

HARVEST

A quarterly publication for LANDBANK's Clients and Partners
Vol. IX, No. 1 April 2014

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TRUST BANKING GROUP

LANDBANK's
stewards
for growth &
good governance

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About the Cover

In solidarity with the country's Trust industry, which celebrated the Trust Consciousness Week last March 24-28, 2014, as well as in celebration of the 39th anniversary of LANDBANK Trust Banking Group, we put the spotlight on Trust products and services, and the ways these benefit our clients.



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NOTES FROM THE TOP

The Trust Banking Group is gearing up for revitalized activities as we move forward with our motto, “Your Stewards for Growth and Good Governance”. What better way to describe fiduciary responsibility of a Trust Institution?

TBG has re-organized to focus on business development and improve account management processes. On top of this, to be able to cope with the changing demands in portfolio management and new awareness on risk management, TBG is embarking on procuring a new system to provide new services to clients such as fund administration, custodianship and wealth management services.

TBG will align and synergize its activities with the bank to support inclusive growth and to align with other units of the bank to provide financial planning literacy programs for cooperatives, SMEs and schools. This year, LANDBANK TBG would also tap into sectors such as the BPOs and hospitals.

We will continue to support government programs that need to set up Trust funds for proper accounting and administration of government-funded projects.

There are so many things in the offing for TBG. We will make ourselves visible and within reach by assigning designated Trust marketing officers in selected branches initially in Quezon City, Ortigas, Makati City and Cebu City. Then, in time, we intend to expand further to the countryside areas in La Union, Pampanga, Batangas, Bicol, Bacolod and Davao.

TBG is likewise preparing for the changes in financial services as the Asian Financial Integration unfolds by 2016.

TBG is continuously in pace with the developments in the industry. This year, we hope to come up with more products both for our individual, corporate and government clients, and we aim to forge



more partnerships with our priority sectors and institutions from the various sectors in the business community

As we celebrate our 39th year in the industry, allow me to thank each and everyone, who in one way or another, contributed to the place and success that LANDBANK TBG is in now. And we will continue to be a vital partner both in financial and social development.

Thank you and God bless us all.

Josephine G. Cervero
First Vice President
for Trust Banking Group

No stranger to the operational demands of Trust portfolio management, First Vice President Josephine Cervero is the current Head and Trust Officer of the LANDBANK Trust Banking Group (TBG).

Her vast professional experience has proven significant to her leadership and development strategies for TBG.

Complementary to her professional merits is an impressive learning curve, with graduate studies in Business Administration Major in Finance as well as International Certifications in Financial Planning, Financial Consulting, Trust Operations, Wealth Management and Accreditation in Investment Fiduciary.

FVP Cervero also holds incumbent directorship to both the Trust Officers Association of the Philippines and Trust Institute Foundation of the Philippines.

PARTNERSHIPS AT WORK

LANDBANK's latest remittance partners



Established in 2000
Under the name Unidos Co., Ltd.
CEO Yuichiro Kimoto
GM Kashiko Tanimoto Kimoto

Destinations Philippines / Bangladesh / India /Indonesia /
Malaysia /Nepal / Pakistan / Sri Lanka Vietnam
Counters Yamato / Isesaki / Mooka / Kawasaki / Ota /Oyama
Offices Gotanda / Shin-Okubo / Nagoya

LANDBANK President and CEO Gilda Pico and Executive Vice President for Branch Banking Sector Jocelyn Cabreza meet with the new remittance partners in Japan. Seated with them (from left) are Kyodai General Manager Kashiko Tanimoto Kimoto, CEO Yuichiro Kimoto along with (standing, from left) LANDBANK Japan Remittance Officer Jose William Abaña, Kyodai Philippine Division Marketing Manager Reneilda Shirahada and Japan Affairs Manager Eiji Murai.



Launched in 2012
by Japan, Brastel Co., Ltd.
CEOs Junji Tanabe
and Wilson Kendi Kawai

Destinations Philippines /
Armenia / Azerbaijan /
Bangladesh / Georgia / India /
Indonesia / Kazakhstan / Malaysia /
Moldova / Myanmar / Nepal / Russia / Singapore

Also in Japan, the agreement was signed by Brastel CEOs Junji Tanabe and Wilson Kendi Kawai, both seated with LANDBANK President and CEO Pico. Standing in attendance were EVP Cabreza (2nd from left), Mr. Abaña (left), Brastel General Executive Manager Ally Akemi Nagamori and General Manager Rowena Romero.



