LANDBANK MILESTONES

The Land Bank of the Philippines (LANDBANK) is a full-service universal bank with a unique social mandate. For more than 50 years, LANDBANK’s core strength has been and always will be its dual role as a catalyst of progress in the countryside while sustaining commercial viability.

Paramount to the Bank’s success is its capability for self-sufficiency that enables it to finance its development initiatives and support the government’s programs from its commercial banking operations. The Bank’s net income has been steadily growing over the years, keeping it among the best performing government-owned and controlled corporations and the leading commercial banks in the country.

It is today the largest formal credit institution in the Philippine countryside, which continues to expand its loan portfolio for its priority sectors: farmers and fishers, small and medium enterprises and microenterprises, livelihood loans and agribusiness, agri-infrastructure and other agri- and environment-related projects, socialized housing, schools and hospitals. It is also the biggest credit provider to the local government sector, financing projects in agri-infrastructure, schools and hospitals, farm-to-market roads, housing and livelihood, and other developmental projects.

LANDBANK continues to expand its network and bring banking services closer to unbanked and underserved areas, in line with its continuing efforts towards greater financial inclusion. It is the only Bank present in all of the country’s provinces with its extensive network of branches, LEAFs, EOs and ATMs, Cash Deposit Machines, LANDBANK Easy Access Machines, etc. serving its clients nationwide.

The Bank is primed for greater growth, further fortifying its financial viability in order to keep helping its highly diverse clientele. From servicing the government sector to increasing its private deposit base, LANDBANK remains guided by one objective: to help every client who comes to its door, with a promise of growth and a passion to serve.
CORE VALUES
**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.

**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.

**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.

**COLLABORATION**

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

**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.
I. STATEMENT OF PRINCIPLES

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

We recognize that this kind of relationship that is founded on trust entails responsibilities from the people working for our organization. As such, we expect our employees to strive to consciously adhere to the following work principles consistent with our organization’s vision and mission as well as our core values:

- Accountability to the people
- Honesty and integrity
- Truth and justice
- Respect clients and colleagues
- Lead simple and modest lifestyles

II. PURPOSE

The Code of Conduct for LANDBANK Employees (the “Code”) is written:

1. to provide guidance for all employees to enable them to conduct themselves in a manner that will merit and inspire public trust and confidence consistent with LANDBANK’s core values of social responsibility, customer focus, excellence, innovation, accountability, collaboration; and,

2. 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.
III. SCOPE OF THE CODE

This Code applies to all employees of the Land Bank of the Philippines (LANDBANK), regardless of rank, whether permanent, temporary, co-terminus or directly-hired contractual. The term "employee," as it is used in the Code, includes such individuals.

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

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.

1. Courteous and respectful; non-discriminating
2. Professional behavior, with dedication, integrity and loyalty
3. Prompt, efficient, total and quality service
4. Judicious use of resources, property and funds
5. Efficient, economical and legitimate use of Bank facilities
6. Does not alter, falsify, destroy or mutilate Bank records or documents

SECTION 2: CONFIDENTIALITY OF INFORMATION

LANDBANK Executive Order No. 073, s. 2009, Guidelines on Classification, Handling, Access and Disclosure of Information Assets (Non-Disclosure Agreement) 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

SECTION 3: CONFLICT OF INTEREST

LANDBANK employees 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.

A public office is a public trust.

Bank employees shall discharge their functions, duties, and responsibilities with integrity and fidelity at all times to devoid of any conflict of interest.
WHEN DOES CONFLICT OF INTEREST EXIST?

Official Function or Transaction + Private or Personal Transaction/Business + Unwarranted Personal Benefit or Financial Gain

- Employee’s objective ability or judgement while in the performance of official duties is impaired by personal concerns; or when the official act results to unwarranted personal benefit.
- Private interest interferes with the interest of the Bank as a whole.
- Business of other financial interests would derive undue financial gain or advantage.
- An employee has a personal interest in a decision which he or she has the power to make.
- An individual is in a position to exploit a Bank employee for private benefits.
- Employee is a BOARD MEMBER, OFFICER 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.
- There is incompatibility of one’s official/professional duties and personal/private interests.

