

HARVEST

A quarterly publication for LANDBANK's Clients and Partners
Vol. VIII, No. 2 June 2013

Amidst Change

LANDBANK
QMS



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About the Cover

Amidst the pace of changing times, we are rooted in our commitment to quality on a global standard. This is LANDBANK's Quality Management System at work.



Less gloss, more impact.

Harvest Magazine is doing its share for the environment by using Cocoon paper stock for its inside pages.

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NOTES FROM THE TOP

Banking on the strength of one another, we consciously make efforts to hone our ability as an institution to keep our commitment of delivering excellence in all aspects of our operations and services to our valued clients and partners.

The importance of continuous growth of the Bank and better management of our people and processes is what anchors our drive for uncompromised quality. Ascribing to a benchmark that is globally recognized by our peers and other industries allows us to expand our network of trust.

To be able to establish a platform for which to carry on this challenging task is as necessary as it is rewarding. The ISO certifications that we have acquired are there to keep LANDBANK's systems in check, guaranteeing that what we create and how we work are consistent, effective and sustainable throughout, and are adaptable to the demands of our clients and movement in the local and global communities.

We have come a long way since committing to a quality management system. And we still have a long road ahead of us. The bar has been set and our people shall exhaust all avenues available to us to further improve and nurture the trust of our clients and partners.

Expect more welcome changes in the way we do banking, our outlook and overall prospects for the future.



Jocelyn dG. Cabreza
JOCELYN dG. CABREZA
Executive Vice President
for Branch Banking

Prior to taking lead of LANDBANK's Branch Banking Sector in July 2011, Executive Vice President Jocelyn dG. Cabreza helmed the Corporate Services Sector.

EVP Cabreza's years of experience in the banking industry particularly her knowledge of internal auditing procedures is instrumental to the successful operations of the Bank's 336 branches nationwide.

Steering toward global excellence, 77 branches in the NCR recently achieved certifications to ISO-QMS 9001:2008 covering a period of three years.

PARTNERSHIPS AT WORK

By the numbers

1.1 billion pesos in credit facilities was approved by LANDBANK to finance different agribusiness activities in pursuit of countryside development through the loan agreements sealed with two major clients in General Santos City--Biotech Farms, Inc. and Sta. Cruz Seafoods Group of Companies.

Biotech Farms, Inc. is a leading livestock grower in SoCSKSarGen that supplies pork and table egg requirements to its affiliates, the KCC Malls General Santos and Koronadal. Biotech is also a LANDBANK partner in supporting climate change mitigation through their Clean Development Mechanism-related projects.

Biotech Farms, Inc. CEO Wilfredo Chiang, COO Faustino Cordura, LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecile Borromeo along with Vice President for Mindanao Lending Group Celeste Burgos signed the agreement. Koronadal Lending Center Head Dante Abad, Account Officers Joyce Lorilla and Merlyn Jarrell, and Legal Officer Atty. Donard Pamplona witnessed the event.

On the other hand, Sta. Cruz Seafoods Group of Companies is engaged in aquaculture and marine products export for buyers in the U.S., Europe and parts of Asia. Its bangus supply is taken care of its subsidiary, Malalag Bay Aquaculture Corporation.

Malalag Bay Aquaculture President and General Manager Marcelito Santos, Sta. Cruz Seafoods, Inc. Finance Officer Nerio Labadan and EVP Borromeo signed the agreement. Also present were VP Burgos and representatives from Koronadal LC.

P56m STA. CRUZ SEAFOODS GROUP OF COMPANIES

Working capital for production expansion

P1.05b BIOTECH FARMS, INC.

Expansion of farm facilities – piggery and poultry; and working capital requirements



LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecile Borromeo (3rd from left) lead the signing ceremonies with Biotech Farms, Inc. (top photo) and with Sta. Cruz Seafoods Group of Companies (bottom photo) on separate occasions.

CDA is new SUNSET partner

The Cooperative Development Authority (CDA), one of LANDBANK's partners in providing technical support to Bank-assisted cooperatives, formally signed a memorandum of agreement (MOA) to become an official member of the Manila Bay SUNSET Partnership Program.

