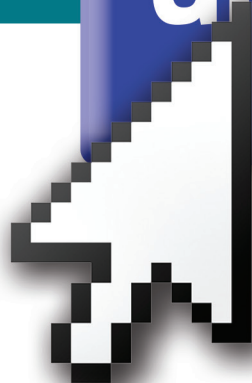


HARVEST

A quarterly publication for LANDBANK's Clients and Partners
Vol. X, No. 1 March 2015



go
digital



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For cash donations to the families of the 44 PNP-SAF officers

Deposits may be made through the following LANDBANK accounts:

Department of Social Welfare and Development (DSWD)

Account Name: *DSWD Donation Account for Armed Conflict in Mamasapano Maguindanao*

Current Account: (CA) No. 3122-1026-28

Philippine National Police (PNP)*

Account Name: *PNP Special Assistance Fund*
Current Account: (CA) No. 1862-1027-77

**Donors may contact PCInsp Renante F. Pinuela of DC through text at +63.917.8576020*

Note: DSWD and PNP will take charge of disbursing the donations to the intended beneficiaries.

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Notes from the Top

Bringing people closer to their families, to achieving their dreams, to realizing their growth potential is what it's all about with LANDBANK.

Mindful of our promise to deliver responsive products and services to all our clients, we move forward with reaching out to more people through different channels. Especially in today's digital age, LANDBANK understands the need to get its IT systems to date in order to keep up with the time-sensitive demands that people now subscribe to—whether it be for work, personal or business needs.

Aside from aiming for a more inclusive customer base through an enhanced banking experience with existing and new offerings, LANDBANK's getting on the virtualization train is a way for us to mitigate the Bank's IT costs and stay on top of our environmental thrust of maintaining our carbon footprint down to the fundamentals.

We have a long way to go in terms of transforming all our systems into one digital environment. As we move forward with our thrust to implement best technology practices that's at par with global standards, LANDBANK is also focused on keeping a pulse on what our clients need from us - reliable banking in a technology-driven society.

Alan V. Bornas

Alan V. Bornas

Senior Vice President for Technology Management Group
ASEAN CIO Awardee for 2014



About the Cover

With people spending more time online than ever before—from playing games, chatting with family and friends, to managing work and finances, LANDBANK is taking serious steps toward its subscription to the digital age, beefing up its IT infrastructure to connect to more people online and on time.

PARTNERSHIPS AT WORK

LANDBANK set to launch
Prepaid Card in Q2 2015

OmniPay, Inc. on board for payment processing platform

LANDBANK recently signed an agreement with OmniPay, Inc. to avail of its card and electronic payment processing services. Under the partnership, LANDBANK and OmniPay will launch a Prepaid Card designed to give cardholders a secure, reliable, and highly-available payment processing platform.

With the LANDBANK Prepaid Card, customers can access JCB and UnionPay's extensive network, not just in the country but in countless branch locations and merchants across the globe. Cardholders will likewise be able to access their funds in all BancNet, Megalink, Expressnet, and Nationlink ATMs nationwide. Apart from the local currency, the card is capable of handling other currencies, like the US dollar, Japanese Yen, Hong Kong dollar, and Chinese Remnimb among others. More importantly, prepaid cardholders will get to benefit from the card's anti-fraud features, which will secure their card details and transactions from unwarranted use.

Incorporated in 2009, OmniPay is a Non-Bank Financial Institution (NBFI) under the supervision of the Bangko Sentral ng Pilipinas. It specializes in providing various robust and secure payment programs, particularly card issuing and payment acquiring. OmniPay was authorized by the BSP to become an Electronic Money Issuer (EMI) - NBFI. The company is the first to launch the JCB Prepaid Card product in the Asia Pacific and the first to launch the UnionPay International Prepaid Card product in the country. It partners with key institutions from both private and government sectors in line with the company's mission of financial outreach and sustainability.

"We are pleased to have OmniPay as a partner in our continuing endeavor to deliver innovative services to our clients. This Prepaid Card will provide greater banking convenience to our customers, wherever they are in the world. This also forms part of LANDBANK's thrust towards promoting greater financial inclusion," said LANDBANK President and CEO Gilda Pico.

