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RULES AND REGULATIONS ON ADVERTISEMENT OF MEMBERSHIP WITH PDIC

PDIC REGULATORY ISSUANCE NO. 92-4, November 04, 1992

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Pursuant to Section 16(a) of R.A. 3591, as amended, an insured bank shall display the PDIC official signs at each place of business maintained by the insured bank and include the PDIC insurance statement in its advertisements, In view thereof, the PDIC Board of Directors, in its Resolution Nos. 92-04-022 and 92-010-078, dated 1 April 1992 and 27 October 1992, respectively, approved the following policies and rules governing the advertisement of membership with PDIC:

1. The PDIC shall supply, at predetermined prices, the signs which an insured bank shall display. The signs shall be of two (2) types: Desktop and sticker or decal.

2. The desktop sign shall be displayed at each teller's counter or window where insured deposits are usually and normally received in the bank's principal place of business and in all of its branches and offices.

3. The sticker or decal shall posted at each banking unit's main entrance/doors.

4. At the site of Automated Teller Machines which have deposit taking facilities, an insured bank shall either display a desktop sign or shall post a sticker, whichever is appropriate.

5. The sign or signs shall be displayed conspicuously and continuously.

6. An insured bank may use a sign other than the official sign, and it may be of a type other than prescribed herein, provided it meets the following requirements:

- That it is of the same size, wording, and appearance as the official sign; and

- That it has been approved in writing by PDIC as conforming to the requirements of section 6.01 of the PDIC Rules and Regulations. Such approval will be given only in individual cases where:

(i) The official sign is not in harmony with the bank's counters and fixtures; or

(ii) The official sign cannot be adequately displayed because of the type of construction of the bank's counters and fixtures.

7. Temporary exemption from the display requirements may be granted upon the PDIC Board of Directors' approval of the bank's written application setting forth the facts.

8. An insured bank shall include the PDIC insurance statement or membership emblem in the following types of advertisements:

a) Advertisements relating to deposits;

b) Advertisements pertaining to Automated Teller Machine (ATM) service:

c) Advertisements which do not show or mention any particular service being offered; and

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d) Advertisements which the PDIC shall deem as requiring the inclusion of the insurance statement.

9. The PDIC insurance statement shall be of two (2) types:

a) The official advertising statement "Member of the Philippine Deposit Insurance Corporation. Deposits Insured up to P100,000.00", which shall be used in all printed advertisements; and

b) The short title "Member: PDIC", which shall be used in all TV, film strips, and radio advertisements.

10. A membership emblem is a pattern which is of the same design as the sticker or decal and may be used by an insured bank in its printed advertisements, as an alternative to the PDIC insurance statement.

11. The PDIC insurance statement may be excluded in the following:

A. Advertisements relating to:

1. Trust business or trust department products or services;

2. Safekeeping box business or services;

3. Real Estate business or services;

4. Armored car services;

5. Securities business;

6. Travel department business;

7. Loan services;

8. Trade financing; and

9. Credit card services, except when the acquisition of a credit card requires the maintenance of a deposit account.

B. Advertisements promoting human values.

C. Advertisements, which are of type or character making it impractical to include thereon the PDIC insurance statement or emblem:

1. Advertisements not setting forth the name of the insured bank, except when the advertising bank is identifiable.

2. Promotional items, which are of a size that cannot practically accommodate the insurance statement or emblem.

D. Statements of Condition and Reports of Condition of an insured bank, publication of which is required by law.

E. Bank supplies such as stationery, envelopes, deposit slips, checks, drafts, signature cards, passbooks, CTDs, etc.

12. The PDIC insurance statement may be translated in any other dialect or language provided that the translation has been formally approved by PDIC.

13. The short title cannot be substituted for the official advertising statement in the types of advertisements for which the official statement is mandatory.

14. In situations where the bank is unable to display the official sign for reasons cited in Item No. 6 of this Issuance, the following shall be undertaken by the bank:

a) Inform PDIC in writing of the particular circumstance hindering the display; and

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b) Present the substitute sign to PDIC for approval.

15. Whenever the official advertising statement or emblem appears in any printed advertisement of an insured bank, the prints should not be smaller than the smallest letter of the advertisement but in any case no less than 10 pts. type bold.

16. In any case of television or film strip advertisements, the short title must be shown for at least three (3) seconds.

17. In case of radio advertisements, a particular mention of the short title must be made.

18. A bank found violating the advertisement requirements shall be charged a penalty of not more than P1,000 for each day a violation has been committed in accordance with Section 14 (a) of RA 3691, as amended.

For your guidance and strict compliance.

Adopted: 4 Nov. 1992

(SGD.) VITALIANO N. NAÑAGAS II
President

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