During the ceremony, CDA Chairman Manuel Santiaguel turned over a total of P208,851 as proceeds of the Cooperative Advocacy Run which they organized in December 2012 dubbed as "Run for Ps" in favor of the SUNSET Partnership. Chairman Santiaguel said he believes in the noble objective of the Partnership to improve the water quality of Manila Bay and committed further support to the Bank's flagship corporate social responsibility program.



(Seated, from left) Manila Broadcasting Company Vice President Rhoda Miranda is with LANDBANK Vice President for Corporate Affairs Catherine Rowena Villanueva, CDA Chairman Santiaguel, and CDA Director Marietta Hwang signing the MOA with other institutional partners.

492 million pesos was recently extended to the Sta. Rosa City Government in Laguna as loan from LANDBANK for the construction of a multi-purpose stadium.

LANDBANK First Vice President for Southern Luzon Lending Group Daisy Macalino and Mayor Arlene Arcillas shaking hands after signing the loan agreement. Also present were LANDBANK Laguna Lending Center Head Abel Madarang, Account Officer Cecilia Valbuena, Field Operations Officer Manuel Ray Almario, LGU Treasurer Laura Sy, Accountant Nelia Carvajal, Secretary Cynthia Gomez and Assistant Treasurer Rowena Gonzales.



Representatives from the Sta. Rosa City Government headed by Mayor Arcillas pose with members of the LANDBANK party.

152 million pesos in loans were released by LANDBANK to four client-cooperatives in Eastern Visayas. The Bank recognizes the vital role of cooperatives in promoting financial independence among members and communities.

"We are optimistic that through these lines, your cooperatives can continue to expand your operations and ultimately improve the lives of your members and the communities your operate in," said LANDBANK President and CEO Gilda Pico during the signing ceremony.

LANDBANK DM for Tacloban Lending Center Eulalio Lagapa, OCCI CEO Jose Mosquite, Sts. Peter and Paul MPC Chairman Honorato Vacal, Peerless MPC Vice Chairman Retired Major General Rufo de Veyra, and PALTRANSCO Chairman Rosario Valenzona signed the agreements at the LANDBANK building in Tacloban City last March 14.

Also present for the Bank were EVP for Agricultural and Development Lending Sector Cecile Borromeo and FVP for Visayas Lending Group Lito Gutierrez.

P90m Metro Ormoc Community Cooperative (OCCI) for lending operations (Ormoc City)

P45m Saints Peter and Paul Multi-Purpose Cooperative for agri-lending operations (Hinunangan, Southern Leyte)

P12m Peerless Multi-Purpose Cooperative for filtration equipment/water distribution program (Tacloban City)

P5m Palompon Transport Service Cooperative (PALTRANSCO) two air-conditioned buses (Palompon)



LANDBANK loan recipients from top: Metro Ormoc Community Cooperative, Saints Peter and Paul MPC, Peerless MPC, and Palompon Transport Service Cooperative during their respective signing ceremonies.

98 million pesos was granted as term loan to the City Government of Bacoor by LANDBANK for the construction of 10 additional school buildings.



Bacoor City Mayor Strike Revilla and LANDBANK President and CEO Gilda Pico signed the agreement at the LANDBANK Plaza with LANDBANK EVP for Agricultural and Development Lending Sector Cecile Borromeo (2nd from right), FVP for Southern Luzon Lending Group Daisy Macalino (right), Bacoor City Treasurer Atty. Edith Napalan (2nd from left) and City Legal Officer Atty. Elmer Rabuya (left) signing as witnesses.

COVER STORY

Unlike banking products such as deposit accounts or ATM cards that produce instant effects and are readily quantified, the Bank's Quality Management System (QMS) purpose goes beyond the physical. In fact, the kind or level of service, product or communication that LANDBANK delivers to the public is nestled in its QMS.

When someone suffers from a medical condition that renders a body part paralyzed or infected by disease, that person would have to seek medical help for a solution to function normally again. It takes time and effort before returning to excellent condition. Necessary steps have to be taken and good habits maintained. LANDBANK's QMS is paramount to the overall efficiency of its operations, from the people who deliver the goods right down to the way the doors to any LANDBANK branch open to the public. Significant consideration is placed on the customer experience. Not only should there be a positive reaction from one customer, his or her experience should be a common occurrence for all who visit or conduct business with the Bank. So much so that the invaluable commodity of trust is earned and nurtured throughout the banking community. This is the kind of Quality Management System that enables LANDBANK to keep its health in check and in peak condition—consistently.