"It is a distinct honor for OmniPay to partner with LANDBANK in complete support of its vision to



Shown during the agreement signing between LANDBANK and OmniPay, Inc. are (from left) OmniPay, Inc. Chief Operating Officer/EVP Anna Liza Eugenio Alincastré, President and CEO Simon Ung and Chairman Melito Salazar with LANDBANK President and CEO Gilda Pico, EVP for Branch Banking Sector Jocelyn Cabreza, and VP for Card and electronic Banking Group Randolph Montesa.

promote inclusive growth through the delivery of innovative financial services. We are committed to support LANDBANK in this quest by providing world-class technology and support for new, innovative digital payments products; thus enabling LANDBANK to extend card programs to its institutional and corporate clients that are flexible and customizable for their specific requirements. Lastly, OmniPay will open its network of 1,500 Cash-In Cash-Out locations to all LANDBANK cardholders with an additional 1,300 locations going live by Q2, 2015," said OmniPay, Inc. Chairman Melito Salazar.

The Bank is looking at integrating the Prepaid Card into the government's Conditional Cash Transfer program wherein LANDBANK is the disbursing bank, along with other government programs and initiatives that could leverage this technology.

ExpressPay signs remittance deal with LANDBANK

Adding to the roster of LANDBANK's partners for secure, cost-efficient and technology-driven remittance payment services in rural communities is ExpressPay, Inc. With 700 branches all over the Philippines, ExpressPay offers a variety of services that includes financial services like money transfer and bills payment. ExpressPay will make use of the LANDBANK Remittance System (LBRS) for their money transfer requirements and LANDBANK will utilize the nationwide network of ExpressPay as payment outlets for the Bank's Cash Pick-up anywhere transactions.

The agreement was signed by LANDBANK EVP for Branch Banking Sector Jocelyn Cabreza, VP Renato Eje of Overseas Remittance Group (ORG) alongside ExpressPay, Inc. Board Chairman Anson Uy and President Allen Mascenon.

LANDBANK furthers global reach with MoneyGram

LANDBANK further expands its global reach with the recent signing of a remittance partnership with MoneyGram International, Inc. The partnership will allow Overseas Filipinos in the United States, Canada, Europe, Middle East, Australia, New Zealand, Japan and parts of Asia to remit for cash pick-up of their beneficiaries at any LANDBANK Branch in the Philippines. Using the MoneyGram system, LANDBANK branches will also accept outward transfers for payment at any of MoneyGram's overseas network.

"The partnership shows the Bank's continuous endeavor of providing reliable and affordable money transfer services to Overseas Filipinos abroad," said LANDBANK Executive Vice President for Branch Banking Sector Jocelyn Cabreza. Meanwhile, Vice President for the Overseas Remittance Group (ORG) Renato Eje adds that the partnership makes money transfer services accessible to more Overseas Filipinos.



Seated, from left: MoneyGram Senior Regional Director Yogesh Sangle, Executive VP for Asia Pacific, South Asia and Middle East Grant Lines with LANDBANK EVP for Branch Banking Sector Cabreza and VP for ORG Renato Eje. Behind them are (l-r): LANDBANK Manager Reo Andarino of Overseas Remittance Marketing and Support Department, MoneyGram's Regional Manager Alex Lim and Marketing Manager Abigail Bonifacio, LANDBANK Senior VP for North NCR Branches Group Jennifer Tantan, Then Assistant VP Virgilio Paranal of Cash Department, Assistant VP for Domestic Remittance and Marketing Department James Figueras and Remittance Officer Leah Punzalan.

POEA and LANDBANK ink deal for e-processing

Another organization that has already partnered with LANDBANK for electronic processing interface is the Philippine Overseas Employment Administration (POEA) --through its eSubmit System (eSS) for Agency Hires (AH), which is interfaced with the Bank's Electronic Payment System (EPS).

The POEA eSS for AH enables licensed recruitment agencies to submit online their Request for Processing (RFP) of contracts of hired workers. Once the RFP has been approved, the recruitment agencies may pay online the POEA Processing Fees and the OWWA Membership Fees of the workers through the LANDBANK EPS and print the corresponding Overseas Employment Certificates (OECs) at the comfort of their offices anytime, anywhere. The OECs issued and paid through the LANDBANK EPS are automatically stored in the POEA eSS.

