

# HARVEST

A quarterly publication for LANDBANK Clients and Partners  
Vol. XII, No. 1 March 2017



## THE NEW LANDBANK MASTERCARD CREDIT CARD



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## GAWAD KATUBIGAN

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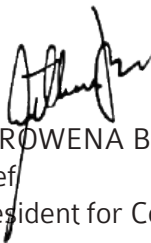
# LETTER FROM THE EDITOR

Furthering our commitment to bring innovation to our banking products and services, LANDBANK just released its first EMV chip-enabled credit card in partnership with global financial network MasterCard.

Complying with the regulation of the Bangko Sentral ng Pilipinas to have all bank-issued cards in the country equipped with EMV technology by this year is also our way of beefing up operating systems and security measures against fraudulent acts against bank card users. Whether it be ATM, debit or credit cards, the growing instances of unauthorized activities call on us to remain vigilant in all aspects of our service delivery.

We hope that you make the new LANDBANK MasterCard credit card a part of your daily life, providing an opportunity for convenience and safety when banking with us.

Included in this issue are updates on our Gawad KATUBIGAN program in light of Typhoon Nina hitting the Bicol region and the earthquake in Surigao del Norte, as well as other efforts toward expanding our business partnerships, lending reach and operational performance.



CATHERINE ROWENA B. VILLANUEVA  
Editor-in-Chief  
First Vice President for Corporate Affairs



## ABOUT THE COVER

The LANDBANK MasterCard Credit Card is finally here. Equipped with EMV chip technology that is now the global payment standard, cardholders get to enjoy enhanced security features against fraudulent acts. Get to know the benefits of this new card.

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LANDBANK CORPORATE COMMUNICATORS

# Investments in ARMM to get financing via HARVEST



LANDBANK and the Japan International Cooperation Agency (JICA) recently signed a ¥4.928 billion (P1.76 billion) five-year project, aimed at encouraging agribusiness investments in the Autonomous Region in Muslim Mindanao (ARMM) and other conflict areas in southern Philippines.

In the long-term, HARVEST, for Harnessing Agri-business opportunities through Robust and Vibrant Entrepreneurship Supportive of peaceful Transformation, intends to create sustainable jobs in the region.

The lending facility will provide agribusiness enterprises access to credit for their capital investments, operations/expansion initiatives and agriculture-related activities. Projects that source or obtain products or goods from ARMM as part of its value chain are also qualified to borrow from the HARVEST facility.

“The HARVEST is envisioned to establish the enabling investment environment in the ARMM and other conflict affected areas in southern Philippines to help rev up the economy and raise incomes in the communities,” said Finance Secretary and LANDBANK Chairman Carlos Dominguez.

Encouraging investments in ARMM and other conflict-affected areas in southern Philippines, “HARVEST presents opportunities to help ordinary Filipino farmers in Mindanao and related institutions grow the agriculture sector. Through the project’s financial inclusion of farmers’ cooperatives, MSMEs, and related organizations, more investments and jobs will be created in Mindanao’s conflict-affected areas,” JICA Chief Representative Susumu Ito said.

“By providing investment opportunities in agribusiness, we hope to help fuel growth in a region beleaguered by decades old conflict and ultimately uplift the quality of lives of our fellow Filipinos in these communities,” LANDBANK President and CEO Alex Buenaventura said.



*Japan Prime Minister Shinzo Abe and Philippine President Rodrigo Duterte lead the bilateral signing ceremony at the Malacañan Palace held on January 12, 2017 for HARVEST financing facility together with JICA Chief Representative Susumu Ito (far left), LANDBANK President and CEO Alex Buenaventura (second from right) and LANDBANK Chairman and Finance Secretary Carlos Dominguez (far right). Photo by Malacañang Press Bureau*



LANDBANK conducted one session of the “Road Show for K-12 Bridge Financing Program” at the 10/F LANDBANK Plaza, Manila last January 6, 2017. It was attended by the following schools: New Era University; National University-Nazareth School; Lyceum of the Philippines University; St. Scholastica’s College; San Carlos College; University of the East; Holy Spirit School; Immaculada Concepcion Colleges; Industrial Advancement Academy of the Philippines; A. Zarate General Hospital College; Arandia College; and St. Clare College of Kalookan, Inc.

