

HARVEST

A quarterly publication for LANDBANK's Clients and Partners
Vol. VIII, No. 3 October 2013



Celebrating 50 years
of
Excellence

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All Access

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Writing pays.

We take to heart what you have to say. Write to us and we just might send you something to write with.

The open letter senders will each receive this Cross pen as a thank you for the continued support. Harvest staff shall get in touch with you on how to claim your prize.



About the Cover

Turning over a new leaf after 50 years of meaningful service is a milestone worth celebrating. At LANDBANK, we take pride in our institution and people, as clear as day as the dedication and strength we have devoted to our festive anniversary.



Open Letter Promo

We asked our readers what LANDBANK means to them - personally and professionally. And here are just some of what they have to say:

No amount of gratefulness could ever suffice for your generosity that has overflowed through the years. Many were fed, sent to school, lived in decent houses. Places around the world were visited plus a lot more gladly happened because of you, LANDBANK!

- Leonita M. Galenzoga, Operations Specialist
Isulan Branch, Isulan SK

LANDBANK's sincere service to the community in times of need clearly goes the extra mile, like when their ATMs are out of service. They provide contingencies, extending withdrawals over the counter. I myself have experienced this with other senior citizens when two ATMs in LANDBANK Oroquieta Branch were out of service. It saves time, money and effort - no additional transportation nor extra fees and charges to think about. This is the kind of service that is very much appreciated.

- Xeniah Caryl Dando, Guidance Coordinator III
DepEd Division of Misamis Occidental

I joined LANDBANK 34 years ago - sweet sixteen and with only a few personnel compared to its work force today. Now on its golden heels, and having worked here at LANDBANK for decades, I can honestly say that simply there is no shortage of happy, contented and satisfied employees. Many will concur with me in this aspect.

- ADM Juliana B. Soriano
Systems and Methods Department

Harvest Magazine Editorial Staff

Harvest Magazine is a quarterly publication produced by LANDBANK's Corporate Affairs Department. 32nd Floor, LANDBANK Plaza . 1598 M.H. Del Pilar cor. Dr. Quintos Sts., Malate, Manila 1004

Harvest Editors reserve the right to edit and finalize all stories prior to publication. For comments or suggestions/contributions, please contact us at 5512200 loc. 2288 or e-mail lbp-harvest@mail.landbank.com or landbank.harvest@gmail.com.

Editor-in-Chief
Associate Editor
Managing Editor
Writers

Photographer
Contributors

CATHERINE ROWENA B. VILLANUEVA
MELISSA B. CALIMAG
ELEANOR V. SATUITO
BONN MARIE P. ABALAJON. NOEL D. ANTONIO
NICOLE R. DELMONTE. PAMELA JOYCE M. ELEAZAR
JOSELITO G. RAMOS. JENALYN M. RUBIO
EDEL C. SABIO
LANDBANK CORPORATE COMMUNICATORS

NOTES FROM THE TOP



LANDBANK's 50th anniversary is a celebration of the continuing trust of our clients and partners and the dedication of our employees which, through the years, have enabled the Bank to live up to its role in nation-building. We value everyone's contributions in making LANDBANK what it is today and it is fitting that we revel on the Bank's accomplishments together.

This issue of Harvest shares the highlights of the major activities we have conducted in August, our anniversary month.

Through LANDBANK's recognition programs, we gave honor to our foremost allies in bringing life to rural communities and promoting countryside development. We bestowed this year the highest award ever in the Gawad sa Pinakatanging Kooperatiba or Gawad PITAK – the Platinum award. Outstanding countryside financial institutions were recognized in the 15th Gawad CFIs.

Meanwhile, our corporate social responsibility initiatives include the 50,000 trees for LANDBANK's 50th year and our continuing support for children of agrarian reform beneficiaries under the Gawad PATNUBAY Program. A benefit golf tournament, as joined by our network of partners, was also held to raise funds that would allow opportunities to more college students through partner CFC ANCOP-Tekton Foundation, Inc. These scholarships are geared toward agriculture-related courses as part of our thrust to produce a young generation of farmers and future agripreneurs who will help move the country forward.

