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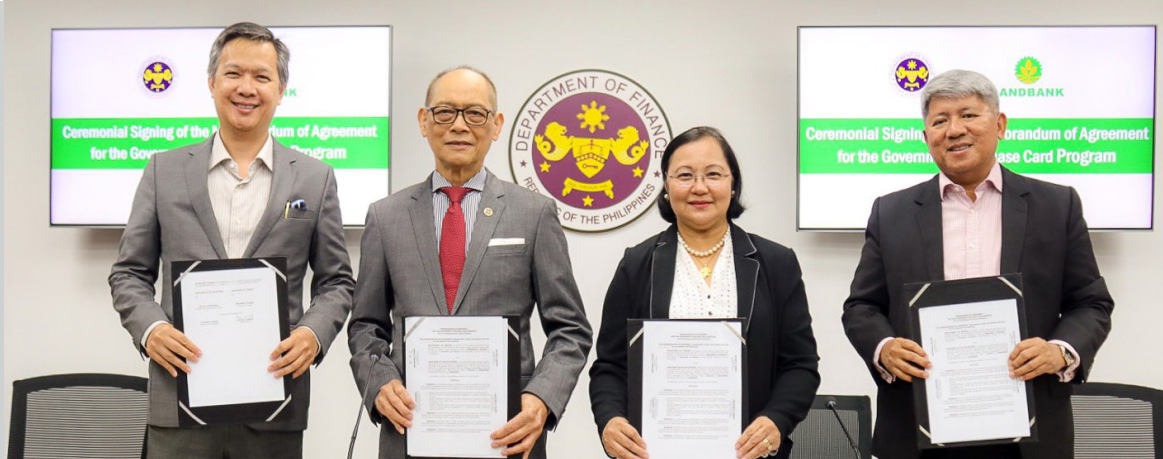
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Land Bank of the Philippines (Official)

DOF, LANDBANK ink pact for efficient government purchases

Finance Secretary Benjamin E. Diokno (2nd from left) and LANDBANK President and CEO Cecilia C. Borromeo (3rd from left), together with Finance Undersecretary Bayani H. Agabin (leftmost) and LANDBANK Executive Vice President Liduvino S. Geron (rightmost), led the MOA signing for the GPC Program.



The Department of Finance (DOF) and LANDBANK have signed a Memorandum of Agreement (MOA) for the Government Purchase Card (GPC) Program that will facilitate a more streamlined and efficient payment method for the procurement of goods and services.

Under the agreement, authorized DOF employees will be provided with a LANDBANK GPC to pay for eligible purchases, including travel and representation expenses; miscellaneous small-value purchases; hotel and lodging; computer software, services, and digital context; and fuel, automotive parts, and services, among others.

Finance Secretary Benjamin E. Diokno and LANDBANK President and CEO Cecilia C. Borromeo led the ceremonial signing on Dec. 6, 2022 at the DOF Building in Manila. They were joined by Finance Undersecretary Bayani H. Agabin and LANDBANK Branch Banking Sector Head, Executive Vice President Liduvino S. Geron.

"The Government Purchase Card or GPC Program of LANDBANK will serve as an important tool that will eliminate procurement lead time, reduce procurement workload, facilitate quicker payments, and reduce administrative costs and time wasted in the liquidation process," Secretary Diokno said.

Meanwhile, LANDBANK reaffirmed its support to DOF in improving operational efficiency and promoting transparency in the disbursement of public funds. The Bank will continue to explore ways and meaningful initiatives in accelerating the country's digital transformation journey for improved governance.

The GPC Program is a joint initiative of the Bureau of the Treasury (BTr), Department of Budget and Management, and LANDBANK which aims to promote a convenient, transparent and efficient payment process to further drive public digital financial management.

The program helps reduce cash handling by limiting the frequency and amount of cash advances, and shorten the liquidation period of obligations to suppliers of goods and services. It also enables government agencies to develop a database of financial information derived from the transaction records of purchasing card activities that can be used to improve overall financial management.

The DOF is the second agency to implement the GPC program, following its successful pilot implementation with the BTr and approval by the Bangko Sentral ng Pilipinas for full implementation.

