

**[ PDIC REGULATORY ISSUANCE NO. 2009-01,  
June 23, 2009 ]**

**RULES AND REGULATIONS ON ADVERTISEMENT OF PDIC  
MEMBERSHIP AND DEPOSIT INSURANCE COVERAGE**

*Date Filed: 01 July 2009*

Pursuant to Section 21(a) of Republic Act No. 3591 (otherwise known as the Charter of the Philippine Deposit Insurance Corporation), as amended by Republic Act No. 9576, the PDIC Board of Directors under Resolution No. 2009-05-071, dated 27 May 2009, approved the promulgation of the following rules and regulations on advertisement of membership and deposit insurance coverage.

*SECTION 1. Statement of Policy*

The PDIC recognizes the significant role of banks in the effective and efficient promotion of depositor protection by informing the depositing public of the benefits and coverage of PDIC's deposit insurance. To this end, banks should advertise PDIC's deposit insurance protection in an appropriate and accurate manner, and only with reference to legitimate deposits held by bona fide depositors.

*SECTION 2. The PDIC Official Signs, Display Requirements and Procurement*

a. The PDIC Official Signs

There are two official PDIC signs namely, the decal/sticker and the standee/desktop (Annex A<sup>[\*]</sup>). Both shall bear the PDIC emblem and the following statements:

i. For PDIC Decal/Sticker: **"MEMBER: PDIC. MAXIMUM DEPOSIT INSURANCE FOR EACH DEPOSITOR P500,000"**

ii. For PDIC standee/desktop: **"This Bank is a member of PDIC. MAXIMUM DEPOSIT INSURANCE FOR EACH DEPOSITOR P500,000"**

b. Display Requirements

i. The PDIC decal/sticker shall be prominently and continuously posted at the entrance of authorized banking units.

ii. The PDIC standee/desktop shall be prominently and continuously displayed at the teller's counter/s or window/s of banks' head office and authorized branches. Every two counters or windows may share one

standee/desktop.

iii. For Automated Teller Machines (ATMs), the PDIC official signs shall also be prominently and continuously posted/displayed at the ATM site or shown electronically or digitally at the ATM screen. The electronic/digital image of the PDIC Official Signs for display at ATM screens may be downloaded from the PDIC website at <http://www.pdic.gov.ph/files/pdicatmads.htm>

c. Procurement

Member banks shall procure the PDIC official signs from the PDIC following procurement procedures posted at <http://www.pdic.gov.ph>

*SECTION 3. The Official PDIC Insurance Statement*

a. The following are the official PDIC Insurance Statements:

i. **Long Title** which is

**"Member: PDIC. Maximum Deposit Insurance for Each Depositor P500,000"**

This shall be used by banks in their general advertisements and advertisements relating to deposit products (such as those evidenced by passbooks and certificates of time deposit) and services appearing in print ads, TV, film strips and websites of local banks or branches of foreign banks. General advertisements are hereby defined as those indicating the name of the bank, without showing or mentioning any particular bank product or services. This may also be indicated in evidences of deposits such as passbooks and certificates of time deposit.

ii. **Short title** which is

**"Member: PDIC"**

This shall be used by banks solely for radio advertisements relating to deposit products and services. This may also be used/indicated in the following:

ii.a Advertisements that are of the type or character or size making it impractical to include thereon the long PDIC insurance statement, such as but not limited to promotional items.

ii.b Statements of Condition and Reports of Condition of a member bank, publication of which is required by law.

ii.c Bank supplies such as stationery, envelopes, deposit slips, checks, drafts, signature cards.

b. The PDIC official insurance statement appearing in printed, TV and filmstrips