The use of LANDBANK EPS entails a minimal transaction fee per worker submitted for payment. With the LANDBANK EPS and POEA eSS tie-up, the issuance of an OEC takes only five to ten minutes per contract. POEA collections are directly remitted to the account of the Bureau of the Treasury (BTr) maintained at the Cash Department, LANDBANK Head Office. These form part of the national collections of the National Government.

Recruitment agencies that are currently enrolled in the POEA eSS and with LANDBANK peso current or savings accounts are eligible to avail of the LANDBANK EPS facility. Pilot Recruitment Agencies for the project include:

ABBA Personnel Services, Inc. • Concept Placement Resources, Inc. • East West Placement Center, Inc.
EDI Staffbuilders International, Inc. • EEI Corporation • Industrial Personnel and Management Services, Inc.
International Skill Development, Inc. • Manpower Resources of Asia, Inc. • MPL International Corporation
Omanfil International Manpower Development Corporation • RRJM International Manpower Services, Inc.
Staffhouse International Resources, Inc. • YWA Human Resource Corporation

The eSS, together with POEA's Special Recruitment Authority/ Letter of Acknowledgment Online Application System, was launched last December 2014.

The event was graced by representatives from pilot recruitment agencies and key government agencies, such as the Department of Labor and Employment (DOLE), Overseas Workers Welfare Administration (OWWA) and LANDBANK. Delivering an inspirational message at the event was Labor Secretary Rosalinda Baldoz.

Online Remittance

ePaymentPortal

Access

weAccess

Mobile Banking

wePayAccess

PhoneAccess

Virtualization

COVER STORY

LINKING WHERE IT MATTERS

The transformation we have seen in terms of embracing digitization in almost every aspect of our lives is anything but novel. Yet, it is finding or discovering the new, the unique, or game-changing product or service that remains constant when looking for new ways, not just with adopting operational strategies for business success, but in helping satisfy customers with their need to be constantly connected. And at LANDBANK, it is all about linking where it matters -- where new technologies enhance customer experience by providing more efficient channels to access Bank products and services, as well as create a single electronic environment where they can access or accomplish a multitude of their financial tasks regardless of transaction type, and take advantage of LANDBANK's interconnectivity with its partner institutions in other industries.

The objective of being connected to someone or something now begets a sense of urgency in order to remain relevant, competing with thousands of other streams of data readily available with a mere click or opening of one's mobile phone. Any entity that now relies on technology and all the other innovations it brings to the fore must carefully balance these with its core business strategies. These are the kind of hurdles that cannot be taken lightly by established businesses and industries that are taking advantage of this enduring phenomenon.

The Land Bank of the Philippines, for its part, is constantly seeking the best practice models to adapt for its benchmarking tools. It has also looked into the latest technologies that would be most beneficial to its client base, operational success, and business continuity. As a financial institution that processes at least three million daily transactions through ATM deposits, loans, treasury and other banking systems, LANDBANK requires efficient and sustainable capacities to maintain continuous operations and smooth delivery of services to the public.

UPPING THE IT

The growing clientele as well as addition of new products and services necessitated crucial changes in LANDBANK's existing systems to maintain operational integrity and stability. This included consideration for future additions and requirements as a result of the extension of the Bank's corporate life.

As observed in the four years covering 2009 to 2013, client accounts grew by 97%, while transactions processed per day doubled. So, in 2014, the Bank took to task the upgrading of its backup IT infrastructure. In order to have a better production and backup IT infrastructure, LANDBANK made use of virtualization technology. Generally, what this innovation has presented is an operating environment wherein what used to be in physical form, say several computers and servers running at the same time, are now reduced to size as software or electronic data. Apart from the digitization of important bank files, manual processes

have been reduced and are now available on electronic platforms for operational ease and efficient service delivery to clients.

With this transition to digitization of various IT facilities, more computing and storage space has become available, allowing for more advantageous or optimal performance of the Bank's IT systems. According to LANDBANK Senior Vice President for Technology Management Group Alan Bornas, a key benefit of virtualization is the quick provisioning of computing resources, which he notes, "puts the Bank to be at par with other banks in terms of technology readiness, resilience, and scalability." Yet, such advantages fail to register with consumers, not realizing the impact of computer technologies in the strictest sense of the word. To this, Mr. Bornas explains, "When there is a new product or service to be offered to clients, one that requires server technology, computing resources can be provisioned and configured in a short period of time. The shorter time to allocate computing resources, the shorter turnaround time needed to test and develop applications, the sooner that new products and services are available to clients."

