



September 2, 2026

Subject: Amendments to the Plan Rules of the Unit Investment Trust Funds (UITFs)

Dear Valued Client,

Please be advised that we have amended the Plan Rules (or Declarations of Trust) of the following UITFs managed by China Banking Corporation – Trust and Asset Management Group:

- | | |
|---|---|
| 1. Chinabank Cash Fund | 7. Chinabank Equity Fund |
| 2. Chinabank Money Market Fund | 8. Chinabank High Dividend Equity Fund |
| 3. Chinabank Short-Term Fund | 9. Chinabank Philippine Equity Index Tracker Fund |
| 4. Chinabank Intermediate Fixed Income Fund | 10. Chinabank Dollar Cash Fund |
| 5. Chinabank Fixed Income Fund | 11. Chinabank Dollar Fixed Income Fund |
| 6. Chinabank Balanced Fund | 12. Chinabank Income-Paying Dollar Bond Feeder Fund |

We have updated the Plan Rules of the above-mentioned UITFs to **reflect the updated Chinabank digital platforms for UITF transactions, “My CBC App” and “My CBC Online”, and to harmonize the subscription and redemption cut-off times to 12 noon.** The detailed amendments which are found in *Article IV, Participation: Admission and Redemption* of the Plan Rules are summarized in Annex A, which you may also view the “Notice to Participants” on each fund’s dedicated webpage.

These updates will take effect on **October 4, 2026.**

Your decision to remain invested in the UITFs will signify your conformity with the amendments. If you have any questions or clarifications, please do not hesitate to call us at the following numbers: (+632) 8885-5841, 8885-5853, 8885-5858, 8885-5859, 8885-5863, or 8885-5875.

Thank you for your continued trust.

Sincerely,

Mary Ann T. Lim
Trust Officer and Group Head
Trust and Asset Management Group

**SUMMARY OF AMENDMENTS TO THE DECLARATIONS OF TRUST/PLAN RULES
CHINABANK UNIT INVESTMENT TRUST FUNDS**

Article IV, PARTICIPATION: ADMISSION AND REDEMPTION

SECTION	FROM	TO
4. Subscription Requirements and Conditions	(b) Subscription Cut-Off Time – Subscriptions to the Fund received by the Trustee through its Head Office, branches or the Chinabank Mobile App on or before 12 noon, or through the Chinabank Online on or before 11:00am of each banking day shall be considered as transactions for the day¹. However, subscriptions received after the cut-off times shall be considered as orders for the next banking day. ¹The Chinabank Mobile App and Chinabank Online are available for additional subscriptions to existing participants of the Fund only. (c) Subscription through Digital Platforms – Subscriptions done through the Chinabank Mobile App or Chinabank Online shall be processed by the system, including the debiting of the subscription amount from the participant's designated Chinabank account, after the participant has authorized the transaction in the said platforms. The participant shall receive an email notification acknowledging the receipt of the subscription.	(b) Subscription Cut-Off Time – Subscriptions to the Fund received by the Trustee through its Head Office, branches, and <u>digital platforms¹ on or before 12 noon</u> of each banking day shall be considered as orders for the day. However, subscriptions received after the cut-off times shall be considered as orders for the next banking day. ¹The digital platforms are available for additional subscription notifications by existing participants of the Fund only. (c) Subscription through Digital Platforms – Subscriptions <u>submitted through the Chinabank digital platforms namely, "My CBC App" or "My CBC Online" shall be processed only after the participant authorizes the transaction through any of the available secure authentication methods, such as Biometrics, Mobile PIN (MPIN), or One Time PIN (OTP). Once successfully authorized, the system shall debit the subscription amount from the participant's designated Chinabank account. The participant shall receive email and SMS notifications confirming receipt of the subscription request.</u>
5. Redemption Requirements and Conditions	(b) Redemption Cut-Off Time – Notices of redemption from the Fund received by the Trustee through its Head Office, branches or the Chinabank Mobile App on or before 12 noon, or through the Chinabank Online on or before 11:00am of each banking day shall be considered as transactions for the day¹. However, notices of redemption received after the cut-off times shall be considered as transactions for the next banking day. ¹The Chinabank Mobile App and Chinabank Online are available for redemption notifications by existing participants of the Fund only. (c) Redemption through Digital Platforms – Redemption notifications done through the Chinabank Mobile App or Chinabank Online shall be processed by the system after the participant has authorized the transaction in the said platforms. The redemption proceeds shall be credited to the participant's designated Chinabank account on the redemption settlement date. The participant shall receive an email notification acknowledging the receipt of the notice of redemption.	(b) Redemption Cut-Off Time – Redemptions from the Fund received by the Trustee through its Head Office, branches, and <u>Chinabank digital platforms¹ on or before 12 noon</u> of each banking day shall be considered as transactions for the day. However, redemptions received after the cut-off times shall be considered as transactions for the next banking day. ¹The digital platforms are available for redemption notifications by existing participants of the Fund only. (c) Redemption through Digital Platforms – Redemptions <u>submitted through the digital platforms namely "My CBC App" or "My CBC Online" shall be processed only after the participant authorizes the transaction through any of the available secure authentication methods, such as Biometrics, Mobile PIN (MPIN), or One Time PIN (OTP). Once successfully authorized, the system shall credit the redemption proceeds to the participant's designated Chinabank account on the redemption settlement date. The participant shall receive email and SMS notifications confirming receipt of the redemption request.</u>