DICT, LANDBANK sign MOU to bolster ICT dev't



DICT Secretary Ivan John E. Uy (center) and LANDBANK President and CEO Cecilia C. Borromeo (2nd from right) sign the Inter-Government Agency Memorandum of Understanding (MOU) for E-Governance on Dec. 2, 2022 at the Marriot Hotel in Pasay City, Manila, together with (from L-R) MinDa Chairperson Maria Belen S. Acosta, GSIS President and General Manager Jose Arnulfo Veloso, DTI Usec. Herminio C. Bagro III, DILG Usec. Lord A. Villanueva, and SSS President Michael Regino.

LANDBANK and the Department of Information and Communications Technology (DICT) have partnered to synergize initiatives in ensuring the interoperability of the applications and systems of both institutions.

DICT Secretary Ivan John E. Uy and LANDBANK President and CEO Cecilia C. Borromeo formalized the collaboration with a Memorandum of Understanding (MOU) signed during the Inter-Government Agency MOU Ceremonial Signing for E-Governance event on Dec. 2, 2022 at the Marriot Hotel in Pasay City, Manila.

Under the MOU, LANDBANK and DICT will harmonize, coordinate, and integrate their Information and Communications Technology (ICT) efforts, which include resource sharing, database building and agency networking linkages.

The Memorandum of Understanding with the DICT represents another significant step in LANDBANK's digital transformation journey, leveraging on innovative partnerships and investing in digital solutions to deliver secure financial services and products to its customers.

From January to October 2022, LANDBANK's major digital banking platforms have facilitated a total of 123.3 million transactions amounting to P4.8 trillion, translating to 14% and 156% year-on-year growths in volume and value, respectively.

The LANDBANK Mobile Banking App (MBA) for retail customers recorded 97 million transactions amounting to P171.3 billion for 18% and 28% growth rates, respectively.

The Bank's corporate internet banking platform, the LANDBANK weAccess, facilitated 14.2 million transactions worth P3 trillion, representing an unprecedented 664% jump in value from the same period last year.

The LANDBANK Electronic Modified Disbursement System (eMDS) for national government partners logged 1.9 million transactions with total value of P1.6 trillion, translating to increases of 17% and 20% in transactions and value, respectively.

Meanwhile, the LANDBANK iAccess continued to post a 16% growth in transaction value amounting to P14.3 billion from 4.3 million transactions.

The Bank's web-based payment facility, the LANDBANK Link.BizPortal, likewise continued to record a 50% rise in transaction volume with 4.9 million transactions worth P9.8 billion.

Lastly, the LANDBANK Bulk Crediting System (LBCS) facilitated transactions worth P18.9 billion for a significant 608% leap compared to the same period last year.

LANDBANK IN PHOTOS

PBBM leads groundbreaking of housing project in Palayan, Nueva Ecija



[Left photo] President Ferdinand "Bongbong" Marcos Jr. led the Groundbreaking of the Palayan City Township Housing Project on Dec. 21, 2022, in Palayan City, Nueva Ecija. Joining the President are (L-R) Senator JV Ejercito, House Speaker Martin Romualdez, Department of Human Settlements and Urban Development (DHSUD) Secretary Jose Acuzar, Palayan City Mayor Viandrei Nicole Cuevas, with LANDBANK President and CEO Cecilia C. Borromeo (standing 4th from left) and other government officials.

The Project is a proposed community township program which will include open spaces, parks, playgrounds, multi-purpose centers, proposed school and hospital, among others, and will have 44 Towers with an estimated production of 11,000 housing units.

[Right photo] During the same event, President Borromeo signed a Memorandum of Understanding with heads of other GFIs in support of the Pambansang Pabahay Para sa Pilipino (4PH) Program led by the DHSUD.

SEC recognizes LANDBANK as premier investor champion

LANDBANK was acknowledged for its invaluable support to the Securities and Exchange Commission's (SEC) "SuperVision" during its 86th Anniversary and Recognition Ceremony at the SEC Headquarters in Makati City, on Nov. 29, 2022. SEC's "SuperVision" is to be the leading investor champion, and catalyst of inclusive capital markets and more empowered business sector.

Photo shows LANDBANK President and CEO Cecilia C. Borromeo (2nd from left) and LANDBANK Executive Vice President Liduvino S. Geron (3rd from left) receiving a Plaque of Recognition from SEC Chairperson and CEO Atty. Emilio B. Aquino (leftmost) and Commissioner Karlo S. Bello (rightmost) during the ceremony.