## Schools get support for K-12 with BRIDGE FINANCING

LANDBANK continues to commit to the national government’s thrust of developing and sustaining quality education. Side by side with the implementation of the K-12 education system in the country, a new bridge financing program has been created that is set to ease the financial concerns of educational institutions and students alike.

The government, through DepEd, instituted the K to 12 program to upgrade the Philippines’ basic education and align with global standards.

The DepEd launched the SHS-VP to provide financial assistance to qualified students through a voucher subsidy that allows them to avail of deductions from the cost

of tuition and other fees. Voucher amounts may range from P14,000.00 to P22,500.00 per year, based on the location of the school.

The voucher subsidy is not given directly to students but is instead paid through participating non-DepEd SHS providers who apply for the subsidy on behalf of the program beneficiaries/students.

This bridge financing facility will support schools participating under the Department of Education’s (DepEd) Senior High School Voucher Program (SHS-VP).

LANDBANK’s short-term loan program will help bridge the time gap from application to release of the subsidy, by providing financial assistance to credit-eligible schools. The loan will cover 80% of the school’s billing application under SHS-VP at 6% interest rate per annum, but should not be less than P300,000.00.

Eligible borrowers under the new loan program include private high schools, universities and colleges; state and local universities and colleges; and technical or vocational institutions listed with DepEd or the Private Education Assistance Committee as SHS-VP participating providers and schools.

“This bridge financing program forms part of LANDBANK’s continuing commitment to support the country’s education sector, which is among our priority sectors,” said LANDBANK President and CEO Alex Buenaventura.

As of November 2016, the Bank’s loans to the education sector reached P2.063 billion. Interested SHS-VP participating schools may get in touch with their servicing LANDBANK branch or visit the nearest LANDBANK lending center for more details and other inquiries.

# LANDBANK ePP soon to make OWWA online payments possible

Balik Manggagawa Overseas Filipino Workers (OFWs) will soon be able to find a convenient way to pay for their membership fees and other contributions to the Overseas Workers Welfare Administration (OWWA) thanks to the agency's latest collaboration with LANDBANK.

Through the LANDBANK electronic Payment Portal (ePP), OFWs will have one less logistical worry when making payments to the OWWA on time. This is because the LANDBANK ePP is an internet-based payment channel designed to accept payment of fees, dues, and charges from clients of enrolled merchants from both government and private institutions.

According to OWWA Administrator Hans Leo Cacdac, "This collaboration with LANDBANK is envisioned to provide OWWA members with faster and more accessible means of renewing their membership to ensure their protection while working overseas. We, at OWWA, believe that we should use the available technology to our advantage, that is why we are working hard to integrate it in our programs to enhance service delivery to our OFW clients." (With reports from DOLE)

*LANDBANK President and CEO Alex Buenaventura (right) signed the memorandum of agreement with Administrator Cacdac (left) at the Department of Labor and Employment (DOLE) Building, Intramuros, Manila on January 17, 2017. DOLE Secretary Silvestre Bello (2nd from left) witnessed the signing, along with Senior Vice President for Branch Banking Sector Liduvino Geron (3rd from left). (With reports from DOLE)*



