



FINANCIAL CONSUMER PROTECTION MANUAL UCPB Savings Bank



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As a BSP-supervised financial institution, UCPB Savings Bank shall conform to all relevant banking laws and regulations, and its amendments including, but not limited to:

- a. The General Banking Act of 2000 (RA 8791)*
- b. The New Central Bank Act of 1998 (RA 7653) as amended by R.A. 11211*
- c. Bangko Sentral ng Pilipinas (BSP) Manual of Regulations for Banks*
- d. BSP Circulars and Memorandum*
- e. Securities Regulation Code (RA 8799)*
- f. Philippine Deposit Insurance Commission (PDIC) Act 5980 (RA 3591)*
- g. Truth in Lending Act (RA 3765)*
- h. Secrecy of Bank Deposit (RA 1405 as amended)*
- i. Anti-Money Laundering Law R.A. No. 9160 as amended by the following:*
 - R.A.9194 - Anti-Money Laundering Act*
 - BSP Circular No. 706 series of 2011 – Updated Money Laundering Prevention Program*
 - R.A. 10167 – Amendatory law on AMLA effective July 6, 2012*
 - R.A. 10168 – The Terrorist Financing Act effective August 26, 2012*
 - R.A. 10365 – Amendatory law on AMLA effective March 7, 2013*
- j. Other relevant banking laws*

Document History:

<i>Version No.</i>	<i>Date</i>	<i>Circular No.</i>	<i>Particulars</i>	<i>Updated By</i>
1	02/01/2016	BOD Res 2-2016	Financial Consumer Protection Manual	J. Aya-ay
2	09/04/2020	Gen. Cir. 02-074/2020	Amended Financial Consumer Protection Manual	F. Alviar
3	09/12/2023	Gen. Cir. 02-104/2023 (BOD Res. No. 176-2023)	Amendments and Addenda to the Financial Consumer Protection (FCP) Manual	A. Perez
4	06/10/2024	Sel. Cir. 02-109/2024	Customer Administration Guidelines	F. Rabang
5	07/10/2024	Sel. Cir. 02-110/2024	Addenda and Amendments to Customer Administration Guidelines	F. Rabang
6	09/16/2024	Sel. Cir. 02-111/2024	Amendments to Customer Administration Guidelines	F. Rabang
7	12/05/2024	Sel. Cir. 02-114/2024	Amendments to the Guidelines on Warm Calls for Insurance Renewal	F. Rabang
8	05/02/2025		To Update the Department Name from Loans Accounting Department (LAD) to Loans Operations Department (LOD) in All Affected Manuals	A. Perez

I. INTRODUCTION

In its thrust to maintain the highest standards in protecting the interest of financial consumers and in institutionalizing the responsibilities of its stakeholders, UCPB Savings Bank has developed its Financial Consumer Protection (FCP) Manual.

The FCP Manual aims to ensure that UCPB Savings Bank is responsive to the needs and welfare of its customers while being held against high standards of ethical business practices. It also constitutes the Bank's Consumer Protection Risk Management System (CPRMS) that conforms to **the Financial Consumer Protection Framework provided in BSP Circular 1160.**

II. POLICY STATEMENT ON CONSUMER PROTECTION

The Framework shall promote broad and convenient access to high-quality financial services and consider the interest of the general public in conducting ethical business practices. Likewise, it aims to ensure that the Bank does not engage in practices that may cause harm to the customer as well as consider consumer outcomes in the conduct of their business.

The Framework establishes the guidelines and expectations to institutionalize consumer protection as an integral component of corporate governance and culture as well as risk management.

III. OBJECTIVES

The Bank's Financial Consumer Protection Manual aims to:

- a. Uphold the Bank's commitment to protect the interests of its customers and strengthen bank-customer relationships through mutual trust and fair banking practices;
- b. Establish the standards of conduct and minimum operating policies and procedures in consumer protection at all levels in the organization and all its products and services;
- c. Provide a focused approach in complying with BSP Circular 1048-Regulations on Financial Consumer Protection and all other domestic laws, rules, and regulations relating to consumer protection; and
- d. Manage the risks of financial loss and consumer protection risks inherent in its banking operations.



IV. DEFINITION OF TERMS

- a. **Financial Consumer** pertains to a natural person or juridical entity that is considering acquiring or has acquired products or services of the Bank; this term may be used interchangeably with “customers”, “clients” or “clientele” in this Manual.
- b. **Consumer Protection** is a set of laws and regulations aimed at protecting the rights of consumers covering a wide range of issues such as accurate and complete information, product liability, privacy rights, unfair business practices, fraud, misrepresentation, health and safety and protection of those most vulnerable in the society.
- c. **Consumer Protection Risk Management System (CPRMS)** is how the bank identifies, measures, monitors, and controls consumer protection risks inherent in its operations.
- d. Customer complaint is an expression of dissatisfaction relative to a financial product or service in which a response or resolution is expected.
- e. Customer inquiry is a question requiring definition, clarification, or response that directly addresses any issue or topic raised by clients.
- f. Customer request is an expression of need or demand for help involving bank processes, transactions or documents, and other requirements

V. SCOPE AND APPLICABILITY

The Framework applies to the Bank in the conduct of its business, proportionate to its asset size structure, nature of products and services, and complexity of its operations.

VI. CONSUMER PROTECTION RISK MANAGEMENT SYSTEM (*please refer to Sel. Cir. 12-047/2020*)

The Consumer Protection Risk Management (CPRMS) System is integrated into the Bank’s risk management processes and risk framework, which includes the governance structure, policies, processes, measurement, and control procedures to ensure that consumer protection risks are identified, measured, monitored, and mitigated. The CPRMS provides the foundation for ensuring the bank’s adherence to consumer protection standards of conduct and compliance with consumer protection laws, rules, and regulations, thereby, ensuring that identified and associated risks of financial harm or loss to consumers are properly managed.

VII. FINANCIAL CONSUMER PROTECTION OVERSIGHT FUNCTION

A. Board of Directors

The Board shall be responsible for the approbation and overseeing the implementation of all policies and processes relating to the Bank's Consumer Protection Risk Management System (CPRMS), as well as all consumer protection programs carried out by the Customer Assistance Management Center (CAMC).

The board shall take a lead role in developing, building, and promoting a strong culture of consumer protection in the Bank. In addition, they shall be responsible for ensuring compliance with BSP Circular 1048 and all other laws, rules, and regulations governing consumer protection. The Board shall-

1. Approve the CPRMS and consumer assistance mechanism (CAM) that takes into consideration the bank's business model, market, product lines, and relationships with third parties that may give rise to consumer protection risks;
2. Promote a culture of ethical behavior and adherence to the highest standards of fair and responsible dealing with consumers;
3. Ensure that adequate information and actions taken are reported regularly in terms of the measurement of consumer protection-related risks, reports from the CAMC, as well as other material consumer-related developments that will impact the bank;
4. Ensure the adequate provision of resources and effective implementation of personnel training and competency requirements;
5. Approve remuneration and compensation packages structured to encourage responsible business conduct, fair treatment, and avoidance/mitigation of conflicts of interest; and
6. Review periodically the implementation and effectiveness of the CPRMS, including how findings are reported and whether the audit mechanisms are in place to enable adequate oversight, and put in place a regular mechanism to review the relevance of the CPRMS in case of changes in the bank's business model and/or operating environment.

B. Corporate Governance Committee

Consumer protection shall be a fundamental part of UCPB SAVINGS BANK's corporate governance objectives. The Corporate Governance (CorpGov) Committee shall support the Board in providing adequate oversight in the implementation of the UCPB SAVINGS BANK financial consumer protection policies, programs, and processes.

The CorpGov Committee shall:

1. Ensure proper implementation of UCPB Savings Bank's consumer protection Risk management system and its related programs and mechanisms; shall periodically review their effectiveness; and provide guidance to Senior Management on the Bank's consumer protection action plans and activities;
2. Report to the Board, as and when necessary, the status of the Bank's consumer protection action plans, activities, and issues on consumer protection; and
3. Perform such other acts and functions as may be appropriate in carrying out its mandate, duties, and responsibilities as the Board's oversight committee for consumer protection, or as may be delegated by the Board.

C. Senior Management

The Senior Management (Mancom) shall be responsible for ensuring that the practices of the bank are aligned with the approved risk management system and consumer protection policies, which should be consistently displayed throughout the bank's place of business particularly, across all business units that deal directly with consumers. In this regard, the Senior Management shall:

1. Ensure that approved CPRMS and CAM policies and procedures are clearly documented, properly understood, and appropriately implemented across all levels and business units.
2. Establish an effective monitoring and management information system to regularly measure, aggregate, and analyze consumer-related issues to determine the level of consumer protection risk. An appropriate and clear reporting and escalation mechanism should also be integrated with the risk governance framework. The management information system should be able to:
 - a. Provide adequate information on the performance and quality of the bank's CAM that allows for the identification of emerging consumer issues and root cause analysis;
 - b. Determine the level of consumer protection risk exposure through assessment of its implementation of the Consumer Protection Standards of Conduct (i.e., transparency and disclosure, protection of client information, fair treatment, effective recourse, and financial learning and awareness);
 - c. Identify and monitor, promptly, consumer protection risk exposures approaching risks of loss to financial consumers, legal and reputational risk, as well as other related risks;
 - d. Identify and assess emerging or increasing consumer risks that affect the bank, i.e. through social media monitoring and market monitoring;

3. Ensure that adequate systems and controls are in place to promptly identify issues across all phases of the relationship with the consumer;
4. Ascertain that weaknesses in the consumer protection practices or consumer protection emerging risks are addressed and corrective actions are taken promptly; and
5. Ensure observance of expectations and requirements prescribed under relevant regulations on compliance and internal audit.

D. Bank Compliance Division

The Bank Compliance Division (BCD) shall be responsible for the overall coordination of the implementation of the Bank's consumer protection policies, programs, and processes; and shall ensure adequate and timely compliance with consumer protection laws, rules, and regulations. The BCD shall:

1. Review the Consumer Protection Programs of the different Bank Units at least annually and provide assistance, as necessary, for its effective implementation.
2. Report to and update the ManCom, the CorpGov Committee, the President, and the Board on all matters, issues and regulatory mandates, and other developments on consumer protection as and when necessary;
3. Liaise with the BSP Financial Consumer Protection Department (FCPD) and other regulators and ensure compliance with all regulatory report requirements pertaining to consumer protection;
4. In coordination with the Human Resource Division (HRD), ensure adequate and appropriate training and awareness programs in consumer protection for all UCPB SAVINGS BANK officers and associates, including the Board and Senior Management and specialists e.g., marketing group, compliance officers and auditors;
5. Perform other acts and functions as may be necessary in carrying out its duties and responsibilities on consumer protection, or as may be mandated by the Board, the CorpGov Committee, or the President.

VIII. CONSUMER PROTECTION PRINCIPLES

UCPB SAVINGS BANK shall adhere to high service standards and embrace a culture of fair and responsible conduct of business with consumers. This section sets the underlying principles, ethical practices, and standards of conduct in doing business consistent with the UCPB SAVINGS BANK's consumer protection commitment and policy.

A. Consumer Rights.

UCPB SAVINGS BANK recognizes four basic rights of consumers that are critical in the business of delivering financial products and services:

1. Right to be Informed. Consumers have the right to be given the facts and information that allow them to make an informed choice in their dealings and transactions with the Bank, enable them to weigh alternatives, and protect them from false and misleading practices.
2. Right to Choose. Consumers have the right to choose products and services at competitive prices with assurance of satisfactory quality. This involves providing consumers with a variety of bank products or services that offer alternatives in terms of price, quality, security, and service.
3. Right to be Heard. Consumers have the right to seek redress for misrepresentation, breach of contract, or unsatisfactory bank products and services. This entails allowing consumer complaints, inquiries, and requests to be conveyed, heard, and acted upon most practically and conveniently.
4. Right to Education. Consumers have the right to be adequately educated regarding the features, terms and conditions, systems and procedures, and inherent risks of bank products and services at all stages of their relationship with the Bank. This involves providing customers the ability to distinguish between financial education and commercial advice.

B. Core Values.

The following are UCPB SAVINGS BANK's basic principles in defining the strategy and direction toward achieving its business goals, and in establishing high standards of behavior in its relationship with consumers and protecting their interests and welfare.

1. **Customer Focus**. UCPB SAVINGS BANK puts the needs and requirements of the customers ahead of anything through personal and proactive service to customers, providing them with the best possible banking experience, and putting special attention to their priorities and best interests.
2. **Integrity**. UCPB SAVINGS BANK conducts business with customers clearly, truthfully, and accurately at all times without compromising ethical standards and in compliance with the spirit and intent of applicable laws, rules, and regulations.
3. **Professionalism**. UCPB SAVINGS BANK observes the highest level of service possible when dealing with customers while demonstrating and adhering to strict personal values of courtesy, honesty, fairness, responsibility, and urgency.

4. No Discrimination. UCPB SAVINGS BANK does not discriminate based on race, ethnicity, culture, religious belief, disability or handicap, social orientation or status, age, or any other characteristics protected by law.

C. STANDARDS OF CONDUCT

The CPRMS and CAM shall ensure the systematic application of policies and procedures, including the Consumer Protection Standards of Conduct. The standards shall reflect the core principles, which UCPB Savings Bank must observe at all times in its dealings with its customers. These standards shall be embedded into the corporate culture of the bank, to address conflicts that are detrimental to the interests of the customers.

1. Disclosure and transparency.

UCPB Savings Bank must ensure that its customers have a reasonable holistic understanding of the products/services which they may be acquiring or availing. Full disclosure and utmost transparency, to the extent allowed under applicable laws and regulations, are the critical elements that empower the customers to make comparisons and informed financial decisions, i.e., providing the customer with ready access to information that accurately represents the nature and structure of the product/ service, its terms, and conditions, as well as its fundamental benefits and risks.

UCPB Savings Bank shall demonstrate adherence to appropriate and adequate disclosure and transparency when:

- a. The manner of disclosure, whether in advertising materials, terms and conditions, and other forms of communication, is clear, concise, accurate, understandable, and not misleading.
- b. Information is disclosed before, during, and after a sale of a financial product/service and during key stages of the relationship with the customer; especially if there are any changes in the terms and conditions.
- c. Terms and Conditions contain all significant provisions of the product/service giving prominence to key features/facts. It includes the following with specific details relating to the type of product/service being offered:
 1. Information on risks, return, possible warnings, any waiver of rights and limitations of liabilities, consumer's rights and responsibilities, consequences of failure to meet obligations, rights and responsibilities of the bank involvement of authorized agents, any conflict of interest by bank staff, cancellation, and product portability, among others;
 2. The full price or cost to the customer including all interest, fees, charges, and penalties. The terms and conditions must clearly state whether interest, fees, charges, and penalties can change over time. The method for computing said

interest, fees, charges, and penalties shall be disclosed consistent with existing regulations; and

3. For more complex products, such as investment products, the key features as well as costs and risks shall be highlighted in a key facts statement or Product Highlight Sheet (PHS). The PHS shall enable comparison with other products and shall be provided at no additional cost. Before the customer signs any contract, the bank shall ensure that the customer has freely signed a statement to the effect that the customer has duly received, read, and understood the PHS.
- d. Advertising materials are not false, misleading, or contain deceptive statements or omit key information that may materially and/or adversely affect the decision of the customer to avail of a service or acquire a product. UCPB Savings Bank is responsible for all the statements made in said advertising materials.
- e. The terms and conditions, advertising materials, and other communications contain the following:
 1. Contact and information of the bank's Customer Assistance Management Center (CAMC); and
 2. Statement that the bank is regulated by the Bangko Sentral Ng Pilipinas (BSP).
- f. Communication of the bank's staff is conducted in such a manner that customers can understand the terms of the contract and their rights and obligations, taking into consideration client segments that may have financial literacy limitations.
- g. Adequate time is given to customers to review, ask questions and receive information to fully understand the terms and conditions before signing the contract or executing the transaction. UCPB Savings Bank shall ensure that documents signed by the customer are completely filled out and have no blank terms. The customer should be given a copy of each of the documents he/she signed (including, but not limited to the contract) with all terms and conditions. The customer should also be provided with proof of the transaction, whether printed or in electronic copy at the option of the customer, immediately after the transaction has been completed.
- h. Statements of Account/billing statements are provided regularly in a convenient manner to the customer, or through the channel through which the product was sold, commensurate to the type of product and terms.
- i. Notifications in writing (or electronic form) and through other channels are provided to the customer about any of the key features and terms of the product, the nature and extent of the change, and its potential impact on the customer. This notification requirement also applies to similar changes to any condition/s specified in the contract. Nonetheless, this does not cover financial products that have been identified at the inception to be subject to floating interest rates throughout their life cycle as long as the basis has not changed.