Established in 2011
Japan Remit Finance Co., Ltd.
CEO Sarwar Suny Hossain

Destinations South and Southeast Asia,
including the Philippines

Held at the LANDBANK Plaza, JRF CEO Sarwar Suny Hossain (seated, 3rd from left) and Executive Marketing Officer for the Philippines Elizabeth Liezl Bering (seated) signed the agreement last February 4, 2014. Along with LANDBANK President and CEO Gilda Pico and EVP Jocelyn Cabreza were Vice President for OFW Remittance Group (OFWRG) Renato Eje (standing 3rd from left), Head of Overseas Remittance Marketing and Support Department Atty. Reo Andarino (right), Japan Remittance Officer Jose William Abaña (left) and Remittance Officer Elizabeth Manuel.



Established in 1990
BM Express International Services Pty. Ltd.
NSW, Australia
President Tristan Tagle

Destinations Australia / Philippines / Canada / United States
Other services Parcel Services via air, sea, and reverse cargo*
(*from the Philippines to Australia)

LANDBANK VP for OFWRG Renato Eje (seated, 3rd from left) signed the deal with Director for BM Express Tristan Tagle (seated, 2nd from left) on January 24, 2014, LANDBANK Plaza. Signing as witnesses were LANDBANK Assistant Vice President for Domestic Remittance and Marketing James Figueras (seated, left) BM Express Development Head Carina Villanoz. Behind them were LANDBANK Remittance Officer Joel Guzman and Remittance Specialist Nanette Lati.



Sec. Purisima is Finance Minister for 2014

Finance Secretary and LANDBANK Chairman Cesar Purisima recently received his fourth recognition as Finance Minister of the Year, this time from global financial intelligence resource The Banker.

His fourth recognition of the same award marks a first for the Department of Finance and in the country.

His previous Finance Minister Awards were given by Emerging Markets in 2011 and 2013, and Euromoney in 2012.



LANDBANK to deliver payroll convenience to LGUs in Nueva Ecija

Employees of the local government unit of Palayan City and the Cabanatuan City Water District (CCWD) in Nueva Ecija will now get to enjoy convenient banking services with its recent tie-up with LANDBANK for its ATM payroll facility.

Under the memorandum of agreement, a total of 420 permanent employees and city officials of LGU Palayan City will avail of the service, with LANDBANK setting up an offsite ATM at Palayan City Hall. The offsite unit will be the first commercial bank ATM in the area and will service not just LANDBANK ATM cardholders, but also Cash Cardholders and beneficiaries of the Conditional Cash Transfer program from Palayan City, Bongabon, Laur, Gabaldon and Natividad in Nueva Ecija, and Dingalan in Aurora. Other banks' ATM cardholders presently serviced by the lone ATM in the area installed by a rural bank will also be benefitted by the LANDBANK offsite ATM.

Palayan Mayor Adrienne Mae Cuevas and LANDBANK Vice President and then Head of Central Luzon Branches Group Renato Eje signed the agreements during the 48th Founding Anniversary of Palayan City. LANDBANK Branch Heads for Cabanatuan Aurelio Bagaoisan and for Cabanatuan-Maharlika Highway Marilou Saturno graced the event along with other LANDBANK representatives and Sangguniang Panlungsod Members.

Meanwhile, a ceremonial turnover of ATM cards for the 210 employees of the CCWD was made by Mr. Bagaoisan to the Head of CCWD Human Resource Management Office Edith Leonardo. The employees had also enrolled their accounts to the Bank's i-Access internet banking service, and made their first feel of their regular salaries thru ATM cards immediately after receipt of their respective cards.

The provision of this service is significant since Palayan City is the capital of Nueva Ecija and the seat of the provincial capitol and other national and government offices.



Left photo: Mayor Cuevas of Palayan (seated, 3rd from left) leads the signing with LANDBANK VP Renato Eje on her right for the employee payroll facility and offsite ATM. Right photo shows LANDBANK Branch Head Aurelio Bagaoisan presenting a LANDBANK ATM card to CCWD's Edith Leonardo for the ceremonial turnover.

COVER STORY

In Trust we trust

Getting to know LANDBANK's stewards for growth and good governance

With 39 years under its belt, the Trust Banking Group (TBG) of the Land Bank of the Philippines has been delivering quality service to its clients who are as diverse as the products and services being offered by TBG.

