from the Optima Deposit Program (ODP) shall be debited/credited:

Bank	Branch	Type of Account <input type="checkbox"/> C/A <input type="checkbox"/> S/A	Account Number*
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*The Settlement Account should be enrolled in the Automatic Debit Arrangement (ADA) with BDO or BPI.

2 Scheduled Investments

In addition to the Initial Contribution made by the Investor to the ODP, the Investor/s voluntarily commit/s to contribute to the ODP the following amounts in accordance with the following schedule:

SCHEDULE Pls. choose one:	STARTING MONTH AND YEAR	DATE	AMOUNT OF INVESTMENT (Per Schedule)
<input type="checkbox"/> Monthly		<input type="checkbox"/> 15 th <input type="checkbox"/> 30 th	
<input type="checkbox"/> Quarterly		<input type="checkbox"/> 15 th <input type="checkbox"/> 30 th	
<input type="checkbox"/> Semi-Annually		<input type="checkbox"/> 15 th <input type="checkbox"/> 30 th	
<input type="checkbox"/> Annually		<input type="checkbox"/> 15 th <input type="checkbox"/> 30 th	

3 Fund Subscription

On each Scheduled Investment Date, the Investor hereby directs/authorizes BEST, Inc. (distributor of Optima Funds), to invest in the following funds:

FUND NAME	AMOUNT OF INVESTMENT*
TOTAL	

*Total Amount should equal Total Amount of Investment in Item 2.

4 Authorization

On each Scheduled Investment Date, the Investor hereby directs/authorizes BEST, Inc. (distributor of Optima Funds) to debit the Investor's Settlement Account the amount of investment indicated above. provided further, that the actual amounts of contribution shall automatically debited in such frequency as hereinabove stated, and faithfully thereafter on each and every due date as likewise herein stated.

5 Fees

- a. On each Scheduled Investment Date, the Investor hereby directs/authorizes BEST, Inc. to deduct the ADA fee from the Investor's Settlement Account in addition to the amount of investment indicated above. The ADA fee rate is imposed by the Bank and may change from time to time.
- b. Where the Investor/s fail/s to fund a Scheduled Investment when due, BEST, Inc. is hereby authorized to collect from the Investor/s such charges and any related transaction costs incurred by BEST, Inc. resulting from the unfunded transaction. In such event, the Investor hereby authorizes BEST, Inc. to accordingly debit the herein-nominated Settlement Account to cover any such charges.

6 Closing or Changing of Settlement Account

The Settlement Account shall be subject to the terms and conditions applicable to the deposit accounts for each respective banks, EXCEPT THAT, the Investor/s commit/s to NOT close the account except upon prior written notice to BEST, Inc.

Procedures to change the Settlement Account are the following

- a. Accomplish a new Auto-Debit Arrangement Enrollment Form
- b. Accomplish the Change in Investment Information and submit a new ODP Agreement (this Form).

7 Termination of Account

This agreement shall be terminated on either of the following cases:

- a. The investor/s submits a letter to BEST Inc./ PFIBI, Inc. indicating his indication to terminate this Agreement
- b. Upon five (5) consecutive unfunded transactions through the ADA facility, provided that a 15-day prior written notification is given. The Investor, however, is still liable to pay the necessary fees related to the unfunded transaction/s

8 Unscheduled Contribution

The Investor/s may make Unscheduled Contribution at any time. However, the unscheduled contribution will not be part of the ADA and should be directly deposited BEST, Inc.'s designated bank account. Further, it is the responsibility of the Investor/s to inform BEST, Inc. and provide a deposit slip/s for recording purposes.