When LANDBANK took to task its mandate of countryside development, it did more than merely make its future plans known to the public. The Bank also removed from its vocabulary a few things—complacency and mediocrity. As it geared toward serving its clients with excellence, the Bank understood the value of evolving to compete on a higher standard. By doing this, LANDBANK had to first set the bar by seeking the standard acceptable on a global platform.

It was in 2007 when LANDBANK first secured certifications for two of its core banking operations: Trust Banking and Wholesale Commercial Lending. This move gave recognition to the Bank as one of only three other government agencies to institutionalize a Quality Management System and secure ISO 9001:2000 certificates for the said operations. The following year saw the Bank's ISO coverage expand to other banking processes.

SETTING THE STAGE

Since then, the members of LANDBANK's ISO-QMS Program at the Strategic Planning Group (SPG) have been relentless in setting the motion necessary to further cascade the right information for replication across the branches and extension offices and other units. LANDBANK President and CEO Gilda Pico has been stressing all along the need to give premium on quality service across the board. By having participants and leaders of the program fully prepared, with the keen ability to listen, ask and act on behalf of LANDBANK as they face clients everywhere, they would be able to better support and improve the Bank's QMS framework that will in the long run clearly translate to good practices in the industry.

LANDBANK QMS

Meeting the challenge of excellence

By Eleanor V. Satuito



Philippine President Benigno Aquino III congratulating LANDBANK President Gilda Pico during the 3rd ISO 9001 recognition ceremony of the Government Quality Management Committee held at the Malacañang Palace in 2012.



Also in attendance from LANDBANK were Senior Vice President Julio Climaco Jr., First Vice President Daisy Macalino, and Vice President Lolita Silva.

Love is in the details

Among many indicators, public opinion is crucial to the assessment of a successful QMS. Some of the elements that affect a customer's experience at LANDBANK include:

- physical appearance
- employee attitude
- waiting time
- ATM availability

All NCRBG Officers and Staff underwent a series of trainings and workshops by the Development Academy of the Philippines since July 2011. Major activities were also carried out during QMS implementation, one of which is the establishment and regular monitoring of quality objectives involving customer satisfaction rate, account opening turn-around time, ATM availability and management of transaction reversals. Other major activities include the implementation of 5S/Quality Workplace Program, regular conduct of customer satisfaction surveys, performance evaluation survey of support units at Head Office and the conduct of internal quality audit.

In fact, Branch Managers from NCRBG, QMO staff and DAP Consultants recently convened for the completion of the final audit stage. Seventy-seven LANDBANK Branches and Extension Offices (EOs) including the Office of the Group Head under the National Capital Region Branches Group (NCRBG) successfully passed the audit conducted by the Certification International Philippines (CIP), the Bank's third-party certification body. This certification to ISO-QMS 9001:2008 will be valid for three years.

A two-stage audit process was undertaken wherein the first stage assessed the adequacy of the documented system in meeting the requirements of ISO 9001:2008. This includes the suitability of management inputs, policies, objectives, targets, procedures, resources, implementation controls, monitoring, measurement and improvement of processes. The second stage focused on the implementation and effectiveness of the documented QMS in achieving planned objectives and targets. Overall, NCRBG's branch operation was found to be compliant with ISO 9001:2008 requirements.

THE MIRROR EFFECT

The QMS established at NCRBG is now the benchmark for achieving a faster, more efficient service and a higher level of client satisfaction in all LANDBANK branches. Apart from the series of trainings and seminars to be conducted in the coming months, the Quality Management Office team, as headed by Ms. Sandra Daraman, is in the midst of monitoring various branches to be in sync with the quality parameters established for the Bank. So far, adherence to

What is the ISO?

The International Organization for Standardization or ISO, founded in 1947, has been at the forefront of developing and disseminating voluntary international standards for various industries.

Any certification or assessment to an ISO standard is voluntary, and is not given by the ISO. Such tasks are conducted by external certification agencies.

ISO means "equal" as derived from the Greek word "isos". It was adapted so that reference to the organization would be the same in any country, regardless of language.

