

# THE CODE

Code of Conduct for LANDBANK Employees  
and Board of Directors  
2022

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**LANDBANK**

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# VISION & MISSION

## MISSION

### To our clients and public:

We provide accessible and best technology solutions to deliver timely and responsive financial and support services to meet the needs of our clients, especially Small Farmers and Fishers (SFFs), Micro, Small and Medium Enterprises (MSMEs), Countryside Financial Institutions (CFIs), Local Government Units (LGUs) and government agencies, while promoting sustainable development anchored on good governance.

## VISION

By 2023, LANDBANK shall be the leading universal bank that promotes inclusive growth, especially in the unbanked and underserved areas, through the delivery of innovative financial products and services powered by digital banking platforms.

### To our employees:

We are the employer of choice.

We develop and nurture talents who exemplify the highest standards of ethics, social responsibility and service excellence.

We support diversity and cultivate a healthy work environment with equal opportunity for professional growth and advancement.



## SOCIAL RESPONSIBILITY

Contributes to the goal of the Bank in developing and improving the quality of life of all its stakeholders by performing one's duties and responsibilities with a consciousness and mindset to act for the benefit of others and by demonstrating sensitivity toward nation building as well as social, environmental, cultural, and economic issues

# CORE VALUES

## COLLABORATION

Works together within and across boundaries to deliver results and support a positive and inclusive work environment

## CUSTOMER FOCUS

Builds relationships with internal and external customers, maintains strong service orientation to ensure customer satisfaction

## EXCELLENCE

Creates and implements standards for products and services, ensuring consistency, accuracy, reliability, and effectiveness

## INNOVATION

Generates or facilitates the solicitation of new ideas, methods, approaches based on original, novel, or conventional approaches to continuously improve financial products, service delivery, work processes that are aligned to the goals and strategy of the Bank

## ACCOUNTABILITY

Takes ownership of actions and decisions and conducts all business activities and financial affairs according to the highest organizational, social, ethical and legal standards.

## RESILIENCE

Ability to withstand or recover from difficult situations



# STATEMENT OF PRINCIPLES

The Land Bank of the Philippines, being a government-owned corporation, is a public office. Our ability to secure and maintain its strong position in the banking industry depends – to a great extent – on the trust and confidence of its clients, business partners, stakeholders, and the general public.

In order to preserve this status and to remain effective as public servants, LANDBANK employees are expected to strive to consciously adhere to the Bank's work principles which are consistent with the vision and mission as well as our core values.

Furthermore, as public servants, we are accountable to the people we serve, to value honesty and integrity, to uphold truth and justice, to consistently respect clients and colleagues, and to lead modest lifestyle.

It is the responsibility of every employee to know and live by the Code in order to absolutely fulfill his/her role as a public servant and to support the Bank achieve its purpose to the countryside.

## PURPOSE OF THE CODE

- To provide guidance to all employees in conducting themselves in a manner that will merit and inspire public trust and confidence consistent with the Bank's core values and principles.
- To comply with Section 3 (3) of the Bangko Sentral ng Pilipinas (BSP) Circular No. 283, series of 2001, which directs that an institution should conduct its affairs with high degree of integrity by prescribing corporate values, codes of conduct and other standards of appropriate behavior for itself, the senior management and other employees.
- To comply with Republic Act No. 6713, otherwise known as the "Code of Conduct and Ethical Standards for Public Officials and Employees," approved on February 20, 1989.



# COVERAGE

The Code applies to the following:

- **ALL LANDBANK EMPLOYEES**, regardless of rank and whether permanent, temporary, co-terminus or directly-hired contractual;
- **MEMBERS OF THE BOARD OF DIRECTORS**  
The term "employee" that is used in the Code includes the Members of the Board of Directors

The Code covers significant provisions of existing internal policies and procedures, relevant Civil Service Commission (CSC) Laws, Rules and Regulations and other applicable laws.

## COMPLIANCE WITH THE OF THE CODE

Compliance with the Code is mandatory. Every January, LANDBANK celebrates the Code of Conduct Month, during which the following need to be accomplished:

- Group/Department/Unit Heads conduct cascading sessions during this time to refresh employees on the pertinent provisions of the Code.
- Employees are required to recommit themselves to the Code by signing the Recommitment Certificate and Acceptable Use Policy Commitment Compliance Certificate (Annex A) after attending the re-orientation. Head of each department signs a certification (Annex B) that certifies that re-orientation was conducted, all employees have signed Annex A, and that signed document are retained in the office files.
- Sector/Group Heads sign the Certification of Compliance (Annex C) once Annex B forms from all Departments Heads under them are complete.
- Annex C is submitted to the Employee Relations Department (ERD) to determine full compliance of all Bank employees.



# SCOPE OF THE CODE

- Section 1 | Performance of Duties
- Section 2 | Employee Discipline and Accountability
- Section 3 | Proper Office Decorum
- Section 4 | Concerted Mass Actions
- Section 5 | Conflict of Interest
- Section 6 | No Gift Policy
- Section 7 | Confidentiality of Information
- Section 8 | Official and Personal Access and Usage of Social Media
- Section 9 | Sexual Harassment
- Section 10 | Internal Whistleblowing and Reporting
- Section 11 | Complaints and Grievances
- Section 12 | Handling of Past Due Financial Obligations






# Section 1 | Performance of Duties

LANDBANK employees shall at all times perform official duties properly and diligently. They shall commit themselves exclusively to the business and responsibilities of their office during working hours unless, otherwise, properly allowed under the existing laws, rules and regulations.