Often times, it is difficult for the average consumer to realize the impact of computer technologies in the strictest sense of the word. To concretize, LANDBANK's virtualized technology has made it possible for the Bank to be the first bank present in every province in the country. How this technological innovation translates to LANDBANK's business continuity can also be seen in its rollout of new and updated financial products and services, even in the remotest of areas. These included the increase of ATMs, online services and transactions, and other delivery channels.

TRANSMISSION IN REAL-TIME

By enhancing the existing computer systems applications through virtualization, the upgrade also strengthened the Bank's thrust of reaching more clients here and abroad. LANDBANK Remittance System has provided clients with the alternative to receive their remittance through the formal banking system, instead of the informal and more costly channels. Moreover, with the LANDBANK Remittance System, remitters and beneficiaries get to experience straight-through processing capabilities for the real-time debit and credit transactions of both the sender and receiver, respectively. In fact, this March marks the start of U.S. remittance company Xoom Corporation's acceptance of direct remittances to the country, either in local or U.S. currency. Aside from real-time accounting of transactions, there are no back-end charges.

The system also supports multiple payment modes, like the cash pick-up facility and door-to-door (courier) service. For the former, money sent can be received at any of LANDBANK's 351 branches



Quick Numbers
Operational as of
February 2015



351
Branches nationwide



1,340

Machines
(On-site & Offsite)

326 ATMs
Metro Manila

1,014 ATMs
Provincial



10
Cash Disbursement Machines



50
LANDBANK Express Access Machines



7 LANDBANK Easy Access Facility

nationwide or at any of the Bank's partner pay-out agents.

These modes of payment are targeted particularly at remittance beneficiaries in the remote areas of the country, including those in the unbanked sector who prefer to pick-up remittance in cash. In addition, an account opening facility has been added in the system to boost the access of Overseas Filipinos to banking services. These services are further strengthened by LANDBANK's commitment in expanding its reach in the global market. With new partnerships coming into the fold, the Bank will be able to deliver more enhanced financial services (*For more information on new remittance partners, see Partnerships at Work, pp.3-4*).

As for the ATMs, LANDBANK now has in operation a total of 1,351 onsite and offsite machines as of end-February 2015. These are now complemented by the introduction of two other units: LANDBANK Express Access Machine (LEAM) and Cash Deposit Machine (CDM). Both the LEAM and CDM serve as alternatives to over-the-counter payments for BIR tax returns and cash deposits and fund transfers, respectively. Found in select branches, these units that serve specific banking services are also part of

the LANDBANK Easy Access Facility or LEAF (see *related story on page 10*). The LEAF is intended to be an alternative destination for clients to conduct certain banking services that are normally held at the Bank's regular branches.

MAKE THAT TO GO



And in keeping with the popularity and growing preference for all things mobile, the Bank has created the LANDBANK Mobile Banking App, which is free for download at Google Play Store or Apple App Store on iTunes. Clients who are enrolled in the iAccess facility of LANDBANK are able to check their accounts using their (Android/iOS) smartphones. The mobile application gives users the functionality of internet banking at any time or any place of their choosing.

With the LANDBANK mobile app, clients can enjoy personal banking on go, such as personal account and cash card inquiries, fund transfers, bills payment to various merchants, and viewing of foreign exchange rates, including that of the Bank's Unit Investment Trust Funds or UITFs.

LOSING THE PAPER TRAIL

The past year has indeed seen the Bank step up to the plate, beefing up its security protocols for its ATMs and backroom channels, as well as bringing its own contribution to innovative banking with its offering of the LANDBANK Mobile LoanSaver. By partnering with wireless leader Smart Communications for its Smart e-Money, LANDBANK is utilizing mobile technology to improve customer

experience when it comes to availing salary loans. As loan facilities go, this service is the first paperless, fully-electronic salary loan in the country. The normal paper work that an individual goes through to apply for a loan, let alone get approved for one, has now been reduced to quick and simple text messaging.

Aside from the loan amount and rates being competitive, the built-in option for automatic savings helps introduce loan availers to become more responsible with their finances. The LANDBANK Mobile LoanSaver will eventually be open not just for government agencies with payroll accounts, but to interested private corporations.