Having been greenlighted by the Bangko Sentral ng Pilipinas in February 1975, LANDBANK created a unit that would cater to helping people and corporations manage their finances in relation to their properties and other owned valuables. Initially known as the Trust and Acquired Assets Department (TAAD), it focused on the investment needs of LANDBANK bondholders. Attorney Reynaldo Geronimo became the first Trust Officer for the newly created department.

As LANDBANK expanded its operations across the country, so did TAAD and the responsibilities that came with the territory. It was during the leadership of Attorney Norman Umali in March 1993 that the unit came to be known as the Trust Banking Group or TBG. It will be more than a decade later that the Bank would begin to offer financial opportunities in various Government Securities and stocks for the general public--through TBG's Unit Investment Trust Funds (UITFs).

Bangko Sentral ng Pilipinas Circular No. 447 (Sept. 2004) gave rise to the Unit Investment Trust Fund in the country

WHAT ARE UITFS?

Many bank clients often ignore many financial products because of a lack of clarity when it comes to the nature of such investment tools. Understandably, these bank services fail to pique public interest simply on the basis of their names.

Outside of the typical savings or current accounts held by majority of banking Filipinos, the UITF is probably the most affordable and convenient opportunity to earn money among today's investment products or services. One major difference is that one cannot easily withdraw cash from this type of investment as easily as going to an ATM anywhere or at any time of the day.

However, if one is in the lookout for a way to boost their financial growth potential without breaking the bank, Unit Investment Trust Funds are the practical way to go. Compared to other investments, UITFs can be availed for just an initial minimum placement of P10,000.00. In a nutshell, when one invests in any of the four currently offered by LANDBANK TBG, this money is combined with similar investments from other clients to

form a larger amount that can be invested strategically in various Government Securities or stock options for maximum profit. It also puts the investors at ease due to the relative stability of the nature of the investment.

EMBRACING TRUST

The growth and changes in the market movement also called for LANDBANK to further adapt new approaches and increase products and services that would better serve its evolving client base. In 2010, it started offering Investment Management Accounts in US currency aimed at individuals, corporations and government agencies. This was followed two years after with the launch of the Money Market Fund, another type of UITF currently offered by TBG.

Apart from banking products, LANDBANK Trust Banking Group also regularly offers investment forums, financial planning/wellness seminars, and other learning activities about money management, opportunities for its clients and general public. This is in keeping with the group's continuous efforts to promote financial opportunities that will allow for more communities to exercise better banking practices.

LANDBANK TBG for its part, has also taken constant steps to improve itself, keeping tabs of practical trends and financial solutions in the industry. In 2007, third-party auditor Certification International UK, Ltd. conferred the group its ISO 9000:2001 certification (valid for three years) for trust operations and asset management services. Its LANDBANK Growth Fund was also named "Best Mixed Asset PHP Balanced Fund over 3 years" during the Thomson Reuters Lipper Fund Awards 2010. The Trust Banking Group is an active member of the Trust Officers Association of the Philippines and Fund Managers Association of the Philippines.

Consciously aligning its goals with the Bank's thrust toward inclusive growth and development, LANDBANK TBG's lineup of activities are being cascaded through the countryside via roadshows and further training of field unit personnel. In 2013, Trust Desks were established in select branches in Makati City, Ortigas, Quezon City, and Cebu City to better assist customers and clients with their investment concerns and other Trust services.

TBG's anniversary last February 18, 2014 reiterates its core responsibility of working as "stewards for growth and good governance"-- an ideal that reflects both the group's aim and strength as an equitable and viable partner for economic mobility.



Left photo: LANDBANK First Vice President for Trust Banking Group (front, fifth from right) sits with her team from various Trust departments during the Investors' Forum held at the LANDBANK Plaza last February 2014. Right photo: LANDBANK First VP Josephine Cervero and Department Manager Camilo Sanchez (center) join the discussion on Trust banking at a DZRH radio guesting last March 2013.



P57.37 billion

(as of end Dec. 2013)

Assets under LANDBANK

**Trust Banking Group
management**

LANDBANK Trust Banking Group Unit Investment Trust Funds are

- **Affordable** - P10,000 or \$1,000 initial minimum investment/
P5,000 or \$200 minimum additional investment
 - **Balanced** - proper matching of risk-profile to investment profile
 - **Convenient** - accessible through LANDBANK branches nationwide
 - **Diversified** - investment mix of deposits, Government Securities and listed equities
- Prudent or aggressive, dollar-earner or first-timer, UITFs can help you meet your financial goals.

