

# LANDBANK SERVES

CHRONICLES OF GROWTH



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## What's Inside?

*Click the photo to read more*

Page 1



**Refreshed brand signals  
Bank's commitment to  
better service**

Page 2



**LANDBANK Mobile App  
gets account opening  
upgrade; usage up 96% in  
Q1 2024**

Page 3



**LANDBANK launches  
GoBayani digital deposit  
account for OFWs**

Page 4



**LANDBANK backs  
Philippine Army co-op  
with P10-B loan line**

Page 5



**LANDBANK grants  
P120-M loan to boost  
Basilan town's agri, infra  
dev't**



# REFRESHED BRAND SIGNALS BANK'S COMMITMENT TO BETTER SERVICE

## Introducing the New Look of LANDBANK



# LANDBANK

As part of its move to stay in sync with the rapidly evolving banking landscape, LANDBANK unveiled its new and refreshed brand identity. The brand refresh aims to transform its identity to reflect the Bank's commitment to achieve agility, innovativeness, and dynamism.

Central to LANDBANK's brand refresh is a redesigned logo in a more vibrant shade of green and a sleek, modern typography, conveying a fresh look that symbolizes the Bank's readiness to serve all Filipinos—from the old to the younger generations, especially sectors and areas that need the Bank most.

The symbol retains refined elements that represent the Bank's expansive role in national development, with an emphasis on growth, inclusion, and sustainability. It captures the Bank's commitment to embracing digital transformation to improve customer services.

As LANDBANK embarks on this transformative journey, it stands ready to meet the future of banking with a new mindset, continuing its legacy of service while embracing modernity and innovation.







# LANDBANK Mobile App gets account opening upgrade; usage up 96% in Q1 2024

Customers can now open a LANDBANK savings account completely online via smartphones, as the Bank continues to serve the growing preference of customers for digital solutions, as well as to promote financial inclusion.

LANDBANK has upgraded its Mobile Banking App (MBA) with a new straight-through account opening feature which allows customers to open an account instantly from anywhere, at any time, without visiting a LANDBANK Branch.

Through the MBA, customers can open a LANDBANK PISO Plus basic deposit account, a regular LANDBANK Visa debit account, or Easy Save, and the new GoBayani savings account designed for Overseas Filipinos (OFs) to help build their savings and start their financial journey.

To open a LANDBANK account, interested clients need only their smartphones downloaded with the latest version of the LANDBANK MBA, a secure internet connection, and any valid identification card such as a Philippine Passport, Driver's License, SSS, UMID, PRC ID, or PhilSys ID.

"We are dedicated to continue expanding our digital offerings to bring more Filipinos into the financial mainstream. Opening a LANDBANK account has never been easier, and we hope more customers can get to experience the benefits of our convenient and secure banking services," said LANDBANK President and CEO Lynette V. Ortiz.

The LANDBANK MBA is a free application that offers seamless and convenient online fund transfers, bills

payments, balance inquiries, and salary loan services.

Through the MBA, LANDBANK customers also enjoy free fund transfers to other banks via InstaPay and PESONet for the first three transactions in a day worth P1,000 and below.

## **Q1 2024 Digital Banking Performance**

The LANDBANK MBA recorded a remarkable 96% increase in usage during the first three months of 2024, as transactions soared to 20.9 million from 10.7 million recorded in the same period in 2023.

Fund transfers and bills payment transactions drove the transaction volume growth, as the MBA generated a 42% increase in total transaction value, amounting to P89.3 billion as compared to P63 billion last year.

The LANDBANK MBA also led the 63% growth or a total of 30.79 million transactions across all of the Bank's major digital channels, reaching P1.95 trillion in total transaction value.

The Bank's other digital channels include an online retail banking channel, iAccess; a corporate internet banking platform, weAccess; a web-based payment channel, Link.BizPortal; a real-time web-based remittance system for OFs, i-Easy Padala; an alternative payment channel, Electronic Tax Payment System (eTPS); a facility for institutional clients and national government partners, Electronic Modified Disbursement System (eMDS); and an electronic bulk disbursement facility, Bulk Crediting System (LBCS).



LANDBANK promoted the GoBayani Account to OFs and OFWs in Japan, United Arab Emirates, Hong Kong, and Taiwan this June 2024. The GoBayani Account may be opened straight through the enhanced LANDBANK Mobile Banking App.





