



How to Open an MFMCP Mutual Fund Account

There are just four simple steps:

1. Accomplish the **New Account Form (NAF)**;
2. Fill up and sign two (2) **Signature Cards**;
3. Provide photocopies of two (2) different pieces of **photo ID**; and
4. Send your money to the MFMCP fund of your choice.

Different ways to send your money:

- All payments should be made in Philippine pesos. You may send money via telegraphic (“wire”) transfer, or directly deposit cash or checks, into any of the following bank accounts in Metro Manila:

	The Mutual Fund Co of the Phils., Inc. (Kabuhayan Fund)	ATR KimEng Equity Opportunity Fund Inc.	ATR KimEng Money Market Fund Inc.
Bank of the Philippine Islands (BPI) SWIFT Code: <u>BOPIPHMM</u> G/F ITC Bldg., 337 Senator Gil J. Puyat Ave., 1200 Makati City, Philippines	C/A 0281-0445-67	C/A 0281-0445-32	C/A 0281-0445-59
Banco de Oro (BDO) SWIFT Code: <u>BNORPHMM</u> G/F Ajinomoto Building, 311 Senator Gil J. Puyat Ave., 1200 Makati City, Philippines	S/A 212-006-6465	S/A 212-006-6686	S/A 212-006-7860
Chinatrust SWIFT Code: <u>CTCBPHMM</u> G/F Tower One and Exchange Plaza, Ayala Triangle, Ayala Ave., 1200 Makati City, Philippines	C/A 002-016-00352-7	C/A 002-016-00338-4	C/A 002-116-00358-9

- Do not send us cash or checks by mail. You may send personal, cashier’s or manager’s checks via courier to any of MFMCP’s offices listed at the bottom of this page. Subject to an evaluation for compliance with anti-money laundering rules, we will deposit your check into your selected fund.
- You may visit our offices to pay through cash or check. Our offices in Makati and Lipa City are open from Mondays through Fridays, from 8:30 A.M. to 5:30 P.M. **Our mall-based branch at Farmers Plaza in Cubao is open six days a week (even on Saturdays!), from 10:00 A.M. to 7:00 P.M.**

Computing the Sales Fee:

- In computing the amount to be sent to the MFMCP fund you have selected, please be sure to add to your investment the appropriate **Sales Fee** (inclusive of eVAT). The fee brackets are as follows:



Investment Amount	Sales Fee Rate (w/ eVAT)
From P 5,000 up to P 50,000	2.24%
Over P 50,000 up to P 100,000	1.68%
Over P 100,000	1.12%

Example 1: If you wish to invest P 34,000, then you would need to add a sales fee of P 761.60 (i.e., P 34,000.00 x 0.0224), for a total payment of P 34,761.60. **Example 2:** If you instead wish to send a total payment of P 34,000, **inclusive of the sales fee**, then the investment is computed as P 33,255.09 (i.e., P 34,000.00 ÷ 1.0224), and the sales fee is therefore P 744.91 (i.e., P 34,000.00 – P 33,255.09).

Sending your documents to MFMCP:

- The **signed originals** of the NAF and two signature cards, plus the photocopy of your photo IDs, must be sent by regular mail or courier to MFMCP's **Investor Relations Department**, at any of the three mailing addresses listed at the bottom of this sheet, or handed to any MFMCP representative. Only after the all the original documents (and your investment) have been received and determined to be in order will MFMCP release your official receipt, investment confirmation slip, and online user code and password.
- However, even while your original documents are in transit to us, we would be pleased to book your investment (at the current Net Asset Value per share) on a conditional basis as soon as you send us **via fax or e-mail** copies of your NAF, signature cards, photo IDs, and evidence that you have already remitted the money to MFMCP's fund.
- **Evidence of remittance** of your investment can be in the form of either: (1) a machine-validated bank deposit slip, if you are based in the Philippines; or (2) a wire confirmation slip issued by the sending bank or remittance company, if you are sending funds via wire transfer. Make sure that your name is reflected on the deposit slip or wire slip, as some financial institutions omit this information. To prevent ambiguity or delay, we advise that you write your name on the slip itself.
- Acceptable **photo IDs** include: passport, driver's license, employer's ID, or Philhealth, SSS or GSIS cards. Your photo IDs should show recent photographs. MFMCP requires two different photo IDs per investor, so each investor in a joint account should submit two photo IDs each. ITF beneficiaries are not required to provide photo IDs, although each beneficiary's birth certificate must be submitted to MFMCP.

Other information to keep in mind:

- If you are sending funds in a currency other than Philippine pesos, please make sure that the sending bank or remittance company also takes care of converting the funds into pesos. Please be aware that minor discrepancies may occur between the investment amount you have written on your NAF and the peso amount which MFMCP's fund ultimately receives, as a consequence of day-to-day fluctuations in foreign exchange rates. If there are minor discrepancies, MFMCP will be guided by the actual peso amount received, and will calculate backwards to determine the effective investment amount and sales charge (as in Example 2 above).
- Please also refer to additional notes and information printed at the back of the NAF. Some instructions and requirements mentioned therein are applicable in special situations, e.g., when the investor is a corporation, or cooperative or other type of institution or organization, or when a natural person is investing through a trust account.