# Meet the new LANDBANK Board Members EX OFFICIO AND ALTERNATES



**Carlos G. Dominguez III**  
Ex-Officio Chairman  
Secretary, Department of  
Finance



**Emmanuel F. Piñol**  
Ex-Officio Member  
Secretary, Department of  
Agriculture



**Rafael V. Mariano**  
Ex-Officio Member  
Secretary, Department of  
Agrarian Reform



**Silvestre H. Bello III**  
Ex-Officio Member  
Secretary, Department of  
Labor and Employment



**Rosalía V. De Leon**  
Ex-Officio Alternate Member  
Treasurer of the Philippines  
Department of Finance



**Francisco M. Villano, Jr.**  
Ex-Officio Alternate Member  
Assistant Secretary,  
Department of Agriculture



**Luis Meinrado C. Pañgulayan**  
Ex-Officio Alternate Member  
Undersecretary, Department  
of Agrarian Reform

## OTHER MEMBER OF THE BOARD

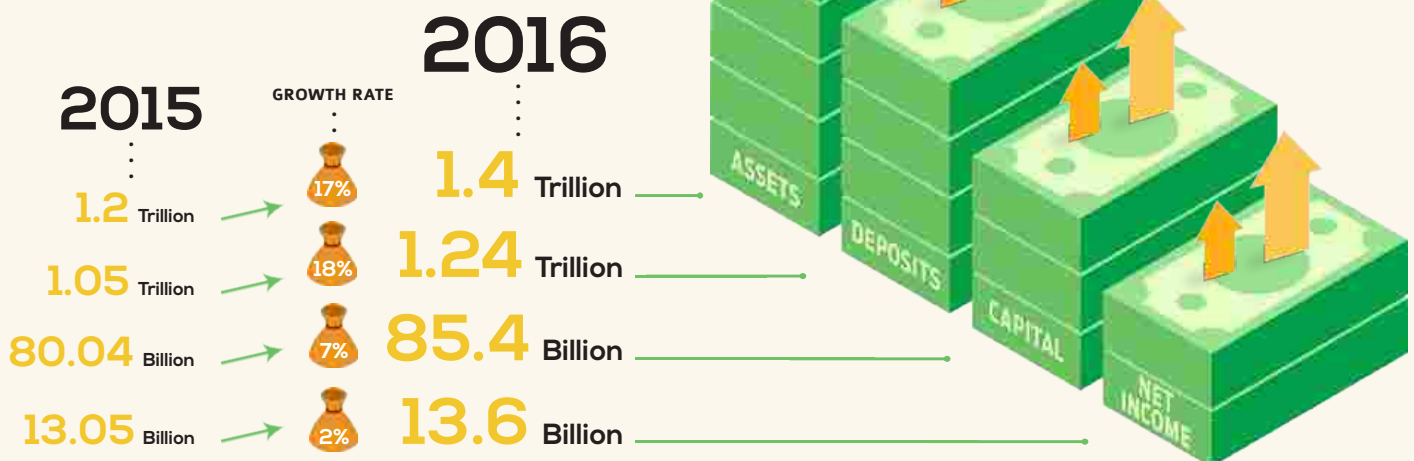


**Virgilio DV. Robes**  
Representative - Private Sector

## LANDBANK sustains financial growth in 2016

The Land Bank of the Philippines ended 2016 on a strong note, enjoying double-digit growth as reflected in its financial performance.

Standing as the biggest credit provider to small farmers and fishers, and local government units, LANDBANK is also the biggest lender to microenterprises and SMEs among government financial institutions.





Starting the new year right, LANDBANK has teamed up with global payment solutions provider MasterCard to bring another convenient product offering for better banking experience – the LANDBANK MasterCard Credit Card.

With the Bangko Sentral ng Pilipinas (BSP) mandating all card-issuing banks in the country to convert to the globally recognized Europay, MasterCard and Visa or EMV chip technology by 2017, the LANDBANK MasterCard Credit Card is the first in a series of new cards that will be issued by the Bank using the EMV chip technology. Having this security tool embedded in the new cards offers more security and authentication capabilities than the magnetic stripe found in existing cards.

The past years have seen an alarming increase in fraudulent crimes stemming from various card transactions. From unauthorized ATM withdrawals to point of sale (POS) and online purchases, financial institutions are establishing more stringent measures to protect consumers. The move for the banking industry to shift to the EMV technology is a collective effort from the country's financial institutions to address the safety concerns of clients as more criminal attempts in personal banking are becoming aggressive and sophisticated.



# A Secured PARTNERSHIP

LANDBANK and MasterCard team up for EMV chip-enabled Credit Card



Apart from having enhanced card security features, the EMV-enabled LANDBANK MasterCard Credit Card will allow you to enjoy:

- Lower interest rate of 3% per month
- Global acceptance in over 30 million merchants
- Convenient money access with 2.7 million ATMs across the globe
- Enhanced card security features
- Free annual membership fee for the first year
- Electronic Statements of Accounts sent to your nominated e-mail address
- Personal accident insurance of up to P2 million
- Lost card insurance of up to P300,000
- Single Currency Billing (in Peso) for peso and other foreign currency transaction
- Easier to earn points

## THE NEW LANDBANK MASTERCARD CREDIT CARD

Starting February 2017, existing LANDBANK VISA Credit Card Holders will be receiving their new LANDBANK MasterCard Credit Card as replacement.