The principles of the above standards for disclosure and transparency shall be applicable even to products/services offered electronically as well as to products catering to different market segments with particular consideration for segments that may have limited financial literacy.

2. Protection of Client Information.

Customers have the right to expect that their financial transactions, as well as relevant personal information disclosed in the course of a transaction, are kept confidential and secured. Towards this end, UCPB Savings Bank must ensure that it has well-articulated information security guidelines, well-defined protocols, a secure database, and periodically re-validated procedures in handling the personal information of its customers. This should be an end-to-end process that should cover, among others, the array of information that will be pre-identified and collected, the purpose and manner of gathering the information, the Information Technology (IT)-security infrastructure of the bank, and the protocols for disclosure, both within the bank and especially to third parties.

UCPB SAVINGS BANK shall demonstrate the ability to protect client information through its:

- a. Written data privacy policy to safeguard its customer's personal information. This policy shall govern the gathering, processing, use, distribution, storage, and eventual disposal of client information and the identification of levels of permissible access to customer data for employees. The bank ensures shall ensure that data privacy policies and sanctions for violations are implemented and strictly enforced.
- b. Communication of data privacy policies throughout the organization
- c. Appropriate systems in place to protect the confidentiality and security of the personal data of its customers against any threat or hazard to the security or integrity of the information and against unauthorized access. This includes a written information security plan that describes its program to protect customers' personal information. The plan must be appropriate to its size and complexity, the nature and scope of its activities, and the sensitivity of the customer it handles.
- d. Strong IT System in place to protect the confidentiality, security, accuracy, and integrity of customers' personal information. This includes network and software design, as well as information processing, database storage, transmission, retrieval, and disposal. Security must be maintained throughout the life-cycle of customer information, from data entry to disposal, and provide clear policies and procedures on data breaches including mechanisms to compensate the customers.

- e. Sending written communication to its customers informing and explaining how the Bank will use and share the customers' personal information, subject to provisions of existing laws and regulations on data privacy.
- f. Customers' written consent, unless in situations allowed as an exception by law or Bangko Sentral-issued regulations on confidentiality of customer's information, before sharing their personal information with third parties such as credit bureau, collection agencies, marketing and promotional partners, financial technologies that use a varied range of customer data and other relevant external parties.
- g. Readiness to provide customers access to the information shared and allow them to challenge the accuracy and completeness of the information and have these amended as appropriate.

3. Fair Treatment of Customers.

UCPB SAVINGS BANK shall ensure that financial customers are treated fairly, honestly, and professionally at all stages of its relationship with the Bank. It shall adopt mechanisms to safeguard the interest of its customers, which shall include rules regarding ethical staff behavior, acceptable selling practices, fair and equitable terms and conditions, provision of products and services appropriate to the capacity and risk appetite of the customers, among others, and incorporate the same in its related policies and procedures, control functions and agreements with outsourced third parties.

The Bank demonstrates the principle of fair treatment towards its customers if the policies and practices observe the following:

- a. Fair terms and conditions without significant imbalance in the parties' rights and obligations arising under the contract, to the detriment of the customer.
- b. Product and services are offered with skill, due care, and diligence and considering the customers' financial situation, needs, capabilities, and overall risk profile. Adequate product suitability and affordability mechanisms are in place subject to existing rules and regulations. If the requested products are of higher risk rating than a customer's risk tolerance assessment results, the Bank shall draw the customer's attention to the risk mismatch and provide a written disclosure of consequences which is accepted by the customer. Product bundling should also take into consideration product suitability and should not unduly limit customer choice.
- c. Adequate product approval is in place that ensures that products and services are fit for the targeted customer. Product development, review, distribution, and aftersales process shall take into consideration the risks to customers.

- d. Not limiting a customer's ability to cancel or transfer the product to another provider as disclosed in the terms and conditions. As may be appropriate, the Bank shall provide the customer who is a natural person with a "cooling off" period subject to the following conditions:
- The "cooling-off period may be applied immediately following the submission of any agreement or contract, particularly for financial instruments with a remaining term of at least one (1) year: Provided, that customers with an aggregate investment size of P500 thousand and above are excluded from invoking the cooling off period: Provided, further, that securities "traded" or "to be traded" are exempt from the coverage of the cooling-off period.

Gen. Cir. 02-104/2023 (BOD Res. No. 176-2023)

- The mandatory cooling-off period shall be applied to the following accounts:
 - Individuals, regardless of income;
 - Micro or Small Enterprises

UCPB SAVINGS BANK may specify the services that have a cooling-off period. The Bank will refund accordingly from the notice of withdrawal by the customer.

- Customers may be permitted to cancel the agreement without penalty of any kind upon his or her written notice to the Bank during the cooling-off period. The Bank may however collect or recover a reasonable amount of processing fees. Conditions and fees for products with an automatic right to cooling off must be appropriately determined, discussed, and explained to customers.
- e. UCPB Savings staff treats customers with professional competence and in a manner that is fair and responsible. The Bank shall:
1. Incorporate in its Code of Conduct (Code) the values and standards that uphold the protection of consumers and embed the Consumer Protection Standards of Conduct and have processes in place to detect, respond to, and enforce sanctions on violations thereof.
 2. Align its recruitment and training policies around the professional, fair, and responsible treatment of clients, for instance:
 - a. Bank associates receive adequate training suitable for the complexity of the products or services they sell and can explain the key features of the product, including statutory and regulatory requirements.
 - b. Bank associates do not use deceptive or high-pressure/aggressive sales techniques and should not force customers to sign contracts or rush into a financial deal without the benefit of shopping around.

- c. Bank associates involved in collections, as well as agents contracted for the purpose, receive training in acceptable debt collection practices and loan recovery procedures consistent with existing relevant regulations.
 - d. Bank associates do not employ practices that discriminate or take advantage of difficulties faced by, vulnerable groups such as low-income earners, and persons with disability.
 - e. Establish policies and procedures that aim to protect customers' deposits and other assets against internal or external fraud or misuse and have mechanisms in place to manage and resolve actual conflicts of interest for compensation policies that arise in the interaction between the bank's staff and agents and customers and potential customers.
3. Include ethical behavior, professional conduct, and quality of interaction with customers as part of staff performance evaluations.
 4. Ensure that the remuneration structure for bank associates and authorized agents is in a manner that encourages responsible business conduct, fair treatment, and avoidance/mitigation of conflicts of interest.
 5. Perform appropriate due diligence before selecting the authorized agents/outsourced parties taking into account the agents' integrity, professionalism, financial soundness, operational capability and capacity, and compatibility with the Bank's corporate culture and implementing controls to monitor the agent's performance continuously.

4. Effective Recourse.

Financial consumers should be provided with accessible, affordable, independent, fair, accountable, timely, and efficient means for resolving complaints with their financial transactions. BSFIs should have in place mechanisms for complaint handling and redress and may employ various modalities or technological innovations. The Bank demonstrates the ability to provide effective recourse by:

- a. Establishing an effective Consumer Assistance Management System (CAMS) designed to receive, record, evaluate, resolve, monitor, and report consumer complaints, concerns, inquiries or requests to be implemented by a designated officer, unit, group, or department commensurate to the size, structure, nature of products and services, and complexity of operations, ensuring that there is no conflict of interest.
- b. Establishing, maintaining, and implementing internal policies and practices for reasonable and prompt handling of customer concerns.

- c. Making available a wide range of channels in which consumers can conveniently lodge their complaints, inquiries, and requests; and put in place a dedicated helpdesk or hotline for the said purpose.
- d. Maintaining a management information system for the complaints from consumers that allows for consolidation, comparison, and analysis regularly including investigating whether complaints indicate an isolated issue or a more widespread issue for consumers. Such analysis and reports of customer complaints must have a clear reporting and escalation structure within the Bank's risk governance framework. The complaints reports shall be submitted under the existing regulations.
- e. Establishing clear policies on investigation, resolution, and restitution of complaints and making the process clear to the consumer.
- f. Ensuring that information on the consumer assistance channels and applicable timelines for handling concerns are published in the following:
 - 1. Terms and Conditions of a product or service;
 - 2. Various channels of service delivery; and
 - 3. Conspicuous places within the premises of the Bank and their branches/other offices.
- g. Provide adequate resources to handle financial consumer complaints efficiently and effectively. Staff handling complaints should have appropriate experience, knowledge, and expertise.

Gen. Cir. 02-104/2023 (BOD Res. No. 176-2023)

5. Protection of Consumer Assets Against Fraud and Misuse.

To mitigate the risks of fraud and misuse faced by Financial Consumers, UCPB SAVINGS BANK, to the extent allowed by existing laws, rules, and regulations, must provide necessary assistance, including the provision of relevant information relating to fraudulent or unauthorized transactions. Further, UCPB SAVINGS BANK must provide clear information on the actions taken or to be taken on a complaint, inquiry, or request from a Financial Consumer involving fraudulent or unauthorized transactions. UCPB SAVINGS BANK shall adequately inform Financial Consumers of their Responsibilities, as users of financial products and services, and provide timely transaction notifications which are essential in curtailing and detecting fraudulent or unauthorized transactions.

A. Claims assessment and investigation.

UCPB SAVINGS BANK shall evaluate any claim made by any accountholder about any disputed transaction for purposes of resolving the claim or assessing the parties' liability by the FCP Framework, and other existing laws, rules, and regulations.

UCPB SAVINGS BANK shall resolve a claim fairly and reasonably. The claim resolution process should also be communicated to the accountholder promptly and transparently.

Fraud-related concerns will be given utmost priority and will be resolved within a reasonable time commensurate with the complexity of the circumstances.

B. Reporting Channels.

UCPB SAVINGS BANK shall provide its clients with a free and active reporting channel/s which may consist of a manned phone line, -mobile number online portal, email, chatbot, instant messaging, or other closely-monitored communication channels which should be available on a 24/7 basis. Any Financial Consumer who contacts the reporting channel will receive an immediate written acknowledgment through the same channel.

C. Unauthorized Transactions.

Concerns or disputes about fund transfers or alleged unauthorized transactions shall be filed with the Originating Financial Institution (OFI). The OFI is primarily responsible for providing assistance and redress to its clients.

Upon receipt of fund transfer disputes or alleged unauthorized transactions, the OFI shall immediately inform and provide relevant details to the Receiving Financial Institution (RFI). OFIs and RFIs should then implement the following, pending the result of the investigation of the dispute or allegation:

- a. Suspend the imposition of interest, fees, or charges, as applicable;
- b. Hold the disputed funds, if still intact, in compliance with UCPB SAVINGS BANK's policies, existing Bangko Sentral rules and regulations, or industry conventions;
- c. Provide reasonable accommodations to the Financial Consumer to temporary withhold of the disputed amount within a given period as determined by UCPB SAVINGS BANK; and
- d. Perform such other necessary actions to protect the Financial Consumer's interest and/or assets, such as but not limited to, account blocking or freezing of funds.

UCPB SAVINGS BANK shall inform the client formally of the result. The information should include, among others, a notification of debiting the provisionally-credited amount if there is sufficient proof that no unauthorized or erroneous transaction occurred.

If after the investigation, the disputed transaction is found to be an unauthorized or fraudulent transaction, UCPB SAVINGS BANK shall immediately:

- a. Correct or reverse the transaction found to be fraudulent, including any related interest, charges thereon: and/or
- b. Make permanent the provisionally-credited amount, unauthorized or any fees imposed if any.

Subject to the proportionality principle, UCPB SAVINGS BANK shall implement fraud test mechanisms or measures under the CPRMS to distinguish fraudulent from legitimate transactions.

- D. Liability for losses arising from unauthorized transactions. In determining liability for losses, UCPB SAVINGS BANK may consider, among others, the following factors:
 - i. Actions of the accountholder before, during, and after the unauthorized transaction;
 - ii. Acts or omissions of UCPB SAVINGS BANK, its employees, third-party agent, outsourced entity, or a service provider acting on behalf of the BSI; and/or
 - iii. Non-compliance by UCPB SAVINGS BANK, its employees, agents, or service providers, with any requirement under the FCP Framework and other existing rules and regulations applicable to the BSI's provision of any financial product or service.

- E. Erroneous Transactions. In case an account holder transfers funds to a payee account other than the intended recipient account, he/she should immediately report the error to the OFI with the following details:
 - i. Name, contact number, and other credentials of the payor;
 - ii. Account from which the payment was made;
 - iii. Payee account details;
 - iv. Transaction amount;
 - v. and Transaction date and time

In case the OFI and RFI are involved the OFI must immediately inform the RFI. Both the OFI and RFI should make reasonable efforts to recover the sum sent in error under existing regulations and industry conventions.

IX. Appropriate Design and Delivery of Financial Products and Services

1. Financial Education and Awareness.

Financial education initiatives provide UCPB SAVINGS BANK's customers the knowledge, skills, and confidence to understand and evaluate the information they receive and empower them to make informed financial decisions. As the Bank deals directly with financial consumers, they have the reach, expertise, and established relationships ideal to deliver financial education, distinct and separate from information about their products. The Bank should consistently provide basic information on its customers and the Bank's rights and responsibilities.

UCPB SAVINGS BANK shall demonstrate efforts at financial education, which may include digital literacy for products offered electronically, with the presence of programs whether as specific initiatives or as aspects embedded in their regular interface with consumers.

2. Management of Bank Products and Services.

UCPB SAVINGS BANK's sales and marketing policies, procedures, and controls shall form part of the Bank's consumer protection risk management system that is consistent with the BSP's Circular 1160 - Regulations on Financial Consumer Protection. To this end, the Bank shall ensure that all product manuals are in accordance and aligned with this Circular.

To gain and keep consumer confidence and trust, UCPB SAVINGS BANK shall treat consumers fairly at all stages of their relationship through the most appropriate means in a variety of communication tools and media.

3. Products and Services Information.

UCPB SAVINGS BANK shall inform/advise customers on what they should know about bank products and services, particularly product features, price, or cost, including change/s and the reason/s for such change/s. As practicable, product and service information shall be prominently displayed in the bank's offices, branches, website, ATM screens, product brochures, mail inserts, email advisories, and other communication channels.

4. Information Delivery.

UCPB SAVINGS BANK shall pursue the protection of consumer rights at all stages of the customer-bank relationship.

- a) Pre-sale. From product development and other activities before account opening, consumers shall be provided with adequate product/service information, including

inherent risks and protection from regulators, to enable them to make an informed choice among similar products and services in the market.

- b) Time of Sale. At the product distribution stage/sale point, customers shall be given sufficient time to allow them to fully understand, prepare and sign the terms and conditions, and to provide/deliver required and other related documentation and information.
- c) Post-sale. UCPB SAVINGS BANK shall ensure efficient servicing and continue to communicate with customers on all aspects of mutual concern regarding products and services via appropriate channels or media, to promote transparency at all times and maintain good banking relationships.

5. Service Delivery Systems.

UCPB SAVINGS BANK shall use various means or channels appropriate for its target market and clientele for the delivery of bank products, services, or customer transactions.