LBRDC fetes locators in Special Economic Zone



LANDBANK and its subsidiary, the LBP Resources and Development Corporation (LBRDC), hosted an Investor's Night for the locators and investors at the LBRDC Special Economic Zone (SEZ) last Dec. 7, 2022 in Tala, North Caloocan City.

The 21-hectare pioneering manufacturing economic zone is the country's 8th SEZ, which houses manufacturers from

various industries that produce woodwork products, packaging materials, homewares, and steel fabrication, among others.

Photo shows LANDBANK President and CEO Cecilia C. Borromeo (5th from left) together with LBRDC's directors and officers led by President and CEO Ricardo C. Juliano (6th from left) during the meet-and-greet event with the investors.

15-MW Hydropower plant to rise in Bukidnon thru LANDBANK financing



LANDBANK President and CEO Cecilia C. Borromeo (4th from left) and Pure Energy Holdings Corp. and CHC Chairman Dexter Y. Tiu (5th from left) sign a P2.6-billion loan agreement under the LANDBANK Renewable Energy Program. They are joined by (from L-R) LANDBANK Vice President Emma M. Brosas, Senior Vice Presidents Lucila E. Tesorero and Celeste A. Burgos, REDC President and CHC Director Eric Peter Y. Roxas, CHC President Johnson A. Sanhi, Jr., and CHC Chief Finance Officer Atty. Rolando Domingo.

LANDBANK and Cabanglasan Hydropower Corporation (CHC), a wholly-owned subsidiary of Repower Energy Development Corporation (REDC), have signed a P2.6-billion loan agreement to partially finance the construction of a 15-megawatt hydropower plant in the Province of Bukidnon, that will help advance the country's climate change mitigation and adaptation efforts.

Under the LANDBANK Renewable Energy Program, the run-of-river hydropower plant will be developed on the Pulangi River in Barangay Lumbayao, Valencia City, to sustainably improve the quality and reliability of energy supply in nearby cities and towns in the Province.

The loan signing was led by LANDBANK President and CEO Cecilia C. Borromeo and Pure Energy Holdings Corporation and CHC Chairman Dexter Y. Tiu on Dec. 6, 2022 at the LANDBANK Plaza in Manila. They were joined by REDC President and CHC Director Eric Peter Y. Roxas, CHC President Johnson A. Sanhi, Jr., and from LANDBANK, Senior Vice Presidents Ma. Celeste A. Burgos and Lucila E. Tesorero, among other Bank officers.

Through the years, LANDBANK has collaborated with REDC and its subsidiaries towards advancing clean, sustainable, and reliable sources of renewable energy. The Bank actively support local projects that aim to secure a safe and sustainable future for the country, as part of its broader commitment to help build sustainable and resilient communities.

Upon its completion in 2025, the hydropower plant is estimated to power around 130,000 households in 15 municipalities in the Province. The stable energy supply is likewise expected to benefit Bukidnon's local economy, particularly its tourism, agriculture and industrial sectors.

"In just six short years of development, our group has brought 10 renewable energy power plants to operations – of which six are run-of-river hydropower, contributing around 50MW of clean energy to the grid. We have several hydropower projects under construction and in the pipeline, which we intend to bring to operations in the near future to help the country transition into a clean renewable energy phase," said REDC President Roxas.

"We would like to extend our deepest gratitude to the financial institutions who stood by us and provided project finance like LANDBANK, led by President Borromeo, for their trust and confidence in the Pure Energy-REDC Group time and again," Roxas added.

LANDBANK is at the forefront of promoting environmental sustainability in the country by supporting initiatives aimed at protecting the environment.

As of end-October this year, the Bank has approved a total of P20.1 Billion in loans to 56 borrowers under the LANDBANK Renewable Energy Program, in support of local projects that harness solar, hydro, and biomass energy sources.

SEC, LANDBANK enhance processing of applications, payments



(From left) LANDBANK Senior Vice President Ramon R. Monteloyola, SEC Commissioner McJill Bryant T. Fernandez and Director Dondie Q. Esguerra led the ceremonial signing of the amended MOA for the LANDBANK OnColl facility on Nov. 28, 2022 at the SEC Headquarters in Makati City.