AN INVESTMENT'S REACH

It is a sad reality that the impoverished continue to dwarf the very same socio-economic programs aimed at changing these people's state of affairs. Many corporations are doing their share to help curb the nation's poverty by creating programs and other initiatives toward this end. However, these acts also necessitate a steady cash flow, if not a sizeable one. This is the common hurdle that, in many instances, often leaves many good intentions to waste.

A prevailing public misconception about LANDBANK is that it caters only to the agrarian sector because of its given mandate. Overlooked are the other financial services of LANDBANK that can prove to be beneficial to companies' long-term goals, whether private or public, and regardless of industry. One client under the LANDBANK Trust Banking Group is taking financial charge and changing people's lives in the process--the National Book Development Board or NBDB.

As NBDB sets out to pursue its mandate of nurturing the intellectual capabilities of Filipinos through the nation's book production, services, and promotion of local authorship, the organization itself is constantly rendering itself to the challenges of sufficient funding especially for the support of literary talent from all over the country.

In response, the National Book Development Trust Fund Act (R.A. 9521) was created in 2009. What soon followed was the furthering of a relationship with the Bank appointing LANDBANK TBG to manage the Trust Fund in 2010, and opening of an Investment Management Account (IMA) for NBDB. According to Graciela Cayton, Executive Director for the NBDB Secretariat, "The IMA and LANDBANK's assistance in maximizing investment returns are the great drivers of our book development initiative." With the funding comes NBDB's hope that the work of these writer-beneficiaries would see print and land in the hands of the Filipino readers and learners. January 2014 saw this vision come to fruition with the awarding of the first tranche of the grant representing 50% or



Left photo: One of eight recipients of the NBDB Trust Fund 2013, Lilian Dela Peña holds the ceremonial check at the NBDB office in Ortigas, Pasig City last January 30, 2014. Beside her are (from left) Chief of Staff for the Philippine Charity Sweepstakes Office Vincent Juico, LANDBANK Department Managers for Trust Accounts Management Camilo Sanchez and for Trust Operations Lamelita Aquino.

Right photo: Newly appointed NBDB Executive Director Graciela Cayton (seated) posing with OIC for Administrative and Finance Division Flordeliz Abiad

P100,000.00 each to eight (8) authors selected for the NBDBTF grantees in 2013. They are the 3rd batch of grantees under the NBDBTF." NBDB Trust Fund 2013. From an outsider perspective, it might seem difficult to see the true impact of this kind of assistance beyond monetary gains.

What this kind of opportunity provides is not just for the authors, but for others working with the book industry --the publication houses, paper suppliers, and people who rely on the book trade for a living. More importantly is the chance for Filipinos to satisfy their intellectual thirst. Beyond the personal pride and creative exercise of these writers is the enrichment of a nation's culture through an investment and inspiration of the mind, thanks to informed choices in financial investment.

The National Book Development Board was created per R.A. 8047, also known as "The Book Publishing Industry Development Act" of 1995. Visit www.nbdb.gov.ph to know more about NBDB, or catch up on good reads from Filipino writers.



LANDBANK TRUST BANKING GROUP

Offerings

Unit Investment Trust Fund

Investments that are affordable, convenient, diversified and made easy for everyone. For as low as P10,000.00 or US\$1,000.00

- LANDBANK Money Market Fund
- LANDBANK Government Securities Fixed Income Fund (GSFI)
- LANDBANK Growth Fund
- LANDBANK Global \$ Fund

Personal Fund Management Arrangements

Personal trust services to cater to specific financial objectives of individuals

- Investment Management Account
- Living Trust Account
- Personal Retirement Trust Account

Portfolio Management Services

Maximizes investment returns by proper management of investible funds of private and government corporations; Assists in formulating customized investment strategies and provides prudent fund management, reporting and investment performance evaluation review

Retirement Plan Administration

Provides efficient administration of employee retirement funds of companies for the purpose of managing retirement benefits for their employees

Escrow Agency

Acts as impartial 3rd party to hold and administer escrow contracts between two parties involving money, securities and other properties; Oversees that provisions of the escrow are faithfully complied with by both parties