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).
- 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).

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. 064, s. 2013 (Revised Rules on Administrative Disciplinary Cases), and the Civil Service laws, rules, and regulations.
SECTION 4: 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; a single act can constitute sexual harassment.

Any government official or employee, regardless of sex, 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 have been accomplished and through previous or simultaneous acts.

<table>
<thead>
<tr>
<th>Less Grave Offenses</th>
<th>Grave Offenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unwanted touching or brushing against a victim’s body</td>
<td>Unwanted touching of private parts of the body (genitalia, buttocks &amp; breast)</td>
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<tr>
<td>Pinching not falling under grave offenses</td>
<td>Sexual assault</td>
</tr>
<tr>
<td>Derogatory or degrading remarks or innuendoes directed toward the members of one sex or one’s sexual orientation or used to describe a person</td>
<td>Malicious touching</td>
</tr>
<tr>
<td>Verbally or in writing, requesting sex for a favor, being pressured to consent</td>
<td>Requesting for sexual favors in exchange for employment, promotion, favorable work conditions/assignments or the grant of benefits or payment of a stipend or allowance</td>
</tr>
<tr>
<td>Verbal abuse or threats with sexual overtones</td>
<td>Other analogous cases</td>
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<tr>
<td>Other analogous cases</td>
<td>Other analogous cases</td>
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</tbody>
</table>

**Light Offenses**

- Surrreptitious looking/stealing a look at a person's private part or worn undergarments
- Telling sexist/smuthy jokes or sending these through text, e-mail or other similar means, causing embarrassment or offense, and carried out after the offender has been advised that they are offensive or embarrassing, or event without such advice, when they are by their nature clearly embarrassing, offensive or vulgar
- 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, advances, propositions
- Making offensive hand or body gestures at an employee
- Persistent unwanted attention with sexual overtones
- Unwelcome phone calls with sexual overtones causing discomfort, embarrassment, offense or insult to the receiver
- Other analogous cases
SECTION 5: INTERNAL WHISTLEBLOWING AND REPORTING

Pursuant to Administrative Order No. 141, series 2018:

OBJECTIVES:

- Enable any concerned employee or individual to report and provide information, anonymously if he/she wishes, and even testify on matters involving the actions or omissions of LANDBANK Board of Directors and employees, that are illegal, unethical, violate good governance principles, are against public policy and morals, promote unsound and unhealthy business practices, and are grossly disadvantageous to the Bank and/or the Government.

- Encourage whistleblowing by providing protection and assistance to Bank employees who voluntarily disclose their knowledge or give evidence about such actions or omissions.

REPORTING:

- **GCG’s Web portal:**
  [www.whistleblowing.gcg.gov.ph](http://www.whistleblowing.gcg.gov.ph)

- **Face-to-face meetings with the following:**
  1. GCG officers and employees; or
  2. LANDBANK’s General Counsel, Heads of the Human Resources Management Group (HRMG) or the Employee Relations Department (ERD).

- **Telephone:**
  GCG – (632) 328-2030 to 33; or LANDBANK –
  a) Ethics Hotline (02) 405-7660 or local 7660 through trunkline nos. (02) 522-000, (02) 551-2200 or (02) 450-7001;
  b) Legal Services Group (LSG) – (02) 405-7633;
  c) HRMG – (02) 405-7391; or
  d) ERD – (02) 405-7225

- **E-mail:**
  GCG – feedback@gcg.gov.ph or LBP – lbp-erd/landbank@mail.landbank.com

- **Mail:**
  GCG – 3/F Citibank Center, 8741 Paseo De Roxas, Makati City 1226; LBP HRMG or ERD – 23/F LANDBANK Plaza, 1598 M.H. del Pilar corner Dr. J. Quintos Streets, Malate, Manila 1004; or
  Fax: GCG – (632) 328-2030 to 33 or LBP – (632) 528-8416
DEFINITION OF TERMS