As we end a chapter in the history of our institution with the past 50 years, we look back with pride at our triumphs – feats that we could not have achieved without your support.

We hope that these will serve as inspiration for all of us to continue serving and working together for our country and our people, in the many more years to come.

Gilda E. Pico
GILDA E. PICO

President and CEO
Land Bank of the Philippines

PARTNERSHIPS AT WORK

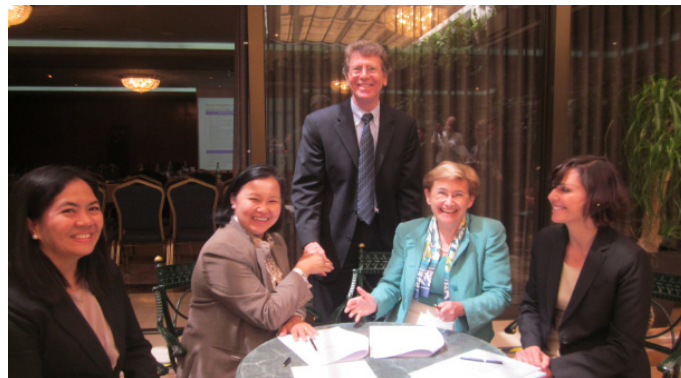
LANDBANK signs as Seller Participant in World Bank's Carbon Partnership Facility

LANDBANK recently signed a Carbon Seller Participation Agreement (SPA) with the World Bank during the 2013 Annual Meeting of World Bank's Carbon Partnership Facility (CPF) held in Barcelona, Spain.

The signing event is in conjunction with the Carbon Expo 2013 which is an annual international trade fair and conference for climate and carbon finance. LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo and Environmental Program and Management Unit Head Josefina Ramos represented the Bank during the signing. Also present were World Bank's Carbon Finance Unit Manager Joelle Chassard, CPF Coordinator Richard Zechter and Senior Counsel Flavia Rosembuj.

The CPF is one of World Bank's major carbon finance instruments for post-2012 carbon credits, which aims to scale up clean technology investments through programmatic and sector-based approaches. CPF is composed of the Carbon Fund which purchases carbon credits, and the Carbon Asset Development Fund that finances project preparation and implementation of CPF program.

The signed SPA, which serves as the first step towards negotiation of post-2013 carbon credits sale under the CPF, covers LANDBANK's Clean Development Mechanism (CDM) Program of Activities (PoAs) on piggery biogas recovery and landfill gas recovery projects being implemented under LANDBANK's Carbon Finance Support Facility (CFSF). Both programs are registered with the United



Nations Framework Convention on Climate Change and are considered the firsts of their kinds in the agricultural and waste management sectors in the Philippines and in South East Asia.

As a Seller Participant, LANDBANK will be ensured of World Bank's continued support in the implementation and scale-up activities of LANDBANK's piggery and landfill gas programs in the Philippines. Moreover, the WB intends to purchase carbon credits from LANDBANK's two PoAs from 2014 to 2020 through the CPF.

CFSF is LANDBANK's flagship program for the promotion of climate change mitigation projects through CDM. Aside from piggery and landfill projects, the LANDBANK program also accepts mini-hydro projects.

LANDBANK launches scholarship for agri students

LANDBANK launched last June 21 a scholarship under the Gawad PATNUBAY (Pag-aaral Tungo sa Maunlad na Bayan) Program for students enrolling in agriculture, fishery, animal husbandry, forestry and entrepreneurial courses offered by farm schools in the country. Under the program, the Bank will also finance start-up capital of small business projects which have high market potential or expand existing family enterprise projects of students from these schools.

There are 12 farm schools all over the country, under the auspices of the Philippine Federation of Family Farm and Rural Schools or PHILFEFFARS, which are run by teachers, successful entrepreneurs, and professionals in a community. Students are trained in actual and practical farming methods and techniques through a TESDA-accredited ladderized training program, which helps them become farm managers and entrepreneurs.

