

# PRODUCTS AND SERVICES

## Deposits

### Peso Deposits

- Checking
- Savings
- Time
- Long Term Negotiable Certificate of Deposits

### Foreign Currency Deposits

- Savings
- Time

## Deposit Substitute

- Promissory Notes

## Loans

### Commercial Loans

- Revolving Credits
- Term Loans
- Trade Finance
- Fleet & Floor Stock Financing
- Project Finance
- Receivable Financing
- Property Equity Credit Line
- Franchising Loans
- Sustainable Energy Financing

### Consumer Loans

- Housing Loans
- Auto Loans
- Motorcycle Loans
- Wholesale Mortgage Finance

### Agribusiness Loans

- Crop Loans

### Leasing

- Finance Lease
- Operating Lease
- Full Service Operating Lease
- Lease Syndication
- Receivable Rediscounting

## Microfinance

- Microloans
- Microsavings
- Microinsurance
- Wholesale Microfinance Loans
- Capacity Building Loans

## International Banking & Investments (Hong Kong)

- Multi - Currency Time Deposits
- Consumer Loans
- Global Securities (Broker/Dealer) Account
- Foreign Currency Bonds
- Foreign Currency Investment Funds
- Foreign Currency Equities
- Structures/Hedged Security/ies
- Investment Management Account
- Foreign Exchange

## Payments & Settlement Services

### Self-Service Banking Channels

- Express Phone
- Express Online
- Express Mobile
- Express Teller ATM
- BPI Trade

### Card Based Products

- Debit Card
- Credit Card
- Prepaid Card

### Payment and Settlement Facilities

- Cashless Shopping
- Bills Payment
- Funds Transfer
- Remittance
- Direct Credit-to-Account
- Door-to-Door
- Branch Pick-up
- Bank-to-Bank
- Cellphone Reloading

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## **Corporate Cash Management**

ExpressLink  
Collections  
Disbursements  
Account and Liquidity Management

## **Financial Institutions Depository Services**

Peso Vostro Services  
USD Vostro Services

## **Asset Management & Trust**

### **Institutional Fund Management**

### **Fund Management Solutions**

Corporate and Institutional Funds  
- Corporations  
- Educational Institutions  
- Religious Organizations  
- Foundations  
Pension and Provident Funds

### **Other Fiduciary Solutions**

Securities Custody  
Mortgage Trust Indenture  
Escrow Agency  
Asset or Mortgage-Backed Security  
Facility Agency or Bond Trusteeship

### **Wealth Management**

Special Purpose Trust Participation in BSP  
Special Deposit Account  
Living Trust  
Investment Management Account  
Securities Custody

### **Investment Funds**

BPI Investment Funds  
BPI Investment Management Funds

## **Investment Banking**

### **Capital Raising**

Debt Underwriting  
Equity Underwriting  
Loan Syndication  
Project Finance  
Acquisition Financing  
Securitization

### **Financial Consultancy/Advisory**

Mergers and Acquisition  
Capital Restructuring  
Financial Planning  
Liability Management  
Securities Valuation

## **Dealership and Brokerage**

### **Sovereign Debt Instruments**

Philippine Sovereign Instruments  
Treasury Bills and Notes  
Retail Treasury Bonds  
Republic of the Philippine  
Bonds

### **Asian Sovereign Bonds**

#### **Private Securities**

Bank Bonds  
Commercial Papers  
Trade Receivables and  
Acceptances  
Corporate Promissory Notes and  
Bonds  
Mutual Funds  
Equities

### **Foreign Exchange**

Spot Foreign Exchange  
Forward Foreign Exchange  
Foreign Exchange Swaps  
Cash Collateralized Forwards  
Forwards with Margin  
Non-deliverable Forwards

# PRODUCTS AND SERVICES

## **Derivatives**

- Interest Rate Swaps
- Cross Currency Swaps

## **Insurance Services**

### **Life Insurance**

- Individual
  - Investment Linked
  - Savings and Protection
  - Education
  - Accident and Health
- Corporate
  - Term Life
  - Corporate PA
  - Credit Life

### **Non Life**

- Fire
- Motor
- Engineering
- Marine & Aviation
- Bonds
- Personal Accident
- Casualty
- Trade Credit
- Travel Accident (Schengen and Non-Schengen)

### **Pre-need**

- Pension Plans
- Educational Plans

### **Reinsurance**

## **Ancillary Services**

### **Call Center Services**

### **Economic Research**

### **Investment Research**

- Fixed Income Research
- Equities Research

### **Bank Statement Services**

- Statement Printing
- Letter Shopping