Employees are expected to:

 <p>serve with utmost respect</p>	 <p>respect rights and equality of colleagues, stakeholders, and the general public</p>	 <p>maintain professional behavior, with dedication, integrity and loyalty</p>	 <p>provide prompt, efficient, total and quality service</p>
 <p>ensure judicious use of resources, property and funds, and be mindful in the use Bank facilities</p>	 <p>refrain from altering, falsifying, destroying or mutilating Bank records or documents</p>	 <p>protect Bank and personal information</p>	

## **SANCTIONS:**

Any violation of this section may be ground for filing an administrative case in accordance with the pertinent provisions of LBP EO No. 101, s. 2020, Revised Rules on Administrative Disciplinary Cases, without prejudice to the filing of civil and/or criminal action against the concerned employee.





## Ease of Doing Business and Efficient Government Service Delivery Act of 2018

Republic Act 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018 is an act that aims to streamline the current systems and procedures of government services.

Red Tape – Any procedure that is ineffective or detrimental in achieving intended results and negatively affect social outcomes.

Set-up current and updated **Citizens' Charter** to indicate the following details:



Checklist of requirements for each type of application or request



Person/s responsible for each step



Maximum time to complete the process



Amount of fees (if necessary)



Procedure to obtain a particular service



Procedure for filing of complaints

Employees shall follow specific processing time for each transaction

**3**

DAYS  
SIMPLE  
TRANSACTION

Applications or requests which only require ministerial actions on the part of the agency, or that which present only inconsequential issues for resolution.

**7**

DAYS  
COMPLEX  
TRANSACTION

Requests of applications which necessitate evaluation in the resolution of complicated issues by an officer or employee of a government office.

**20**

DAYS  
HIGHLY  
TECHNICAL  
APPLICATION

Applications or requests which require the use of technical knowledge, specialized skills and/or training in the processing and/or evaluation.



## Section 2 | Employee Discipline and Accountability

It is the duty of LANDBANK employees to adhere to the Code and report violations

Employees are strictly required to comply with the existing laws, rules and regulations on inappropriate or improper acts against fellow employees and consistently exercise prudence, respect and care in their interaction with one another and the general public.

Any disgraceful, immoral conduct and infringement of the Bank's rules, policies and regulations shall be acted upon in accordance with the Revised Rules on Administrative Disciplinary Cases and the Civil Service law, rules and regulations.



### **SANCTIONS:**

Any violation of this section may be ground for filing an administrative case in accordance with the pertinent provisions of LBP EO No. 101, s. 2020, Revised Rules on Administrative Disciplinary Cases, without prejudice to the filing of civil and/or criminal action against the concerned employee.



# Section 3 | Proper Office Decorum

It is important that employees conduct themselves properly according to the culture of the organization to be able to maintain good working relationship and protect the reputation of the Bank. As a Bank, we observe good work practices and office etiquette.



Wear proper office uniform and follow the dress code



## DOs



Use office supplies prudently



Protect and properly use Bank properties and facilities



Adhere to policies on the use of email and internet facilities



Observe proper handling of official documents and communications



Strictly observe office hours and attendance, rules and regulations



Follow telephone protocol



Observe elevator etiquette

## DON'Ts



Attend to personal matters during office hours



Bring children to office without proper authorization



Leave the workplace without informing the supervisor



Play computer/mobile games



Loiter or idle around



Peddle during office hours



Smoke inside Bank premises



**SANCTIONS:**

Any violation of the said guidelines may be a ground for disciplinary action.

- Employees shall be considered habitual violators if they fail to wear the prescribed uniform and/or comply with the dress code for three (3) times or more in a month for two (2) consecutive months or three (3) times or more for two (2) months in a given semester.
  - a. The following shall be imposed against habitual violators:
    - 1st violation – written warning from the Personnel Administration Department (PAD) and employee's submission of written satisfactory explanation for non-compliance;
    - 2nd violation – formal endorsement of PAD to the Administrative Legal Department (ALD) for evaluation/appropriate action. This will constitute the light offense of Violation of Reasonable Office Rules and Regulations with the following corresponding penalties:
      - 1st offense – Written reprimand
      - 2nd offense – Suspension without pay for one to 30 days
      - 3rd offense – Dismissal from the service

## Section 4 | Concerted Mass Actions

Collective activity done by employees to realize their demands or force concessions shall not compromise the Bank's operations and reputation. Hence, employees must be reminded of the following in this regard:

### ALLOWABLE ACTIVITIES

Peaceful concerted activity at 12:00 noon – 1:00 p.m. or 5:00 p.m. (after office hours) at designated area with prior approval from the Head, Human Resources Management Group (HRMG) at least one (1) day before the activity

Display of posters, placards, or similar materials with no abusive, vulgar, defamatory or libelous language

Wearing of arm/head bands, colored attire, etc. during the designated time and venue

Expression of views and opinions using media consistent with the facts

### PROHIBITED ACTIVITIES

Work stoppage

Service disruption

Mass leaves

Walkouts

Pickets

**SANCTIONS:**

Any violation of this section may be ground for filing an administrative case in accordance with The pertinent provisions of LBP Executive Order No. 101, series of 2020, Revised Rules on Administrative Disciplinary Cases, without prejudice to the filing of civil and/or criminal action against the concerned employee.





## Section 5 | Conflict of Interest

A public office is a public trust.

LANDBANK employees shall discharge their functions, duties, and responsibilities with integrity and fidelity at all times to devoid of any conflict of interest. They shall conduct their own financial affairs in a prudent manner and shall avoid financial situations that could reflect unfavorably on themselves, the Bank or its clients. In so doing, they are enjoined to avoid conflict of interest in performing their official duties.