LANDBANK and the Securities and Exchange Commission (SEC) have strengthened their partnership for the efficient processing of registration applications and payments.

Under the amended Memorandum of Agreement (MOA), LANDBANK and SEC have updated their processes for the acceptance of payments of all SEC fees and transactions covered by a Payment Assessment Form through the LANDBANK Online Collection (OnColl) facility.

The LANDBANK OnColl facility facilitates around 2,000 transactions per month for the SEC, which covers applications for company registrations, and the verification and reservation of corporate names, among others.

New SEC Accounts shall also be enrolled in the LANDBANK weAccess, for the convenient online viewing and downloading of Online Collection Reports by the SEC.

SEC Commissioner McJill Bryant T. Fernandez, Financial Management Department Director Dondie Q. Esguerra, and LANDBANK South NCR Branches Group Head, Senior Vice President Ramon R. Monteloyola, signed the amended MOA on Nov. 28, 2022 at the SEC Headquarters in Makati City.

LANDBANK fully supports the digitalization journey of the SEC to respond to the evolving needs of its customers. With this partnership, the SEC furthers the ease of doing business through the delivery of convenient services.

SEC Commissioner Fernandez said that the LANDBANK OnColl will help in the Commission's efforts to transition from over-the-counter transactions to online payments.

"[This] will provide real-time and accurate reporting and monitoring made through online collections that will further strengthen our mandate towards transparency, accountability and good governance," said Commissioner Fernandez.

Payments to SEC applications can be made in 609 LANDBANK branches nationwide as of Oct. 31, 2022.

LANDBANK and SEC are likewise working towards upgrading current processes, from using the OnColl facility into the Link.BizPortal—LANDBANK's web-based payment channel—to better serve the growing demand for safe and contactless online payment options.

Cebu farmers' income grow with LANDBANK-funded 'Cocohub'



(Photo courtesy of LMPC)

When Super Typhoon "Yolanda" devastated parts of the country in 2013, coconut farmers from the town of Tuburan in Cebu struggled with lower productivity and income. They were left with damaged coconut farms, making it even harder to earn a living for their families.

This dire situation pushed the Lamac Multi-Purpose Cooperative (LMPC) to support its farmer-members by establishing a production center for diverse products made from coconuts, which provides farmers with higher income from selling all parts of their produce to LMPC at a competitive price, instead of relying solely on producing copra.

The Coconut Hub or 'Cocohub' facility, the first-of-its-kind in Cebu, commenced operations in 2020. Today, the center processes 15,000 seed nuts a day for the production of virgin coconut oil, coco sugar, coco baskets, ropes, mats, and anti-soil erosion nets, among others.

The Cocohub project benefits over 500 farmers from Tuburan and neighboring towns, while generating employment opportunities for women in the community who work full-time in the hub.

The operations of the Cocohub is backed by financial support from LANDBANK—a long-time development partner of the LMPC. Loans from the Bank are used as working capital for the purchase of furniture and fixtures, payment of raw materials to suppliers, and salary of the cooperative's workers.

"Malaki ang naitutulong ng LANDBANK upang mapanatili ang operasyon ng Cocohub, lalo na at hindi ganon kabilis ang return of investment dito. Parang pamilya na namin ang LANDBANK dahil lahat ng pangangailangang pampinansiyal ng LMPC ay sila

talaga ang tumutugon," LMPC General Manager Ma. Elena C. Limocon said.

The Cocohub is a joint project with the Philippine Coconut Authority (PCA), which provides the LMPC infrastructure support and essential equipment, including a decorticating machine.

Other government agencies and local government units (LGUs) are likewise supporting the project to help sustain its operations. These include the Department of Science and Technology (DOST), Department of Trade and Industries (DTI), Bureau of Fisheries and Aquatic Resources (BFAR), and the Cebu Technological University (CTU), which provide information resources, product innovations, and relevant trainings to capacitate farmers as well as for marketing of the goods.

Development partner in the countryside

The LMPC has been a consistent development partner of LANDBANK in the Visayas region since 1992. It is mainly engaged in credit extension through its 56 branches, assisting more than 120,000 farmers and fishers from the provinces of Cebu, Bohol, Negros Occidental and Leyte for their livelihood and agricultural projects.