- a) Personal and Proactive Service. Well-trained bank associates and outsourced service providers who are knowledgeable about bank products and services shall be available to address customer needs and concerns with utmost courtesy, respect, and efficiency
- b) Multiple Channels. Several complementary channels shall be made available to customers when obtaining needed information:
 - (i) Traditional Channels. These are channels that are accessible to customers during banking hours e.g., sales/relationship managers, account officers, over-the-counter tellers, bank associates, and officers.
 - (ii) Electronic or Self-service Channels. These are intended to attend to customer needs even beyond banking hours at convenient locations and preferred means to provide timely servicing of their requirements e.g., automated teller machines, mobile/phone, and internet banking.
 - (iii) Institutional Mechanisms. These are alternative service delivery mechanisms that enable competent and efficient handling of customer queries, complaints, requests, and feedback, or for sales, marketing, and promotions purposes e.g., regular and electronic mailing, text messaging, phone/mobile banking, digital marketing/social media and helpdesk.

6. For the Elderly and Customers with Disability.

UCPB SAVINGS BANK shall make reasonable and adequate efforts to provide easy accessibility to bank products and services by customers who are elderly, physically challenged, and with social limitations.

X. MANAGING CONSUMER PROTECTION

UCPB SAVINGS BANK shall continue to pursue its long-standing policy and practice of ensuring strict compliance with applicable consumer protection laws, rules, and regulations in all its products and services, and operating processes.

The following are existing consumer protection programs that are consistent with this Manual, and new initiatives designed to strengthen UCPB SAVINGS BANK's commitment to protecting the interests of its financial consumers:

A. Customer Assistance Management Manual.¹ (see annex A)

1. The **Customer Assistance Management Center (CAMC)** shall manage through its Customer Protection Program, the Customer Assistance Management System (CAMS) as prescribed in BSP Circular 1160, in documenting, tracking, and monitoring customer cases. A dedicated team shall be maintained to ensure consistent, effective, and competent handling of customer complaints, inquiries, and requests for assistance.
2. CAMC shall ensure timely updates and enhancements to the CAMM based on internal policies and directives, experience, and regulatory requirements under the Guidelines and Procedures Governing the Consumer Assistance Management Systems (Circular 857 -Appendix A) and applicable laws, rules, and regulations.
3. CAMC shall develop a manual of consumer assistance policies, procedures, and controls in the management and handling of financial consumer complaints, inquiries, and requests, including but not limited to:
 - c) Corporate structure and specific duties and responsibilities of CAMC and the units in charge of providing consumer assistance/relations and market/customer research;
 - d) Process and timeline for receiving and acknowledging, investigating, resolving, and responding to customer complaints, inquiries, and requests;
 - e) Recordkeeping of customer complaints, inquiries, and requests, and data management under UCPB SAVINGS BANK's recordkeeping and retention policy;
 - f) Competency building of team members in interpersonal and communication skills, handling feedback and management of difficult situations, problem solving and conflict resolution, and knowledge improvement of the features of Bank products and services, among others;
 - g) Monitoring and coordinating appropriate measures to address systemic/recurrent problems and weaknesses in operating procedures and controls related to consumer protection and customer complaints;
 - h) System for evaluating the effectiveness of the CAMM in accordance with policies and procedures, recent experience and developments, or directives;

¹ UCPB SAVINGS BANK's current Customer Assistance Management Manual is the equivalent version of the Customers Assistance Management System (CAMS) prescribed in Circular 1160

- i) Other customer assistance policies, procedures, and practices as necessary, or may be required under BSP Circular 1160 and other laws, rules, and regulations.
4. CAMC shall ensure that special attention, methods, and techniques are available for the handling of customer complaints, inquiries, and requests of persons with disabilities and social difficulties.
5. CAMC shall report to the ManCom, the CorpGov Committee, the President, and the Board on all matters and issues relating to consumer protection; and submit regulatory reports as may be required.

B. Information Security Management System (ISMS).

The Risk Management Division (RMD) shall continue to implement and update the UCPB SAVINGS BANK's Information Security Management System (ISMS). The ISMS shall cover/include the following minimum requirements:

- a) A written policy to safeguard customers' personal information covering gathering, updating, processing, use, distribution, storage, and disposal of client information;
- b) A security plan for electronic channels aimed to protect the confidentiality and security of customer information against threats or hazards to integrity and unauthorized access;
- c) Appropriate policies and practices on the management and training of associates who have access to customer information;
- d) A strong system with appropriate control and security measures that protect the confidentiality, accuracy, and integrity of customer information and accounts;
- e) Strict limitations and restrictions regarding the sharing of customer information;
- f) Reporting of loss or security breaches, and the imposition of appropriate penalties.

C. Management of Advertising and Marketing Materials, Bank Forms, and Other Safeguards.

1. For new products or services, the Marketing Officer in coordination with the respective Product and Process owners, Legal Services Division, Bank Compliance Division, Risk Management Division, Internal Audit Division, Information Technology Division, and other concerned units shall ensure full compliance with this Manual.
2. For existing products, services, and processes, the respective Product and Process Owners, in coordination with the concerned business, operations, and support units, shall be responsible for ensuring that all product manuals, related marketing materials, bank forms, posters, and notices, and other safeguards/measures are kept aligned and per internal policies and procedures, and external laws, rules, and regulations.

D. Education and Training in Consumer Protection

Essential components of UCPB SAVINGS BANK's Consumer Protection Compliance Program are the enhancement of the financial literacy of target markets/consumers, and continuing education of UCPB SAVINGS BANK associates.

1. **Financial Consumer Education.** The Marketing Officer shall ensure that financial education is an integral part of product development and marketing efforts aimed to give consumers the knowledge, skills, and confidence to understand and evaluate information and empower them to make informed financial decisions and enable them to distinguish between financial education and commercial advice.

The Bank shall provide dedicated and adequate resources for financial consumer education initiatives.

E. Compliance Program for Consumer Protection.

The **Bank Compliance Division (BCD)** shall develop and implement an appropriate Compliance Program for Consumer Protection (CPCP) as part of the overall Compliance System under the Revised Compliance Framework for Banks under Circular 747.

The CPCP shall be designed to help monitor the level of compliance with this Manual, prevent or reduce regulatory violations, and protect consumers from non-compliance and associated harms or loss. The program shall be composed of:

1. **Consumer Protection Self-Assessment.**² This is an annual, comprehensive self-assessment of UCPB SAVINGS BANK's consumer protection risk profile and compliance with this Manual, BSP Circular 857, 1048, and 1160, and other applicable laws, rules, and regulations to be conducted by the respective branches/units, divisions, or groups.

The assessment exercise shall be based on the up-to-date Consumer Protection Self-Assessment Questionnaire which shall be tailor-fitted for the respective functional units.

2. **Onsite Consumer Protection Compliance Testing.** This is a comprehensive, periodic, on-site examination of products and functional units, to monitor the level of compliance with this Manual, related BSP circulars, and applicable laws, rules, and regulations.

Consumer protection compliance testing shall cover bank-customer activities and relationships from product development or design, marketing, promotions, time-of-sale, and after-sales processes.

² This exercise is in lieu of selected/targeted onsite Consumer Protection Compliance Testing which cannot cover all functional units within a year period.

3. **Focused Consumer Protection Review.** This is an independent investigation of a particular event or complaint based on reasonable ground or suspicion that FCP laws and regulations may have been/are being violated which adversely affects public/consumer interest and possible regulatory penalties/sanctions on the bank.

A focused consumer protection review shall be based on the FCP Manual, respective product manuals, BSP Circular 857, 1048, and 1160, and applicable laws, rules, and regulations.

The results of consumer protection self-assessments, compliance testing, and focused reviews shall be reported to the ManCom, the CorGov Committee, the President, and the Board, and shall be periodically monitored/tracked.

F. Consumer Protection Risk Monitoring and Management System.

As part of UCPB SAVINGS BANK's overall risk management system, the **Risk Management Division (RMD)** shall develop a **Consumer Protection Risk Monitoring and Management System (CPRMS)** that will establish a foundation for ensuring adherence to consumer protection standards and compliance with consumer protection laws, rules, and regulations.

The CPRMS shall be an ongoing process designed to identify, measure, monitor, and control events and activities inherent in UCPB SAVINGS BANK's operations that may adversely affect financial consumers. It shall cover pro-active Board and senior-level oversight; adequacy of consumer protection policies, procedures, and practices; effective risk management system; and adequate awareness training.

G. Internal Audit Review for Consumer Protection.

The **Internal Audit Division (IAD)** shall develop and implement an appropriate internal audit program for consumer protection that is designed to:

- a) Help enable the Board in exercising due oversight on the effectiveness and consistency of implementation of and compliance with the Board-approved consumer protection standards, policies, and procedures.
- b) Assess the adequacy and consistency of practice of internal policies and procedures, systems, and controls to ensure adherence to UCPB SAVINGS BANK's consumer protection policies and procedures, laws, rules, and regulations.

IAD shall conduct a periodic review of the adherence of the different products and services and business units/functions with this Manual, BSP Circular 1160, and related laws, rules, and regulations.

With this, IAD shall develop the bases for a consumer protection rating system per product or service, or functional unit based primarily on the adequacy of consumer protection policies and procedures, systems, and control measures; and the nature and extent of adherence to the prescribed consumer protection standards and compliance with applicable laws, rules, and regulations.

The results of the internal audit reviews for consumer protection shall be reported to the respective Division Head, RMD, BCD, Audit Committee, CorGov Committee, the President, and the Board, and shall be periodically monitored/tracked.

XI. REPORTORIAL REQUIREMENTS

BCD shall be responsible for ensuring and monitoring the accuracy and timely submission of internal and external reports as may be required by the ManCom, the CorGov Committee, the President, the Board, or regulatory agencies.

XII. ENFORCEMENT

In line with UCPB SAVINGS BANK's commitment to maintain the highest standards in protecting the interests of its consumers, and to ensure full compliance with its financial consumer protection policies and procedures, enforcement actions shall be imposed based on the overall assessment of the Bank's risk management system. The Bangko Sentral may deploy enforcement actions to promote adherence to the Bangko Sentral Regulations on Financial Consumer Protection

Any violation of the UCPB SAVINGS BANK Financial Consumer Protection Manual shall be subject to and handled by the UCPB Group Code of Conduct, and appropriate sanctions or penalties, such as but not limited to a written reprimand, administrative sanctions, or disciplinary action, may be imposed.

Regulatory penalties incurred due to gross negligence shall be the responsibility and the account of the concerned Bank associate, including the responsible supervising head/s.



XIII. REVIEW AND UPDATE OF THE FCP MANUAL

The UCPB SAVINGS BANK Financial Consumer Protection Manual shall be reviewed and/or updated by BCD annually, or as often as necessary, to ensure its appropriateness and timely compliance with directives and recent developments, laws, rules, and regulations.

All revisions, amendments, or updates of the Manual shall be reviewed by the ManCom and the CorpGov Committee for endorsement to the Board for approval.

ANNEX A: CUSTOMER ASSISTANCE AND MANAGEMENT POLICY

I. Statement Policy

UCPB Savings Bank (USB) is committed to providing excellent customer service and product delivery and at the same time the highest standards in protecting the interest of the financial customers, and of the Bank. The Customer Assistance and Management Center (CAMC) Guidelines represent and standardize the USB customer assistance management, incorporating the mandate on Bangko Sentral ng Pilipinas' Circular Nos. 857, 1048, and 1160 on Financial Protection Standard for Consumers.

To maintain fair banking practices and promote a bank-client affiliation that is based on common trust, the following guidelines, policies, and procedures shall be implemented and followed.

General Objectives:

Consistent with the Bank's commitment to providing quality products and services, CAMC had been set up to provide a framework, internal processes, and requirements in dealing with inquiries, requests, or complaints submitted or referred to. CAMC shall ensure that complaints are treated sternly and addressed promptly, fairly, and with the utmost confidentiality. It substantiates the mechanism to address feedback and efficient management of customer inquiries, requests, and complaints which enables the Bank to identify issues, and continuously improve its service delivery and standards.

II. Definition of Terms:

1. Complaint- an expression of dissatisfaction relative to a financial product or service in which a resolution is expected.
2. Complex inquiry/request/complaint - a category or classification where the Customer Assistance Group can respond within 5 banking days and resolve within 30 banking days.
3. Customer Assistance and Management Center (CAMC)- the unit designated to receive inquiries, requests, and complaints from customers, assess and verifies
4. Information or data, conducts investigation if required, and provides coordination or intervention to address concerns.
5. Customer/ client- refer to an individual, group, or corporation transacting business with the Bank.
6. Simple inquiry/request/complaint - a category or classification where the Customer Relations Officer (CRO)/ Customer Assistance Officer (CAO) can respond within one (1) banking day and resolve within five (5) banking days.
7. Third Party- refers to an external individual/ entity involved in the resolution of an inquiry/ request/ complaint.

III. Applicability and Scope:

The provisions of this policy shall apply to inquiries, requests, and complaints from customers or prospective customers. These include requirements and guidelines in receiving, recording, monitoring, reporting, and communicating to customers as well as the bank units concerned.

IV. Principles & Framework:

- A. Upholding Corporate Branding
- B. Improvement of customer service to achieve excellence
- C. Financial Protection Standard for Consumers
- D. Consumer Protection Act
- E. Whistle-Blowing Policy
- F. Guidelines on Social Media Risk Management

V. Role of the Board and Senior Management

USB Board shall be responsible for the delivery of effective recourse to its customers. Pursuant thereto, the Board shall:

- 1. Approve the CAMC policy, thereby approving the embedded guidelines, policies, and procedures;
- 2. Approve risk assessment strategies and evaluation relating to the effective recourse by the customer;
- 3. Ensure adherence and compliance with the CAMC guidelines, policies, and procedures;
- 4. Provide necessary and adequate resources to CAMC;
- 5. Review and re-evaluate the CAMC policy at least annually; and
- 6. Propose revisions as necessary.

VI. Corporate Structure

1. Organizational Set-up

The Bank shall establish an organizational structure aligned to provide for the following:

- 1.1. CAMC consisting of:
 - 1.1.1. Customer Relation Officer (CRO)
 - i. Ensure efficient and effective management of customer feedback, inquiries, and complaints;
 - ii. Liaise with other Divisions of the bank for appropriate and corrective actions on specific concerns;
 - iii. Evaluates and resolves customer concerns in a timely and accurate manner;
 - iv. Monitors and reports statistics on the frequency of customer inquiries, requests, and complaints and the actions taken to address concerns;
 - v. Analyzes customer concerns every quarter or as necessary to identify opportunities for improvement to maintain customer satisfaction;

- vi. Furnish a copy of all complaints, required data, evaluation, and actions taken for its settlement to the Risk Management Division, Compliance Division, and Mancom through the Office of the President;
- vii. Reports to Senior Management the summary of complaints every month, and all the necessary data and actions taken;
- viii. Refers to the designated Branch or Division recurrent complaints for necessary immediate action;
- ix. Maintains confidentiality of information and proper documentation of the files related to customer concerns.

1.1.2. Customer Assistance Officer (CAO)

- i. Receives and acknowledges customer concerns;
- ii. Records concerns in Register/Database;
- iii. Makes an initial review and investigation of concerns;
- iv. Processes concern;
- v. Provides official reply to the consumer;
- vi. Requests client feedback; and
- vii. Prepares and submits reports and recommendations to the Customer Relation Officer; and
- viii. Refers to the CRO complex complaints requiring in-depth investigation and action.
- ix. Elevates major complaints not closed to Mancom, which may conduct assessment and directives of major complaints and alternatives in its resolution, depending on the nature and designation of the complained employee.

- 1.2. Audit and Compliance Division under the Board of Directors as an oversight to ensure compliance and effective implementation of the CAMC guidelines, policies, and procedures.