### WHEN DOES CONFLICT OF INTEREST EXIST?



When employee's objective ability or judgment while in the performance of official duties is impaired by personal concerns; or when the official act results to unwarranted personal benefits

When private interest interferes with the interest of the Bank as a whole

When business of either financial interests would derive undue financial gain or advantage

When an employee has a personal interest in a decision which he or she has the power to make

When an employee is a board member or substantial stockholder of a private corporation, or owner or has substantial interest in a business, and his interest/rights/duties therein may be opposed to/affected by the faithful performance of official duty

When there is incompatibility of one's official/professional duties and personal/private interests

When an individual is in a position to exploit a Bank employee for private benefits



### **ACTS CONSTITUTING CONFLICT OF INTEREST**

Having financial and material interest in any transaction requiring the processing and/or approval of one's office

Owning, controlling, managing or accepting employment as officer/employee in any private enterprise which has direct dealings/transaction with the Bank

Engaging in the private practice of profession

Disclosing or misusing confidential or classified information

Unfair discrimination in rendering public service due to party affiliation or preference

Recommending any person to any position in a private enterprise which has a regular or pending official transaction with one's office

Contracting loans of money or other property with persons having official transactions with the Bank

### **DISCLOSURE OF INFORMATION**

#### **NEW INFORMATION ON POTENTIAL CONFLICT OF INTEREST**

- Should be declared in the Sworn Statement of Assets, Liabilities and Net Worth (SALN) including Disclosure of Business Interests and Financial Connection, and Identification of Relatives in the Government Service

#### **UPON KNOWLEDGE OF POTENTIAL CONFLICT OF INTEREST**

- Concerned Bank employee should inhibit him/herself on the discussion/action on the transaction declaring the reason for the same

### **AWARENESS OF CONFLICT OF INTEREST AFTER THE TRANSACTION HAS BEEN MADE/CONCLUDED**

Bank employee should immediately make a formal disclosure to his/her immediate supervisor (written disclosure to be attached to the concluded transaction and a written report should be made).

#### **SANCTIONS:**

Any violation of the Executive Order No. 22, s. 2010, Guidelines on Conflict of Interest, shall be acted upon in accordance with the pertinent provisions of LBP Executive Order No. 101, s. 2020, Revised Rules on Administrative Disciplinary Cases, and the Civil Service laws, rules and regulations.



## Section 6 | No Gift Policy

As a general rule, solicitation and acceptance of gifts and donations are strictly prohibited.

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Soliciting, accepting, or requesting, directly or indirectly, any gift, gratuity, favor, entertainment, commodatum or anything of monetary value in connection with any contract/transaction between the Bank and any other party

Directly or indirectly requesting or receiving, any gift, present, share, percentage, or benefit, for himself or for any other person, in connection with any contract/transaction between the bank and any other party

Directly or indirectly requesting or receiving any gift, present or other pecuniary or material benefit, for himself or any other party, from any person for whom the employee has secured or obtained any bank product or service

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Unsolicited gifts of insignificant value given as a mere ordinary token of gratitude or friendship according to local customs or usage, not given in anticipation of, or in exchange for, a favor from a Bank employee or given after the transaction is completed, or service is rendered

Gift from a member of the family/ relative/ friends on the occasion of a family celebration, and without any expectation of pecuniary gain or benefit

Gifts offered in a public forum where refusal would cause embarrassment

In cases where it is considered inappropriate or impractical to decline or return a gift, the Bank employee concerned shall immediately turn over the gift to the Employee Relations Department (ERD) for its disposition through a memo duly noted by the Department/Unit Head concerned indicating thereon the name, office and address of the giver, the description of the gift, estimated cost and the date of receipt.

### **SANCTIONS:**

Any violation of this section shall be a ground for filing an administrative case in accordance with the pertinent provisions of LBP EO No. 101, s. 2020, Revised Rules on Administrative Disciplinary Cases.



**LANDBANK**



## Section 7 | Conflict of Interest

LANDBANK Executive Order No. 062, series of 2011, Guidelines on Classification, Handling, Access and Disclosure of Information Assets, specifically states that employees shall:

- maintain confidentiality of all acquired or entrusted information by the LANDBANK, customers, business partners;
- observe the provisions on Data Privacy Act; and,
- unauthorized disclosure of information is PROHIBITED

### CLASS A (Sensitive)

Information that is to have the most limited access and required a high degree of integrity

### CLASS B (LBP-Confidential)

Information for use only to selected Bank personnel on a "need-to-know" basis. Special handling precautions is required to ensure its integrity and confidentiality

### CLASS C (Private)

Usually compartmental data that must be kept private for other reasons

### CLASS D (Proprietary)

Information related to Bank's operations and is available to LBP employees

### NO LABEL (Public)

Information that is routinely disclosed and made freely available to the public

#### **SANCTIONS:**

Any violation of this section that would compromise the Bank's classified information, shall be subjected to appropriate administrative proceedings in accordance with LBP EO No. 101, s. 2020, Revised Rules on Administrative Disciplinary Cases, and the Civil Service laws, rules and regulations.



# Section 8 | Official and Personal Access and Usage of Social Media

LANDBANK acknowledges the distinctive risks that come with the use of social media platform. The Bank addresses concern by ensuring that risks are effectively assessed and managed. Employees' access and usage of social media (official and personal) are properly guided to protect the institution's integrity.

To mitigate social media risks, access and usage of official social media accounts by Bank employees using the Bank's IT facility is limited from ----->

12:00 n.n. – 1:00 p.m.  
and  
5:00 p.m. – 7:00 p.m.