DECLARATIONS

By signing this ODP, I/We certify/acknowledge that:

- (1) The information stated herein is true and correct and agree to all provisions stated herein. Bonds, Equities, Securities and Traders, Inc. (BEST, Inc.), PLPI Financials and Insurance Brokers, Inc. (PFIBI), ATR Asset Management (ATRAM) or BPI Asset Management (BPI AMTG) may verify and investigate the information herewith from whatever source the parties may consider appropriate.
- (2) I/We have the authority and legal capacity to purchase mutual fund shares/unit investment trust funds, I am/We are of legal age and the true or ultimate owner of the account and believe this investment is suitable for me / us.
- (3) I am/We are not engaged in any of the unlawful activities listed in the Anti-Money Laundering Law and the funds I/we shall invest in the Optima Funds as managed by ATR KimEng Asset Management / BPI Asset Management, were not generated from any of the unlawful activities enumerated under the Anti-Money Laundering Law;
- (4) I/We have received, read and understood the most recent copy of the Prospectus/Information Memorandum of my/our chosen fund and I/we agree to the terms of the prospectus
- (5) I/We acknowledge the risk involved in these investments and I / we understand that this Fund is not insured by the Philippine Deposit Insurance Corporation (PDIC)
- (6) I/We acknowledge that investments in the Funds are made in the name of BEST, Inc. (for ATRAM managed funds) / PFIBI (for BPI AMTG managed funds) "for the account of its clients" subscribing to units/shares at the prevailing Net Asset Value Per Share/unit (NAVPS/U).
- (7) For the initial investment and subsequent purchase of shares/units, the transaction will not be processed into my/our account until the funds have finally cleared through the banking system and are available to ATR KimEng Asset Management / BPI Asset Management, for investment deployment. Upon final clearing of the funds through the banking system, I/we authorize BEST, Inc. by virtue of my/our signature on this document to process all my/our subsequent transactions into my/our account.
- (8) All bank charges and any expenses incurred in respect of remittance of redemption proceeds to the investor/s shall be borne by the investor/s.
- (9) I/We expressly agree to the disclosure of sharing of BEST, Inc. and PFIBI of the personal information given under this form to the Fund Manager or to any government regulatory agencies without incurring any liability from me/us as a result thereof.
- (10) No representation is being made that any securities or investment offered by BEST, Inc. and PFIBI as a Selling Agent will or is likely to achieve profits. BEST, Inc., PFIBI and its affiliates, directors, employees or agents will not be held liable or responsible for my/our investment decisions or for any losses that I/We may incur as a result of my investment offered by and coursed through BEST, Inc. and PFIBI. Accordingly, I/we should not rely solely on the statements or representation of BEST, Inc. in making any investment. I/We should seek further professional advice if I am/we are uncertain of, or has not understood any aspect of the securities to invest in or the nature of risks involved in trading of securities specially those high risk securities.

INDEMNITY

In consideration of your agreeing to accept this Optima Deposit Agreement (ODP) without requiring original Subscription Forms every scheduled subscription date, I/we confirm that:

- (1) I/We acknowledge that the scheduled subscriptions through the ODP are for my/our convenience.
- (2) You are hereby authorized to act on on the instructions detailed in the ODP which I/we have agreed and signed, provided you exercise reasonable care in verifying the signature of the purported authorized person/s, you shall not be liable for acting in good faith on instructions which emanate from unauthorized persons.
- (3) Any transaction/s made on the basis of the ODP Agreement acted upon in good faith and in the absence of negligence, default or fraud shall be binding upon me/us whether made with or without our authority, knowledge or consent.
- (4) I/We understand that BEST, Inc./PFIBI has absolute discretion to refuse to act upon such instructions if it has any reason to doubt the authenticity of such instructions or the authority of the person giving such instructions.
- (5) I/We undertake to keep you indemnified at all times against, and to save you from all actions, proceedings, claims, losses, damages, costs and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with the ODP and acting thereon, whether or not the same are confirmed in writing by me/us, except to the extent that the same is caused by your negligence, default or fraud or that of your employees.

I/We have read and I/we understand the above terms and conditions

Agree Disagree

SIGNATURES

Principal Investor		Co-Investor 1		Co-Investor 2	
1		1		1	
2		2		2	