LANDBANK, effective and efficient

Among the many ISO International Standards available, the one on quality management systems, ISO 9001:2008, is helping guide the Bank toward a uniform and continuously improving operations in all LANDBANK branches.

quality workplace standards set at NCRBG is evident in the general cleanliness of its facilities, also a positive indication of the Bank-wide effort to enhance and upgrade facilities in the branches.

Since the start of 2013, preparations have begun to replicate the established standard, to be QMS-ready, in all branches and extension offices outside of NCR. The road map to excellence is now at a crossroads of sustaining the ISO certification LANDBANK has worked hard to achieve. It will require clear and open communication—clear in the way we set and implement our own standards for excellent service, and open about taking in both the positive and negative feedback, accepting new as well as existing challenges so that LANDBANK's business and culture remains resilient and true to its foundation and commitment to quality.



LANDBANK First Vice President for NCR Branches Jennifer Tantan (seated, 3rd from left) poses beside First Vice President for Strategic Planning Group Liduvino Geron and CIP Managing Director Rene Navarrete, LANDBANK Branch Managers, DAP Consultants and Quality Management Office staff during the completion of the ISO-QMS certification audit.

The economy of the Filipino family

How LANDBANK is helping the overseas Filipino foster meaningful connections between family and finances

Often a slippery slope, going abroad for greener pastures for many Filipinos means foregoing the many comforts only one's family and home can provide. The migrant workers of this nation have always had to face the hard decision to leave their loved ones every time they need to go back to their foreign employers to realize a better financial future.

About 930,000 Filipinos entered the United States as temporary workers back in 2008. Stock estimates in 2011 have more than tripled that figure at just over 3.4 million overseas Filipinos populating the U.S. Add this to the number of those in other parts of the globe, and it is clear that the global Filipino is and will continue to make an impact on an economic perspective to say the least. In a recent trip to Canada, Commission on Filipinos Overseas (CFO) Secretary Imelda Nicolas stated that there were already 10.46 million Filipinos overseas as of December 2011.

Through the years, LANDBANK has been engaged in developing products and services for Filipinos living abroad to have the opportunity to reach out to their family and loved ones with convenience. With 2013 well underway, we look at the new partnership programs designed to meet the challenges that face today's migrant society.

Money smarts for kids

Partnering with the CFO, LANDBANK launched the Kiddie Katapat Savings (KKISs) Program at the Philippine National School (PNS) in Abu Dhabi, United Arab Emirates last March 19.

The KKISs Program is in response to the Financial Inclusion Program of the Bangko Sentral ng Pilipinas. It aims to equip the Filipino youth with basic knowledge on savings and the motivation to prepare for the future. The program also encourages parents and relatives who are overseas, to participate in this educational and value formative initiative by complementing the amounts saved by their children. The program targets children or dependents of Overseas Filipinos who are aged seven and above. LANDBANK as the

lead implementer of the program will provide eligible children and their parents or relatives with the savings facility in the form of the LANDBANK OF ATM Account.

Spearheaded by LANDBANK Overseas Remittance Officers (OROs) for Abu Dhabi Gerald Heriales and Vladimir Columbano, the launch was attended by selected students, teachers and faculty members of PNS as led by Dr. Ofelia Padilla. LANDBANK expects more participants to the program as it reaches out to other Filipino schools in the United Arab Emirates.

A home for a hero

Back home, overseas Filipinos can count on LANDBANK to help them own their own home with the Bahay para sa Bagong Bayani Program (3B).

RRDiversified, Inc. is one of the Bank's latest partners. It is the owner and developer of a nine-storey condominium building with 56 units, located at #20 Oxford Street, Brgy. E. Rodriguez, Cubao, Quezon City. It is from this project wherein buyers can take advantage of the program.

Under the agreement, the developer shall submit the names of its pre-screened Overseas Filipino buyers who have paid at least the required downpayment of the contract price together with the pertinent documents necessary for the assessment of LANDBANK. The Bank shall evaluate the application and determine if the applicant is qualified to avail of the 3B program. Once approved, a Notice of Approval shall be sent by the Bank to the buyer and a Letter of Guarantee to the developer, specifying the conditions to be complied with prior to the release of loan proceeds.