The scholarship program aims to encourage more students to enroll in agri-preneurial courses, and help address the continuing decline in interest in farming among the youth.

Photo shows LANDBANK President and CEO Gilda Pico during the ceremonial launch of the scholarship at the MFI Farm Business School in Jala Jala, Rizal with School President Col. Alejandro Escano, PHILFEFFARS President Dr. Jose Rene Gayo, and LANDBANK Vice President for Corporate Affairs Department Catherine Rowena Villanueva. Also shown in photo are managers of LANDBANK branches in Rizal Province, representatives from the Land Bank of the Philippines Employees Association and Middle Management Officers Association, Inc., officers and staff of MFI Foundation, and the first batch of students to benefit from the scholarship.



LANDBANK joins SSS SMEC Program

LANDBANK is now a participating bank under the Social Security System Sickness, Maternity and Employees' Compensation (SSS SMEC) Payment Bank program following the signing of an agreement between LANDBANK and SSS last July 23 at the SSS Corporate Headquarters in Diliman, Quezon City.

Under the program, SSS will remit the sickness claim and maternity benefit reimbursement of employers to their designated SSS-accredited bank and the amount will then be automatically credited to their savings or current accounts. As SSS procedure, employers advance the sickness or maternity benefits of qualified employees, and the SSS, in turn, fully reimburses the employer of the benefit amount.

Social Security President and CEO Emilio de Quiros Jr. and LANDBANK President and CEO Gilda Pico signed the agreement. Witnesses included SSS Vice President for Benefits Administration Division Agnes San Jose and LANDBANK EVP for Branch Banking Jocelyn Cabreza. Also present during the event were other officers and representatives from LANDBANK and SSS.



Electronic collection channel for Pag-IBIG formed

LANDBANK recently sealed an agreement with Pag-IBIG Fund and BancNet for the newest electronic collection gateway dubbed as Pag-IBIG Net. This facility will help employers in remitting monthly mandatory savings, loan amortizations and other Pag-IBIG fund contributions of their employees to 109 member-banks. Pag-IBIG Net also aims to decrease the long queues in branches and make settling payments safer and convenient.

The agreement was signed by LANDBANK President and CEO Gilda Pico, Pag-IBIG Fund President and CEO Atty. Darlene Berberabe, BancNet Chairperson Abigail del Rosario and President Robert Blas last June 20 in Makati City.



Manila Ocean Park hosts SUNSET clean-up for Q2

More regular clean-ups are being conducted by the Manila Bay Socially Responsible and United in Nurturing and Sustaining the Environment (SUNSET) Partnership Program members. Last June 29, more than 500 volunteers from the nine member-organizations of the SUNSET Partnership Program participated in the Second Quarter Clean-Up of the Manila Bay. This resulted in the collection of more than 450 sacks of garbage on site.

The Manila Ocean Park (MOP) led the clean-up activity, as SUNSET's institutional members take turns in spreading the quarterly clean-up. MOP also donated P100,000 to the Program fund. The Manila Bay SUNSET is LANDBANK's flagship Corporate Social Responsibility program that aims to protect the marine and coastal resources of Manila Bay.



Manila Ocean Park General Manager Van Kam Weng and representative Desiree Gestada presented the check for P100,000 last June 29 to LANDBANK.

COVER STORY

We make a living by what we get, we make a life by what we give.

- Sir Winston Churchill

Gawad PITAK 2013



Outstanding LANDBANK-assisted cooperatives were recognized during the Gawad sa Pinakatanging Kooperatiba (Gawad PITAK) awarding ceremony held last August 8 at the LANDBANK Plaza. The Sorosoro Ibaba Development Cooperative (SIDC) of Sorosoro Ibaba, Batangas City bagged the Platinum Award and P1.5 million worth of fixed assets. This is the first year that the Gawad PITAK conferred a Platinum award. Highest among the categories, it is open to qualified Ginintuang Gawad PITAK awardees from previous years.

Other cooperatives may draw inspiration from SIDC's success story, as well as diversified businesses, member programs and community projects. From 59 pioneer members and P11,800 initial capital in 1969, SIDC has grown into an organization of 17,481 regular and associate members, with P1.53 billion total assets as of end-2012.