## **PROHIBITIONS ON THE USE OF SOCIAL MEDIA ACCOUNTS AND LANDBANK LOGO**

- Unauthorized issuance of statements for or in behalf of the Bank
- Posting of defamatory statements against the Bank and its employees, and its partners, clients and customers
- Divulging any confidential information about the Bank and its clients
- Citing/"tagging" Bank clients or partners without obtaining their permission
- Discussing or referring private and/or confidential information, even on private messages between site members who have authorized access to that information
- Unauthorized posting of photos, videos or audio recordings taken within restricted areas of the Bank
- Posting of comments, materials, photos or videos which are discriminatory, sexual, offensive, malicious, obscene, profane, violent, disparaging, bullying; or could jeopardize the safety or reputation of the Bank, its employees, and its partners, clients, customers, and competitors
- Posting of comments, materials, photos or videos on workplace issues and concerns, which can be properly escalated and addressed in accordance with existing policies, laws, rules and regulations
- Use of the LANDBANK brand in any form or material, for any purpose not related to LANDBANK, and for material gain or personal use
- Use of the LANDBANK logo, device, color, typeface, emblem or mark that has not been approved by the Corporate Affairs Group (CAG) as published in the LANDBANK Brand Identity Manual



Represent the Bank in a professional manner

Ensure that personal blogs, posts or comments concerning the Bank contain disclaimers (opinions expressed are those of the author and do not represent the views of the Bank)

Read, know and comply with the Terms of Service of the social media account used

Ensure that social networking activities do not interfere with primary job responsibilities

Comply with laws regarding copyright/plagiarism and relevant laws including those related to cybercrime and pornography

## Duties and Responsibilities of Bank Employees

### **PENALTIES AND SANCTIONS:**

Any violation of the foregoing policy may result in the following:

- Revocation of access privilege to the official social media accounts upon approval by the Sector Head concerned
- Ground for filing administrative, civil and/or criminal cases in accordance with the existing laws, rules and regulations of the Bank, the CSC



## Section 9 | Sexual Harassment

Sexual harassment, as defined under LANDBANK's Administrative Disciplinary Rules on Sexual Harassment Cases, is "an act, or a series of acts, involving any unwelcome sexual advance, request or demand for a sexual favor, or other verbal or physical behavior of a sexual nature, committed by an officer or employee of the Bank in a work-related or training-related environment of the person complained of."

Both men and women can be victims of sexual harassment.

It does not necessarily have to be repeated in nature since a single act can constitute sexual harassment.

### **WORK-RELATED SEXUAL HARASSMENT**

**It is committed under the following circumstances:**

- When sexual favor is made as a condition in any employment decision affecting the applicant/employee;
- The act/series of acts have the purpose or effect of interfering with the complainant's work performance, or creating an intimidating, hostile or offensive work environment; and/or
- The act/series of acts is expected to cause discrimination, insecurity, discomfort, offense or humiliation to a complainant

**Any employee is liable for sexual harassment when he/she:**

- directly participates in the execution of any act of sexual harassment;
- induces or directs another or others to commit sexual harassment;
- cooperates in the commission of sexual harassment by another through an act without which the sexual harassment would not been accomplished and through previous or simultaneous acts



## **CLASSIFICATION OF ACTS OF SEXUAL HARASSMENT**

### **LIGHT OFFENSES**

- Surreptitiously looking/stealing a look at a person's private part or worn undergarments
- Telling sexist/smitty jokes or sending these through text or in social media
- Malicious leering or ogling
- Display of sexual offensive pictures, materials or graffiti
- Unwelcome inquiries or comments about a person's sex life
- Unwelcome sexual flirtation, advance propositions
- Making offensive hand or body gestures at an employees
- Persistent unwanted attention with sexual overtones
- Unwelcome phone calls with sexual overtones

### **LESS GRAVE OFFENSES**

- Unwanted touching or brushing against a victim's body
- Pinching not falling under grave offenses
- Derogatory or degrading remarks or innuendoes directed toward the members of one sex or one's sexual orientation or used to describe a person
- Verbal abuse or threats with sexual overtones

### **GRAVE OFFENSES**

- Unwanted touching of private parts of the body
- Sexual assault
- Malicious touching
- Request for sexual favors in exchange for employment, promotion, travels, favorable working conditions, or grant of benefits or payment of a stipend or allowance

### **PENALTIES/SANCTIONS:**

Any person who is found guilty of sexual harassment shall, after the investigation, be meted the penalty corresponding to the gravity and seriousness of the offense.

#### **PENALTIES FOR LIGHT, LESS GRAVE, AND GRAVE OFFENSES**

Light Offenses	1st offense – Reprimand 2nd offense – Fine or suspension not exceeding thirty (30) days 3rd offense – Dismissal
Less Grave Offenses	1st offense – Fine or suspension not less than thirty (30) days and not exceeding six (6) months 2nd offense – Dismissal
Grave Offenses	Dismissal

If the respondent is found guilty of two or more charges or counts, the penalty to be imposed should be corresponding to the most serious charge or count and the rest shall be considered as aggravating circumstances.



## **REPUBLIC ACT 11313 SAFE SPACES ACT**

### **Gender-Based Online Sexual Harassment**

It includes acts of sexual harassment that use information and communications technology in terrorizing and intimidating victims.

- ✓ Physical, physical, psychological, and emotional threats, unwanted sexual misogynistic, transphobic, homophobic and sexist remarks and comments online whether publicly or through direct and private messages
- ✓ Invasion of victim's privacy through cyberstalking and incessant messaging
- ✓ Uploading and sharing without the consent of the victim, any form of media that contains photos, voice, or video with sexual content
- ✓ Unauthorized recording and sharing of any of the victim's photos, videos, or any information online
- ✓ Impersonating identities of victims online or posting lies about victims to harm their reputation
- ✓ Filing false abuse reports to online platforms to silence victims.