VII. Capacity Building

The CAMC shall undergo capacity building through training to be equipped with the skills, knowledge, abilities, processes, and resources that would aid in the compliance and implementation of the CAMC guidelines, policies, and procedures. As a minimum, they shall be provided with periodic training on the following:

1. Solid interpersonal skills/ customer service;
2. Basic and Advance Listening Skills;
3. Written and Verbal Communication Skills;
4. Handling Financial Consumer Feedback;
5. Dealing with Difficult People;
6. Problem-Solving and Conflict Resolution;
7. Bank Corporate Structure and Products and Services; and

8. Consumer Protection Policy and other Related Manual.

VIII. Publication of Consumer Assistance and Management System

- i. USB shall indicate details of CAMC in a clear and plain language, through any two of the following medium:
 - a. Summary details of CAMC System -Obvious places within the Bank's Branches and Offices;
 - b. Leaflet or primer- given to new customers availing of any service or product;
 - c. Terms and conditions of the Bank's product or services;
 - d. Website of the bank; and
 - e. Any analogous manner.

IX. Consumer Assistance Channel

- i. Receiving inquiries, requests, comments, or complaints of customers may be coursed thru any means such as the following:
 - USB Website- contact us
 - Walk-in;
 - Letter;
 - Suggestion box;
 - Other electronic channels; and
 - Social Media
- ii. The Bank shall maintain a Consumer Assistance Helpdesk or Phone hotline for customer concerns and service manned by the Customer Assistance Group, available as below:
 - 8:30 am to 5:00 pm;
 - Banking days: Monday- Friday
- iii. Information regarding CAMC's channels shall be published through the Bank's website, social media, and marketing collaterals so that the customer will know how and where to lodge the concerns; and
- iv. Settlement of complaints or issues shall be provided through various modes of resolution such as conciliation, mediation, and arbitration.

X. Customer Assistance Process and Timeline

1. Complaint Request Classification According to Period of Processing:

	*SIMPLE	*COMPLEX
Acknowledgment	Upon receipt	Upon receipt
Processing and resolution (assess, investigate, and resolve)	5 days	30 days
Communication of Inquiry/ response/ request /complaint resolution	Within 3 days of the resolution	Within 14 days of the resolution

*all periods reckoned from receipt of the complaint

Classification of Complaints:

MINOR	MODERATE	MAJOR
<ul style="list-style-type: none"> • Facilities and resources, including human resources; • Failure to provide document requests with no apparent requirements; • Failure to respond to inquiries and other concerns (upon follow-up); • Conducting transactions other than bank products and services; • Vandalism; and • Any acts analogous to the foregoing. 	<ul style="list-style-type: none"> • Transactional (omission of bank processes and documents); • Unauthorized use of bank's name and employee position; • Poor Customer Service; • Indecent behavior such as the use of impolite words and lascivious acts; and • Any acts analogous to the foregoing. 	<ul style="list-style-type: none"> • Failure to comply with BSP and Bank policy; • Conflict of Interest; • Act of omission resulting in substantial loss to customers' funds and property; • Information disclosure; • Misrepresentation; • Provision of false information; • Submission of fraudulent documents; • Fraudulent acts; and • Any acts analogous to the foregoing.

a. Receiving and Acknowledging Customer

a.1 The Bank shall gather relevant and necessary data from the customer as follows but not limited to:

- Full name and contact details;
- Nature of complaint and related details;
- Resolution/ settlement requested;
- Signature of the complainant or requester on the related document/ complaint form; and
- Name of the Bank personnel directly handling/in charge of the complaint

a.2 CRO and CAO must be able to explain simply the necessary information required on the rights of the customer, process timeline, and venue to refer if the complaint has not been satisfactorily settled;

a.3 The acknowledgment shall assure that the Bank is dealing with the complaints, request additional documents if necessary, and measures being taken for the complaint resolution.

Guidelines

1. Upon receipt, the nature of the concern is determined;
 - Product;
 - Service;
 - Facility;
 - Personnel;
 - Others (specified)
2. Relevant data are obtained and recorded as:
 - Date and time received;
 - Client's name;
 - Contact details/ address;
 - Documents;
 - Accounts/ transactions; and
 - Other related details
3. Concern is classified according to timeline:
 - Simple (acknowledged within 1-2 banking days and resolved within 5 banking days)
 - Complex (acknowledged within 1-2 banking days and resolved within 30 banking days)
4. Assignment of tracking number: Eg: I001-2017
 - First figure is:
 - I - inquiry
 - C- complaint
 - R- request
 - P- personnel
 - A- resume/ application
 - O- others (to specify nature)
 - Next 3 figures- chronological numbers upon receipt
 - Last 4 figures- current year
5. Data and details are recorded in the Excel file/CAMC database and CAMC logbook.

b. Investigating and Resolving Complaints

c.1 All concerns shall be assessed and evaluated by the CAO and categorized as either simple or complex. Simple complaints may be addressed at the CAO's level. The summary, including the actions taken and the resolution, shall be submitted to the CRO every month;

c.2 CAO shall elevate unsettled concerns and customers who are not satisfied with the actions taken or resolutions at the Branch level to the CRO using the Case Referral Form (CRF) (CAMC Annex 2) or Referral access of the CAMC database;

c.3 CAO shall investigate both simple concerns; CRO shall investigate complex complaints. The result, data gathered and related documents shall be presented to the Mancom, who will give directives to the concerned Division.

c.4 If assessment and investigation of complex complaints or concerns cannot be completed within the time frame stated in Section X.1 of the CAMC guidelines, complainants shall be informed of the following:

- the reason thereof;
- need for extended time frame;
- date on which the complainant may expect the outcome of the Bank's assessment and/or investigation; provided, however, that the additional period shall not exceed forty-five (45) days. This will allow the complainants to seek other means to resolve the complaints.

c.5 Result of assessment, investigation, and the Bank's final response shall be communicated to the complainant in simple and clear language, in writing. The Bank shall likewise inform the complainant of the possible remedies available, including the resort to BSP Consumer Assistance Mechanism and the courts.

c.6 CAMC shall make all efforts to coordinate with a client who has not responded to a corresponded schedule as:

Action	Period:
1st follow-up on concern or requirement/s	1 week after the last correspondence. The CRO/CAO shall also notify the client that the case shall be closed once a reply shall not be received.

c. Process Flow (see Annex 5)

d. Inquiries

The Bank must respond to inquiries received, at the latest, by the next banking day.

XI. Whistle-Blowing Policy Involving Customers:

CAMC shall observe the provisions on Gen. Cir. 1-006/2018 known as the Amended Whistle Blowing Policy.

XII. Confidentiality

The Bank personnel shall not disclose to a third-party information gathered from the customer in all stages of the complaint, except as may be required by the conduct of the investigation, and by the independent units of the Bank.

Confidentiality is critical to the reputation of the Bank, and CAMC is entrusted with private, confidential information. All manners of protection must be observed to maintain trust and integrity.

XIII. Conflict of Interest

The Bank shall ensure that complaints are investigated by the CAO/CRO who is neither directly nor indirectly involved in the matter which is the subject of the complaint.

XIV. Customer Feedback

1. Upon the consent and willingness of the customer, the Bank shall ask for feedback on the following matters:
 - a. Satisfaction level of the attendance to customer concerns as follows:
 - Satisfied
 - Somewhat Dissatisfied
 - Dissatisfied
 - Areas needing improvement
 - Processes
 - Personnel
 - Comments and suggestions
 - b. Customer feedback may be obtained through a Customer Satisfaction Form (CSF) (See sample: Annex 3). This may be subject to modification annually or as needed. The survey shall cover specific services and products of the Bank, with the most number of inquiries and complaints.
 - c. Customer feedback shall be recorded and analyzed to improve the customer system and to enhance personnel capabilities in handling complaints.

XV. Complaints Recording/ Data Management

1. CAO shall maintain document copies of the complaints, requests, and other concerns, as well as its corresponding supporting and relevant documents at its level for a period of six (6) months after the date of resolution. These will be properly filed and submitted to the CRO every six (6) months;
2. All CAMC document copies shall be maintained by the CRO within two (2) years from the date of resolution.

Microfilms/digital copies of original documents may be maintained by the CRO following the Bank's Management Information System for record keeping.

3. CAO/CRO shall maintain complaints, requests, and other concerns logbook which shall contain the following information:
 - a. Name of client;
 - b. Subject/ nature of the complaint;
The subject/nature of the complaint may be indicated by classification as those related to the products and services of the Bank, administrative, technical, application, proposals, and others;
 - c. Name of personnel directly handling or in charge of the complaint and Officer supervising the resolution of complaint if any;
 - d. Date the complaint was received;
 - e. Actions taken on the complaint/concern;
 - f. Resolution provided;
 - g. Date that the complaint has been resolved
The complaint logbook shall indicate the reason in case the date of resolution is beyond the regulatory deadline.
 - h. Other information such as log and details of phone calls made or received;
 - i. Update, if any; and
 - j. Coordination with Division/ Branch for frequent complaints or concerns imposing a risk to the Bank.

4. The CRO shall maintain the CAMC database to identify the trend of complaints received, potential problems, and risks.

XVI. Risk Assessment Strategies

Under the Bank's compliance with the Consumer Protection Management System, the CAMC shall establish appropriate management and technical control and take reasonable steps to ensure its objectives in handling complaints as:

1. Identifies and refers to the designated Branch/Division recurrent complaints or concerns to provide remedy and appropriate action;
2. Identifies weaknesses in the internal control procedure or process by:
 - a. Analyzing complaints/ concerns data;
 - b. Analyzing causes for complaints/ concerns;
 - c. Considering whether such identified weaknesses may also affect other processes, services, or products, including those not directly complained of or concerned relayed; and
 - d. Correcting whether reasonable to do so, such causes taking into consideration the concomitant costs and other resources.

XVII. Complaint Reporting

1. Internal Reporting

- a. Monthly, CAO shall submit to CRO a summary of complaints and concerns received. The submission shall be done every month;
- b. At the end of the month, the CRO shall prepare a summary of the received complaints and reports to the Senior Management with the inclusion of the following data:
 - General Category of complaints received;
 - Statistics/ frequency of complaints;
 - Aging complaints and concerns;
 - Explanation of deviations (if any), from the required resolution period; and
 - General description of resolutions and actions taken to resolve complaints/ concerns.
 -
- c. At the end of the month, the CRO shall prepare a summary of the received complaints to the Risk management Division with the inclusion of the following data:
 - Date the complaint was received
 - Subject/ nature of the complaint;
The subject/nature of the complaint may be indicated by classification as those related to the products and services of the Bank, administrative, technical, application, proposals, and others;
 - Concerned Branch/ Division;
 - Actions taken on the complaint;
 - Resolution provided;
 - Update, if any; and
 - Date that the complaint has been resolved;
- d. For current complaints and concerns, the report shall include recommendations on how to avoid recurrence, and suggestions for process/personnel competency improvement, as needed. CRO may coordinate with the concerned Branch/ Division for competency and capacity programs;
- e. Related report of the Bank's independent units (Risk, Compliance, and Audit Divisions) concerning the independent review conducted on the complaints report, policy recommendations, and customer protection compliance, shall be elevated to the Board every quarter;
- f. The bank shall include complaints, requests, inquiries, and other related concerns in its Annual Report.

2. BSP Reporting

Every quarter, the CRO shall submit a consolidated report to the Supervisory Data Center (SDC) of the Supervision and Examination Sector, following the BSP format required. The report shall be submitted not later than one (1) month after the end of every quarter.

3. Interface with BSP

- a. Under the Bank's Consumer Protection Framework, the Bank shall exhaust all internal remedies available to address the issues raised by the customer's complaints/ concerns;
- b. Customer not satisfied with the Bank's response or action may seek assistance with BSP-GCAG following the BSP Consumer Assistance Mechanism;
- c. Allegations of customers that the Bank has not properly and efficiently handled, processed, and responded shall be validated, and where appropriate, considered FCAGS's assessment of the Bank's compliance with BSP Consumer Protection regulations. This is without prejudice with the imposition of appropriate enforcement actions. It is presumed that the higher number of complaints received by BSP reflects the non-effectiveness of the Bank's CAMC.

XVIII. Outsourcing of Handling Consumer Concerns

In cases when the handling of customer concerns will be outsourced to a third party, it shall be subjected to the Bank's outsourcing policy. The Bank shall:

1. Conduct due diligence in the selection of the outsourced entity/person;
2. Be responsible for the performance thereof in the same manner and to the same extent as if performed by itself;
3. Comply with all laws and regulations governing the customer assistance activities and services performed by the outsource entity/person on its behalf; and
4. Manage, monitor, and review on an ongoing basis the performance of the outsourced entity/person of the outsourced customer assistance activities and services.

XIX. Accountability and Rewards

To ensure fair treatment and responsible business conduct of personnel engaged in customer relations, a performance appraisal of personnel assigned to manage complaints will be done thru the Performance Appraisal Rating (PAR) composed of the Key Results Area and living and leading the brand. The merit increase corresponding to a performance appraisal rating will be based on the overall rating of each associate using the performance management system.

XX. Consumer Assistance to Persons with Disabilities (PWDs) and non-English Speakers

The Bank shall take into account the needs of PWDs, such as, but not limited to those with learning difficulties, people who are deaf or hard of hearing, the visually impaired, and the non-English speakers, in ensuring comprehension of CAMC guidelines.

Assistance shall be rendered by the Bank personnel in terms of communication and interpretation of transactions and concerns. Should a Bank personnel not be able to assist, the Bank shall exert all efforts to seek assistance thru a legitimate third party.

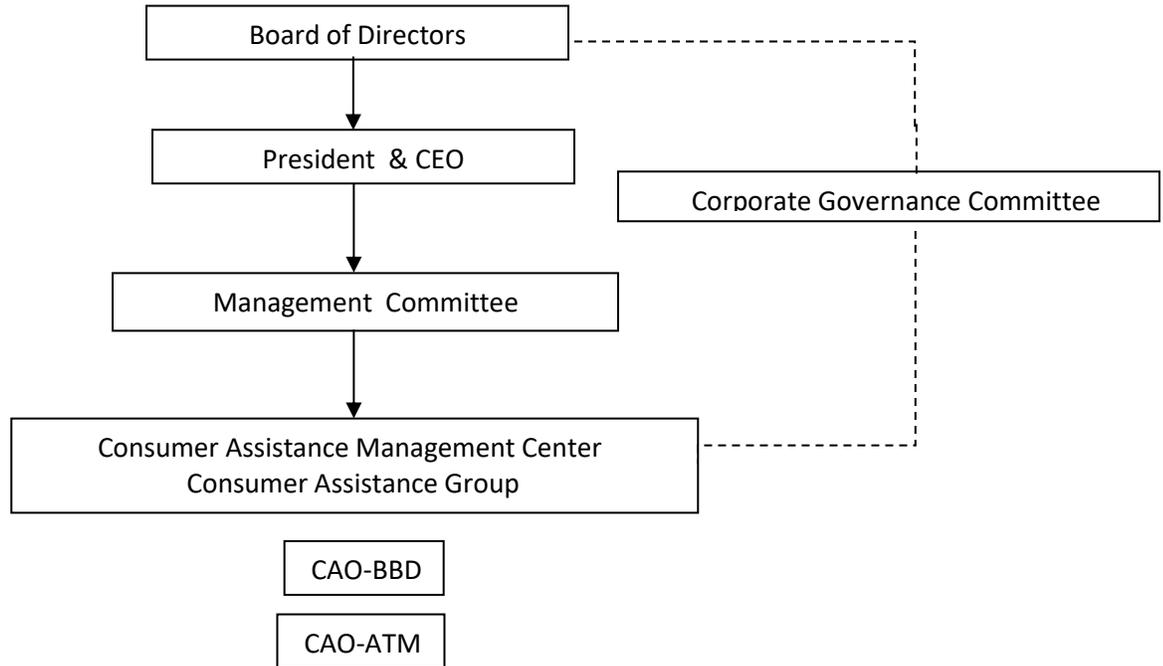
XXI. The Use of Social Media

For CAMC, this is an avenue that complaints and concerns are accommodated and addressed. However, social media posts risk the Bank's brand bashing, inadvertent disclosure of sensitive information, and privacy violations among other possible threats. As such, CAMC shall adopt a management system, commensurate to the related extent and degree its of usage.