Once you receive your new LANDBANK MasterCard Credit Card, you can have your card activated through any of these channels:

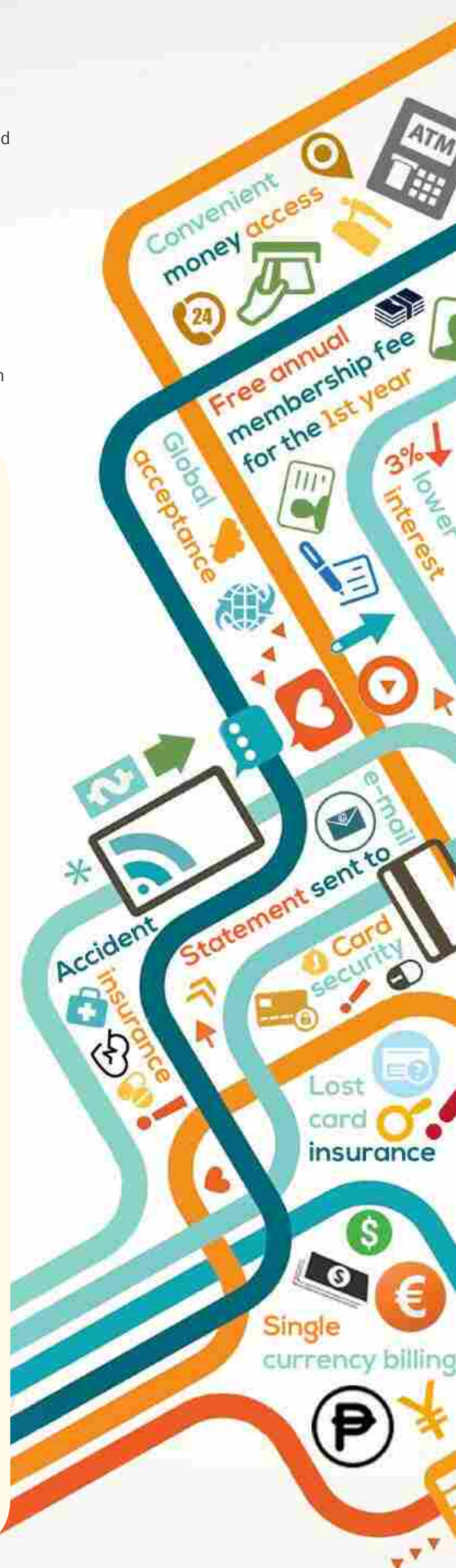
- Call LANDBANK Customer Care Center Hotline: (02) 405-7000  
**Press "3" to speak to a LANDBANK Phonebanker**
- Email us at [customercare@mail.landbank.com](mailto:customercare@mail.landbank.com) and use LBP-MC in the subject line.
  - Provide your complete name, contact number, and best time to receive call (8:00am to 5:00pm) from LANDBANK.
  - Our LANDBANK Phonebankers will give you a call within 24 hours, after your receipt of confirmation email, to verify your information. Your card will be activated within 24 hours after verification is complete.
- SMS
 

Use the format<LANDBANK>space <MC>space<COMPLETE NAME>  
Ex:      LANDBANK MC JUAN DELA CRUZ

Then, send to either of the following numbers:  
**For Smart Subscribers: 391525**  
**For Globe, Talk 'N Text, Sun and other subscribers: 09088968278**  
*Standard messaging rates apply*

Make the switch to LANDBANK MasterCard Credit Card.

Activate today!



# GETTING TO KNOW your card



As the country adapts to using the EMV chip technology, you will notice a difference on how your credit card is used in point-of-sale (POS) terminal.

**BEFORE** with the magnetic stripe, credit cards are swiped at the POS, making it vulnerable to cloning.

**NOW** with the EMV-enabled chip, it will now be **“dipped”\*** into a slot in the POS machine when making purchases at various stores and establishments. All transactions using the new technology are now encrypted, which greatly reduces fraud and increases privacy.

To safeguard your card activities, it is important to know the following elements found on your actual card:

## 1 EMV CHIP

- The Europay, MasterCard and Visa or EMV chip is a type of technology that serves as the global payment standard for card payments in over 80 countries. It contains a unique authentication process that helps secure your card information. Every time you use your EMV chip-enabled card, a unique digital data is generated to protect your card from fraud.