Meanwhile, the Lamac Multi-Purpose Cooperative of Pinamungajan, Cebu and the Manatal Multi-Purpose Cooperative of Pandi, Bulacan received Special Merits for being among this year's contenders in the Platinum category.

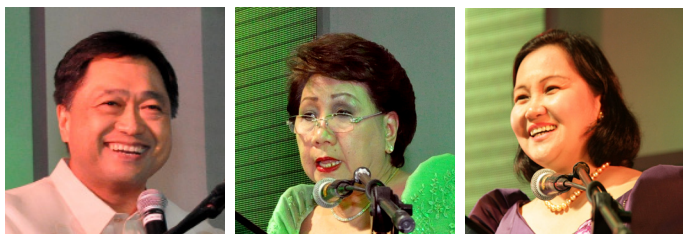
The Ginintuang Gawad PITAK award was conferred to the Dingle Government Workers Development Cooperative under the Non-Agri-based category. DGWDC received P1 million worth of fixed assets.

Following are the winners under the Gawad PITAK Agri-based category with their respective prizes in the form of fixed assets:

1st place (P500,000): Bagumbayan Primary MPC (Llanera, Nueva Ecija)

2nd place (P400,000): Leon Small Coconut Farmers MPC (Leon, Iloilo)

...Continued on page 8



From left: Finance Secretary and LANDBANK Chairman Cesar Purisima; LANDBANK President and CEO Gilda Pico; and Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo addressing the audience during the awarding.



Platinum Awardee -- Sorosoro Ibaba Development Cooperative pose with LANDBANK officers.

When you bank on local dreams,
you build national success.

Gawad CFIs 2013

LANDBANK paid tribute to its outstanding partner Countryside Financial Institutions (CFIs) for their valuable support to LANDBANK's various credit programs aimed at promoting countryside development through the Gawad CFIs 2013.

The One Network Bank, Inc. (A Rural Bank) of Davao City was conferred with the Golden Award and received a trophy and cash prize of P500,000. The Golden Award is given to a former Hall of Fame awardee which continued to support small farmers and fisherfolk as evidenced by their increasing number of small farmers and fisherfolk assisted and loan portfolio to the sector.

Meanwhile, the Rural Bank of Goa, Inc. from Camarines Sur was named as the most outstanding CFI in the national category and received a trophy and cash prize of P300,000. The Gateway Rural Bank, Inc. in Bulacan bagged the second place with P200,000 cash prize while the Rural Bank of San Jose, Inc. in Camarines Sur landed in third place with P150,000 cash prize. The Rural Bank of Cauayan, Inc. in Cauayan City and the Cantilan Bank (A Rural Bank), Inc. in Surigao del Sur landed in fourth and fifth places with P100,000 and P75,000 cash prizes, respectively.

LANDBANK also gave citations and a cash prize of P75,000 each to the most outstanding rural banks in three political regions:

Region I - Rang-ay Bank, Inc. (A Rural Bank)

Region IV-A - Bangko Kabayan (A Rural Bank), Inc.

Region XI - Rural Bank of Digos, Inc.

Special awards and cash prizes of P100,000 each were also given to the

...Continued on page 8



President Alex Buenaventura receives the Golden Award in behalf of



President Erlinda Castillo receives the award for the Rural Bank of Goa as this year's most outstanding CFI.



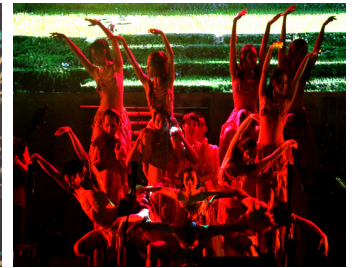
**Empowering the countryside.
Nurturing progress countryside.**

Client Appreciation Night

LANDBANK's clients and partners were treated to a night of entertainment as the Bank's way of expressing our gratitude for their support to the institution and to our mission of providing timely financial and technical assistance to priority sectors and for being part of LANDBANK's 50 years.