# LANDBANK launches GoBayani digital deposit account for OFWs

LANDBANK launched its new GoBayani savings account designed to financially empower OFWs and Overseas Filipinos with secure and reliable banking services.

LANDBANK GoBayani is a digital deposit account that provides Filipinos abroad access to the Bank's digital banking services and conveniently perform their transactions online, such as sending money to their families via fund transfer. Accountholders can also perform e-commerce transactions and receive remittance via Visa Direct through Visa partners abroad.

GoBayani users can also digitally pay bills and other dues, which will soon include monthly contributions to Pag-IBIG Fund, Social Security System (SSS), and PhilHealth.

"We are cheering on our kababayans abroad to save and grow their money through LANDBANK GoBayani. We want to support every step of their journey towards financial independence for them and their families back home," said LANDBANK President and CEO Lynette V. Ortiz.

Overseas Filipinos can fully open a LANDBANK GoBayani savings account with no initial deposit and maintaining balance via their smartphones within minutes, through the new straight-through account opening feature of the LANDBANK Mobile Banking App (MBA).

To open a LANDBANK account, interested clients need only their smartphones downloaded with the latest version of the LANDBANK MBA, a secure Internet connection, and any of the following valid identification cards: Philippine Passport, Driver's License, SSS, UMID, PRC ID, or PhilSys ID.



**Go na sa pagbabangko with  
LANDBANK GoBayani!**

## Product Features

- No maintaining balance
- No dormancy fee
- Maaaring mag-request ng physical card sa branch of account
- Maaaring mag-transact over-the-counter



**Gamit ang iyong LANDBANK GoBayani sa  
LANDBANK Mobile Banking App (MBA),  
magagawa mo ang mga sumusunod:**

- Mag-fund transfer to other bank account
- Mag-check ng balance at transaction history
- Magbayad ng bills sa private at government merchants
- Bumili online up to P50,000 daily



## FUND TRANSFER VIA LANDBANK MOBILE BANKING APP:

- Libre mula sa isang LANDBANK account patungo sa ibang LANDBANK account.
- Libre rin ng tatlong beses kada araw ang papuntang other bank accounts kapag P1000 or below ang ita-transfer.
- Mag-transfer hanggang P50,000 daily via Instapay at hanggang P500,000 daily through PESONet.



# LANDBANK backs Philippine Army co-op with P10-B loan line



*LANDBANK and PAFCPIC sign a P10-billion loan line to support the financial needs of AFP personnel and their families. Leading the ceremony are LANDBANK President and CEO Lynette V. Ortiz (2nd from right), PAFCPIC Chairman BGen. Francisco M. Paredes (Ret) (3rd from right), LANDBANK National Development Lending Sector Head/EVP Ma. Celeste A. Burgos (rightmost), and PAFCPIC President BGen. Fernando S. Zabat (Ret) (leftmost).*

LANDBANK extended a P10-billion rediscounting line to support the Philippine Army Finance Center Producers Integrated Cooperative (PAFCPIC) and its members serving in the Armed Forces of the Philippines (AFP).

The Bank expanded the Cooperative's previous P8-billion credit line to P10 billion to sufficiently augment working capital and enable PAFCPIC to better serve the financial requirements of its more than 190,000 members.

PAFCPIC's membership consists of active and retired military and civilian personnel from the Philippine Army, Philippine Navy, and Philippine Air Force, as well as their immediate dependents.

The ceremonial loan signing event was led by LANDBANK President and CEO Lynette V. Ortiz and PAFCPIC Chairman BGen. Francisco M. Paredes (Ret), alongside LANDBANK National Development Lending Sector Ma. Celeste A. Burgos and PAFCPIC President BGen. Fernando S. Zabat (Ret).

Also present as witnesses were LANDBANK Corporate Banking Group Head/SVP Lucila E. Tesorero and Microfinance Department Head/VP Leonardo D. Aurellana Jr., with PAFCPIC Vice President MGen. Rolando V. Picar (Ret) and Executive Vice President BGen. Anastacio C. Cabading.

"By boosting your financial resources and upgrading your operational efficiency through our digital solutions, we look to further improve your service delivery to your members and

the entire armed forces community," said LANDBANK President and CEO Ortiz.

Apart from the financial assistance, LANDBANK likewise pledged to support PAFCPIC's digitalization efforts by onboarding the Cooperative to the Bank's web-based payment platform, Link.BizPortal, which will streamline the collection of payments for its members' capital contributions, deposits, and loans, thereby enhancing their operational efficiency.