**Graft** - 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.

Rights of the Whistleblower

<table>
<thead>
<tr>
<th>Protection against retaliatory actions</th>
<th>No administrative action</th>
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<tbody>
<tr>
<td></td>
<td>No retaliatory action as this will lead to administrative, civil and/or criminal proceedings</td>
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</tbody>
</table>

| No breach of duty of confidentiality | Provided, he/she makes a protective disclosure of information |

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.
Conditions for a Protected Disclosure

- Disclosure is made voluntarily, in writing and under oath;
- Disclosure pertains to a matter not yet the subject of a complaint already filed with, or investigated by the Administrative Legal Department (ALD) or by any other concerned Department/Unit of the Bank; unless, the disclosure is necessary for the effective and successful prosecution, or would constitute a material evidence not yet in the possession of the Bank;
- Whistleblower formally undertakes to assist and participate in proceedings commenced in connection with the subject matter of the disclosure;
- Whistleblower should have personal knowledge of facts and information covered by the disclosure; and
- 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.

Protection of Witnesses

- Shall be accorded with protection against retaliatory actions
- Appropriate or necessary action may be taken by the Bank Management in case of grave threats to life and/or safety

Assistance to the Whistleblower

- Legal assistance and liability indemnification
- Other appropriate assistance or support as may be warranted under the circumstances and situation

Violations of Confidentiality

Any Bank employee who violates the protection of confidentiality of a protected disclosure shall be subject to disciplinary and/or criminal action as may be provided under existing pertinent, relevant laws, rules and regulations of the Bank, the Civil Service Commission and other regulatory bodies.

False, Misleading and Malicious Reports

- False, misleading and malicious reports or disclosures shall be sufficient ground for the termination of the protection or assistance to whistleblowers under these guidelines, including the termination of their immunity from administrative cases, civil and/or criminal actions as may be appropriate.

- 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 6: NO GIFT POLICY

In compliance with:

- Republic Act No. 6713, Code of Conduct and Ethical Standards for Public Officials and Employees
- Republic Act No. 3019, Anti Graft and Corrupt Practices Act
- LBP Executive Order No. 041, s. 2014, LBP No Gift Policy
- LBP Executive Order No 068, s. 2017, Amendment to LBP No Gift Policy

As a general rule, solicitation and acceptance of gifts and donations is strictly prohibited.
**SECTION 7: RULES ON PROHIBITED CONCERTED MASS ACTIONS**

**Prohibited Concerted Mass Actions**
- Any *collective activity* undertaken by government employees, by themselves or through their employees' organizations, with the intent of effecting work stoppage or service disruption in order to realize their demands or force concessions, economic or otherwise, from their respective agencies or the government
  - Includes mass leaves, walkouts, pickets and acts of similar nature

**Allowable Activities**
1. Peaceful concerted activity or mass action should be done during meal break (12:00 noon-1:00 p.m.) or after office hours (starting 5:00 p.m.) at designated areas within the Bank, with notice to the HRMG at least one (1) day before the activity
   - If done outside of the designated areas, with clearance/approval from HRMG at least two (2) banking days before the intended activity
2. Hanging or display of posters, placards, streamers or similar materials to express or make manifest sentiments with no abusive, vulgar, defamatory or libelous language
3. Wearing of arm or head bands, colored attire and other display signifying support of ongoing protest during the designated time and venue
4. Expression of views and opinions on on-going issues using print and broadcast media
   - Information given is consistent with the facts and shall not in any way prejudice the Bank
   - Use of social networking sites, including blogs, shall be subject to the internal rules covering the same
LANDBANK HR Advisory Group at Workplace by Facebook

An account created exclusively for LANDBANK employees to inform and update them about various HR issues including compensation, benefits, job leveling and other initiatives affecting them.