Programmed Funds

Implements roll out of specific programmed funds of the government

Social Responsibility Trusts

Serves as a reliable partner in implementation of projects and ventures which promote common social development and growth

Corporate Fiduciary Services

Represents the Lenders'/Investors' interest with respect to the implementation of the agreement by providing proper monitoring of commitments and covenants, custody of documents, and reporting to the parties involved

YOUR STEWARDS FOR GROWTH AND GOOD GOVERNANCE

Tel Nos. (02) 405-7351 / 405-7508 / 405-7100 / 405-7761

Fax No. (02) 528-8518

Email LBP-TRUST@mail.landbank.com

Let LANDBANK help
nurture your growth
potential.
Today.

MILK

Masustansyang Inumin para sa Likas na Kalusugan

The MILK program aims to help increase domestic milk production and achieve the 3M1, "Malakas, Matalino, Matangkad" for a better Philippines.

Eligible borrowers:

Cooperatives or associations, federations, countryside financial institution, small and medium enterprises and agri-business entities. The loan amount may be used as permanent working capital or fixed assets and livestock acquisition

Partner agencies

The Land Bank of the Philippines and the National Dairy Authority (NDA) under the Department of Agriculture



P30M - guarantee fund committed by NDA to cover 100% of the loan outstanding principal balance, net of the Agricultural Guarantee Fund Pool (AGFP)



Shown in photo are LANDBANK President and CEO Gilda Pico (center) and NDA Administrator Grace Cenas during the MOA signing at the LANDBANK Plaza in Malate, Manila. Also in attendance were LANDBANK Director Victor Gerardo Bulatao (front, 3rd from left), Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo (front, 5th from left), NDA Operations Manager Dr. Jaime Lopez (4th from right), and other officers from both parties.



The LANDBANK Visa Debit Card Press Launch

With the continuous and ever-changing goal of delivering customer satisfaction, the Land Bank of the Philippines unveiled its newest card product – the LANDBANK Visa Debit Card on February 26, 2014 at the Diosdado Macapagal Hall of the LANDBANK Plaza.

Attended by officials from both Visa and LANDBANK and members of the media as well as the Bank's top officials and other Landbankers, they listened to LANDBANK President and CEO Gilda Pico and Visa Country Manager Iain Jamieson explain the merits of owning and using the new debit card.

The latest partnership with Visa to come up with the LANDBANK Visa Debit Card allows for cardholders to enjoy cashless purchases in retail stores and merchants worldwide with defined convenience. Other transactions like paying bills, shopping online, and purchases over the phone or through mail are easy as the card is linked to funds in their linked transaction account.

Aside from easing the burden of security when bringing cash at all times for everyday purchases, may it be at gasoline stations, grocery stores, restaurants and entertainment venues, the LANDBANK Visa Debit Card does not take away from its standard function of dispensing instant cash. The new debit card also provides for instant cash access from LANDBANK ATMs and any ATM here or abroad that displays the Visa logo.

In his speech during the event, Visa's Iain Jamieson also stressed the need to be exceptionally competitive in order to remain relevant in the banking industry. He believes that this new offering from both banking institutions is a positive step toward that direction and will help with Filipinos transitioning from conventional paper exchanges to electronic transactions. The partnership will also give Visa the opportunity to change public perception about being just a credit card company. In fact, Visa is a payments technology provider that sees more debit and prepaid transactions than the regular credit card transactions.

Undersecretary for the Department of Finance Jeremias Paul Jr. attended in behalf of Finance Secretary and LANDBANK Chairman Cesar Purisima. The event was hosted by LANDBANK Vice President for Corporate Affairs Catherine Rowena Villanueva and television personality and former professional basketball player Vince Hizon.

Introducing The LANDBANK Visa Debit Card

It's more than just an ATM card.
It's money access worldwide.

Inquire now.
Call the LANDBANK Customer Care Center at
405-7000 (NCR); 1-800-10-405-7000 (domestic toll free)
or visit www.landbank.com to find out more.



BRANCH BANKING NEWS & UPDATES

LANDBANK obtains 99% passing rate in CSC ARTA survey with 38 branches marked “excellent”

With aims to rate the performance and satisfaction of clients in relation to frontline services of government agencies, the Civil Service Commission Anti-Red Tape Act (CSC ARTA) Report Card Survey resulted in an “Excellent” rating for 38 LANDBANK Branches. Leading the list is the Bank’s Meycauayan Branch with 97.23% followed by Iba, Zambales with 94.32, Talavera (94.28%), Dau (94.15%), and Agoo (94.03%) rounding the top five.