### **Gender-Based Sexual Harassment in the Workplace**

- ✓ An act or series of acts involving any unwelcome sexual advances, requests or demand for sexual favors or any act of sexual nature that has or could have a detrimental effect on the conditions of an individual's employment or education, job performance or opportunities
- ✓ A conduct of sexual nature and other conduct-based on sex affecting the dignity of a person, which is unwelcome, unreasonable, and offensive to the recipient, whether done verbally, physically or through the use of technology such as text messaging or electronic mail or through any other forms of information and communication systems
- ✓ A conduct that is unwelcome and pervasive and creates an intimidating, hostile or humiliating environment for the recipient
- ✓ "Workplace" include all sites, locations, spaces, where work is being undertaken by an employee within or outside the premises of the usual place of business of the employer





# Section 10 | Internal Whistleblowing and Reporting

Whistleblowing enables employees to report information and testify on matters involving co-employees who practice unethical actions or perform illegal business practices which are grossly disadvantageous to the Bank and/or the Government.

Graft – refers to the acquisition of gain or advantage by dishonest, unfair or sordid means, especially through the abuse of his/her position or influence.

Corruption – involves behavior on the part of officials in the public sector in which they improperly and unlawfully enrich themselves, or those close to them, by the misuse of the public power entrusted to them.

Whistleblowers are entitled to protection and assistance after the investigation conducted showed valid basis.





**RIGHTS OF A WHISTLEBLOWER**

Protection against retaliatory actions

- No administrative action
- No retaliatory action as this will lead to administrative, civil and/or criminal proceedings

No breach of duty of confidentiality

- Provided, he/she makes a protective disclosure of information

**PROTECTED DISCLOSURE**

Whistleblowers shall be entitled to protection and assistance after the investigation showed valid basis; provided that:

- The disclosure is made voluntarily, in writing and under oath;
- The disclosure pertains to a matter not yet subject of a complaint already filed with, or investigated by the ALD or by any other concerned Bank unit/department;
- The whistleblower formally undertakes to assist and participate in proceedings commenced in connection with the subject matter of the disclosure;
- The whistleblower should have personal knowledge of the facts and information covered by the disclosure; and
- The information given by the whistleblower contains sufficient particulars, and he/she submits or undertakes to submit material evidence that may be in his/her possession

**REPORTING CHANNELS**

REPORTING	TELEPHONE NUMBERS	FAX NUMBERS	EMAILS
a. Governance Commission for GOCCs (GCG)	(02) 8328-2030 to 30	(02) 8328-2030 to 30	www.whistleblowing.gcg.gov.ph feedback@gcg.gov.ph
b. Land Bank of the Philippines			
• Ethics Hotline	(02) 8405-7660	(02) 8528-8416	lbp-erd@mail.landbank.com
• Legal Services Group	(02) 8405-7633		
• Human Resource Management Group	(02) 8405-7391		
• Employee Relations Department	(02) 8405-7225	(02) 8528-8416	



## CONFIDENTIALITY

All whistleblowing reports submitted shall be treated with utmost confidentiality by LANDBANK, including the identity of the whistleblower and the person/s complained of, in a confidential and sensitive manner, unless compelled by law or by the Courts to be revealed, or unless the whistleblower authorized the release of his/her identity.

### **SANCTIONS:**

#### A. Violations of Confidentiality

Disciplinary and/or criminal action in accordance existing pertinent, relevant laws, rules and regulations of the Bank, the Civil Service and other regulatory bodies.

#### B. Retaliatory Actions

Any Bank employees, who does, causes or encourages retaliatory actions against a whistleblower and/or Bank employees supporting him/her or any of his/her relatives shall be subjected to administrative, civil and/or criminal proceedings.

#### C. False, Misleading and Malicious Reports

These shall be sufficient ground for termination of the protection or assistance to whistleblowers under this section, including the termination of their immunity from administrative cases, civil and/or criminal actions as may be appropriate.

Further, any Bank employee who, with malice or in bad faith, reports said information against any Bank employee or person shall be subject to administrative, civil and or/criminal action.

## Section 11 | Complaints and Grievances

LANDBANK and its employees shall handle complaints and grievances in accordance with the Bank's formal Grievance Procedure in line with the Grievance Machinery of the CSC.

Grievance is a work-related discontentment or dissatisfaction expressed verbally or in writing and in which, in the aggrieved officer/employee's opinion has been ignored or dropped without due consideration.



**COVERAGE**

Non-implementation of policies, practices and procedures on:

**EMPLOYEE MOVEMENT**

- Recruitment
- Detail
- Transfer
- Retirement
- Termination
- Layoffs

**ECONOMIC AND FINANCIAL**

- Salaries
- Incentives
- Working Hours
- Leave Benefits

Inadequate physical working conditions

Poor interpersonal relationships and linkages

Protest on appointment and other personnel actions except promotion

Matters that give rise to employee dissatisfaction and discontentment

**EXCEPTIONS**

The following shall not be acted upon through the grievance machinery since these shall be covered by other related guidelines, rules, and laws.

Disciplinary Cases

Sexual Harassment Cases

Union-related Issues and Concerns

**SANCTIONS:**

Any violation of this section shall be acted upon in accordance with the pertinent provisions of LBP EO No. 101, s. 2020, Revised Rules on Administrative Disciplinary Cases, and the Civil Service laws, rules and regulations.



# Section 12 | Handling of Past Due Financial Obligations

All LANDBANK employees shall conduct their personal financial affairs on a prudent manner and avoid financial situations that could reflect unfavorably on themselves, the Bank and its clients.