Dubbed "Kaagapay sa Tagumpay" (Partners in Progress), the cultural show was staged by the Cultural Center of the Philippines for LANDBANK. It was held at the PICC Reception Hall last August 12. Performers included Lea Salonga, Jed Madela, Cris Villonco, Joey Ayala at Ang Bagong Lumad, Ervin Lumauag, Ballet Philippines, Ramon Obusan Folkloric Group, Philippine Madrigal Singers, LANDBANK Musical Ensemble, Madz et al., Philippine Philharmonic Orchestra and the Banda 5 Cardona, Rizal.

The occasion was graced by LANDBANK clients and partners from both the corporate and government sectors. Former LANDBANK Presidents Gary Teves, Florido Casuela and Jesli Lapus also attended. Guests were welcomed by Finance Secretary and LANDBANK Chairman Cesar Purisima, President and CEO Gilda Pico, Agrarian Reform Secretary and LANDBANK Director Virgilio de los Reyes, Directors Crispino Aguelo, Victor Gerardo Bulatao, Tomas de Leon Jr. and Domingo Diaz, Executive VP for Agricultural and Development Lending Sector Cecilia Borromeo, Executive VP for Operations Sector Andres Sarmiento and Executive VP for Branch Banking Sector Jocelyn Cabreza.



LANDBANK Gold Cup

LANDBANK, in partnership with the CFC ANCOP-Tekton Foundation, held a benefit golf tournament dubbed LANDBANK Gold Cup last August 29 at the Wack Wack Golf and Country Club, Mandaluyong City.

Participated in by 76 LANDBANK senior officers, clients and guests swung into action in support of the CFC ANCOP-Tekton Foundation which actively undertakes community development programs for the underprivileged. Proceeds of the tournament will go to 50 scholars under the Child Sponsorship Program who will take up agriculture-related courses like agricultural science, marine biology or agricultural business/agri-preneurship. This will be made available for underprivileged college applicants nationwide for any collegiate year level. ANCOP's Child Sponsorship Program uses a holistic approach by incorporating values formation and spiritual enrichment, health and medical care as well as parental involvement and partnership.

During the event, Executive Vice President for Treasury and Investment Banking Sector Rabboni Francis Arjonillo turned over a check amounting to P1.25 million representing the Bank's donation to CFC ANCOP-Tekton Foundation President Eric De Los Reyes.

See page 8 for event photos.

Greening the country for the **GOLDEN** year

LANDBANK plants 50k trees, names the Molave as Institutional tree

The Land Bank of the Philippines has ranked as one of the leading banking institutions in the country. It continuously innovates its products and improves its quality of service. The Bank also remains committed in fulfilling its role in developing the vast potential of the countryside. But apart from pursuing its development mandate and ensuring financial viability, LANDBANK also takes an active role in responding to emerging environmental issues by greening the country.

In celebration of its golden anniversary last August, LANDBANK planted 50,000 trees of various kinds, ranging from fruit-bearing, mangroves and hard wood trees. Dubbed as "50k@50th", LANDBANK employees from all over the country, together with their families, participated in the program and planted more than 50,000 seedlings in selected watersheds from January 17 to August 10, 2013.

LANDBANK President and CEO Gilda Pico, Board of Directors and Senior Bank Officers capped the campaign by planting the ceremonial 50,000th tree last August 3 in Tagaytay City. Environment Undersecretary Demetrio Ignacio and Tagaytay City Vice Mayor Celso de Castro joined the event. At the same event, the Molave tree was pronounced as the LANDBANK Institutional tree due to its being one of the sturdiest tree species; with roots spreading horizontally on the ground. Similar in direction is LANDBANK's wide reach in the countryside and its support to nation-building.

The program aims to reforest and protect denuded watersheds in different sites nationwide to help mitigate the impact of global warming and climate change, while fostering volunteerism among employees. Since the countdown to 50k started in January, more and more Landbankers participated.

