

RULES AND REGULATIONS ON ADVERTISEMENT OF PDIC MEMBERSHIP AND DEPOSIT INSURANCE COVERAGE

PDIC REGULATORY ISSUANCE NO. 2009-01, June 23, 2009

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Date Filed: 01 July 2009

Pursuant to Section 21(a) of Republic Act No. 3591 (otherwise known as the Charter of the Philippine Deposit Insurance Corporation), as amended by Republic Act No. 9576, the PDIC Board of Directors under Resolution No. 2009-05-071, dated 27 May 2009, approved the promulgation of the following rules and regulations on advertisement of membership and deposit insurance coverage.

SECTION 1. Statement of Policy

The PDIC recognizes the significant role of banks in the effective and efficient promotion of depositor protection by informing the depositing public of the benefits and coverage of PDIC's deposit insurance. To this end, banks should advertise PDIC's deposit insurance protection in an appropriate and accurate manner, and only with reference to legitimate deposits held by bona fide depositors.

SECTION 2. The PDIC Official Signs, Display Requirements and Procurement

a. The PDIC Official Signs

There are two official PDIC signs namely, the decal/sticker and the standee/desktop (Annex A[*]). Both shall bear the PDIC emblem and the following statements:

- i. For PDIC Decal/Sticker: "MEMBER: PDIC. MAXIMUM DEPOSIT INSURANCE FOR EACH DEPOSITOR P500,000"
- ii. For PDIC standee/desktop: "This Bank is a member of PDIC. MAXIMUM DEPOSIT INSURANCE FOR EACH DEPOSITOR P500,000"

b. Display Requirements

- i. The PDIC decal/sticker shall be prominently and continuously posted at the entrance of authorized banking units.
- ii. The PDIC standee/desktop shall be prominently and continuously displayed at the teller's counter/s or window/s of banks' head office and authorized branches. Every two counters or windows may share one standee/desktop.
- iii. For Automated Teller Machines (ATMs), the PDIC official signs shall also be prominently and continuously posted/displayed at the ATM site or shown electronically or digitally at the ATM screen. The electronic/digital image of the PDIC Official Signs for display at ATM screens may be downloaded from the PDIC website at <http://www.pdic.gov.ph/files/pdicatmads.htm>

c. Procurement

Member banks shall procure the PDIC official signs from the PDIC following procurement procedures posted at <http://www.pdic.gov.ph>

SECTION 3. The Official PDIC Insurance Statement

a. The following are the official PDIC Insurance Statements:

i. Long Title which is

“Member: PDIC. Maximum Deposit Insurance for Each Depositor P500,000”

This shall be used by banks in their general advertisements and advertisements relating to deposit products (such as those evidenced by passbooks and certificates of time deposit) and services appearing in print ads, TV, film strips and websites of local banks or branches of foreign banks. General advertisements are hereby defined as those indicating the name of the bank, without showing or mentioning any particular bank product or services. This may also be indicated in evidences of deposits such as passbooks and certificates of time deposit.

ii. Short title which is

“Member: PDIC”

This shall be used by banks solely for radio advertisements relating to deposit products and services. This may also be used/indicated in the following:

ii.a Advertisements that are of the type or character or size making it impractical to include thereon the long PDIC insurance statement, such as but not limited to promotional items.

ii.b Statements of Condition and Reports of Condition of a member bank, publication of which is required by law.

ii.c Bank supplies such as stationery, envelopes, deposit slips, checks, drafts, signature cards.

b. The PDIC official insurance statement appearing in printed, TV and filmstrips advertisements of a bank shall be of such size and print that is clearly legible.

c. Printed advertisements shall include among others, advertisements shown in newspapers, magazines, journals, directories, banners, billboards, posters, brochures, leaflets and other printed marketing proposals.

d. In the case of TV and filmstrips advertisements, the long title should be shown for at least 3 seconds.

e. The name of the bank shall always be disclosed in all forms of advertisements where the official PDIC insurance statement or any similar statement is included/cited.

SECTION 4. Prohibitions

The official PDIC insurance statement shall be excluded in the following advertisements:

a. Advertisements shown in printed form, broadcast and multi-media (websites, electronic displays/presentations) relating to:

i. Trust business or trust department products or services;

ii. Safekeeping box business or services;

iii. Real estate business or services;

iv. Armored car services;

- v. Securities business;
- vi. Travel department business;
- vii. Loan services;
- viii. Trade financing; and
- ix. Credit card services, except when the acquisition of a credit card requires the maintenance of a deposit account.

b. Advertisements promoting human values; and

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.

SECTION 5. Sanctions & Penalties

a. A bank found violating the advertisement requirements shall be charged a penalty of not more than P1,000.00 for each day the violation subsists.

b. The use of PDIC official signs, insurance statements or any representation of PDIC insurance coverage in any advertisement by a bank or its agents that is inconsistent with or in contravention with the policy objective of this regulation and other related PDIC issuances is prohibited. PDIC reserves the right to order the withdrawal, recall or discontinuance of such insurance statements or advertisements, without prejudice to other sanctions imposed under Section 21 of RA 3591, as amended, and its implementing regulatory issuances.

PDIC Regulatory Issuance (RI) No. 2002-01, RI No. 2004-02, RI No. 2004-03 and all other related rules and/or regulations that are inconsistent herewith are hereby repealed or amended accordingly.

This Regulatory Issuance shall take effect fifteen (15) days after publication in a newspaper of general circulation.

For your guidance and strict compliance.

Adopted: 23 June 2009

(SGD.) JOSE C. NOGRALES
President

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