Meanwhile, LANDBANK has the Electronic Payment Portal (ePP) facility, providing many of its clients an internet-based payment channel designed to accept payments of fees, dues, and charges from clients of enrolled merchants, consisting of both private and public institutions. Under the project's development, the first phase launched in November 2014 caters to merchants without interactive websites (visit <https://epaymentportal.landbank.com>), while the second phase will cater to merchants with interactive websites. Such is the case of Pili LGU, aimed to launch in the first quarter of 2015 and in line with the target deployment of its eLGU Suite. This is an internet-based facility that can be accessed by the constituents of Pili for the online assessment of Real Property Taxes (RPTs), application of Business Permit, and availment of 15 other modules via the web. The eLGU Suite was made possible through a loan facility granted by LANDBANK Camarines Lending Center under the Southern Luzon Lending Group.

The ePP and eLGU Suite interface will initially handle the online payment of RPTs. On this engagement, clients' LANDBANK nominated ATM accounts will be debited real-time while Pili LGU's LANDBANK nominated peso account will be batch credited. Another facility called the Merchant Payment Inquiry will be made available by LANDBANK to Pili LGU for the real-time online viewing of their collections for reconciliation purposes. Reports may be downloaded and saved for future reference. Succeeding phases will include

Univanich reaps benefits of internet banking

As Thailand's leading producer of crude palm oils and high quality oil palm seeds, Univanich Palm Oil (Univanich) here in the Philippines is also one of the leading palm-oil producers and exporter of crude palm oil. It recently completed construction of a palm oil crushing mill in Carmen, North Cotabato which is partly financed by LANDBANK.

As a client of LANDBANK, the company has found convenience that online banking through the weAccess institutional internet banking facility. The company requires its oil palm fresh fruit bunch (FFB) suppliers, particularly small farmers from North Cotabato and neighboring provinces, to open an account with LANDBANK where payments are credited via weAccess. Farmers likewise enrolled their accounts in the iAccess retail internet banking facility so they can check online if payments have already been credited. Univanich and its oil palm FFB suppliers are among the many clients who have taken advantage of the benefits of using LANDBANK's internet banking services.

To learn more about weAccess and iAccess, visit www.landbank.com.

the acceptance of LANDBANK Cash Cards, BancNet Member-Bank cards, and credit cards such as Visa and MasterCard.

LIGHTENING THE LOAD

All these new electronic services have been created to diversify the Bank's online presence and at the same time complement existing online facilities. With the convenience of internet banking at their disposal via www.landbank.com, individual clients can access their accounts using LANDBANK iAccess to view balances, transfer funds, or pay for their bills, all without the tedious paper collection normally associated with such tasks. Similarly for large corporations, LANDBANK has the weAccess facility for their internet banking solutions. Here, businesses can keep track of their financial activities with ease, helping them save time and optimize their growth potential anytime, anywhere.

The weAccess is specifically designed for the Bank's institutional clients, both in the private and public sectors. Accessible through LANDBANK's website, this online channel also allows real-time or future-dated fund transfers. Enrolled client-corporations can maximize this feature along with the Bank's online connectivity with other government agencies and industry partners. For employers or companies that normally transact voluminous employee accounts and requirements to the Home Development and Mutual Fund or Pag-IBIG Fund. The facility eliminates the hassle of going to a physical branch and falling in line to transact for multiple employee benefits contributions. The online facility also allows for other bills payment needs from more than 70 participating merchants. Clients just need to identify the service suppliers from the list and register each under their accounts.

For SMEs or government institutions with an average daily balance of P20,000.00, they can also enjoy convenient banking by registering through the wePayAccess Banking Facility to check their account



MAKING IT GREENER

The virtualization of the IT infrastructure means better cost and energy efficiency, translating to a smaller carbon footprint.

It is a reflection of LANDBANK's continuous commitment to its ISO 14001 Environmental Management System standards.

balance, transaction history, and take care of other bills payment needs.