Use of internet through the Bank’s IT facility during working days shall be allowed from 12:00-1:00 p.m. & 5:00-7:00 p.m., per Executive Order No. 089, series of 2017, Guidelines on Official and Personal Access and Usage of Social Media

Prohibitions on the Use of LANDBANK Brand or Logo in SNS Accounts

- Issuing statements for or in behalf of the Bank if they are not authorized
- Citing/"tagging" Bank clients, customers or partners without obtaining their permission
- Discussing or referring private and/or confidential information on such sites, even on private messages between site members who have authorized access to that information
- Posting photos, videos or audio recordings taken within restricted areas of the Bank without approval from proper authorities
- Posting comments, materials, photos or videos which are defamatory, discriminatory, racist, sexual, offensive, malicious, obscene, profane, violent, disparaging, bullying; or those that could jeopardize the safety or reputation of the Bank, its employees, and its partners, clients and customers, as well as competitors
- Posting 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 CAD as published in the LANDBANK Brand Identity Manual
**Be responsible when accessing or using SNS accounts**

- 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 platform used
- Comply with laws regarding copyright/plagiarism and relevant laws including those related to data privacy, cybercrime and pornography
- Ensure that social networking activities do not interfere with one’s primary job responsibilities

**Penalties and Sanctions**

- Revocation of access privilege to the official SNS accounts upon approval by the Sector Head concerned
- Ground for filing administrative, civil and/or criminal cases in accordance with the existing policies and procedures of the Bank and applicable laws, rules and regulations of the Civil Service Commission after due process

**SECTION 9: EMPLOYEE DISCIPLINE AND ACCOUNTABILITY**

**SECTION 10: PROPER OFFICE DECORUM**

**Proper Office Decorum**

<table>
<thead>
<tr>
<th>DOs</th>
<th>DON’Ts</th>
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<tbody>
<tr>
<td>Wear proper office uniform &amp; ID</td>
<td>Attending to personal matters</td>
</tr>
<tr>
<td>Follow dress code</td>
<td>Peddling</td>
</tr>
<tr>
<td>Protect and properly use Bank</td>
<td>Leaving office without</td>
</tr>
<tr>
<td>properties and facilities</td>
<td>advising supervisor</td>
</tr>
<tr>
<td>Use office supplies prudently</td>
<td>Playing computer games</td>
</tr>
<tr>
<td>Adhere to policies on the use</td>
<td>Loitering or idling</td>
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<tr>
<td>of email &amp; internet facilities</td>
<td>Wearing slippers</td>
</tr>
<tr>
<td>Observe proper handling of</td>
<td>Bringing children to office</td>
</tr>
<tr>
<td>official documents &amp;</td>
<td>Playing loud music</td>
</tr>
<tr>
<td>communications</td>
<td>Smoking inside Bank premises</td>
</tr>
<tr>
<td>Strictly observe office hours &amp;</td>
<td></td>
</tr>
<tr>
<td>attendance rules &amp; regulations</td>
<td></td>
</tr>
<tr>
<td>Practice telephone etiquette</td>
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Duty of a Landbanker to adhere to the code and report violations

Strict implementation of policies shall be imposed to ensure Employee Discipline

Any violation of the Code shall be acted upon in accordance with the Bank’s Revised Rules on Administrative Disciplinary Cases & the Civil Service law, rules & regulations
SECTION 11: WEARING OF PRESCRIBED OFFICE UNIFORMS AND DRESS CODE

OBJECTIVES

- Instill discipline among employees by issuing, adopting and implementing rules and regulations governing proper office attire or uniform in the workplace pursuant to the applicable policies mandated by the Civil Service
- Enhance corporate image of the Bank by aligning the standards for LANDBANK’s Professional Image and ensuring consistent and strict implementation of these guidelines
- Maintain modesty and proper decorum in the Civil Service

OFFICIAL ATTIRE

1. Prescribed Uniform

- Latest sets of clothing issued and authorized to be worn in the office or in an official engagement
- The office uniforms for all regular rank and file employees (PG 9 and below), shall be worn in accordance with the schedule from Mondays to Thursdays
- LANDBANK officers (PG 10 and up) must be dressed in appropriate corporate or business clothes.
- The corporate issued shirt must only be worn every Friday unless the Bank requires employees to wear it in any day of the week in observance of a special occasion, event or purpose.