“The result is a validation of our continuing effort to improve on the delivery of our services. With an ‘Excellent’ rating for 38 of our branches, followed by three ‘Outstanding’ and 53 ‘Good’, we are all the more challenged to extend quality banking services and uphold integrity, professionalism and values befitting of a reputable government institution,” LANDBANK President and CEO Gilda Pico said.

The CSC ARTA also stands to obtain feedback on how government agencies stay true to their Citizen’s Charter. Another round of the Commission’s ARTA Report Card Survey is being conducted this April 2014 in 1,243 government offices nationwide.



Left photo shows the Meycauayan Branch officers and staff. While Head for LANDBANK Iba, Zambales Branch Annel Diaz (right) and Ms. May Martinez accepted the CSC Seal of Excellence plaque last December 18, 2013 at Widus Resorts and Casino, Clark Freeport Zone, Pampanga.

List of Units with “Excellent” rating:

1. Meycauayan 2. Iba 3. Talavera 4. Dau 5. Agoo 6. Borongan 7. Cabarroguis 8. San Carlos City (NO) 9. Calamba 10. Dagupan 11. San Fernando (Pampanga) 12. Gapan 13. Parang 14. Bansalan 15. San Carlos (Pangasinan) 16. Kalibo 17. Malolos Plaza 18. Victorias 19. Velez 20. Bongao 21. Cauayan 22. Miag-ao 23. Balanga 24. Cash Department 25. Lucena 26. Sogod 27. Pinamalayan 28. Alicia 29. Roxas (Capiz) 30. Binangonan 31. UP Los Baños 32. Vigan 33. Iloilo City 34. Siquijor 35. Biñan 36. Candelaria 37. Capas 38. Marawi

Lucena Branch pilots two-lobby model

Aimed at easing lobby traffic in branches and committed in providing effective customer care based on clients’ needs, LANDBANK recently inaugurated its newly relocated Branch in Lucena City, Quezon with two-transactional lobbies.

Lucena Branch is the Bank’s first branch to have implemented the two-transactional lobby system and was initialized last December 2013. With the two transactional lobbies in place, transactions are divided in two—regular banking and government-- and are served in separate lobbies for a more convenient and faster processing of transactions. The first lobby services regular banking transactions while the lobby at the second floor serves as a government servicing center.

“With this new office, we at LANDBANK likewise reaffirm our commitment to further contribute to the growth and development of your local economy by financing infrastructure projects, livelihood programs and other income generating projects that will help boost local employment,” said LANDBANK President and CEO Gilda Pico.

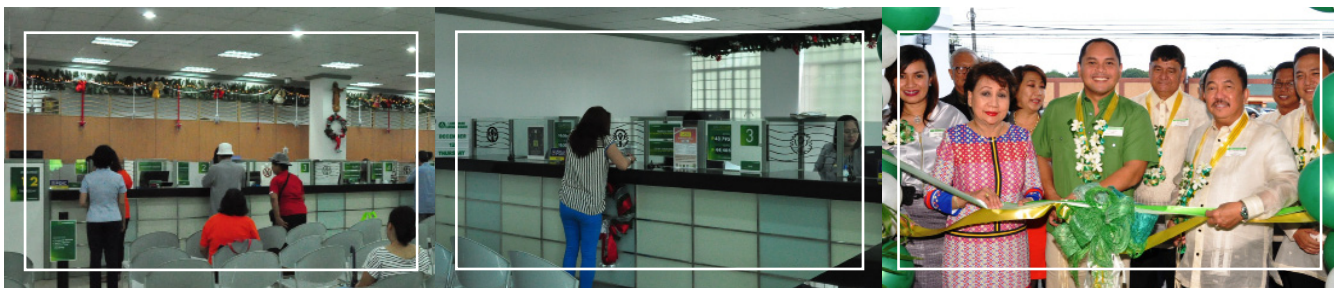
LANDBANK President and CEO Pico and Quezon Province Governor David Suarez led the ribbon-cutting ceremony last December 12. They were joined by 2nd District Congressman Vicente “Kulit” Alcalá, Lucena City Mayor Roderick Alcalá, Pagbilao Mayor Shierre Ann Palicpic, Department of Agriculture Undersecretary and LANDBANK Alternate Director Antonio Fleta, Directors Victor Gerardo Bulatao and Crispino Aguelo. Executive Vice Presidents for Agricultural and Development Lending Cecilia Borromeo and for Branch Banking Sector Jocelyn Cabreza, Vice President for Southeast Luzon Branches Group Ruel Romarate and other LANDBANK officers as well as valued clients from the government and private sectors.