1. CRO shall be the designated authority to access and reply to complaints/ concerns sent thru the Bank's existing social media;
2. Maintenance and monitoring shall be done daily, following the CAMC assistance and timeline policies and guidelines;
3. The use of social media including information gathered therein, for the conduct of account origination activities shall comply with the applicable rules and regulations, especially on the provisions relating to customer identification; and
4. The use of the Bank's social media shall abide by its applicable laws, regulations, and internal policies.

Annex 1 (*Gen. Cir. 02-104/2023 – BOD Res. No. 176-2023*)

Organizational Structure of CAMC





Annex 2: Customer Record Form

		Customer Record Form		RF No. <input type="text"/>	
		Human Resources Division			
CUSTOMER INFORMATION					
Date	Time of visit	Name of Customer			
Contact No.		Address			
Email Address		Nature			
Concern					
<input type="checkbox"/> Deposits		<input type="checkbox"/> Loan Products		<input type="checkbox"/> Other Auxiliary Services	
<input type="checkbox"/> Acquired Asset		<input type="checkbox"/> Cash Management		<input type="checkbox"/> Others, please specify _____	
Details					
Resolution Requested					
Documents Submitted (if any)					
I confirm based on my personal knowledge, as stated, the facts and details stated above are accurate to best of my knowledge.					
_____ Signature over Printed Name					
FOR CROICAO USE ONLY					
Action Taken					
Resolution					
Assessment of Concern				Documented and Validated by:	
<input type="checkbox"/> Simple		<input type="checkbox"/> Complex		CHRISTINE Y. VAGUILAR Customer Relations Officer	
Date Resolved	Time Resolved				



Annex 3: Case Referral Form

		Case Referral Form		RF No. _____	
		Human Resources Division			
CUSTOMER INFORMATION					
Date	Time Received	Name of Customer			
Contact No.		Address			
Email Address		Nature			
Concern					
<input type="checkbox"/> Deposits		<input type="checkbox"/> Loan Products		<input type="checkbox"/> Other Auxiliary Services	
<input type="checkbox"/> Acquired Asset		<input type="checkbox"/> Cash Management		<input type="checkbox"/> Others, please specify _____	
Updates:					
Reason for Referral					
Documents Submitted (if any)					
<i>I confirm based on my personal knowledge, as stated, the facts and details stated above are accurate to best of my knowledge.</i>					
_____ Customer Assistance Officer					
FOR CRO USE ONLY					
Action Taken					
Escalated to:					
Resolution					
Assessment of Concern				Documented and Validated by:	
<input type="checkbox"/> Simple		<input type="checkbox"/> Complex		CHRISTINE Y. VAGUILAR Customer Relations Officer	
Date Resolved	Time Resolved				



Annex 4: Harmonized Client Satisfaction Measurement

Control No: _____

(Insert agency logo here) (Insert agency name here)

HELP US SERVE YOU BETTER!

This Client Satisfaction Measurement (CSM) tracks the customer experience of government offices. Your feedback on your recently concluded transaction will help this office provide a better service. Personal information shared will be kept confidential and you always have the option to not answer this form.

Client type: Citizen Business Government (Employee or another agency)

Date: _____ Sex: Male Female Age: _____

Region of residence: _____ Service Aailed: _____

INSTRUCTIONS: Checkmark (✓) your answer to the Citizen's Charter (CC) questions. The Citizen's Charter is an official document that reflects the services of a government agency/office including its requirements, fees, and processing times among others.

CC1 Which of the following best describes your awareness of a CC?

- 1. I know what a CC is and I saw this office's CC.
- 2. I know what a CC is but I did NOT see this office's CC.
- 3. I learned of the CC only when I saw this office's CC.
- 4. I do not know what a CC is and I did not see one in this office. (Answer 'N/A' on CC2 and CC3)

CC2 If aware of CC (answered 1-3 in CC1), would you say that the CC of this office was ...?

- 1. Easy to see
- 2. Somewhat easy to see
- 3. Difficult to see
- 4. Not visible at all
- 5. N/A

CC3 If aware of CC (answered codes 1-3 in CC1), how much did the CC help you in your transaction?

- 1. Helped very much
- 2. Somewhat helped
- 3. Did not help
- 4. N/A

INSTRUCTIONS:

For SQD O-8, please put a **checkmark (✓)** on the column that best corresponds to your answer.

	 Strongly Disagree	 Disagree	 Neither Agree nor Disagree	 Agree	 Strongly Agree	N/A Not Applicable
SQD0. I am satisfied with the service that I availed.						
SQD1. I spent a reasonable amount of time on my transaction.						
SQD2. The office followed the transaction's requirements and steps based on the information provided.						
SQD3. The steps (including payment) I needed to do for my transaction were easy and simple.						
SQD4. I easily found information about my transaction from the office or its website.						
SQD5. I paid a reasonable amount of fees for my transaction.						
SQD6. I feel the office was fair to everyone, or " <i>Walang palakasan</i> ", during my transaction.						
SQD7. I was treated courteously by the staff, and (if asked for help) the staff was helpful.						
SQD8. I got what I needed from the government office, or (if denied) denial of a request was sufficiently explained to me.						

Suggestions on how we can further improve our services (optional):

Email address (optional): _____

THANK YOU!

(Online Version)



(Insert agency logo here) (Insert agency name here)

HELP US SERVE YOU BETTER!

This short Client Satisfaction Measurement (CSM) survey aims to track the customer experience of government offices. Your answers will enable this office to provide a better service.

Age: _____ Sex: _____ Region: _____

Agency visited: _____

Service availed: _____

Customer type (Citizen, Business, or Government?): _____

INSTRUCTIONS: **Checkmark (✓)** your answer to the Citizen's Charter (CC) questions.

CC1 Do you know about the Citizen's Charter (document of an agency's services and reqs.)?

- 1. Yes, aware before my transaction with this office
- 2. Yes, but aware only when I saw the CC of this office
- 3. No, not aware of the CC (Skip questions CC2 and CC3)

CC2 If Yes to the previous question, did you see this office's Citizen's Charter?

- 1. Yes, the CC was easy to find
- 2. Yes, but the CC was hard to find
- 3. No, I did not see this office's CC (Skip questions CC3)

CC3 If Yes to the previous questions, did you use the Citizen's Charter as a guide for the service/s you availed?

- 1. Yes, I was able to use the CC
- 2. No, I was not able to use the CC because _____

INSTRUCTIONS: For SQD 1-8, please **encircle the number** that corresponds to your answer.



Strongly Disagree (SD)	Disagree (D)	Neither Agree nor Disagree (NAD)	Agree (A)	Strongly Agree (SA)
1	2	3	4	5

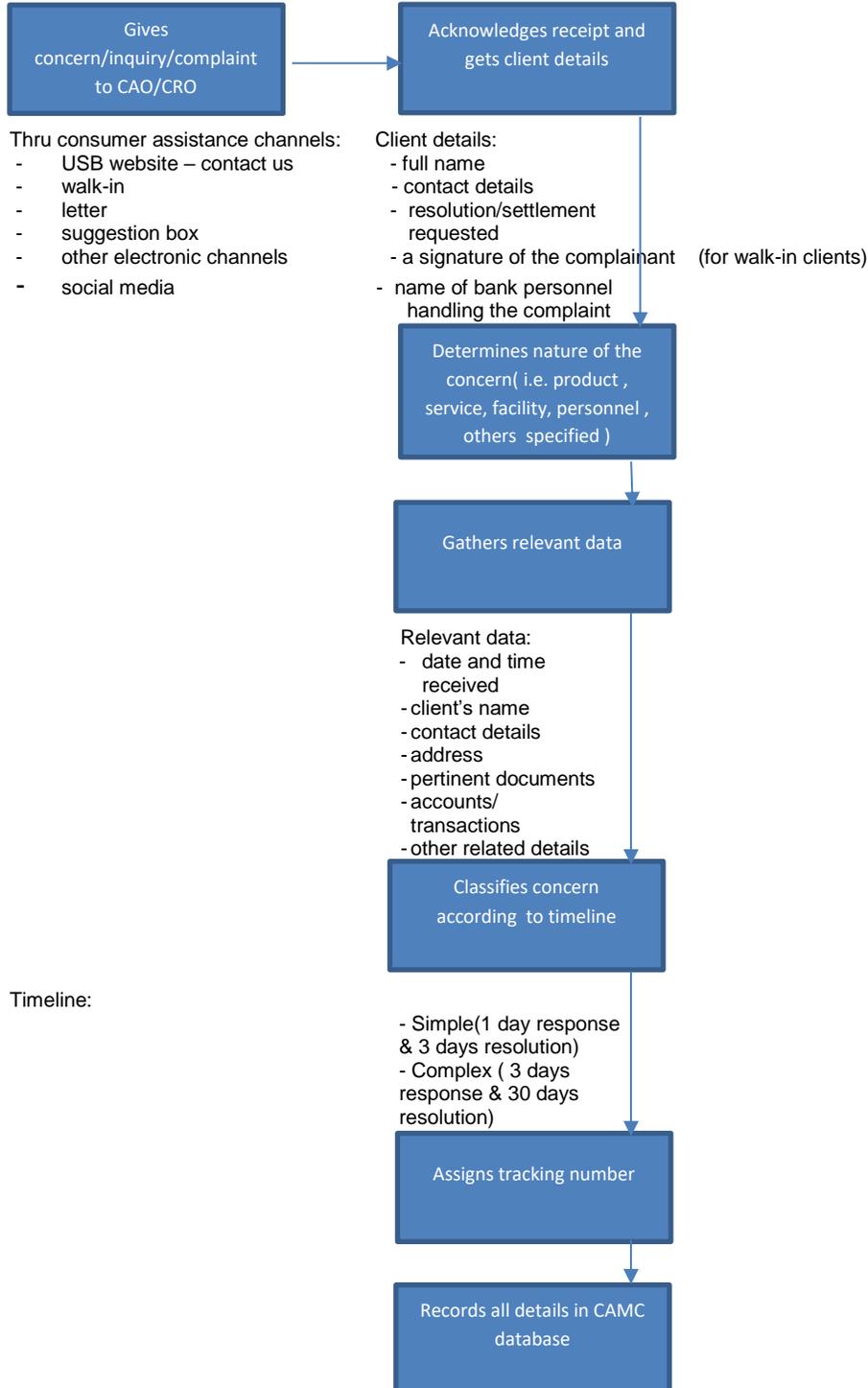
	 Strongly Disagree	 Disagree	 Neither Agree nor Disagree	 Agree	 Strongly Agree
SQD1. I spent an acceptable amount of time completing my transaction (<i>Responsiveness</i>)	1	2	3	4	5
SQD2. The office accurately informed and followed the transaction's requirements and steps (<i>Reliability</i>)	1	2	3	4	5
SQD3. My online transaction (including steps and payment) was simple and convenient (<i>Access and Facilities</i>)	1	2	3	4	5
SQD4. I easily found information about my transaction from the office or its website (<i>Communication</i>)	1	2	3	4	5
SQD5. I paid an acceptable amount of fees for my transaction (<i>Costs</i>)	1	2	3	4	5
SQD6. I am confident my online transaction was secured (<i>Integrity</i>)	1	2	3	4	5
SQD7. The office's online support was available, or (if asked questions) online support was quick to respond (<i>Assurance</i>)	1	2	3	4	5
SQD8. I got what I needed from the government office (<i>Outcome</i>)	1	2	3	4	5

Remarks (optional):

Annex 5- Process Flow

a. Acknowledgement of Receipt of Client concern/complaint

Client CAO/CRO



ANNEX B: CUSTOMER ADMINISTRATION GUIDELINES (Sel. Cir. 02-109/2024)**I. Statement Policy**

In its commitment and continuous pursuit of enhancing customer service and experience, UCPB Savings Bank has established its Customer Management Department to ensure that customer assistance and support are diligently addressed while maintaining financial consumers' code of conduct.

To achieve more effective, efficient, and systematic customer service, the Bank has adopted its Customer Administration Guidelines. These guidelines shall define the standards for customer interaction and provide standard operating procedures.

II. General Objectives

The customer administration guidelines shall provide the procedures to be followed:

1. Text Blasts
 - Text campaign
 - Expired Insurance (Mortgage Redemption, Fire, and Auto)
 - Address Confirmation for repricing notice
 - Updating of customer information
 - Collection Notices
2. Mailing
 - Thank You letter (TYL) for New Loan Bookings
 - Repricing Notice
 - Demand Letters
3. Due Diligence
 - Thank You letter (TYL) text blast
 - Repricing Notice
 - Thank You letter (TYL) for New Loans Booking
4. Post booking Request
 - Rate Reduction Request
 - Change of Due Date
5. Warm Calls
 - Mortgage Redemption Insurance (MRI)
 - Fire Insurance
 - Auto Insurance

III. Applicability and Scope

The guidelines shall be applied in the implementation for sending of customer text blasts, post-sale booking processes, mailing of notices, warm calls, due diligence, and other initial steps to reach out to customers.

IV. GUIDELINES

1. Text Blasts

A process by which text blasts are sent to customers for campaign and information dissemination.

- A. The requesting unit shall send an email request to the Customer Administration Section (CAS) regarding text blasts to specific customers for campaign, information dissemination;
- B. The Customer Administration Officer or Head shall make a draft or revise the content forwarded (See Annex C.1). Coordination with the requesting unit is done to ensure the accuracy;
- C. The draft shall be routed to the CPCD Head, stakeholders, management, and other concerned Divisions for comments and approvals of the approving authority;
- D. Automation of text and blasts shall be done by the Information Technology Division (ITD) and the release shall be done on an identified schedule;
- E. ITD shall notify CAS immediately if the execution of the activity is successful;
- F. In such case that the customer requests an update, CAS shall check the system to determine the responsible branch / branch lite unit / department / division for updating customer information. As a general rule, the original branch / branch lite unit / department / division that created the CIS in the system shall be responsible for updating or making any changes in the customer's information.
- G. Consistent with the item F, CAS shall forward the information to BBD or LDD, which shall serve as client instruction to update customer information.

2. Loan Insurance (Mortgage Redemption, Fire, and Auto)

A process by which text blasts are sent to customers as a reminder to renew loan insurance such as MRI, Fire, and auto per signed Uniform Loan and Mortgage Agreement (ULAMA), Promissory Note with Chattel Mortgage (PNCM), and Real Estate Mortgage (REM);

- Loans Operations Department (LOD) shall be responsible for the preparation of a Loan Portfolio Analysis (LPA) monthly, within 10 days of the reference month;

The approved file shall be forwarded to CAS for status review and updating:

- a. Current account;
- b. Past due performing (PD);
- c. Past due non-performing (PDNF);

- d. Fully paid;
- e. ROPA; and
- f. Accounts for litigation

Items 1-3 are accounted for, while items 4-6 are removed from the CAS insurance monitoring database.

- Matured accounts with PDNF status are forwarded to Asset and Recovery Management Division (ARMD) every 2nd week of the month for classification:
 - 1. Repossessed
 - 2. ROPA
 - 3. ECA
 - 4. Moved-out
 - 5. Double negative
 - 6. Written off accounts

Approved items with the above classifications are removed from the CAS insurance monitoring database.

- CAS shall send the final customer list to ITD through the service desk, as the basis for sending text blasts to customers with expired insurance;
- ITD shall send text blasts (See Annex B) to customers with accounts due for insurance renewal and inform CAS immediately once executed; and

Note: Text blasts are sent following the below schedule:

- 30 days before expiration
 - the current month the policy expires
 - 60 days after expiration
- The customer's status is updated and classified based on their responsiveness:
 - 1. For submitted policies – update the Insurance database
 - 2. For policies not submitted – make customer calls, send emails & text blasts
 - 3. For non-responsive after 1-3 warm calls –endorse to Branch/Account Officer (AO) for coordination. An update shall be provided to CAS within 7 days.