LANDBANK's unwavering support to LMPC has also allowed the co-op to take on other meaningful projects and initiatives in support of various local communities.

The LMPC has participated in the Milk Feeding Program of the Department of Education (DepEd) that benefits thousands of undernourished students from Cebu and Negros Occidental. The co-op has an existing loan line from LANDBANK to augment its working capital for dairy production.

The LMPC is also instrumental in bringing basic banking services to underserved areas by equipping most of its branches with point-of-sale (POS) terminals under LANDBANK's Agent Banking Program (ABP), to facilitate banking transactions for local residents, especially in remote communities.

LANDBANK is the second largest universal bank in the country that is committed to serve the development requirements of cooperatives, thereby empowering them to become catalysts for inclusive growth in the countryside.

As of end-November 2022, LANDBANK's outstanding loans to the cooperative sector have reached P63.2 billion, helping over 1,235 co-ops nationwide.

LANDBANK, South Cotabato co-op join hands anew to boost pineapple production

LANDBANK and Laconon 100 Multi-Purpose Cooperative (LMPC) have signed a P212.8 million loan to finance the co-op's pineapple production and agricultural modernization efforts, to help sustain the growth of the local pineapple industry in South Cotabato.

The financial support is expected to boost the production of pineapple farms managed by LMPC, with a combined area of over 1,400 hectares in the Municipalities of T'boli, Surallah, Lake Sebu and Banga.

Of the total LANDBANK loan, LMPC will utilize P200 million as working capital to support the production requirements of its 445 pineapple farmer-members, including the purchase of farm inputs, while P7.8 million will finance the purchase of two farm tractors and one monitoring vehicle.

The vehicles will be used for land preparation and field monitoring to effectively respond to urgent farm needs. The remaining P5 million will be allocated for LMPC's cassava and corn trading activities.

LMPC dealt with financial difficulties due to the unexpected closure of its anchor firm and primary pineapple produce buyer in 2003, but was able to recover with LANDBANK's credit assistance in 2017.

"Sa lahat ng pagsubok na dumating sa LMPC, hindi kami iniwan ng LANDBANK. Kami ay muling nakabangon mula sa pagkalugmok at ngayon ay mayroon na kaming mahigit sa P200 million na loan line para patuloy na maserbisuhan ang aming mga miyembro at makapagbigay ng hanapbuhay sa komunidad," LMPC Chairperson Rhoda O. Pecadizo said.

LMPC was able to post steady growth in net income and grow



LANDBANK Mindanao Lending Group Head, Senior Vice President Charlotte I. Conde (2nd from left) and LMPC Chairperson Rhoda O. Pecadizo (3rd from left) led the loan signing. Joining them from Dolefil were Vice President Reynaldo C. Doria (4th from left) and Finance and Supply Chain Director Jesusa Natividad-Rojas (rightmost) for the renewal of another pineapple growership tie-up.

its membership with LANDBANK's timely assistance. The co-op likewise successfully paid 100% of its previously restructured loan with the Bank in 2021 amounting to P32.5 million.

During the loan signing event, LANDBANK, LMPC and Dole Philippines, Inc. (Dolefil) also renewed their pineapple growership tie-up covered by a Tripartite Memorandum of Agreement, which was initially implemented in 2017.

Under the agreement, LANDBANK will provide credit assistance and other loan support services to LMPC, with Dolefil serving as the exclusive market of the co-op's pineapple produce while extending technical assistance throughout the whole production cycle.

LANDBANK recognized for supporting BSP programs in Mindanao

Bangko Sentral ng Pilipinas (BSP) Governor Felipe Medalla (2nd from left) presents a citation to LANDBANK represented by Assistant Vice Presidents Jose B. Dela Cruz (4th from left) and Eunice C. Sumatra (3rd from left) during the 2022 Outstanding BSP Stakeholders Appreciation Ceremony for Mindanao on Nov. 23, 2022 at the Dusit Thani Hotel in Davao City.

The Cash Operations Units of the LANDBANK Branches in Davao City-Recto, Cotabato City and Ozamis City were recognized for supporting the programs and advocacies of the BSP covering the three pillars of central banking, which are price stability, financial stability, and efficient payments and settlements system. Joining them are BSP Monetary Board Member Anita Linda Aquino (leftmost) and BSP Deputy Governor Bernadette Puyat (rightmost).