## 2 CARD NUMBER

- This is the 16-digit number on the front of your card that is one of the details normally asked when you make online purchases. Note, however, that LANDBANK will not ask for your Card Number whenever you log-in to the iAccess or weAccess page for your personal banking activities.

## 3 CVV

- The Card Verification Value or CVV is the last three digits found at the back of your credit card. This number is a security feature that helps to verify that you actually have the card in your possession at the time of your transaction.

Using your credit card for online payments will require you to provide certain details of your credit card, such as the card number, expiry date, and CVV. These information are necessary to help verify or authenticate your card and proceed with the payment process.

**REMINDER:** Do not submit or furnish a photocopy of your credit card CVV to anyone to avoid possible exposure of your account information.

## 4 MASTERCARD LOGO

- Your credit card is accepted at ATMS, establishments, and merchants worldwide where the MasterCard logo is displayed.

## 5 SIGNATURE

- Make sure that you place your signature at the back of your credit card as soon as you receive it for your added security.

## 6 MAGNETIC STRIPE

- The magnetic stripe is still present in your card to serve as an alternate as there are still merchants or stores with POS terminals not capable of reading the EMV chip.



## MGA PAALALA

### SA PAGGAMIT NG POS



Huwag hayaang mawala sa paningin mo ang credit card kapag inaabot ito sa kahera.

Siguraduhing sa POS terminal lang gagamitin ang inyong credit card sa pag bayad ng inyong mga pinamiling gamit o serbisyo. Huwag hayaan na makopya ng iba ang impormasyon sa inyong credit card, lalo na ang CVV, o ang tatlong numero na matatagpuan sa likod ng card ninyo.

Ugaliin ang pagsubaybay sa mga updates o mga announcements sa bangkong namamahala ng inyong credit card bago ito gamitin.

### PAG-TRANSACTION ONLINE



Siguraduhing sa mga mapagkakatiwalaang sites lamang ibinabahagi ang mga impormasyong nauukol sa card. I-access lamang ang mga websites na secured by Verisign o ibang mapagkakatiwalaang internet security service providers.

\* **“Dipping”** is the process of inserting the EMV chip part of a credit or debit card into the reader of a POS terminal or automated teller machine.



# LANDBANK Gawad KATUBIGAN

program brings potable water solutions to communities

LANDBANK Gawad KATUBIGAN, or **KA**aikibat na **TU**long sa **B**ayan para sa **I**numing Kailan**GAN** which started in 2016, is one of LANDBANK's Corporate Social Responsibility Programs. It is implemented in partnership with Waves for Water, a United Nations recognized non-government organization, which provides water filtration systems to communities that need it most.

Gawad KATUBIGAN started as a **disaster response** project in 2015 which aimed to provide water filtration systems to typhoon-hit communities. It has since evolved to a more comprehensive program that includes a **disaster preparedness** component by providing rain catchment systems and preparedness trainings to communities in disaster-prone areas. Its pilot rollout was successfully launched last year in select barangays in Baguio, Coron, and Tacloban which were identified by LANDBANK and its partners as communities with very limited access to potable water.

742

filtration systems

distributed to

37



MUNICIPALITIES



a total of

74,200

individuals

BENEFITED  
nationwide

## DID YOU KNOW?

1  
water filtration  
SYSTEM



can remove up to

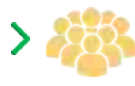
**99.999% of bacteria**

(from rainwater, flood, river, creek,  
and deep well)



can filter up to

**1 million gallons of water**



can provide drinking water up to

**100 people a day**



can last up to **5-10 years**

(if properly maintained)

Apart from the turnover of water filtration kits, the program also enjoins the selected communities to share the technology with neighbouring barangays especially in times of calamity.

By bringing potable water to communities, Gawad KATUBIGAN does not only bring life source to the people but also empowerment to improve their lives and inspire hope to others.



SURIGAO DEL



Preparing and Responding: La



# A Lifeline of SIMPLE MEASURE



*Kids in a Catanduanes community enjoying the clean and potable water from Gawad KATUBIGAN program.*



NORTE

TACLOBAN CITY

BAGUIO CITY

CORON, PALAWAN

Landbankers went to different parts of the country, helping bring cleaner water and enabling people how to cope in times of disaster.