2. Jacket/Blazer

Jacket/Blazer to be paired with the uniform must be the latest-issued. Old-issued or other jacket, specially the hooded ones are not allowed. Jacket/Blazer sleeve length should fall one (1) to two (2) inches below the wrist bone and employees shall refrain from folding the sleeves.

3. Identification Card and Nameplate

The LANDBANK ID must be worn at all time within the Bank premises. The nameplate may be worn together with the ID. It must be well-polished and placed on the right side of the chest. The ID may be worn without the nameplate but not vice versa.
### PROHIBITIONS

<table>
<thead>
<tr>
<th>Maong&quot; pants except for male personnel during Fridays and last working day of the week</th>
<th>Tattered and light-colored maong pants</th>
<th>Gauzy, transparent or net-like shirt or blouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sando, strapless, bare-back or spaghetti strap blouse (unless worn as undershirt), tank-top, blouse with plunging neckline</td>
<td>Micro-mini skirt/dress, walking shorts, cycling shorts, leggings, tights, jogging pants, &quot;capri&quot; pants, pedal pushers, skinny jeans, and any other skin-tight clothing</td>
<td>Non-collated t-shirts</td>
</tr>
<tr>
<td>Rubber shoes, step-in exposing the toes, slippers, too fashionable high-heeled shoes, &quot;bakya&quot;, or similar footwear</td>
<td>Ostentatious display of jewelry, except for special occasions and official celebrations</td>
<td>Wearing of heavy or theatrical make-up</td>
</tr>
<tr>
<td>Use of curlers, turbans, and bandanas</td>
<td>Male employees with hair worn longer than eye-length in the front and collar-length at the back and those wearing earrings and other body ornaments</td>
<td>Shorts, slippers, and sando during overtime service on weekends/holiday</td>
</tr>
</tbody>
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### SECTION 12: COMPLAINTS AND GRIEVANCES

**Grievance** - 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

#### LBP’S GRIEVANCE MACHINERY

- Non-implementation of policies, practices and procedures on:

<table>
<thead>
<tr>
<th>EMPLOYEE MOVEMENT</th>
<th>ECONOMIC &amp; FINANCIAL</th>
</tr>
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<tbody>
<tr>
<td>• Recruitment</td>
<td>• Salaries</td>
</tr>
<tr>
<td>• Detail</td>
<td>• Incentives</td>
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<tr>
<td>• Transfer</td>
<td>• Working Hours</td>
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<tr>
<td>• Retirement</td>
<td>• Layoffs</td>
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<tr>
<td>• Termination</td>
<td></td>
</tr>
<tr>
<td>• Layoffs</td>
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</table>

- Inadequate physical working conditions
- Poor interpersonal relationships & linkages
- Protest on appointment & other personnel actions except promotion
- Matters that give rise to employee dissatisfaction and discontentment

#### EXCEPTIONS

- Disciplinary Cases
- Sexual Harassment Cases
- Union-Related Matters
SECTION 13: HANDLING OF PAST DUE FINANCIAL OBLIGATIONS

Rationale
- Principle of leading simple and modest lifestyles
- MANCOM Resolution No. 2014-(10)-16, dated October 8, 2014
- Prudent management of personal financial affairs
- Observance of the highest standards of personal and professional conduct in all aspects of banking activities

General Guidelines/Policies and Procedures

Delinquency in the payment of obligations means that an obligation of a person with a bank where he/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 only 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 BSP, LANDBANKERS’ Multi-Purpose Cooperative (LANDBANKOOP) or just debts with private individuals or corporations.

Requirements by Regulatory Bodies/Organizations

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.

Persons who are delinquent in the payment of their obligations may be temporarily disqualified to the proposed/appointed officer level position.
PENALTIES

- 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.
- Bank personnel found liable for the light offense of willful failure to pay just debts may, after due process, be meted a penalty of:
  - reprimand for the first offense
  - suspension of one (1) to thirty (30) days for the second offense
  - dismissal from the service for the third offense

- Bank personnel convicted of a crime involving moral turpitude, which includes the crime of estafa emanating from the issuance of bouncing checks, among other acts, may, after due process, be found guilty of a grave offense and meted the penalty of dismissal from the service for the first offense.