LANDBANK drives cashless payments in Davao City's biggest public market



(left photo) BSP Governor Felipe M. Medalla (4th from left), Monetary Board Member Eli M. Remolona (2nd from left), Deputy Governor Bernadette Romulo-Puyat (leftmost), and Davao City Vice Mayor Jay Melchor B. Quitain, Jr. (3rd from left) are joined by LANDBANK officers during the launch of the Paleng-QR Ph at the Bankerohan Public Market in Davao City on November 23, 2022. (right photo) A LANDBANK Mobile Branch was deployed during the event to facilitate on site LANDBANK account opening among market vendors, shop owners and market goers.

LANDBANK is aggressively promoting the adoption of cashless transactions in Davao City's biggest public market, in support of the Central Bank's thrust of transforming the country into a cash-lite economy.

LANDBANK joined the Bangko Sentral ng Pilipinas (BSP), the Department of Interior and Local Government (DILG), and the City Government of Davao during the launch of the Paleng-QR Ph program at the Bankerohan Public Market last Nov. 23, 2022, to provide local stakeholders with their own bank accounts.

The LANDBANK Mobile Branch was deployed to facilitate on-the-spot account opening among market vendors and shop owners, as well as market goers. New LANDBANK account holders were automatically enrolled in the LANDBANK Mobile Banking App (MBA), which can facilitate the transfer and receipt of funds via Quick Response (QR) code.

"LANDBANK fully supports the Paleng-QR Ph program in encouraging local communities to adopt cashless payments. We are bringing digital payments closer to consumers to make everyday transactions faster, safer and more convenient, where development is truly inclusive," said LANDBANK President and CEO Cecilia C. Borrromeo.

The Overseas Filipino Bank (OFBank) also participated in the event and offered its deposit products to Davaoeños.

The launch of Paleng-QR Ph in Davao City was spearheaded by BSP Governor Felipe M. Medalla and Mayor Sebastian Z. Duterte. They were joined by BSP Monetary Board Members Antonio S.

Abacan, Jr., V. Bruce J. Tolentino, Anita Linda R. Aquino and Eli M. Remolona, and Deputy Governors Eduardo G. Bobier and Bernadette Romulo-Puyat, DILG XI Assistant Regional Director Abdullah Matalam, and Vice Mayor Jay Melchor B. Quitain, Jr.

Jointly developed by the BSP and DILG, the Paleng-QR Ph program aims to build the digital payments ecosystem in the country by promoting cashless payments in public markets and local transportation, particularly tricycles.

LANDBANK has been supporting the BSP's digitalization thrust by providing its customers with innovative digital banking platforms.

Most recently, the Bank launched the LANDBANKPay, an all-in-one mobile wallet that allows users to conveniently pay bills, load up mobile phones and tollway RFID accounts, make online purchases, as well as transfer funds anytime, anywhere.

Since the pandemic started, LANDBANK has also recorded a consistent increase in customer demand for digital financial transactions.

In the first three quarters of the year alone, the Bank facilitated a total of 111.3 million transactions amounting to P4.6 trillion across its major digital platforms, for 15% and 169% year-on-year growths in volume and value, respectively.

The LANDBANK MBA topped the list in terms of transaction volume facilitated, after recording 87.6 million transactions worth P154.3 billion.

Avoid falling victim to fraudulent activities online

Follow these tips:

1. Use only the official LANDBANK iAccess or Mobile Banking Application (MBA) to access your LANDBANK accounts.
2. Download the LANDBANK MBA from official application stores and activate the OTP Generator right away.
3. In accessing the LANDBANK iAccess, always check that you are on the legitimate site before entering your login credentials. Bookmark the correct URL and always use this bookmarked site instead of relying on search engines.
4. Do not click on fake websites. Fake websites usually appear beside the word "ad" when you search for the Bank's online banking site.
5. Never share your PIN, CVV or OTP to anyone.
6. Never click on links nor respond to any suspicious messages that you get from emails or SMS.
7. Change your LANDBANK iAccess password regularly and never share it to anybody.

Report any suspicious activities or transactions through our Customer Care Hotline at (02) 8405-7000 or 1-800-10-405-7000.





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