"This milestone is a manifestation of almost three decades of business collaboration between PAFCPIC and LANDBANK, nurtured and nourished with trust and confidence. We are grateful for LANDBANK's unwavering support, which has been instrumental in enabling us to better serve our members and their families," said PAFCPIC Chairman Paredes.

LANDBANK conferred PAFCPIC with the Distinguished Initiators and Movers of National Development (DIAMOND) Award last year, for the Co-op's contributions to promoting countryside and national development. The LANDBANK DIAMOND Award honors exceptional Bank clients, fund management and digital banking partners that have made positive change in the communities they serve.

LANDBANK remains committed to providing robust financial solutions to cooperatives and its members nationwide towards promoting countryside to countrywide development.





# LANDBANK grants P120-M loan to boost Basilan town's agri, infra dev't



Tuburan Mayor Jhaber S. Kallahal (2nd from right) and LANDBANK Mindanao Lending Group Head/ SVP Charlotte I. Conde (center) led the signing of a P120-million loan agreement to finance the Municipal Government of Tuburan's acquisition of various heavy equipment. They were joined by Tuburan Municipal Treasurer Abubakar U. Mohammad (rightmost), LANDBANK Zamboanga City Lending Center Head Zenaida K. Valencia (4th from right) and Account Officer Jaydee N. Bongon (leftmost).

LANDBANK extended a P120-million loan to the Municipal Government of Tuburan in Basilan for the purchase of various heavy equipment to speed-up construction and maintenance of farm-to-market roads and other crucial infrastructure projects across the town.

The new equipment financed by the Bank will enhance the municipality's road network and provide over 1,500 local farmers and fishers with improved access to agricultural technology and farm material inputs, plus reduced transportation costs for their produce.

The agreement between the Municipal Government of Tuburan and LANDBANK was formalized through a loan signing event led by Tuburan Mayor Jhaber S. Kallahal and LANDBANK Mindanao Lending Group/ SVP Charlotte I. Conde last May 23, 2024 in Zamboanga City. They were joined by Tuburan Municipal Treasurer Abubakar U. Mohammad, LANDBANK Zamboanga City Lending Center Head Zenaida K. Valencia and Account Officer Jaydee N. Bongon.

The loan will support the local government's strategic investments in promoting economic growth especially in the town's underserved communities.

"LANDBANK stands ready to serve the growth needs of partner local government units to bankroll initiatives that stimulate economic activities. This complements our efforts in support of the agriculture sector and other key industries contributing to building inclusive and sustainable local communities," said LANDBANK President and CEO Lynette V. Ortiz.

The P120-million LANDBANK loan will be used by Tuburan LGU to purchase 10-wheeler dump trucks,

10-wheeler mixer trucks, wheel loaders, a hydraulic crawler excavator, and a 10-wheeler self-loading truck. This will help reduce operational costs associated with renting and subcontracting equipment for current and future construction projects across the town.

The municipal government requires logistics to maintain existing road networks and other infrastructure projects. The funding from LANDBANK will be crucial in addressing this need and advancing local growth, considering that Tuburan is an agricultural community with most of its land area dedicated to coconuts, rubber, and cassava.

"LANDBANK's commitment to fostering economic growth and development in our region is truly commendable. The funds provided will enable us to implement crucial projects and initiatives that will benefit our citizens and enhance the overall quality of life in our Municipality," said Tuburan Mayor Kallahal.

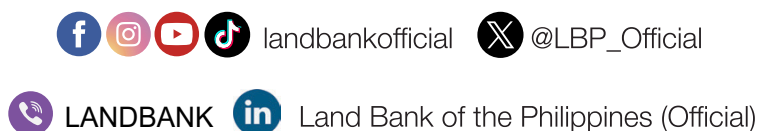
"We value the strong partnership we have built with LANDBANK over the years and look forward to work together towards our shared vision of a thriving and prosperous community," he added.

LANDBANK is the biggest development partner of LGUs in the country, with outstanding loans reaching P113.6 billion as of April 2024. These loans support local development projects nationwide, including the acquisition of heavy equipment, construction and maintenance of farm-to-market roads, railways and bridges, utility projects, school and hospital buildings, street lights, and computerization of LGU operations, among others.

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