Sel. Cir. 02-111/2024

Release of Deed of Assignment

- 1. LDD-Custodianship shall be responsible for validating the clearance / routing slip of the account from LOD and informs CAS once verified.
- 2. CAS shall fill out and route the Release of Deed Assignment (RDA) form.

3. Once accomplished, CAS shall release the RDA form to the customer.
4. CAS shall also instruct LDD-Custodianship Associate to release the original life insurance policy to the customer.

3. Address Confirmation for repricing notice

A pre-process before mailing the repricing notice to ensure the correct address and receipt of the letter.

- A. LOD- Loans Bookkeeper shall provide an approved copy of the list of accounts that are due for repricing to CAS three (3) months before the dissemination of the repricing notice;
- B. The list shall be referred to ITD to generate contact details.;
- C. File is sent to ITD through the service desk to send text blast. Once this is done, ITD will inform CAS immediately that the job has been executed;
- D. CAS shall monitor the customer's reply for change of address for seven (7) days;
- E. Once an updated address is provided, CAS shall check the system to determine the responsible department / division for updating customer information; and
- F. After verification, CAS shall coordinate with the responsible branch / branch lite unit / department / division to update the customer's address in the system.

4. Updating of Customer Information

Per BSP Cir. No. 921:

To ensure that updating of Customer Information Sheet (CIS) is done regularly, CAS shall send notices to customers to update their customer information following the schedule below:

1. At least once every year for High-Risk Accounts
2. Every three (3) years for Low-Risk Accounts

Notices to be sent out every 2nd Monday of the month shall be in the form of text message and/or email (See Annex D) and shall be disseminated during the period stated below:

- a. 1st SMS blast: sixty (60) days before customer information update is due; and
 - b. 2nd SMS blast: thirty (30) days before customer information update is due
- A. Branch Banking Division (BBD) and LDD shall be responsible for furnishing CAS with a copy of the accounts required for updating to be sent to CAS every 1st Monday of the month. The following information shall be included in the list:
 - a. Promissory Note number
 - b. CIS Number
 - c. Contact details (such as mobile number, landline number, email address, etc.)
 - d. Date due for updating (month, day, year)
 - e. Status of the account: current and past due for loan accounts

- Warm calls shall be done during the month when customer information updates are due;
- For accounts classified as Low Risk, the Branches shall be responsible for placing warm calls to the concerned customers;
- CAS shall be responsible for placing warm calls to customers classified as High Risk;
- These calls shall be done three (3) times and shall be conducted one (1) week apart;
- If the high-risk account holder is not responsive and shows no action at all, due diligence will be conducted by BBD or Lending Division (for current accounts) and Collection Department (for PD accounts);
- The Branches shall be responsible for monitoring and reporting low-risk accounts to MANCOM; and
- High-risk accounts and overall records shall be monitored by CAS to be reported to MANCOM (cc: RMD and BCD).

Sel. Cir. 02-110/2024

- B. In cases when CAS receives a call/SMS/email from the customer requesting for their personal information (address, contact number, source of funds, etc.) to be updated, CAS shall acknowledge the receipt of such information and request the customer to:
- a. Fill out the Customer Information Maintenance Form (CIMF) (See Annex C.4) and send it back to CAS through email, with 1 valid ID attached or;
 - b. Visit any UCPBS branch to update their personal information on file.
- Should the customer opt to update their personal information electronically through email, the designated CAS Associate shall email the CIMF template to the customer, with instructions on how to accomplish the form;
 - For customers with designated Attorney-in-Fact (AIF) requesting updating of customer information on their behalf, CAS shall require the customer information updating to be initiated by the customers themselves. As such, the CAS associate shall:
 - a. Upon receipt of request from the designated AIF, acknowledge receipt of such request;
 - b. Request the AIF to inform the principal customer that any request for updating of customer information shall be supported by a CIMF duly signed by the customer; and
 - c. Initiate to send the CIMF template to the principal customer's email record on file.
 - In cases when the customer no longer has access to the account provided during account opening/loan availment, CAS shall relay such information to the concerned AO/Branch for due diligence;
 - The concerned AO/Branch shall be responsible for sending the CIMF template via email to the customer and for conducting the necessary due diligence;
 - Upon receipt of the completed CIMF, the CAS Associate shall ensure that the form is correctly filled out, and one (1) valid ID is attached;
 - The CAS Associate shall acknowledge receipt of the CIMF and forward the same to the concerned unit, which shall be responsible for updating the customer information in the system.

5. Mailing of Repricing Notice

As a formal repricing advice for due REL accounts.

- A. LOD shall send to CAS the list of accounts for repricing;
- B. Upon receipt of the list of accounts, CAS shall accomplish the memo details; and
- C. CAS shall be responsible for the dissemination of the repricing notice letter to the customer (See Annex E), done through the General Services Department (GSD).

6. Mailing of TYL for New loans booking (NLB)

As a form of KYC to new loan accounts, stipulating account information and details.

- A. CAS shall extract the monthly loan release report from the Webloan and request from ITD all accounts opened during the current month through the service desk. This is to determine if the borrower has an existing deposit account;
- B. CAS shall furnish the details required on the template of TYL for NLB and send it to ITD to fill up the details of the letter;
- C. ITD sends the accomplished letter to CAS to prepare these for sending;
- D. CAS endorses the letters to GSD for sending out through the courier; and
- E. Monitors letter status and notes returned letters for proper action (see Section 7).

7. Preparation and Mailing out of Collection Notices and Demand Letters

Please refer to the Guidelines on Sending of Collection Notices and Demand Letters (Sel. Cir. 05-197/2024) in the Collections Monitoring Manual.

8. Due Diligence

To support the KYC for customers with no response to the TYL text and returned mails.

- A. Due Diligence shall be done five to seven (5 – 7) days after text blasts, ten to fifteen (10 – 15) days after the customer received the returned mails, and on the following cases:
 - There was no response from the customer after sending a TYL text;
 - Returned mails from customers with new loan bookings;

- B. CAS shall provide the list of the accounts for due diligence to be forwarded to the concerned or involved unit;
- C. The concerned or involved unit shall conduct due diligence on the non-responsive customers;
- D. Five to ten (5 – 10) days after the TYL text blasts, the involved unit shall get back with the final disposition:
 - a. Retain
 - b. Close account
- E. For returned mails, CAS shall send out to the respective unit the list of accounts and the reason for return provided by the courier. The Branch shall recommend the channel to resend the repricing notice as follows:
 - a. Customer's email
 - b. Branch
 - c. Remailing through the customer's new address provided by the Branch.

9. Post Booking Request (Rate Reduction and Change of Due Date)

A process following requests for a rate reduction and change of due date.

- A. CAS shall request receipt with specified rate and reason from the customer/unit;
- B. CAS shall assess the customer's details and payment status, verification of information, and evaluation of requirements;
 - a. Requirements for Rate Reduction:
 - The account should be in current status, with no history of late payments within a year;
 - The customer shall have an account with UCPBS and/ or have an ADB equivalent to 3 months of monthly amortization; and
 - With updated MRI and fire insurance.
 - b. Requirements for change of due date:
 - The account should be in current status, with no history of late payments within a year; and
 - The payment of interest differential provided by LOD.
- C. The classification of customer status and appropriate actions to take based on the customer's post-booking requirement result are as follows:
 - If all requirements are met – CAS shall prepare a memo for routing and approval. The customer shall be informed of the new monthly amortization schedule through email.



- If the customer does not meet the requirements – CAS shall email the customer that the request cannot be processed.

10. Warm Calls

Sel. Cir. 02-114/2024

An additional support to the text blasts for loan insurance renewal.

- A. Expired insurance shall be based on CAS’ monitoring;
- B. It shall be the responsibility of CAS to make daily warm calls for expired insurance as follows:
 - 1st call
 - 7 days after: 2nd call
- C. A follow-up text shall be sent after each unsuccessful call attempt (number unattended, cannot be reached or unanswered).
- D. For accounts with an incorrect number, CAS shall send an email (if the email address is indicated) as a follow-up;
- E. Accounts without response after the 2nd warm call, text, and email reminder shall be collated and forwarded to the Consumer Lending Department, or to the Retail Lending Division Head for coordination, contract, and follow-up. An update shall be provided to CAS after five (5) days; and
- F. The classification of customer status and the corresponding actions to take based on the customer’s action will be:
 - For policy submitted – update the file
 - For those who requested for quotation – coordinate with the insurance provider.

PROCEDURES

A. Text Blasts

RESPONSIBLE	STEPS
Requesting Unit	1. Sends an email to the Customer Administration Section requesting assistance related to text blasts to specific customers (e.g., revision, editing or drafting, campaigns, information dissemination, etc.);

<p>Corporate Planning and Communications Division - Customer Administration Section (CAS)</p> <ul style="list-style-type: none"> • Customer Administration Section Officer; or • Customer Management Department Head 	<ol style="list-style-type: none"> 2. Drafts or revises the content; 3. Ensures that the information or content presented in the draft is accurate; 4. Routes the final draft to CPCD Head, stakeholders, management, and other concerned department/unit for additional comments and approvals; 5. Forwards the approved file to ITD;
<p>Information Technology Division - Systems and Database Department</p> <ul style="list-style-type: none"> • Systems Admin Associate 	<ol style="list-style-type: none"> 6. Releases the text blasts to specific customers; 7. Reports to CAS immediately if the execution of the activity is successful;
<p>Corporate Planning and Communications Division - Customer Administration Section (CAS)</p> <ul style="list-style-type: none"> • CAS Associate 	<ol style="list-style-type: none"> 8. For updating customer information: determines the responsible unit for updating through verification in the system and requests LDD or BBD to make the necessary update; and
<p>Credit Management Division - Loans Documentation Department (LDD) or Concerned Branch</p>	<ol style="list-style-type: none"> 9. Changes or updates the customer's address in Webloan.

B. Loan Insurance (Mortgage Redemption, Fire, and Auto)

RESPONSIBLE	STEPS
<p>Operations Division - Loans Operations Department (LOD)</p> <ul style="list-style-type: none"> • Loans Bookkeeper 	<ol style="list-style-type: none"> A. Prepares the LPA every month, within 10 days of the reference month; B. Forwards the approved file to CAS;
<p>Corporate Planning and Communications Division - Customer Administration Section (CAS)</p> <ul style="list-style-type: none"> • CAS Associate 	<ol style="list-style-type: none"> C. Updates the loan status file for the following accounts: <ol style="list-style-type: none"> a. Current account; b. Past due performing (PD); c. Past due non-performing (PDNF); d. Fully paid; e. ROPA; and f. Accounts for litigation <p>Items a-c are accounted for, while items d-f are removed from the CAS insurance monitoring database.</p> D. Matured accounts with PDNF status are forwarded to ARMD every 2nd week of the month for classification: E. Removes the following ARMD classification of accounts from the list: <ul style="list-style-type: none"> • Repossessed



<p>Asset Recovery & Management Division – Collections Department</p> <ul style="list-style-type: none"> • Team Leader, Collection Specialist 	<ul style="list-style-type: none"> • ROPA • ECA • Moved-out • Double Negative • Written off accounts <p>Approved items with the above classifications are removed from the CAS insurance monitoring database.</p> <p>F. Forwards the file to ITD through the service desk;</p>
<p>Information Technology Division - Systems and Database Department</p> <ul style="list-style-type: none"> • Systems Admin Associate 	<p>G. Releases the text blasts to customers with accounts due for insurance renewal updates;</p> <p><i>Schedule</i></p> <ul style="list-style-type: none"> • 30 days before expiration • the current month the policy expires • 60 days after expiration <p>H. Informs CAS immediately once the text blasts are executed; and</p>
<p>Corporate Planning and Communications Division - Customer Administration Section (CAS)</p>	<p>I. The customer’s status is updated and classified based on their responsiveness:</p> <ul style="list-style-type: none"> • For submitted policies – update the Insurance database • For policies not submitted – make customer calls, send emails & text blasts • For non-responsive after 1-3 warm calls –endorse to Branch/Account Officer (AO) for coordination. An update shall be provided to CAS within 7 days.

Sel. Cir. 02-111/2024

Release of Deed of Assignment

RESPONSIBLE	STEPS
<p>Credit Management Division – Loans Documentation Department</p> <ul style="list-style-type: none"> • Custodian Associate 	<ol style="list-style-type: none"> 1. Validates the routing slip / clearance from LOD 2. Informs CAS once the account is cleared and validated

<p>Corporate Planning and Communications Division - Customer Administration Section (CAS)</p> <ul style="list-style-type: none"> CAS Associate 	<p>3. Once filled out, routes the RDA form to the concerned units / departments / division and releases it to the customer</p> <p>4. Instructs LDD-Custodianship to release the original life insurance policy to customer</p>
<p>Credit Management Division – Loans Documentation Department</p> <ul style="list-style-type: none"> Custodian Associate 	<p>5. Releases the original life insurance policy to the customer.</p>

C. Address Confirmation for repricing notice

RESPONSIBLE	STEPS
<p>Loans Operations Department (LOD) – Loans Bookkeepers</p> <p>CPCD-CAS</p>	<p>1. Provides an approved copy of the list of accounts due for repricing three (3) months before the dissemination of the repricing notice to CAS;</p> <p>2. Request for contact details from Systems and Database Department;</p>
<p>ITD-Systems and Database Department-Systems and Database Department Head</p> <p>CPCD-CAS</p> <p>ITD-Systems and Database Department Systems Admin Associate</p>	<p>3. Generates contact details;</p> <p>4. Request for text blasts through the service desk;</p> <p>5. Sends the repricing notice through text blasts to the customers;</p> <p>6. Informs CAS immediately once the text blasts are done;</p>
<p>CPCD-Customer Administration Section (CAS)</p>	<p>7. Monitors the customer’s response for change of address for seven (7) days;</p> <p>8. Determines the responsible unit assigned for updating by checking the borrower’s name in the system;</p> <p>9. Forwards the list of accounts that require updating of customer’s address to BBD or LDD; and</p>
<p>CMD-Loans Documentation Department (LDD) Loans Documentation Specialist or Concerned Branch</p>	<p>10. Changes and updates the customer’s address in Webloan.</p>

D. Updating of Customer Information

RESPONSIBLE	STEPS
<p>Generation of List and sending of text blasts</p> <p>Branch Banking Division (BBD)- Quality Assurance Officer</p>	<p>1. Furnishes CAS with an approved copy of the accounts required for updating to be</p>

Credit Management Division, LDD- LDD Head	sent to CAS every 1 st Monday of the month. The following information shall be included in the list: <ol style="list-style-type: none"> a. Promissory Note number b. CIS Number c. Contact details (such as mobile number, landline number, email address, etc.); d. Date due for updating (Month, day, and year) e. Status of account: current and past due for loans accounts
CPCD-Customer Administration Section (CAS) CAS Associate/Officer	2. CAS shall request ITD to send text blasts to customers through the service desk to update their customer information following the schedule below: <ol style="list-style-type: none"> a. At least once every year for High-Risk Accounts b. Every three (3) years for Low-Risk Accounts <p>Notices to be sent out every 2nd Monday of the month shall be in the form of text message (See Annex D) and shall be disseminated during the period stated below:</p> <ul style="list-style-type: none"> • 1st SMS blast: sixty (60) days before customer information update is due; • 2nd SMS blast: thirty (30) days before customer information update is due;
ITD-Systems and Database Department Systems Admin Associate	3. Releases text blasts to customers due for CIF and informs CAS immediately after the job has been executed;
Placing warm calls	Done during the month when customer information updates are due, done 3 times-one week apart;
Customer Administration Section (CAS) and UCPBS Branches	4. Both the Branches and CAS shall conduct warm calls to follow up on accounts that did not update their information; <p>Branch: low-risk accounts CAS: high-risk accounts</p>
Assigned Divisions	5. If the high-risk account holder is not responsive and shows no action at all, due diligence will be conducted by: <ul style="list-style-type: none"> • BBD or Lending Division- for current accounts)