# LANDBANK on point

## 100% passing rate in 2016 ARTA Report Card Survey

Rank	Branch/EO marked "Excellent"	Rating
1	San Isidro (Isabela)	93.49
2	Camp Crame (Quezon City)	93.34
3	Goa (Camarines Sur)	92.91
4	Malabon (Malabon City)	92.88
5	Jaro (Iloilo)	92.67
6	Roxas (Isabela)	92.58
7	Sipalay (Negros Occidental)	92.58
8	Don Carlos (Bukidnon)	92.11
9	Camiling (Tarlac)	92.07
10	Katipunan (Quezon City)	91.64
11	San Juan (San Juan City)	91.55
12	Panabo (Davao del Norte)	91.51
13	Balagtas (Bulacan)	91.43
14	EDSA-NIA Road (Quezon City)	91.27
15	LWUA EO (Quezon City)	91.18
16	Narvacan (Ilocos Sur)	91.15
17	Luna (Apayao)	91.09
18	Las Pinas (Las Pinas City)	91.09
19	Solano (Nueva Vizcaya)	91.08
20	San Jose City (Nueva Ecija)	90.91
21	North Avenue (Quezon City)	90.83
22	NaPoCor EO (Quezon City)	90.73
23	Laoag (Ilocos Norte)	90.51
24	G. Araneta (Quezon City)	90.51
25	Lingayen (Pangasinan)	90.47
26	Supreme Court EO (Manila)	90.36
27	Bayugan (Agusan del Sur)	90.31
28	Baliuag (Bulacan)	90.3
29	East Avenue (Quezon City)	90.21
30	Paniqui (Tarlac)	90.16
31	Kidapawan (Cotabato City)	90.16
32	Tuguegarao (Capitol) (Cagayan)	90.15
33	Marikina (Marikina City)	90.14
34	Quezon City Circle (Quezon City)	90.1
35	Elliptical Road (Quezon City)	90.07

**RATE DISTINCTION**

- Excellent
- No delinquent score in any items on the report card
- Good
- Acceptable

**NUMERICAL RATING**

- 90 - 100
- 80 - 89.99
- 70 - 79.99

Proving that keeping the public trust ranks high in the priorities as a reliable financial institution, LANDBANK achieved a 100% passing rate in the 2016 Anti-Red Tape Act (ARTA) Report Card Survey (RCS).

Conducted by the Civil Service Commission, the ARTA RCS aims to improve service delivery of government agencies to the public, thereby helping eliminate delays and inefficiencies in the process flow of information and time necessary to complete transactions involving said agencies.

An overall national score of 88.14, which is equivalent to a "Good" descriptive rating, was achieved by the Bank based on a total of 100 branches that were evaluated from March 2016 to December 2016. The LANDBANK San Isidro Branch ended on top of the 35 branches that received excellent ratings, garnering a numerical score of 93.49. It was followed closely by Camp Crame, 93.34; Goa - Camarines Sur, 92.91; Malabon, 92.88; and Jaro - Iloilo, 92.67.

The service delivery of select local government units, agencies engaged in social services, Government-owned and controlled corporations, as well as state universities and colleges have also undergone the survey. Selection was based on high-density transactions and number of complaints or feedback received. With LANDBANK, however, an agreement was made with CSC to conduct a self-funded ARTA-RCS to promote the survey as a tool in monitoring the Bank's performance in terms of ARTA compliance and customer satisfaction.

Compliance with ARTA was evaluated in terms of posting of a "Citizen's Charter", observing the "No Noon Break Policy", wearing of IDs or nameplates, having public assistance desks, and having anti-fixer initiatives.

The survey also determined general client satisfaction in terms of overall service quality of the branch, and perception on physical setup and basic facilities of the office.



LANDBANK Head for San Isidro Branch Rosemarie Miguel (4th from left) poses with several Branch personnel



# CONGRATULATIONS!

LANDBANK Visa Debit Card (LVDC)

## SWIPE, SIGN AND WIN!

Promo Winners



The grand draw for the LANDBANK Visa Debit Card (LVDC) "Swipe, Sign and Win" Promo was held last December 14, 2016 at the LANDBANK Plaza in Manila through an electronic generated raffle.