## Definitions

Delinquency in the payment of obligations means that an obligation of a person with a Bank where he or she is a director or officer or at least two (2) obligations with other Banks/financial institutions under different credit lines or loan contracts are past due.

- The offense of “willful failure to pay just debts” may be the subject of settlement and/or compromise. The term just debts shall apply to claims adjudicated by a court of law or claims the existence and justness of which are admitted by the debtor.
- Past due or delinquent financial obligations may refer, but not limited, to unsettled accounts from the LANDBANK Credit Card, financial institutions supervised by the Bangko Sentral ng Pilipinas, Landbankers’ Multi-purpose Cooperative (LANDBANKOOP) or just debts with private individuals or corporations.

## Requirements by Regulatory Bodies/ Organizations

- The Bankers Association of the Philippines (BAP) requires all Banks to undertake necessary and immediate measures to address the past due and delinquent accounts of bank officers and employees arising from the usage of credit cards and/or non-payment of other types of credits and loan facilities.
- The Bangko Sentral ng Pilipinas Manual of Regulations for Banks (BSP MORB) rules that an officer must be fit and proper for the position he/she is being proposed/ appointed to.



## **Preventive Measures**

The following are being conducted to discourage irresponsible handling of financial obligations:

- Include in the background investigation a credit check for proposed new hire (c/o PAD in coordination with ALD)
- Require submission of the following additional documents as part of the proposals for hiring and promotion
  - Sworn statement that candidate has no pending administrative, civil and/or criminal case involving financial obligation (c/o proposed new hire/candidate for promotion)
  - A certification stating that the proposed new hire/candidate for promotion has no delinquent account based on the Credit Information Report to be requested/ obtained from the Property Valuation and Credit Information Department (c/o Department/Unit Head concerned)
  - Monthly list of employees with past due account from the LANDBANKOOP (c/o ERD)

## **SANCTIONS:**

- For light offense of willful failure to pay just debts
  - 1st offense – Reprimand
  - 2nd offense – Suspension of one (1) to thirty (30) days
  - 3rd offense – Dismissal from the service
- For grave offense of crimes involving moral turpitude, which include estafa emanating from the issuance of bouncing checks, among other acts
  - 1st offense – Dismissal from the service
- In addition:
  - Persons who are delinquent in the payment of their obligations shall be disqualified by the BSP Monetary Board from holding a director or an officer position for a specific/indefinite period of time, and shall be removed from office even if he/she has assumed the position to which he/she was elected or appointed.
  - They may also be temporarily disqualified to the proposed/appointed officer level position.



**LAND BANK OF THE PHILIPPINES****CODE OF CONDUCT RECOMMITMENT AND ACCEPTABLE USE  
POLICY COMMITMENT COMPLIANCE CERTIFICATE**

This is to certify that I, after having attended the re-orientation/cascading session conducted by the Head of (*Department/Branch/Field Unit*), hereby recommit to abide by the provisions of the **Code of Conduct for (COC) LANDBANK Employees** and the **Acceptable Use Policy (AUP)**, and undertake to immediately report any violation that will reach my knowledge.

I recognize the fiduciary duty of LANDBANK to maintain a high standard of integrity and performance within its ranks and its authority to look into my credit standing for purposes of promotion and other personnel actions as provided under Executive Order No. 130, series of 2016, *Revised Guidelines in Handling Past Due Financial Obligations of LANDBANK Employees*.

I understand that any violation on my part of the provisions of the Code of Conduct for LANDBANK Employees and related internal policies of LANDBANK may be subject to appropriate sanction in accordance with Executive Order No. 101, series of 2020, *Revised Rules on Administrative Disciplinary Cases*, and the Civil Service Laws, Rules and Regulations.

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*Employee's Signature Over Printed Name*

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*Department/Unit*

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*Date*

*Note: Please submit this Certificate to the Department/Branch/Field Unit Head concerned not later than \_\_\_\_\_ . Annex A shall be kept in the office file.*