People's inclination toward performing and completing tasks in a precise and fast pace has become second nature. And as we continue to build on this technology to produce new and better tools in accomplishing our daily tasks, this has also led us toward a culture of instant gratification. Instead of resisting the fast-pace demand for everything, LANDBANK sees this turn of events as a challenge to better itself as a financial institution that can deliver innovative quality products and services, all the while maintaining its integrity as a Bank that believes in improving the quality of life by promoting growth that is inclusive to all—from the countryside down to every city and municipality across the nation.

In a hurry to pay your bills? Save time with LANDBANK iAccess

Pay your bills for various utilities and other needs with just a few clicks. Just log on to your iAccess account and go to the Bills Payment module to experience online payment convenience. Here's a list of merchants that can be enrolled to the payment service:

Aiqon Unicorp, Inc.	Cosmopolitan Communities	HSBC Cards	Operation Smile	SSS-Non-Working Spouse
Alabang Country Club, Inc.	Davao City Water District	HSBC Personal Loan	Paramount Life	SSS-OFW
Allied Bank/PNB Credit Card	Destiny Cable	I.O.S. Marketing Corporation	Philippine Prudential Life	SSS-Self-Employed
AXA Philippines	Directories Philippine Corporation	Innove	Pioneer Life, Inc.	SSS-Voluntary Member
Bankard/RCBC	Don Bosco Technology Center, Inc.	IPM Realty	Piso Para sa Pasig	Standard Chartered EZ Loan
Bantay Bata	Donate to Red Cross	Knowledge Channel	Planet CATV	Standard Chartered VISA/MC
BDO Credit Card	Eastern Telecom	LANDBANK Visa	PNB Life Insurance, Inc.	Subic Water
BIR-Interactive Form (BIR-IAF)	Eastwest Card	Manila Memorial	Prime Water	Sun Life of Canada Philippines
Cablelink	Easytrip	Manila Water	Prulife U.K. Insurance	Union Bank Visa Cards
Chinatrust Salary Stretch	Eprime Business Solutions	Manulife Chinabank	PSBank Loans	University of San Jose-Recoletos
Chinatrust VISA Cards	Equicom Savings	Manulife Financial Plans	Resources for the Blind	University of the East
Citibank Savings Loan	First Peak	Manulife Philippines	SB Cards Diners/SBC/MC	Visayan Electric Company, Corp.
Citibank VISA/MC	Fortune Life	Maybank Credit Card	Security Bank Cash Card	Wi-Tribe
Citifinancials	Globe	Maynilad	Skycable	World Vision
Citystate Savings Loan	Great Life Financial	Miriam College	Smart	
Coffer Lending	Grepalife	NSO Helpline Plus	SSS-Farmers and Fishermen	

As an iAccess user, you may also pay taxes online by visiting and registering at ebirforms.bir.gov.ph. For inquiries, contact your depository branch or LANDBANK iAccess Helpdesk at **405-7800** or email us at lbpiaccess@mail.landbank.com. You may also visit www.landbank.com to find out more.

BRANCH BANKING NEWS & UPDATES

A banking collective LANDBANK Easy Access Facility (LEAF)



The first LEAF, which opened in December 2014, can be found at Sulop Municipal Hall in Poblacion, Sulop, Davao del Sur. Apart from an ATM, it also has a Cash Deposit Machine (CDM) in the premises. The CDM allows clients to make interbranch deposits in real time and at no cost.



After having established its presence in all 81 provinces, LANDBANK continues to intensify its efforts in bringing banking services to as many Filipinos across the nation with the opening of the LANDBANK Easy Access Facility or LEAF in select locations.

The LEAF, launched in 2014, is considered an "Other Banking Office" that extends financial services to areas where the Bank has no presence and there are no deposit-taking conduits. These include ATM transactions, submission of loan applications and requirements for opening accounts, inquiries about loans, savings, and other Bank products and services. Apart from an ATM, the LEAF also houses a Cash Deposit Machine and will include others that may be developed in the future.

Bringing banking closer to the rural communities through e-banking and automated machines, LEAFs are now available in the following areas:

Argao (Cebu)
Caba (La Union)
Moncada (Tarlac)
Pamplona (Cagayan)

Pasquin (Ilocos Norte)
Pitogo (Quezon)
Sulop (Davao del Sur)

Expect more LEAFs in other municipalities and towns throughout 2015.