Be your own boss

For those wanting to re-establish their roots or be with their family with prospects of starting their own business, the LANDBANK OFW-Reintegration Program made possible through the Overseas Workers Welfare Administration (OWWA) can lead them in the right direction.

Depending on the project undertaken, loanable amount ranges from P300,000 up to P2 million under the reintegration program. As of end-April 2013, P508.8 million in loans have been approved for 607 returning OFWs, with almost 3,000 jobs generated.

Two of the beneficiaries of the program are Sps. Gloria & Renato Balajadia and Sps. Amelia & Bernado Calilung. Both couples based in Tarlac are former OFWs who took advantage of the OFW-RP Program just last year. The Balajadias were able to start and build on their cement

...next page, please.



From left: Ahead of the curb: Some of the 120 students, parents, teachers and school staff submitted documents for their free KKISs accounts in the Philippines, while a mother and daughter show off their new LANDBANK OF ATM cards. Right photo shows First Vice President for Retail Lending Group Abelardo Agregado (seated, 2nd from left) representing LANDBANK with Head for Mortgage Banking Teresita Ison (seated, left) as witness. Signing for RR Diversified, Inc. are President Raymond Dua and Corporate Treasurer Elsie Galvez (both seated).

2011 SR bags Anvil Award

LANDBANK Senior VP for Corporate Services Julio Climaco Jr. and VP for Corporate Affairs Catherine Rowena Villanueva received the Anvil Award of Merit during the 48th Anvil Awards held at the Makati Shangri-la Hotel in Makati City.

Under the Public Relations Tool category, the Bank's Sustainability Report 2011 highlights the Bank's achievements under five cornerstones, namely: Enterprise Development, Community Development, Environmental Protection and Management, Customer Service and Employee Development.

The Anvil Awards is organized by the Public Relations Society of the Philippines (PRSP).



(From right) LANDBANK SVP Julio Climaco Jr. and VP Catherine Rowena Villanueva receive the Anvil Award of Merit from PRSP Director Georgina Banzon.

LBP is Green Bank Champion

LANDBANK was adjudged as Green Bank Champion for Environmental Due Diligence (EDD) in the Green Bank Challenge organized by the Bankers Institute of the Philippines, Inc. (BAIPHIL).

In support of its Environmental Management System (EMS), LANDBANK issued Credit Policy Issuance (CPI) No. 2004-02 which was updated to CPI 2009-02, institutionalizing EDD on credit delivery and identifies priority sectors for financing that includes environmental projects. It also incorporates the identification of environmental impacts arising from the projects financed by the Bank as well as implementation of mitigating measures and monitoring of environmental performance.

The Bank's EDD is embedded in its credit delivery starting from loan packaging until repayment.



LANDBANK Head for Environmental Policy, Planning and Systems Management Annie Ferolino receives the plaque from (from right) BAIPHIL President Salvador Serrano, Special Projects Committee Director-in-charge Agnes Brillante-Santos, Chairperson Ma. Elena Ruiz and Member Wilfredo Talastas.

REC avails of PPF loan

Renesons Energy Corporation (REC), engaged in the exploration and development of various renewable energy projects, availed of a P5-million loan under the Project Preparation Fund (PPF) managed by the Bank's Environmental Program and Management Department (EPMD).

The PPF loan of REC will finance the preparation of the Feasibility Study and Detailed Engineering Design of the proposed 3.3 MW Maapon River Mini-hydro Project in Lucban, Quezon. The project aims to reduce green house gas (GHG) emissions by promoting the use of renewable energy resources in the country.

The PPF is a Department of Energy-supported program helping to augment the high cost of such activities.



REC President and CEO Gerwyn See (2nd from left) sits with (from left) Chief Finance Officer Sheryl Genuino-See, LANDBANK FVP for Trust Banking Group Josephine Cervero, DM for Trust Marketing Camilo Sanchez, and VP for Lending Program Management Group Leila Martin. Other attendees include SVP for Corporate Banking Group Edward John Reyes, EPMD Head Prudencio Calado III, Vergel3 Consult, Inc. Engr. Manuel Vergel III and other LANDBANK officers and staff.

The economy... From page 7

hollow-block business, while the Calilungs increased profits from their rice production project.

