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AMENDED RULES AND REGULATIONS ON ADVERTISEMENT OF MEMBERSHIP WITH PDIC

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Pursuant to PDIC Board Resolution No. 2002-02-018 dated 22 February 2002, the following, Regulations are hereby promulgated:

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

2. The desktop sign shall be displayed at the 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/or offices. Every two counters or windows may share one desktop sign.

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

4. At the site of Automated Teller Machines (ATMs), an insured bank shall, either, display a desktop sign or shall post a sticker; whichever is appropriate. Every two ATMs may share one sign provided such sign is prominently displayed.

5. The signs shall be prominently displayed at all times.

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

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

b) 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 being given 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. In situations where the bank is unable to display the official sign for reasons cited in Item No. 6 of these Rules, the following shall be undertaken by the bank:

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

b) Present the substitute sign to PDIC for approval.

8. 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.

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

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advertisements:

a) Advertisements of a bank's deposit products/services;

b) Advertisements pertaining to Automated Teller Machine (ATM) Services;

c) Advertisements indicating the name of the bank, without showing or mentioning any particular bank product or banking services.

d) All other advertisements not included in no. 13 of these rules.

10. 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

(Printed advertisements shall include, among others, advertisements shown on newspapers, magazines, journals, directories, banners, billboards, posters, brochures, and leaflets.)

b) The short title "Member: PDIC", which shall be used in all TV, film strips, radio advertisements and banks' or branches' (in the case of foreign banks) home or main page

11. The short title cannot be substituted for the official advertising statement required for printed advertisements.

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

13. 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 pertaining to the recruitment of bank personnel, except when such advertisements are also included in another advertisement announcing the opening of a new bank branch or office.

d) Advertisements which are of the type or character making it impractical to include thereon the PDIC insurance statement or emblem:

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

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

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

f) Bank supplies such as stationery, envelopes, deposit slips, checks, drafts, signature cards, etc.

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

15. Whenever the official advertising statement or emblem appears in any printed advertisement of an insured bank, it shall be of such size and print that is clearly legible.

16. In case of television and/or filmstrip 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. In case of the bank's official website, the official PDIC insurance statement or emblem, which is linked to PDIC website, must appear in the bank's home or main page or in the case of foreign banks, in the branches' home or main page.

Instructions to download the PDIC official, statement or emblem and link to PDIC website can be accessed through www.pdic.gov.ph/pdiclink.asp on the internet.

19. A bank found violating the advertisement requirements shall, be charged a penalty of not more than P1,000.00 for each day a violation has been committed in accordance with Section 16(a) of R.A. 3591, as amended.

All other related rules and regulations which are inconsistent herewith are hereby repealed or amended accordingly.

These regulations shall take effect fifteen (15) days after publication in a newspaper of general circulation.

For guidance and strict compliance.

Adopted: 28 Feb. 2002

(SGD.) NORBERTO C. NAZARENO
President & Chief Executive Officer

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