	<ul style="list-style-type: none"> • Collection Department- for PD accounts;
	<ol style="list-style-type: none"> 6. The Branches shall be responsible for monitoring and reporting low-risk accounts to MANCOM; and 7. High-risk accounts and overall records shall be monitored by CAS to be reported to MANCOM (cc: RMD and BCD);
Updating of Personal Information through Customer Request	
CPCD-Customer Administration Section (CAS) CAS Associate/Officer	<ol style="list-style-type: none"> 1. Acknowledges the receipt of information and request of the customer; 2. Sends the CIMF to the customer;
Customer	<ol style="list-style-type: none"> 3. Fill out the CIMF and sends it back to CAS through email with one (1) valid ID attached or visits any UCPBS branch to update their personal information on file; <p>In cases where the customer chooses to update their personal information electronically through email, the designated CAS Associate shall email the CIMF template to the customer, with instructions on how to accomplish the form.</p>
For Customers requesting updating of information with designated Attorney-in-Fact (AIF)	
Customer	<ol style="list-style-type: none"> 4. Initiates the request for updating of customer information;
CPCD-Customer Administration Section (CAS) CAS Associate/Officer	<ol style="list-style-type: none"> 5. Acknowledges the receipt from the designated AIF; 6. Requests the AIF to inform the principal customer that any request for updating of customer information shall be supported by the CIMF duly signed by the principal customer; 7. Initiates to send the CIMF template to the principal customer's email record on file; 8. If the customer no longer has access to his/her account provided during the account opening/loan availment, CAS shall relay such information to the concerned AO/Branch for conducting the necessary due diligence;
Account Officer (AO) or Branches	<ol style="list-style-type: none"> 9. Sends the CIMF template via email to the customer; 10. Conducts the necessary due diligence; 11. Ensures that the form is correctly filled out with attached one (1) valid ID;
CPCD-Customer Administration Section (CAS) CAS Associate/Officer	<ol style="list-style-type: none"> 12. Acknowledges the receipt of the CIMF and forwards the same to the concerned unit; and



CMD-Loans Documentation Department (LDD) Loans Documentation Specialist or Concerned Branch/Sales Associate (SA)	13. Updates the customer information in the system.
---	---

E. Mailing of Repricing Notice

RESPONSIBLE	STEPS
Loans Operations Department (LOD) <ul style="list-style-type: none"> Loans Bookkeeper 	1. Sends an approved updated list of accounts for repricing to CAS;
CPCD-Customer Administration Section (CAS) CAS Associate Human Resources and General Services Division-General Services Department (GSD) Customer Administration Section (CAS) CAS Associate	2. Accomplishes the memo details and prepares the notice for sending; and 3. Endorses the letters to GSD for sending out through the courier; and 4. Monitors letter status and notes returned letters for proper action (see Section G).

F. Mailing of TYL for New Loan Bookings (NLB)

RESPONSIBLE	STEPS
CPCD-Customer Administration Section (CAS) Customer Administration Officer	1. Extracts the monthly loan release report from the Webloan and request from ITD for all accounts opened during the current month through the service desk. This is to determine if the borrower has an existing deposit account; 2. Furnishes the details required on the template of TYL for NLB and send it to ITD to fill up the details of the letter;
ITD-Systems and Database Department \ Systems and Database Department Head	3. Sends the accomplished letter to CAS to prepare these for sending;
CPCD-Customer Administration Section (CAS)	4. Endorses the letters to GSD for sending out through the courier; and 5. Monitors letter status and notes returned letters for proper action (see Section G).

G. Due Diligence

RESPONSIBLE	STEPS
Schedule:	Due Diligence shall be done: <ul style="list-style-type: none"> five to seven (5 – 7) days after text blasts; ten to fifteen (10 – 15) days after the CAS received the returned mails; and on the following cases:

	<ul style="list-style-type: none"> • There was no response from the customer after sending a TYL text; • Returned mails from customers with new loans booking.
CPCD-Customer Administration Section (CAS) CAS Associate	1. Forwards the list of the accounts that are non-responsive to text blasts or have returned letters and the reason for return provided by the courier to the respective units for due diligence;
Concerned unit: UCPBS Branches CLD- Account Officers	2. Conducts the due diligence and gets back to CAS within 5-7 days with the final disposition: For TYL text blast: <ul style="list-style-type: none"> • Retain • Close account For returned mails: <ul style="list-style-type: none"> • Recommendation from the concerned unit on how to resend the letter: <ol style="list-style-type: none"> a. Customer's email b. Forwards to Maintaining Branch c. Remailing through the customer's new address provided by the Branch; and
CPCD-Customer Administration Section (CAS) Customer management Officer	3. Updates the list of accounts for reporting.

H. Post Booking Request

RESPONSIBLE	STEPS
Customer/Requesting Unit	1. Submits all necessary documents for post-booking request: <ul style="list-style-type: none"> • Rate Reduction • Change of due date
CPCD-Customer Administration Section (CAS) CAS Officer	2. Conducts an assessment regarding the customer's details and payment status, verification of information, and evaluation of requirements; 3. Determines if the customer met all the requirements based on the assessment conducted by CAS and existing criteria for rate reduction and change of due date: <ol style="list-style-type: none"> a. Requirements for Rate Reduction:



	<ul style="list-style-type: none"> • The account should be in current status, with no history of late payments within a year; • The customer shall have an account with UCPBS and/ or have an ADB equivalent to 3 months of monthly amortization; and • With updated MRI and fire insurance. <p>b. Requirements for change of due date:</p> <ul style="list-style-type: none"> • The account should be in current status, with no history of late payments within a year; and • The payment of interest differential provided by LOD, Loans Bookkeeper. <p>4. Classifies customer status and appropriate actions to take based on the customer’s post-booking requirement results are as follows:</p> <ul style="list-style-type: none"> • If all requirements are met – CAS shall prepare a memo for routing and approval. The customer shall be informed of the new monthly amortization schedule through email. • If the customer does not meet the requirements – CAS shall email the customer that the request cannot be processed.
--	---

I. Warm Calls

Sel. Cir. 02-114/2024

RESPONSIBLE	STEPS
Schedule:	As an additional support to the related text blasts: <ul style="list-style-type: none"> a. 1st call b. 7 days after: 2nd call
Branch OPS Support Head Or Loans Documentation Department Head	2. Receives from the Loans Documentation Specialists/Branch Operations Support Associate the list and validates the accuracy and correctness;



FINANCIAL CONSUMER PROTECTION MANUAL

	3. If correct and accurate, forwards the list to the Customer Administration Officer;
Customer Administration Section (CAS) CAS Associate	4. Places the warm calls for expired insurance following the schedule; 5. Updates the file if the customer responded to the email reminder, text blasts, and warm calls; 6. Sends a follow-up text every after-call for accounts that cannot be reached, calls that keep on ringing, and unattended calls; and 7. Sends a follow-up email to accounts with incorrect numbers.
Customer Administration Associate	8. Updates list of accounts not responding to the warm calls, text, or email reminders; 9. Forwards the updated list of unresponsive accounts to the Consumer Lending Department Head, or to the Retail Lending Division Head for coordination, contact, and follow-up;
Consumer Lending Department Head and Retail Lending Division Head	10. Provides an update to CAS after five (5) days; and
Customer Administration Associate	11. Coordinates with the insurance provider if all means are exhausted and the customer is still unresponsive.

ANNEX C.1 – Text Blasts

a. Text Campaign

(Sample)

Enjoy the ease of making payments at any time and anywhere! Access the LANDBANK Link.Biz Portal to pay off your UCPB Savings Bank loans using LBP and OFW ATMs, digital wallets like Gcash, Maya, ShopeePAY, GrabPAY, or cash agency partners. For further information, please visit the LANDBANK Link.Biz Portal.

b. Expired Insurance (Mortgage Redemption, Fire and Auto)

MRI REL Expired

You may have overlooked your Mortgage Redemption Insurance (MRI) policy for your UCPB Savings Bank Real Estate Loan. Based on the Supplemental Terms and Conditions of the Uniform Loan and Mortgage Agreement, proof of payment and renewal must be provided to the bank by ten (10) days before the due date. Please send a copy by e-mail or to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Kindly disregard if an updated copy has been sent. Thank you.

MRI REL to Expire

Please be advised that the Mortgage Redemption Insurance (MRI) policy for your UCPB Savings Bank Real Estate Loan is due for renewal in 2 months. We'd like to remind you that you must renew and update this based on the Supplemental Terms and Conditions of the Uniform Loan and Mortgage Agreement. If you have already renewed your policy, please e-mail or deliver a copy of the policy and/or proof of payment to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Kindly disregard if an updated copy has been sent. Thank you.

Auto Expired

You may have overlooked your Auto Loan Insurance policy for your UCPB Savings Bank Auto Loan. Based on the Promissory Note with Chattel Mortgage Other Terms and Conditions, the borrower must submit a copy and/or proof of payment to the bank on or before the expiration of the previous policy. Please send a copy by e-mail or to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Kindly disregard if an updated copy has been sent. Thank you.



Fire Insurance (REL) Expired

You may have overlooked your Fire Insurance policy for your UCPB Savings Bank Real Estate Loan. Based on the Supplemental Terms and Conditions of the Uniform Loan and Mortgage Agreement, proof of payment and renewal must be provided to the bank by ten (10) days before the due date. Please send a copy by e-mail or to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Kindly disregard if an updated copy has been sent. Thank you.

Fire Insurance (REL) to expire

Please be advised that the Fire Insurance policy for your UCPB Savings Bank Real Estate Loan is due for renewal in 2 months. We would like to remind you that you must renew and update this based on the Supplemental Terms and Conditions of the Uniform Loan and Mortgage Agreement. If you have already renewed your policy, please e-mail or deliver a copy of the policy and/or proof of payment to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Manual texts for call follow-ups

You may have overlooked the reminder we sent seven (7) days ago regarding your expired ____ insurance policy. We would like to remind you that you must renew and update your insurance policy based on the ____ (fill in with Supplemental Terms and Conditions of the Uniform Loan and Mortgage Agreement/Promissory Note with Chattel Mortgage Other Terms and Conditions). If you have already renewed your policy, please e-mail or deliver a copy of the policy and/or proof of payment to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Kindly disregard if an updated copy has been sent. Thank you.

MRI REL Expired- Reminder to submit

You may have renewed the Mortgage Redemption Insurance (MRI) policy for your UCPB Savings Bank Real Estate Loan. We appreciate your compliance with the Supplemental Terms and Conditions of the Uniform Loan and Mortgage Agreement, but for us to update your documents, please e-mail or deliver a copy of the policy and/or proof of payment to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Kindly disregard if an updated copy has been sent. Thank you.

Know more and enjoy other Bank products and services!



Visit our website at www.ucpbsavings.com or any UCPB Savings Bank branch near you.

Auto Expired- Reminder to submit

You may have renewed the Auto Loan Insurance policy for your UCPB Savings Bank Auto Loan. We appreciate your compliance with the Promissory Note with Chattel Mortgage Other Terms and Conditions, but for us to update your documents, please e-mail or deliver a copy of the policy and/or proof of payment to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Kindly disregard if an updated copy has been sent. Thank you.

Know more and enjoy other Bank products and services!

Visit our website at www.ucpbsavings.com or any UCPB Savings Bank branch near you.

Fire Insurance (REL) Expired- Reminder to submit

You may have renewed the Fire Insurance policy for your UCPB Savings Bank Real Estate Loan. We appreciate your compliance with the Supplemental Terms and Conditions of the Uniform Loan and Mortgage Agreement, but for us to update your documents, please e-mail or deliver a copy of the policy and/or proof of payment to the 7th floor, Robinsons Cybergate Magnolia Aurora Boulevard, cor. Dona Hemady St., Kaunlaran, Quezon City. For any insurance-related inquiries, please email us at usb-cas@ucpbsavings.com.

Kindly disregard if an updated copy has been sent. Thank you.

Know more and enjoy other Bank products and services!

Visit our website at www.ucpbsavings.com or any UCPB Savings Bank branch near you.

c. Address confirmation for repricing notice

Your existing Real estate Loan is due for interest-rate repricing. To ensure that you receive the Repricing advice on time and are updated with your new monthly amortization, please update your mailing or residential address within seven (7) days. Email your new address to usb-cas@ucpbsavings.com or visit any UCPB Savings Branch near you.

Please disregard if the mailing address previously stated on your bank document is still valid. Thank you.

Know more and enjoy other Bank products and services!



Visit our website at www.ucpbsavings.com or any UCPB Savings Bank branch near you.

d. Updating of customer information – Individual Account

60 days before the customer information update is due

As part of the regulatory standards, please be advised that the information on your UCPB Savings Bank (UCPBS) account is due for updating. Ensure continuous banking services by updating your Bank information within 60 days. Visit any UCPBS Branch near you and we will be happy to assist. For inquiries, you may call 09885919006 or email usb-camu@ucpbsavings.com. Kindly disregard this message if your account has been updated.

30 days before the customer information update is due

You may have overlooked the reminder regarding the regulatory standards for updating your UCPB Savings Bank (UCPBS) information. Ensure continuous banking services by updating your Bank information within 30 days. Visit any UCPBS Branch near you and we will be happy to assist. For inquiries, you may call 09885919006 or email usb-camu@ucpbsavings.com. Kindly disregard this message if your account has been updated.



ANNEX C.2- Mailed Notices

1. Repricing Advice

REPRICING ADVICE



DATE: 04/02/2024
NAME OF CLIENT: Villa, Frederick D.
ADDRESS: A. Mabini St. Palola, Lucban, Quezon 4328

SUBJECT: Real Estate Loan Repricing

Dear Valued Client,

This is to inform you that your existing Real Estate Loan with the UCPB SAVINGS BANK is due for interest rate repricing. Please see details as follows:

PN No: 101219
Account Status: current
Interest Rate: 9.00%
Interest Rate Fixing: 1 year
New Monthly Amortization: P 8,968.00
Outstanding Balance as of: June 13, 2024 P 787,963.54
Remaining term (mos): 144
Original PN Date: 06/13/2016
Maturity Date: 06/13/2036

Accrued Interest (Bayanihan Act 1 & 2) - Please be informed of your total accrued interest for settlement amounting to P0.00 in accordance with Section 5.02 of the IRR of the Bayanihan Act. Please coordinate with the assigned bank personnel indicated below.

This is your 12-month amortization schedule covering the said period.

PERIOD	DUE DATE	PRINCIPAL	INTEREST	MONTHLY AMORTIZATION	INSURANCE MRI	TOTAL MONTHLY AMORTIZATION	OUTSTANDING BALANCE
1	13-Jul-24	3,139.23	5,828.77	8,968.00	-	8,968.00	787,963.54
2	13-Aug-24	2,968.93	5,999.07	8,968.00	-	8,968.00	784,824.31
3	13-Sep-24	2,991.63	5,976.37	8,968.00	-	8,968.00	781,855.38
4	13-Oct-24	3,206.54	5,761.46	8,968.00	-	8,968.00	778,863.75
5	13-Nov-24	3,039.00	5,929.00	8,968.00	-	8,968.00	775,857.21
6	13-Dec-24	3,252.74	5,715.26	8,968.00	-	8,968.00	772,818.21
7	13-Jan-25	3,087.10	5,880.90	8,968.00	-	8,968.00	769,868.67
8	13-Feb-25	3,110.69	5,857.31	8,968.00	-	8,968.00	766,878.37
9	13-Mar-25	3,699.01	5,268.99	8,968.00	-	8,968.00	763,867.68
10	13-Apr-25	3,162.75	5,805.25	8,968.00	-	8,968.00	759,468.67
11	13-May-25	3,373.41	5,594.59	8,968.00	-	8,968.00	756,305.92
12	13-Jun-25	3,212.71	5,755.29	8,968.00	-	8,968.00	752,932.51
							749,719.80

If mode of payment is via post dated check (PDC), please submit (30 days prior to the repricing due date) new set of 12 PDCs with your name & PN No. written at the back of each PDC (checks should be drawn against your personal checking account) for your Monthly Amortization. If mode of payment is via Automatic Debit Arrangement (ADA), the Bank shall continue the automatic debiting of the due amortization from your account with the Bank.

