

January 23, 2024

Dear Valued Client,

We are delighted to welcome you to BPI Wealth.

Following the successful merger of Robinsons Bank (RBank) and Bank of the Philippine Islands (BPI) on January 1, 2024, BPI Wealth has received the RBank trust business from BPI and is now managing the trust, investment management, and other fiduciary accounts of RBank. This creates opportunities to deliver enhanced wealth management services to you.

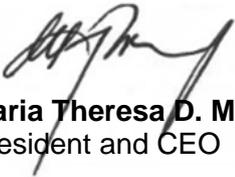
We are pleased to announce that starting February 1, 2024, your Trust / Investment Management / Other Fiduciary Accounts will be transferred to the BPI Wealth system which enables you to gain access to an expanded array of investment products and to improve your overall customer experience. To ensure a seamless transfer of your records, we will implement a three-day investment holiday from January 29 (Monday) to January 31 (Wednesday). During this time, we request that you plan your transactions accordingly.

Once the transfer of records is completed, you will receive a new Trust / Investment Management / Other Fiduciary Account number. A BPI Wealth account officer will be assigned to assist you. At the same time, you may continue to coordinate with your RBank trust officer / branch officer / relationship manager as we collaborate to ensure that your transactions are fully supported. Rest assured that we will provide you further updates.

At BPI Wealth, our commitment is to provide you with best-in-class asset and wealth management solutions that empower you to live your best life.

We are grateful for your trust.

Sincerely,



Maria Theresa D. Marcial
President and CEO