The campaign also complements the Bank's Adopt-A-Watershed Program in partnership with the DENR. Phase I covered six watershed sites nationwide from 2005 to 2010 while Phase II involved the planting of trees in 40 hectares of denuded watersheds all over the country from 2012 to 2015.

"50k@50th" is LANDBANK's contribution to the National Greening Program of the administration of His Excellency President Benigno S. Aquino III.

The DENR is LANDBANK's official partner in this campaign, providing all the seedlings free of charge and facilitating the preparation of the planting sites.



LANDBANK President and CEO Gilda Pico, Board of Directors and some of the Senior Bank Officers capped the "50k@50th" campaign.



LANDBANK President and CEO Gilda Pico planting the 50,000th tree during the culminating tree planting in Tagaytay City.

From COVER STORY...

Gawad PITAK 2013

- 3rd place (P300,000): Luntian MPC (Tiaong, Quezon)
 4th place (P200,000): Talabutab Norte Primary MPC
 (Gen. Mamerto Natividad, Nueva Ecija)
 5th place (P100,000): Sindangan FACOMA Community MPC
 (Sindangan, Zamboanga del Norte)

Winners under the Non-Agri-based category:

- 1st place (P300,000): Barbaza MPC (Barbaza, Antique)
 2nd place (P250,000): Watchlife Workers MPC (Mariveles, Bataan)
 3rd place (P200,000): Socorro Empowered People's Co-op
 (Socorro, Surigao del Norte)
 4th place (P150,000): Iwahori MPC (Mariveles, Bataan)
 5th place (P100,000): NIA Region IV Employees MPC (Pila, Laguna)



The Baug CARP Beneficiaries MPC of Magallanes, Agusan del Norte, Catmon MPC of Sta. Maria, Bulacan and the Sta. Cruz Savings and Development Cooperative of Sta. Cruz, Ilocos Sur were elevated to the Hall of Fame. Each cooperative received the prize of P100,000 worth of fixed assets. Co-ops which have won two major awards, either a combination of 1st and 1st, 1st and 2nd, or 1st and 3rd and have hurdled the required points are elevated to the Hall of Fame.



Gawad CFIs 2013

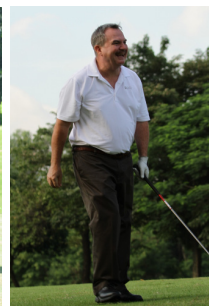
Special awards and cash prizes of P100,000 each were also given to the following CFIs:

- Best CFI Intermediary (with lowest pass-on rate to end borrowers): Rang-ay Bank, Inc. of La Union
 Best CFI Availer (Agri/Agra Loans): Rural Bank of Cauayan, Inc. of Isabela
 Best CFI Availer (Microfinance Loans): Rural Bank of Goa, Inc. of Camarines Sur
 Best CFI Availer (All Loans): Gateway Rural Bank, Inc. of Bulacan

Chairman of the House Committee on Banks and Financial Intermediaries Representative Nelson Collantes and LANDBANK President and CEO Gilda Pico led the conferment of awards with total cash prizes of P1.95 million. LANDBANK is now on its 15th year of recognizing outstanding CFIs which serve as models of excellence in rural financial services.

LANDBANK Gold Cup

Partners at work and play: Some of the LANDBANK officials and partners who took part in the LANDBANK Gold Cup along with some of the winners of the day's events. Top photos show EVP Arjonillo handing the check to Foundation President De Los Reyes; student beneficiaries, and Rico Alconsel, also of CFC ANCOP-Tekton Foundation.



RECOGNITIONS RECEIVED

ADFIAP Merit Award for environmental program

CATEGORY

Environmental Development

EVENT

The Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) Awards 2013 held in Ulaanbaatar, Mongolia



Senior Vice President for Corporate Banking Group Edward John Reyes received the ADFIAP award for environmental program on the Bank's behalf.

Karlsruhe Merit Award for Outstanding Sustainable Project

CATEGORY

Outstanding Sustainable Project Financing

EVENT

Karlsruhe Sustainable Finance Awards 2013 held in Karlsruhe, Germany as organized by the Global Sustainable Finance Network under the auspices of the World Federation of Development Financing Institutions and its regional associations.



LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo (extreme right) and VP for Lending Programs Management Leila Martin (extreme left) receive the Certificate of Merit from Lord Mayor Dr. Frank Mentrup and Philippine Ambassador to Germany Cleofe Natividad during the event.

Outstanding Lending Bank

CATEGORY

Credit Surety Fund (CSF)

EVENT

2013 Awards Ceremony and Appreciation Lunch for BSP Stakeholders in the National Capital Region
The CSF credit enhancement scheme was initiated by Bangko Sentral ng Pilipinas (BSP) in 2008.



LANDBANK President and CEO Gilda Pico and EVP for Agricultural and Development Lending Sector Cecilia Borromeo received the plaque from BSP Governor and Monetary Board Chairman Amando Tetangco Jr. and Monetary Board Member Armando Suratos.

Landbankers respond to "Maring" and "Habagat" victims

Just days after Typhoon "Maring" and continuous monsoon rains submerged almost the whole metro in flood water, several Landbankers, spearheaded by the LANDBANK President and CEO Gilda Pico organized a series of relief operations for the typhoon victims.

An initial 1,000 packs were distributed last August 21 at the Santuario De San Pedro Bautista Parish in Quezon City and was soon followed with another relief operation benefitting 2,500 families at the San Roque Parish in Pasay City last August 24.

Joined by representatives of the member-institutions of the Manila Bay SUNSET Partnership Program Inc. (MBSPPI) who donated funds, as well as personnel from Caritas Manila who coordinated with the parishes, another 2,500 packs of relief goods were distributed last August 31. Parishes-beneficiaries include Couples for Christ Laguna Chapter, Our Lady of Assumption Parish in Asuncion St. Malate, Saint Anthony de Padua Shrine in Singalong corner San Andres Sts. and San Jose de Trozo in Masangkay St., Sta. Cruz.

A total of 6,000 families received relief goods consists of rice, noodles, bottled water, slippers, blankets and cooked meal.



BRANCH BANKING NEWS & UPDATES

Spotted

As more and more people look to LANDBANK for timely and convenient financial services, several key cities welcomed the Bank's new branches and ATM locations. Apart from the soft openings of LANDBANK's España and Lucena branches last August 8 and 27, respectively, clients can look forward to seeing LANDBANK expand its reach in Naga City, Nasugbu, and various MRT stations in the metro.

New ATM locations

Ayala
Ortigas
GMA-Kamuning
Quezon Ave.



MRT Stations

Aug 15

J.P. Laurel St.,
Brgy. 9
Nasugbu,
Batangas



Nasugbu Branch

Sept 19

Panganiban Drive
cor. Magsaysay Ave.,
Concepcion Pequena
Naga City



Naga Rotonda Branch

ALL ACCESS

A *Cinderella* experience with LANDBANK Visa

Discount promo A

Buy 3 get 1 free
- no ticket purchase limit

Discount promo B*

50% off regular price
on select show dates**

Promo period

Now until December 31, 2013

Payment mode

LANDBANK VISA credit cards

Where to buy

All Ticketworld Outlets
including online sales at:
www.ticketworld.com.ph

Resorts World Manila
Box Office
G/F Newport Mall
Pasay City

Show starts October 10, 2013
Newport Performing Arts Theater



*Offer B cannot be combined with offer A and vice versa.
**Select show dates: October 20, 7pm; October 25, 8pm.

Terms and conditions apply. See posters for more details.



LANDBANK VISA
Life made simple

ERRATA

2013 Gawad PITAK Souvenir Program

The souvenir program for the Gawad PITAK 2013 carried some errors on page 22. Paragraphs 1 and 8 of the article featuring 2nd placer Watchlife Multi-Purpose Cooperative (Non-agri-based category). Contrary to earlier statements made, Mitsumi Philippines Inc. has been in operation for more than 33 years and stands among the top firms in its industry. The authors regret these errors.

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when it matters.*

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5%

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in the
1st year**

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Promo Period: August 1, 2013 to
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*You may also visit the nearest
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