



November 6, 2018

PHILIPPINE DEALING & EXCHANGE CORP.
37/F, Tower 1, The Enterprise Center
6766 Ayala Ave. cor. Paseo de Roxas, Makati City

Attention: **Ms. Vina Vanessa S. Salonga**
Head, Issuer Compliance and Disclosure Department

Re: **BDO Unibank, Inc. - Long-Term Negotiable Certificates of Time
Deposit due 2023**

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Ladies and Gentlemen:

Please be informed of the upcoming record date set on November 15, 2018 for BDO Unibank, Inc.'s Long-Term Negotiable Certificates of Time Deposit due 2023.

Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Elmer B. Serrano', written over a light blue rectangular background.

ELMER B. SERRANO
Corporate Information Officer