Qualified raffle entries for the Grand Draw were for every minimum single purchase receipt transaction of P1,000 made, from June 1 to November 30, 2016, through a point-of-sale or POS terminal.

### GRAND WINNER OF P100,000

Account name	Servicing Unit
Mary Jane C. Cantavieja	EDSA Congressional

### SEPTEMBER WINNERS - P20,000 EACH

Account name	Servicing Unit
Oliver B. Hernandez	Capas
Jannette Jaucula Icao	Dapitan
Christine S. Garin	Iloilo
Mary Jo D. Echavez	Bacolod
Ronwald F. Munsayac	Senate EO
Mary Joy A. Ambas	Cauayan
Zohayra M. Montaner	Cotabato City
Miriam T. Tan	Tuguegarao (C)
Arvin Jeyson M. Bello	San Fernando (La Union)
Allan R. Alimajen, Jr.	Tacurong

### OCTOBER WINNERS - P20,000 EACH

Account name	Servicing Unit
Elizabeth Regina & Leonardo Buena	UP Diliman EO
Rodelia L. Tomines	Cauayan
Sandrah Arnica U. Usman	Rosary Heights
Maria Fe Alcain Mamon	Digos
Janet S. Binalla	Cash Department
Ricardo Ozamiz Parojinog	Ozamis
Lorraine D. Cortez	Pasig Capitol
Elyssa Gono Romarate	Cash Department
Evangeline C. Apanay	Quezon Avenue
Edward Ella Herrero	Daet

### NOVEMBER WINNERS - P20,000 EACH

Account name	Servicing Unit
Charlene R. Magdurulang	Camp Crame
Omar O. Bernal	U.N. Avenue
Myra-lyn S. Penalosa	Cash Department
Ezziel C. Mazo	Odiongan
Rhealyn S. Maniego	Cubao
Marian S. Santos	West Avenue
Adonis A. Alamba	San Fernando (LU)
Rosendo F. Roche	Calumpang EO
Jose Tomas C. Syquia	U.N. Avenue
Mary Gilda M. Mamuad	Tarlac

### DECEMBER WINNERS - P20,000 EACH

Account name	Servicing Unit
Charlemagne Quidato Veloso	Taft Avenue
Kissy Obial Enanoria	Maramag
Nhumraida Mae D. Mamalinta	Lebak
Abraham Cabero Calolo	Taft Avenue
Irene Melanie V. Gerona	Vigan
Charlie Koh Padilla	West San Fernando (P)
Sabino Jr. Horbuda Alciso	Dapitan
Rosalyn Marie E. Sambo	GSIS
Christian P. Medina	North Avenue
Reynon A. Pimentel	Cubao



NOW IN YOUR  
NEIGHBORHOOD

### RELOCATED

#### PASONG TAMO BRANCH

G/F Exportbank Plaza Condominium  
Gil Puyat Ave. corner Roces Ave.  
Makati City  
T: (02) 848-6726 / 811-2306 to 37  
F: (02) 811-2313  
Head: Mirasol Palaypayon

### NOW OPEN

#### CUENCA LEAF

Municipal Compound, Poblacion 2  
Cuenca, Batangas  
T/F: (043) 419-5581

#### ESPERANZA LEAF

Municipal Compound, Poblacion  
Esperanza, Sultan Kudarat  
T: (064) 202-6561  
F: (064) 201-3723

#### SAN MATEO, ISABELA EO

Maharlika Highway, Barangay 3  
San Mateo, Isabela  
T: (078) 376-0824  
F: (078) 323-2848  
Head: Bernard Evangelista

# LANDBANK MOBILOCK



Protect your account from unauthorized withdrawal with **Mobilock**.

Mobilock is a lock and unlock account safety feature which you can access through the **LANDBANK Mobile Banking App**.

You first need to enroll<sup>1</sup> in LANDBANK iAccess and download the LANDBANK Mobile Banking App<sup>2</sup>.

- <sup>1</sup> Visit your LANDBANK Branch of Account.
- <sup>2</sup> Access to LANDBANK Mobile Banking App in your tablet or smart phone is dependent on your internet connection.



A proud member of **BancNet**

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

Regulated by the Bangko Sentral ng Pilipinas



**LANDBANK**  
WE HELP YOU GROW.