

FINANCIAL CONSUMER PROTECTION MANUAL

Philtrust Bank adheres to the ethical business practices that protect the interest of its customers, and commits to strengthen its existing policies and practices by adopting the financial consumer protection standards set out in the relevant laws and regulations. Accordingly, the Financial Consumer Protection Manual was adopted to serve as the Bank's guiding document that would enable it to effectively comply with the regulatory requirements on financial customer protection.

The Manual established the Bank's consumer protection oversight function, defining the roles and responsibilities of the Board of Directors, Senior Management, and self-assessment functions. It likewise set the standards for customer protection by adopting the basic principles set by regulations on the areas of disclosure and transparency, protection of customer information, and fair treatment.

Disclosure and transparency. Customers must have reasonable holistic understanding of the products and services, which they may be acquiring or availing from the Bank. To empower customers to make informed financial decisions, the Bank shall provide them with ready access to information that accurately represents the nature and structure of the product of service, its terms and conditions, as well as its fundamental benefits and risks.

Protection of customer information. As mandated by the regulations and the Manual, the Bank has well-articulated guidelines on information security, well-defined protocols, and a secured database. The Bank periodically re-validates procedures in handling the personal information of its customers.

Fair treatment. The Bank is mandated to ensure that customers are treated fairly, honestly, professionally, and are not sold inappropriate and harmful financial products and services; and that it have the necessary resources and procedures in place, internal monitoring, and control mechanism, for safeguarding the best interest of its customers.

Under the Manual, the Bank shall provide its customers an appropriate mechanism to ventilate their complaints concerning the availed products/services, as well as sound financial advice enabling them to make sound financial decision.

Finally, to cultivate a strong compliance culture, the Manual imposes sanctions to employees and officers who violate the customer protection laws and the relevant internal policies and procedures of the Bank.

Customer Assistance Channels

Customers may lodge their concerns through personal visit to the branch concerned or by sending letter or e-mail to:

The Head Customer Assistance Officer
Branches Department
Philtrust Bank Building
1000 United Nations Ave., corner San Marcelino St.,
Manila 1700

Email Address: ptc_hcao@philtrustbank.com
 ptc_customerdesk@philtrustbank.com

The Head Customer Assistance Officer may also be contacted at (02) 524 9061 local 156 or 226.

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