GenSan City Branch does LANDBANK proud

Besting 12 other banks transacting with the Bangko Sentral ng Pilipinas (BSP), the LANDBANK General Santos City Cash Operations Unit (GSC COU) was adjudged as the Best Client Bank by BSP - GenSan Branch.

Aside from the top honor, LANDBANK GSC COU also won as first runner-up for the least number of discrepancies during deposit verification, first runner-up for consistently adhering to BSP's Clean Note Policy and the Most Punctual in conducting deposit transactions.

LANDBANK GSC COU services the Koronadal Sub-COU, the GenSan Highway, GenSan Pioneer, Alabel and Polomolok Branches as well as the Polomolok Dole and GenSan Gaisano Extension Offices.

The Best Client Bank was chosen based on the least number of discrepancies during deposit verification, consistency in adhering to BSP's Clean Note Policy and participation during BSP meetings and events.



LANDBANK GenSan COU Head Ma. Lina Niñora and GenSan Pioneer Branch Head Susan Acosta (2nd and 3rd from left) received the awards from BSP GenSan Deputy Director Thelma Pantig (2nd from right) in ceremonies held last December 17, 2014 at the East Asia Royal Hotel. Joining them were BSP Managers Nestor Bastareche (left) and Felicitas Concha (right).

LANDBANK President feted with CSR award

LANDBANK President and CEO Gilda Pico flew recently to Mumbai, India to receive a Global CSR Excellence and Leadership Award during the 4th World CSR Congress.

The annual event aims to bring together from over 130 countries businesses and industry leaders who have made a difference, and continue to make sustainable contributions to society through their various practices of corporate social responsibility within and by the organizations they lead.

The awards ceremony was held on February 18 - the same annual date marking World CSR Day.



LANDBANK President and CEO Gilda Pico poses with Mr. Sanjay Muthal, Managing Director and Managing Partner at Orane Consultants Pvt. Ltd., while holding the Global CSR Excellence and Leadership Award plaque and trophy.

Now in your neighborhood

NEW BRANCHES

Alabang Business Center
MAPFRE Building - Madrigal Business Center
Acacia Road, Alabang, Muntinlupa City
Soledad Bernales (Head)
T:(02)831-9728 F:(02)831-9440

Araneta Center Extension Office
U2018 L2 - Ali Mall, Araneta Center
P. Tuazon Blvd., Cubao, Quezon City
Maila Espiritu (Head)
T/F: (02)437-7447

Guagua Branch
Korner Walk Commercial Center
Jose Abad Santos Ave., Brgy. Siran, Guagua,
Pampanga
Edwin Manalo (Head)
T:(0998)554-5280

Sto. Tomas Extension Office
G/F The Lifestyle Strip Building
Maharlika Highway, Sto. Tomas, Batangas
Manolito Meneses (Head)
(0932)862-9644

RELOCATED

Pasig-C. Raymundo Avenue Branch
(formerly Kapasigan Branch)
Solen Building
F. Legaspi St. corner C. Raymundo Ave.
Brgy. Maybunga, Pasig
Ernesto Guevarra (Head)
T:(02)640-3651 to 52 / (02) 643-8887
F:(02)643-8886

Tarlac City Branch
LANDBANK Building
McArthur Highway, Brgy. San Sebastian
Tarlac City, Tarlac
Roy Castro (Head)
T:(045)982-2759 / (045) 982-0912
F:(045)982-1751



Guagua Branch



Alabang Business Center



Araneta Center E.O.



Sto. Tomas E.O.

SAVE AT LEAST
P100.00



Going for packed lunch instead of lunch-out can satisfy your savings.

So can LANDBANK AUTO-SAVE.

LANDBANK AUTO-SAVE is an auto-debit savings linked account available to LANDBANK payroll account holders.

With a minimum deposit of P100 auto-debited from your payroll account and auto-credited to your AUTO-SAVE account per payday*, it's a hassle-free way to start saving. You can also conveniently check your balance via the LANDBANK ATM, iAccess or Cash Deposit Machine.

Ask about AUTO-SAVE now and let us get you started on saving.

Visit the LANDBANK branch nearest you or call the LANDBANK Customer Care hotline at 405-7000 (NCR) or 1-800-10-405-7000 (PLDT toll-free; outside NCR)

*Two (2) payroll payouts per month. Ex: Every 15th & 30th

A proud member of **BancNet**

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Maximum insurance for
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