These are just some of the ways through which LANDBANK shows its understanding of the dynamics of the Filipino family by delivering on its promise of helping achieve sustainable development for Filipinos here and abroad.



From left: Philippine President Benigno Aquino III shakes hand with OFW-RP beneficiary Portia Chen as OWWA Administrator Carmelita Dimzon and LANDBANK President and CEO Gilda Pico look on during the awarding of checks at the 111th Labor Day Celebration in Tarlac City, where OFWs engaged in discussions about savings options and enterprise building. Other Landbankers present at the event include VP for Lending Program Management Group Leila Martin. Two of the OFW-RP beneficiaries from Tarlac are Mrs. Gloria Balajadia and Mr. Bernardo Calilung.

BRANCH BANKING NEWS & UPDATES

80/81

provinces where LANDBANK is now present. Only Dinagat remains.



LANDBANK VP for Southern Luzon Branches Group Ramon Monteloyola (3rd from left, seated) and LCC SVP for Property Management Ronaldo Tan (2nd from left, seated) sign the agreement with LANDBANK Legazpi Branch Head Ma. Socorro Regala and LCC Corporate Affairs and Legal Services Manager Ma. Guadalupe Espinas signed as witnesses.

LANDBANK ATMs in LCC Malls

After an agreement was sealed between LANDBANK and Lamver Consolidated Complex Development Corporation (LCC), ten new offsite automated teller machines (ATMs) will populate various LCC malls in the Bicol Region. These ATMs will be located at the following:

LCC Bacacay
LCC Market Savers Calabanga
LCC Expressmart Albay 2
LCC Tahao
LCC Supermarket Bulan

LCC Expressmart Camalig
LCC Nabua
LCC Rizal
LCC Mall Naga
LCC Mall Tabaco

Marikina

In an effort to provide clients and visitors alike a more comfortable banking experience, the LANDBANK Marikina Branch relocated to the ground floor of XRC Commercial Building on the corner of J.P. Rizal and Diamond Streets in Brgy. Sto. Niño.

The branch started its operations in the new location last January 28 with the soft opening attended by Marikina City LGU Consultant and former City Treasurer Natividad Cabalquinto, representatives of the building owner and depositor-clients.

From the Olympia Building in Brgy. Concepcion Uno, the new site offers more space for banking, better parking provisions, and sits on a flood-free area. It is also just steps away from the City Government of Marikina.

Ombudsman Office

Also providing convenient access for government employees is the newly inaugurated LANDBANK Extension Office at the Office of the Ombudsman in Quezon City.

The new extension office complements the operations of the North Avenue branch as well as serve clients of the Ombudsman's office.

"We are committed more than ever to be present where we are needed, as we seek to pursue financial inclusion by improving access to banking products and services," said LANDBANK President and CEO Pico.

Tacloban

While in the Visayas region, the new LANDBANK building along Real St. in Sagkahan District, Tacloban City stands as a one-stop shop for LANDBANK clients. The new location houses the branch operations, and the Leyte Accounting Center both found on the ground floor. The second floor meanwhile is dedicated to the Tacloban Lending Center, Agrarian Operations Center VIII, and the Visayas Branches Group Tacloban Office.

First District of Leyte Representative Ferdinand Martin Romualdez, Leyte Governor Mimietta Bagulaya, City Councilor Cristina Romualdez and LANDBANK President and CEO Gilda Pico led the ribbon cutting ceremony.



1) Under the lead of LANDBANK Branch Head Rina Oscillada, the soft opening ceremony is graced by First Vice President for National Capital Region Branches Jennifer Tantan, Marikina City LGU Consultant and former City Treasurer Natividad Cabalquinto LANDBANK Branch Managers from Guadalupe, Pasig Capitol, Cubao, Camp Aguinaldo, Camp Crame and Marcos Highway branches.

2) Ombudsman Conchita Carpio Morales and LANDBANK President and CEO Gilda Pico led the ribbon-cutting ceremony of LANDBANK's extension office at the Office of the Ombudsman Quezon City. With them are LANDBANK Director Victor Gerardo Bulatao, Executive Vice President for Branch Banking Sector Jocelyn Cabreza and other officers from both parties.