*(To be printed at the back of the certificate [Annex A])*

**Acceptable Use Policy Commitment**

1. I understand that:
  - a. electronic files created, sent, received or stored on devices owned/leased/ administered or otherwise under the custody and control of the Bank shall be the property of the Bank. My use of these files shall neither be treated as personal nor private;
  - b. all Bank-owned IT systems shall be equipped with Bank's licensed software only, including anti-virus and TMG-approved open-source software or freeware;
  - c. only Bank employees and designated authorized users from proponent units/third-party service providers deployed in the Bank shall be allowed to use Bank-owned IT systems as supported by a user request; and
  - d. all devices to be connected to the network shall require prior approval from unit concerned thru a memo or job order request.
2. As Information Resource Users, I shall –
  - a. be responsible for use of own ID/s and password/s in IT systems;
  - b. keep the confidentiality of account(s), passwords, Personal Identification Numbers (PIN) or similar information on devices used for identification and authorization purposes;
  - c. protect mobile device with password;
  - d. ensure that the assigned personal computers and laptops are secured by automatic activation of lock feature when not in use for more than fifteen (15) minutes, or by logging off when it shall be left unattended;
  - e. ensure that remote access technologies are activated only when needed and immediately deactivated after specified time of use;
  - f. access data, documents, e-mail correspondence and programs contained on Bank's IT systems for which I have authorization and not obtain extra resources beyond those allocated;
  - g. access, create, store or transmit material that is only legal according to law so as not to degrade the performance of information resources;
  - h. report immediately to the concerned Helpdesk any weaknesses (e.g., unexpected software, system behavior, virus infection) in Bank's IT system security which may result to unintentional disclosure of information or exposure to security threats;
  - i. observe compliance with the existing policies on handling of information to prevent unauthorized access to Bank's information i.e., saving of files in the present form of medium available (e.g., compact disc or diskette) and/or safekeeping of files in a secured area;
  - j. consult supervisor if there is any uncertainty on the use of IT systems; and
  - k. be aware that the data created, sent, received and stored on Bank's IT systems remain the property of the Bank.
3. I understand that the following activities are strictly prohibited:
  - a. make unauthorized copies of copyrighted or Bank-owned software/s;
  - b. download any file or software from sites or sources which are not familiar or hyperlinks sent by strangers, which may expose the IT system to a computer virus and could hi-jack Bank information, password or PIN;
  - c. download, install, run security programs or utilities (e.g., password cracking programs, packet sniffers, port scanners), or circumvent IT system security measures (e.g., port scanning or security scanning) that shall reveal or exploit weaknesses in the security of the information assets, unless properly approved by the Bank's Chief Information Officer;
  - d. divulge to anyone the access points to Bank's information resources without proper authorization;
  - e. disclose information which might be used for personal benefit, political activity, unsolicited advertising, unauthorized fund raising, or for the solicitation or performance of any unlawful activity;
  - f. make fraudulent or unofficial offers of products, items or services using the Bank's information resources;
  - g. effect security breaches or disruptions of network communications, such as, but not limited to, network sniffing, ping floods, packet spoofing, denial of service and forged routing information for malicious purposes;
  - h. provide critical information on the Bank and its employees (e.g., software inventory, list of personnel) to parties outside the Bank without proper authorization;
  - i. make unauthorized disclosure of confidential data (e.g., on depositors/investors/borrowers accounts); and
  - j. copy, move, and store cardholder data, including personal, sensitive personal, and privileged information, onto local hard drives and removable electronic media, unless explicitly authorized and approved to perform a business function and/or need.



**LAND BANK OF THE PHILIPPINES**

# CERTIFICATION

## Code of Conduct for LANDBANK Employees

In line with the observance of the Code of Conduct Month this \_\_\_\_\_, I hereby certify that \_\_\_\_\_  
(*Department/Branch/Unit*) has undertaken the following activities:

- a) Discussion/reorientation on the provisions of the Bank's Code of Conduct among all our officers/employees;
- b) Recombitment of all staff to abide by the Code by accomplishing and signing the **Code of Conduct Recombitment and Acceptable Use Policy Commitment Compliance Certificate**;
- c) Retaining/filing the compliance recommitment certificates of all staff in our office to be made available any time for audit purposes; and

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*Department/Branch/Unit Head*

*Signature Over Printed Name*

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*Position/Designation/Department/Branch/Unit*

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*Date*

*Note: Please submit this Certification to the Group/Sector Head concerned **not later than** \_\_\_\_\_.*

**LAND BANK OF THE PHILIPPINES**

# CERTIFICATION OF COMPLIANCE

In line with the observance of the Code of Conduct Month this \_\_\_\_\_, I hereby certify that all Departments/Branches/Units under the \_\_\_\_\_ (Group/Sector) have submitted the certification attesting their compliance with the following requirements:

- a) Discussion/reorientation on the provisions of the Bank's Code of Conduct among all officers/employees;
- b) Recommitment of all staff to abide by the Code and the Acceptable Use Policy by accomplishing and signing the Code of Conduct Recommitment and Acceptable Use Policy Commitment Compliance Certificate; and
- c) Retaining/filing the compliance recommitment certificates of all staff in their respective offices to be made available any time for audit purposes.

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*Group/Sector Head*

*Signature Over Printed Name*

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*Group/Sector*

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*Date*

*Note: Please submit this Certification to the Employee Relations Department through [lbpcoccertification@gmail.com](mailto:lbpcoccertification@gmail.com) not later than \_\_\_\_\_.*

## LBP Executive Order No. 101, s. 2020, Revised Rules on Administrative Disciplinary Cases

### Objectives:

To be more responsive to the demands for speedy, fair, and judicious disposition of complaints/incidents and administrative disciplinary cases, giving consideration to the stringent requirements for integrity and moral values required by the Bank, the need for updated Rules is hereby recognized in respect to the investigation, evaluation, hearing, and resolution of said complaints/incidents and cases.

### Coverage:

Acts punishable under the *Anti-Graft and Corrupt Practices Act* (Republic Act No. 3019), as amended;

- Acts punishable under the *Revised Penal Code* and other special laws and ordinances;
- Administrative Offenses classified under Section 50, Rule 10 of the 2017 Rules on Administrative Cases in the Civil Service in relation to Section 46, Chapter 7, Book V of Executive Order No. 292 (*Administrative Code of 1987*) and its implementing Omnibus Rules and other pertinent Civil Service laws, circulars, rules, and regulations; and
- Violation of the *Code of Conduct and Ethical Standards for Public Officials and Employees* and its implementing rules (Republic Act No. 6713).

