

Product Description

An Investment Management Account (IMA) allows you to enjoy and gain access to PNB's professional fund management services. Our experienced Portfolio Managers will design a customized portfolio and strategy for you to help you achieve your financial goals and objectives.

It also provides you with potential higher returns due to PNB's access to high-yielding investment outlets.

Product Features

Arrangement	Agency Agreement
Base Currency	Philippine Peso or US Dollar
Minimum Initial Contribution	Php1,000,000 or its US Dollar equivalent
Minimum Additional Contribution/Maintaining Balance	Php100,000 or its US Dollar equivalent
Target Market	Individual and Corporate clients
Standard Trust Fee	IMA Individual – 0.25% p.a. IMA Corporate – 0.375% p.a.

Types of IMA Arrangements

1. Full Discretion – The client gives PNB Trust Banking Group the authority to invest the funds based on the investment mandate as documented in the Investment Policy Statement.
2. Directional or Limited Discretion – PNB Trust Banking Group executes investment instructions as specified in the client's Letter of Instruction.

Benefits to Clients

- Professional fund management
- Access to various types of investment outlets
- Higher return potential due to TBG's access to high-yielding investment outlets other than ordinary deposits and time deposit placements.

**TRUST AND OTHER FORMS OF FIDUCIARY BUSINESS ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) AND THAT LOSSES INCURRED, IF ANY, SHALL BE EXCLUSIVELY FOR THE ACCOUNT OF THE PARTY WHO WILL FINALLY RECEIVE THE FUNDS/ ASSETS HELD IN TRUST.**

TRUST AND OTHER FORMS OF FIDUCIARY BUSINESS DO NOT GUARANTY A YIELD, RETURN OR INCOME ON THE INVESTMENTS AND REINVESTMENTS MADE BY PNB TBG PURSUANT TO THE TERMS IN THE AGREEMENT. IT IS UNDERSTOOD THAT THE WORDS "INCOME EXPECTATION" OR LIKE TERMS IS NEITHER ASSURED NOR GUARANTEED BY PNB TBG AND IT DOES NOT, THEREFORE, ENTITLE THE PROPER PARTY TO A MINIMUM INCOME OR A FIXED INTEREST OR RETURN ON ITS INVESTMENTS. PAST PERFORMANCE OF THE TRUST/ AGENCY ACCOUNT IS NOT A GUARANTY OF FUTURE PERFORMANCE AND THE INCOME OF THE INVESTMENT CAN FALL AS WELL AS RISE DEPENDING ON PREVAILING MARKET CONDITIONS.

Philippine National Bank (PNB) is regulated by the Bangko Sentral ng Pilipinas (BSP). For any inquiries and complaints, you may send an email to [Trust\\_CustomerCare@pnb.com.ph](mailto:Trust_CustomerCare@pnb.com.ph). We will respond to you within 48 hours or 2 banking days. For urgent concerns, you may call our Customer Service Hotline at (632) 8573 8888 from 8 a.m. to 8 p.m. Monday to Sunday.