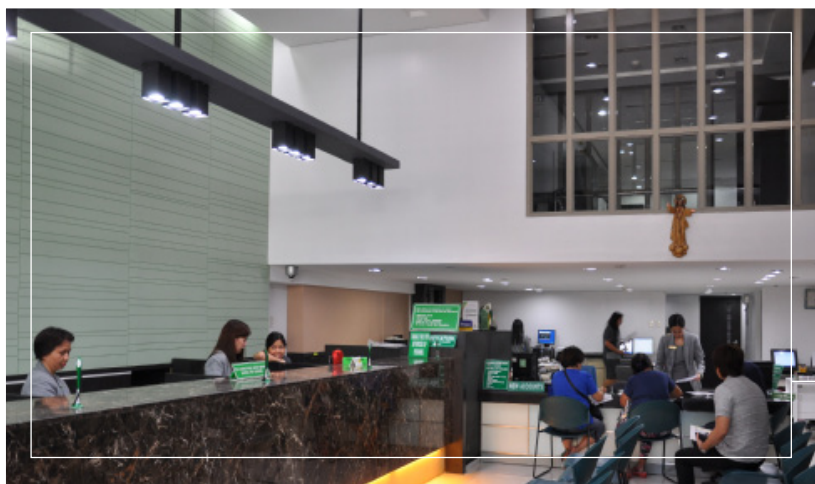
LANDBANK Building
Quezon Avenue Extension
Brgy. Gulang-gulang, Lucena City

G/F
2/F

Lucena Branch
Southeast Luzon Branches Group Office
Quezon Lending Center
Quezon Accounting Center



Now in your neighborhood



New Branch Extension office
NAIA Terminal 3 Extension Office
 Rogelio L. Ombay, Acting Head

G/F Terminal 3
 Ninoy Aquino
 Int'l Airport
 Pasay City

877-7888 local 8289

Relocated
U.N. Avenue Branch
 Nardo M. Masa, Head

G/F Victoria Bldg.
 U.N. Ave corner
 L.M. Guerrero Sts.
 Ermita, Manila

484-2595

484-6295

Relocated
Catarman Branch
 Emma V. Lapasa, Head

G/F Catarman
 Commercial Building
 Market Site, Brgy. Narra
 Catarman, N.Samar

(055) 500-9007 / 251-8034

(055) 251-8385



Make Every Day a Celebration with LANDBANK Visa

Use any of your LANDBANK Visa credit or debit cards at Resorts World Manila and get to enjoy the following exclusive treats:



Free one movie ticket	For every 3 tickets purchased at Newport Cinema
Free 3-hour parking voucher	For a minimum P2,500 single or multiple transactions at Newport Mall
Free one buffet	Every 2 buffets purchased at Passion or Mercado
Free breakfast for two	Available at R Bar - for every overnight stay at Remington Hotel

Promo runs until July 31, 2014.

See posters for more details or call the LANDBANK Credit Card Administration Department at 405-7275/7281/7282.



Money access worldwide



LANDBANK Visa Debit Card

It's more than an ATM Card!

- Access your own money 24 hours a day, 7 days a week
- Just swipe and sign to shop in any accredited store across the globe
- Purchase goods online – securely and confidently
- Access cash at more than 1.9 million ATMs worldwide
- Receive overseas remittance from Visa Partners

Shop with your LANDBANK Visa Debit Card from March 1 to April 30, 2014 at Visa accredited stores and establishments and get P100 rebate* for a minimum purchase of P1,500.

*Request for your card to be swiped using a Visa POS terminal. Rebate will be credited on the next banking day. Cardholder will only receive one rebate per day regardless of the number of transactions made within the day.

Apply for the LANDBANK Visa Debit Card at the LANDBANK Branch nearest you.



LANDBANK

Ang Bangkong May Damdaming Bayan

Use your LANDBANK Visa Debit card everyday.



Grocery



Electricity



Dining



Gasoline



Online



Personal Payments

A proud member of

BancNet

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