### Classification of Offenses:

#### GRAVE OFFENSES

- a. Grave offenses punishable by dismissal from the service upon its first commission:
  1. Serious Dishonesty;
  2. Gross Neglect of Duty;
  3. Grave Misconduct;
  4. Being Notoriously Undesirable;
  5. Conviction of a crime involving moral turpitude;
  6. Falsification of official document;
  7. Physical or mental incapacity or disability due to immoral or vicious habits (e.g., drug addiction, etc.);
  8. Receiving for personal use of a fee, gift or other valuable thing in the course of official duties or in connection therewith when such fee, gift or other valuable thing is given by any person in the hope or expectation of receiving a favor or better treatment than that accorded to other persons, or committing acts punishable under the anti-graft laws;
  9. Contracting loans of money or other property from persons/entities with whom the office of the employee has business relations;
  10. Soliciting or accepting directly or indirectly, any gift, gratuity, favor, entertainment, loan or anything of monetary value which in the course of his official duties or in connection with any operation being regulated by, or any transaction which may be affected by the functions of his office;
  11. Nepotism; and,
  12. Disloyalty to the Republic of the Philippines and to the Filipino people.
- b. Grave offenses punishable by suspension of six (6) months and one (1) day to one (1) year for the 1st offense and dismissal from the service for the 2nd offense:
  - a. Less Serious Dishonesty (as defined under CSC Resolution No. 060538 dated April 4, 2006, re: *Rules on Administrative Offense of Dishonesty*);
  - b. Oppression;
  - c. Disgraceful and immoral conduct;
  - d. Inefficiency and incompetence in the performance of official duties;
  - e. Frequent unauthorized absences, or tardiness in reporting for duty, loafing or frequent unauthorized absences from duty during regular office hours;
  - f. Refusal to perform official duty;
  - g. Gross insubordination;
  - h. Conduct prejudicial to the best interest of the service;

- i. Directly or indirectly having financial and material interest in any transaction requiring the approval of his office. Financial and material interest is defined as pecuniary or proprietary interest by which a person will gain or lose something;
  - j. Owning, controlling, managing or accepting employment as officer, employee, consultant, counsel, broker, agent, trustee, or nominee in any private enterprise regulated, supervised or licensed by his office, unless expressly allowed by law;
  - k. Disclosing or misusing confidential or classified information officially known to him by reason of his office and not made available to the public, to further his private interests or give undue advantage to anyone, or to prejudice the public interest;
  - l. Obtaining or using any statement filed under the *Code of Conduct and Ethical Standards for Public Officials and Employees* for any purpose contrary to morals or public policy or any commercial purpose other than by news and communications media for dissemination to the general public; and,
  - m. Recommending any person to any position in a private enterprise which has a regular or pending official transaction with his office, unless such recommendation or referral is mandated by law or international agreements, commitment and obligation, or as part of the function of his office.
- c. The grave offense of Inefficiency and Incompetence in the performance of official duties may be punishable by Demotion. In this case, the guilty employee shall be appointed to the next lower position to which he is qualified in the plantilla of the Bank. In case there is no such next lower position available, he/she shall suffer diminution in salary corresponding to the next lower pay grade.

### LESS GRAVE OFFENSES

- a. Less grave offenses punishable by suspension of one (1) month and one (1) day to six (6) months for the 1st offense and dismissal from the service for the 2nd offense:
- a. Simple neglect of duty;
  - b. Simple misconduct;
  - c. Discourtesy in the course of official duties;
  - d. Violation of existing Civil Service Law and Rules of serious nature;
  - e. Insubordination;
  - f. Habitual drunkenness;
  - g. Unfair discrimination in rendering public service due to party affiliation or preference;
  - h. Failure to file sworn statements of assets, liabilities and net worth, and disclosure of business interest and financial connections including those of their spouses and unmarried children under eighteen (18) years of age living in their households;
  - i. Failure to resign from his position in the private business enterprise within thirty (30) days from assumption of public office when conflict of interest arises and/or failure to divest himself of his shareholdings or interest in private business enterprise within sixty (60) days from assumption of public office when conflict of interest arises; provided, however, that for those who are already in the service and conflict of interest arises, the official or employee must either resign or divest himself of said interest within the periods hereinabove provided, reckoned from the date when the conflict of interest had arisen; and,
  - j. Engaging directly or indirectly in partisan political activities by one holding non-political office.
- b. The less grave offense of Simple Dishonesty is punishable by suspension of one (1) month and one (1) day to six (6) months for the first offense; six (6) months and one (1) day to one (1) year suspension for the second offense; and, dismissal from the service for the third offense.

### LIGHT OFFENSES

The following light offenses are punishable by reprimand for the 1st offense; suspension of one (1) to thirty (30) days for the 2nd offense; and dismissal from the service for the 3rd offense:

- a. Simple discourtesy in the course of official duties;
- b. Improper or unauthorized solicitation of contributions from subordinate employees and clients;

- c. Violation of reasonable office policies, rules and regulations;
- d. Frequent unauthorized tardiness (habitual tardiness);
- e. Gambling prohibited by law;
- f. Refusal to render overtime service;
- g. Disgraceful, immoral or dishonest conduct prior to entering the service;
- h. Borrowing money by superior officers from subordinates;
- i. Willful failure to pay just debts or taxes due to the government;
- j. *Note: Just debts shall apply only to claims adjudicated by a court of law or claims the existence and justness of which are admitted by the debtor.*
- k. Lobbying for personal interest or gain in legislative halls and offices without authority;
- l. Promoting the sale of tickets in behalf of private enterprises that are not intended for charitable or public welfare purposes and even in the latter cases, if there is no prior authority;
- m. Failure to act promptly on letters and request within fifteen (15) working days from receipt, except as otherwise provided in the rules implementing the *Code of Conduct and Ethical Standards for Public Officials and Employees*;
- n. Failure to process documents and complete action on documents and papers within a reasonable time from preparation thereof, except as otherwise provided in the rules implementing the *Code of Conduct and Ethical Standards for Public Officials and Employees*;
- o. Failure to attend to anyone who wants to avail himself of the services of the office, or act promptly and expeditiously on public transactions;
- p. Engaging in private practice of his profession unless authorized by the Constitution, law or regulation, provided that such practice will not conflict with his official functions; and,
- q. Pursuit of private business, vocation or profession without the permission required by the Civil Service rules and regulations.

**THIRD PARTY COMPLAINT**