IV. INCORPORATION OF OTHER RULES

All pertinent laws, rules and regulations of the CSC, BSP, Commission on Audit and other government regulatory agencies and the internal issuances of the Bank governing or regulating the conduct of public officers and employees are deemed incorporated into this Code.

V. EFFECTIVITY

This Code shall take effect upon approval by the Bank’s Board of Directors.

VI. DISTRIBUTION OF THE CODE

The Code shall be distributed to all employees of the Bank.

Newly hired personnel shall sign and submit a Code of Conduct Compliance Certificate to the Personnel Administration Department upon employment with the Bank. Incumbent employees shall submit the Code of Conduct Compliance Recommitment Certificate after the Department/Unit’s reorientation to be conducted not later than January 31 of each year.

Approved by the Board of Directors of the Land Bank of the Philippines under Board Resolution No. 06-497 adopted/approved on November 23, 2006.
This is to certify that I, after having participated in the discussion on the provisions of the Code of Conduct during the LANDBANK in Perspective (LIP) for newly hired personnel, commit to abide by its provisions and will immediately report any violation thereof.

I understand that any violation of the Code’s provisions on my part may be subject to appropriate sanction in accordance with the Bank’s Revised Rules on Administrative Disciplinary Cases and the Civil Service Laws, Rules and Regulations.

_________________________  __________________________
Name  Signature

_________________________  __________________________
Department/Unit  Date

Note: To be submitted to the Personnel Administration Department upon employment with the Bank.

----- 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 this 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. 064, series of 2013, Revised Rules on Administrative Disciplinary Cases, and the Civil Service Laws, Rules and Regulations.

________________________________________
Employee’s Signature Over Printed Name

_________________________  __________________________
Department/Unit  Date

Note: Please submit this Certificate to the Department/Branch/Field Unit Head concerned immediately after the Code of Conduct the cascading session to be conducted by your Department/Unit.
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.
**THE LANDBANKER’S PRAYER**

Almighty Father, thank You for the gift of life and Your grace that allows us to be Your vessel of service to our fellowmen.

Deepen our commitment to improve the lives of all our stakeholders, especially the farmers and fishers.

That we – from the Board of Directors, Management Team, officers and all Landbankers – may serve with utmost integrity, dedication, excellence and professionalism.

Direct our services to those who have less in life – that our mission be infused with the higher end to spark hope and inspire positive change around us.

Bless our land, our leaders, our countrymen. And as civil servants, we ask You to bless the work of our hands, so that in serving others, we serve You, dear God, with joy in our hearts and passion in our deeds.

We pray this in Your Holy Name. Amen.

**PANUNUMPA NG LINGKOD NG BAYAN**

Ako ay isang lingkod-bayan.

Katungkulan ko ang maglingkod ng buong katapatan at kahusayan at makatulong sa katatagan at kaunlaran ng ating bayan.

Sisikapin kung patuloy na madagdagan ang aking kaalaman.

Magiging bahagi ako ng kaayusan at kapayapaan sa pamahalaan.

Susunod at tutulong ako sa pagpapatupad ng mga umiiral na batas at alintuntunin na walang kinikilingan.

Isasaalang-alang ko ang interes ng nakararami bago ang pansarili kung kapakahan.

Isusulong ko ang mga programang mag-aangat sa antas ng kabuhayan ng mamamayan.

Aktibo akong makikibahagi sa mga dakilang layunin sa lipunan.

Hindi ako magiging bahagi at isisisiwalat ko ang anumang katiwalian na makakaabot sa aking kaalaman.

Gagawin kong kapakipakinabang ang bawat sandali.

Sa lahat ng panahon, sisikapin kong makatulong sa mga hamon sa lingkod bayan.

Ang lahat ng ito para sa ating Dakilang Lumikha at sa ating bayan. Kasihan nawa ako ng Maykapal.