3) Joining Leyte's top officials and LANDBANK President and CEO Gilda Pico are LANDBANK EVP for Branch Banking Sector Jocelyn Cabreza, EVP for Agricultural and Development Lending Sector Cecile Borromeo, FVP for Visayas Lending Group Joselito Gutierrez, FVP for Agrarian Services Group Alex Lorayes, VP for Visayas Branches Group Ananias Lugo Jr., including VP and Relationship Officer for Visayas Cluster B Ruel Romarate and DM for Tacloban Branch Victoria Diaz.

ALL ACCESS

The **LANDBANK Inter Bank Fund Transfer (IBFT)** facility is available through any LANDBANK or BancNet Member ATM.

Once you enter your PIN, you can start transferring funds by selecting the **Fund Transfer** option as your type of transaction. Then, simply follow the succeeding instructions that will appear on the screen.

Php10.00 for Intrabank transactions (LANDBANK to LANDBANK account)
 Php25.00 for Interbank transactions (LANDBANK to BN Member account
 or vice versa)

Daily transaction limit is Php50,000 or three (3) transactions (whichever comes first) per source account.

Call 405-7000 (NCR) / 1-800-10-405-7000 (PLDT Toll free), or
 visit www.bancnetonline.com for more details.



LANDBANK LAUNCHES PREMIUM CARD FOR DEPOSITORS AND LOAN BORROWERS

As LANDBANK continues to show appreciation for the continued patronage of its clients, it recently launched the LANDBANK Premium Card.



The LANDBANK Premium Card offers a range of banking privileges. These include access to priority service via special lanes in LANDBANK Branches, personalized professional financial advice, and priority advance subscription to Bank offerings such as Retail Treasury Bonds and other investment instruments.

Qualified individual depositors and loan borrowers set to receive the card are those with an aggregate average daily balance (ADB) deposits and investments worth at least P5.0 million for Metro Manila Branches, and P2.0 million for Provincial Branches.

As for institutional depositors, only the top twenty accounts for Branches shall qualify, while the top 20 loan borrowers of the Lending Units will be given the said card. Those who qualify and have queries about the LANDBANK Premium Card may get in touch with their respective branch of account.

Indulge in a Story of Taste

LUNCH BUFFET @ SPIRAL RESTAURANT 3+1 PROMO

Dine in groups of four and pay only for three when you use your LANDBANK Visa Gold card for a lunch buffet at Spiral Restaurant any day of the week from now until August 15, 2013.

Spiral Lunch Buffet Rates: PHP 2,431 nett (Mon-Sat)
 PHP 3,623 nett (Sun)

Spiral Restaurant is located at Sofitel Philippine Plaza,
 CCP Complex Roxas Blvd. Pasay City 1300



Auto Charge Facility

HASSLE-FREE PAYMENTS FOR ADDITIONAL MERCHANTS

In addition to your Meralco and PLDT utility billings, the following merchants can now be enrolled for auto-charging:

Manila Water • Bayantel • Maynilad • Sun Cellular • Globe
 Digitel • Smart • Sky Cable • Smart Broadband

LANDBANK VISA
Life made simple





Enjoy free meals with your **LANDBANK** cards

Use your LANDBANK Debit Card* or LANDBANK Visa Credit Card and get a free Mang Inasal treat for a minimum single-receipt spending of P1,500 for debit card and P3,000 for credit card.

EXTENDED



**LANDBANK Debit Cards include ATM Card, Cash Card, e-Card, RFID Card and UMID Card.*

LANDBANK CARDS	SPEND REQUIREMENT	FREE FOOD ITEM (Choice of any)
LANDBANK Credit Card	P3,000	<ul style="list-style-type: none"> Paborito Meal #1 (Chicken Inasal Paa with Rice) Paborito Meal #1.5 (Spicy Paa with Rice)
LANDBANK Debit Card	P1,500	<ul style="list-style-type: none"> Pancit Bihon Halo-halo Dinuguan with Puto

See flyers for details. For inquiries, call LANDBANK's Contact Center at 405-7000 (NCR) or 1-800-10-405-7000 (PLDT Toll Free; Outside NCR).

Terms and conditions apply. Promo period is extended until July 31, 2013 and redemption period is until September 30, 2013.

Member: PDIC. Maximum Deposit Insurance for each Depositor, P500,000

A proud member of **BancNet**