Moreover, if you have not yet renewed your insurances:

- For your Mortgage Redemption Insurance (MRI), please submit a check payable to Cocolife.
- For your Fire Insurance premium, UCPB GENERAL Insurance Company an affiliate of the Bank will coordinate with you regarding your insurance renewal.

Also, please submit the latest proof of payment/Official Receipt of Real Estate Tax Receipts covering the current year and your latest Income Tax Return, for employed or an Audited Financial Statement with ITR, for self-employed. Submit Association dues if applicable.

Thank you for your continuous patronage and trust.

Carl Jason F. Dela Peña
Customer Administration Officer - Trainee

Christine Y. Vaquilar
Customer Management Department Head

Please Contact:

For repricing: Customer Assistance & Management Center
0917-6204851 / 0998-5919006
Email: usbcamc@ucpbsavings.com

For insurance: Jennifer F. Bono / Catherine C. Chu
Customer Administration Section
Email: usb-cas@ucpbsavings.com

For accrued

interest: Mary Ann Gonzales/ Mark Robin J. Cabiling
Collections Department

For PDC: Customer Assistance & Management Center
0917-6204851 / 0998-5919006

Tel. nos. 8405-5107/8405-5103/8405-5104
Email: usbcollections@ucpbsavings.com

Email:
usbcamc@ucpbsavi
ngs.com

or visit any UCPB Savings Bank Branch near you.

Head Office Address: 7th floor, Robinsons Cybergate Magnolia Aurora Blvd., cor. Dona Hemady St., Kaunlaran, Quezon City, 1111



2. Thank you letter for new loans booking

3/14/2024



Joy Anne P. Alteza
Block Lot 1 Narra Road SummerFieldDeCastro Santa Lucia
City Of Pasig NCR 2st District 1608 Philippines

Subject PN # 210-2024-00009-2

Thank you for choosing UCPB Savings Bank (UCPBS) for your **Personal Loan**.
We would like to take this opportunity to provide you with your loan information:

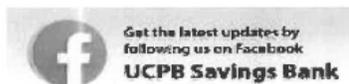
Account Name:	Joy Anne P. Alteza
Loan Amount	420,000.00
PN Number	210-2024-00009-2
Term	60 months
Due Date	Every 30th of the month
First due date	4/30/2024
Maturity Date:	3/31/2029
Amortization Amount:	9,991.77

For your convenience, we encourage that required or lacking documents and proof of payment of dues or credit-related advances (if applicable) be submitted on time to avoid penalty.

Know more and enjoy other Bank products and services!

Visit our website at www.ucpbsavings.com, or any UCPB Savings Bank branch near you. You may also email us at usb-camu@ucpbsavings.com or call us at (02) 811-0278.

Ang UCPB Savings, Kasama Mo!





Annex C. 3- Report Templates

A. CAS Monitoring

1. Rate reduction request monitoring

Date of Request/Inquiry	PN number	Account Name	Loan Status	Anniversary date / Repricing date	Previous rate	Repriced Rate as of Anniversary date	Requested rate	Remarks 1
01/03/2024	109154	Angusto, Maria Rizelle B.	Current	12/11/2023	9.00%	9%	8.50%	Provided the necessary requirements/criteria list before we process her request. No response as of today.

2. Auto loan insurance monitoring

INSURANCE STATUS	AS OF (05/31/2024)
Total Expired:	1,734
Expired (Record on file)	1,156
Expired (No record found)	414
Expired (Unsubmitted/Unrenewed)	164
Not Expired	268
Submitted/Renewed: (This month)	29
Fully Paid Loan:	0
Transfer to IUL/ROPA/WOA :	0
Total No. of Accts.	2,031

PN#	Account Name	Class	Date Granted	Maturity Date	Balance	Loan Status
-----	--------------	-------	--------------	---------------	---------	-------------

Inception Date	Expiry Date	Insurance Coverage	Insurance status	Date Received	Date Seen in Webloan/DocuVu	Previous Expiry	Insurance Provider
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AUTO TEXT-BLAST		TXTBLAST- 1st Follow up								
Other: Collateral Info.	Mobile#	COVERAGE TEXTBLAST	DATE OF TEXTBLAST	DATE of Warm Call 1	Type of Response 1	DATE of Text Sent 1	Remarks 1	DATE of Email Sent 1	Remarks 1	Action 1

TXTBLAST- 2nd Follow up						
DATE of Warm Call 2	Type of Response 2	DATE of Text Sent 2	Remarks 2	DATE of Email Sent 2	Remarks 2	Action 2

TXTBLAST- 3rd Follow up					
Type of Response 3	DATE of Text Sent 3	Remarks 3	DATE of Email Sent 3	Remarks 3	Action 3



Drop down for warm call remarks
Promise to Submit -with Timeline
For submission of policy -with Timeline
For follow-up to Insurance -with Timeline
Inquiry on the renewal process with Timeline
For Endorsement- with Timeline
Phone Unattended
Hang the Phone
Refuse to renew
Provide proof of Payment
Wrong Number
Cannot be reach
Keep on Ringing
Submitted Policy

3. Real Estate loan insurance monitoring
a. FIRE

FIRE INSURANCE STATUS	AS OF (5/31/2024)
Total Expired:	1,269
Expired (Record on file)	1,055
Expired (No record found)	0
Expired (Unsubmitted/Unre)	214
Not Expired	343
Submitted/Renewed: (This month)	30
Fully Paid:	0
Transfer to IUL/ROPA :	0
N/A Vacant Lot :	63
Total No. of Accts.	1,705

PN#	Account Name	Date Granted	Maturity Date	Balance	Loan Status
-----	--------------	--------------	---------------	---------	-------------

FIRE INSURANCE STATUS										OTHER INSURANCE DETAILS		
Inception Dat	Expiry Date	Insurance Coverage	Insurance status	mri INSURANCE TUCK-IN	Date Received	Remarks	Previous Expiry/date seen in docv	Sum Insured - Fire Insuranc	Fire Insurance Provide	Location of Risk	Policy no.	

CONTACT DETAILS							TXTBLAST-FIRE		
Remarks4	Telephone No.	Mobile No.	Email Address	Home Address	Mobile#	COVERAGE TEXTBLAST	DATE OF TEXTBLAS1		

1ST FOLLOW UP						
DATE OF WARM CALL 1	Type of Response 1	DATE OF EMAIL SENT 1	Type of Response 1	DATE OF TEXT SENT 1	Type of Response 1	ACTION 1

2nd FOLLOW UP						
DATE OF WARM CALL 2	Type of Response 2	DATE OF EMAIL SENT 2	Type of Response 2	DATE OF TEXT SENT 2	Type of Response 2	ACTION 2



3rd FOLLOW UP						
DATE OF WARM CALL 3	Type of Response 3	DATE OF EMAIL SENT 3	Type of Response 3	DATE OF TEXT SENT 3	Type of Response 3	ACTION 3

Drop down for warm call remarks
Promise to Submit -with Timeline
For submission of policy -with Timeline
For follow-up to Insurance -with Timeline
Inquiry on the renewal process with Timeline
Phone Unattended
Hang the Phone
Refuse to provide copy of insurance - for email
Provide proof of Payment
Submitted Policy
Wrong Number
Cannot be reach
Keep on Ringing
For Endorsement - with Timeline

b. MRI

MRI STATUS	AS OF (5/31/2024)
Total Expired:	1,413
Expired (Record on file)	852
Expired (No record found)	0
Expired (Unsubmitted/Unrenewed)	561
Not Expired	274
Submitted/Renewed: (This month)	18
Fully Paid:	0
Transfer to IUL/ROPA :	0
Total No. of Accts.	1,705

MRI DETAILS							TXTBLAST-MRI		
1,705							Mobile# 11	COVERAGE TEXTBLAST12	DATE OF TEXTBLAST1
MRI Inception Date	MRI Insurance Expi	MRI Coverage	MRI Status	Date Submitted	MRI Provide	Name of Insure			

1ST FOLLOW UP						
DATE OF WARM CALL 4	Type of Response 4	DATE OF EMAIL SENT 4	Type of Response 4	DATE OF TEXT SENT 4	Type of Response 4	ACTION 4

2nd FOLLOW UP						
DATE OF WARM CALL 5	Type of Response 5	DATE OF EMAIL SENT 5	Type of Response 5	DATE OF TEXT SENT 5	Type of Response 5	ACTION 5

3rd FOLLOW UP						
DATE OF WARM CALL 6	Type of Response 6	DATE OF EMAIL SENT 6	Type of Response 6	DATE OF TEXT SENT 6	Type of Response 6	ACTION 6



Drop down for warm call remarks
Promise to Submit -with Timeline
For submission of policy -with Timeline
For follow-up to Insurance -with Timeline
Inquiry on the renewal process with Timeline
Phone Unattended
Hang the Phone
Refuse to provide copy of insurance - for email
Provide proof of Payment
Submitted Policy
Wrong Number
Cannot be reach
Keep on Ringing
For Endorsement - with Timeline

4. New Loans booking LBC monitoring

BRANCH	CIS No.	Account No/Loan No	NAME	ADDRESS	TRACKING	STATUS	DESCRIPTION (via LBC Tracking Online)	DESCRIPTION OF MAIL	Date Submitted to GSD

REASONS FOR RETURN (as per LBC)	Date Returned to HO	DUE DILIGENCE DONE / POSSIBLE CAUSE OF RETURN	ADDITIONAL BACKGROUND VERIFICATION/ACTIONS	Final Disposition	To Resend via: 1 – EMAIL 2 – BRANCH 3 – Re-LBC to New Address	Date Verified MM/DD/YYYY	Date sent to Branch	Status of Resending	REMARKS

5. Repricing Notice LBC monitoring

PN	NAME	ADDRESS	TRACKING	STATUS	DESCRIPTION	Date Submitted to GSD	REASON FOR RETURN (LBC)

Date Returned to HO	DUE DILIGENCE DONE (Choose answer from below choices ONLY) * Thru E-mail * Thru Text Message * Thru Phone Call * Thru Social Media Messaging Apps (e.g. Viber, FB Messenger, Instagram, etc.)	REASON FOR RETURNED LETTER	ADDITIONAL/UPDATE ON CLIENTS' INFORMATION/DETAILS *Please indicate IF THERE IS/ARE additional/update on client's information/details. If none, PUT N/A	Final Disposition (Retain, Close or Prepare STR)	Re-send thru: * E-mail * Branch * Re-deliver via LBC to new address	Date Verified MM/DD/YYYY	Date Sent to Branch (for DD)	Status of Resending	Remarks

6. Demand letter monitoring

Date uploaded	LetterType	LoanProduct	LoanNo	AcctName

Address	Date Send to GSD	Tracking Number	Status



B. Due Diligence Monitoring

Part 1 of 4:

Branch	CODE	Account No	Account Name	CIS No	ADDRESS
<input type="text"/>					

Part 2 of 4:

Product	Email	Mobile	Open Date	Week	Date Sent	Month
<input type="text"/>						

Part 3 of 4:

For STRICT COMPLIANCE: Per UCPBS Guidelines on Post-Verification of New Deposit Accounts, answers are limited only to the choices provided by the drop down menu below.	
DUE DILIGENCE DONE (Choose answer from below choices ONLY)	Reason for No Reply (Choose answer from below choices ONLY)
<ul style="list-style-type: none"> * Thru Phone/Video Call * Personally Visited the Client 	<ul style="list-style-type: none"> * Weak Connection/Signal * No Load * No message received * Avoiding possible scam/phishing * Updated/New Contact Details * Overlooked due to busy schedule * Client is outside the country
<input type="text"/>	<input type="text"/>

Part 4 of 4:

ADDITIONAL/UPDATE ON CLIENTS' INFORMATION/DETAILS	FINAL DISPOSITION				
Please indicate IF THERE IS/ARE additional/update on client's information/details. If none, PUT N/A	<ul style="list-style-type: none"> * Retain * Close * Prepare STR 	Date Verified	Date Sent to Branch	1st Follow up	2nd Follow up
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



ANNEX C.4 – UCPBS Customer Information Maintenance Form Template

		CUSTOMER INFORMATION MAINTENANCE FORM		<input type="checkbox"/> DEPOSIT ACCOUNT <input type="checkbox"/> LOAN ACCOUNT	
Please process the following pertaining to the account stated below:					
Branch/Unit:				Date:	
Account Number/Promissory Note (PN) Number:					
Name of Client/Borrower:					
<p>*Please put a check mark (✓) before the appropriate item/s.</p> <input type="checkbox"/> I hereby certify that there have been no changes in my personal information as of this date. My personal information on record, which include but is not limited to name, address, contact details, civil status and source of funds, remain accurate and up-to-date.					
_____ Signature over Printed Name of Accountholder / Date					
<input type="checkbox"/> With changes in personal information					
CHANGE IN:		FROM:		TO:	
Address <input type="checkbox"/> Present <input type="checkbox"/> Permanent <input type="checkbox"/> Mailing					
Contact Number <input type="checkbox"/> Home <input type="checkbox"/> Business <input type="checkbox"/> Mobile					
Email Address					
Civil Status		<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Widowed <input type="checkbox"/> Legally Separated	<input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Widowed <input type="checkbox"/> Legally Separated
Source of Funds					
<input type="checkbox"/> Others (Please specify):					
Type of ID Presented			ID Number		
		Signature of Accountholder/Date			
DATA PRIVACY CONSENT					
<p>DATA PRIVACY. By signing below, I/we hereby certify that the information stated above are true and correct. I/we acknowledge that I/we are aware of our rights as data subject under the Data Privacy Act of 2012 and its implementing rules and regulations. Pursuant thereto, I/we hereby authorize any affiliate or subsidiary under the UCPB Group (UCPB Group) the general use of the personal information, sensitive personal information, and privileged information obtained during the course of my/our transaction with UCPB Savings Bank.</p> <p>I/we further authorize the sharing of my/our personal information, sensitive personal information, and privileged information with UCPB Group and authorized data recipients including credit bureaus/entITIES, financial institutions, counterparties, underwriters, facility/collateral agents, custodians, accredited insurers, trustees, assignees, buyers, subrogees, or transferees or those involved in the product, service, facility or transaction. I/we also consent UCPB Group to collect, process, access, use, disclose, retain for five (5) years or for as long as necessary for the fulfillment of the transaction herein my/our personal information, sensitive personal information, and privileged information, or other acts necessary for the execution of the transaction herein or other transaction that I may authorize; to offer, cross-sell, and provide new or related products and services of UCPB Group; and to comply with reporting obligations to government agencies by USB.</p> <p>Likewise, I/we consent that my/our information may be collected and processed by USB for the purposes of marketing and advertising its products and services, handling bank client relationships and transactions, business development, analysis and management, supporting and enhancing its policies, operations, controls and internal systems, and fulfilling its regulatory obligations and government reporting requirements.</p> <p>I/we acknowledge that should I/we wish to access, update or correct certain information or dispute or withdraw consent to the use of any of the information provided herein, I/we may communicate with UCPB Savings Bank's Data Protection Officer by emailing dpo@ucpbsavings.com.</p>					
		Signature of Accountholder/Date			
FOR BANK'S USE ONLY					
Received by/Date:	Encoded by/Date:	Checked by/Date:	Approved by/Date:		
SA/CAS Associate	SA/LDD Associate	ST/BOO/LDD Officer	BM/LDD Head		
<i>UCPBS Form No. 04-59/2024</i>					