

**[PDIC REGULATORY ISSUANCE NO. 92-4,
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**RULES AND REGULATIONS ON ADVERTISEMENT OF
MEMBERSHIP WITH PDIC**

Pursuant to Section 16(a) of R.A. 3591, as amended, an insured bank shall display the PDIC official signs at each place of business maintained by the insured bank and include the PDIC insurance statement in its advertisements. In view thereof, the PDIC Board of Directors, in its Resolution Nos. 92-04-022 and 92-010-078, dated 1 April 1992 and 27 October 1992, respectively, approved the following policies and rules governing the advertisement of membership with PDIC:

1. The PDIC shall supply, at predetermined prices, the signs which an insured bank shall display. The signs shall be of two (2) types: Desktop and sticker or decal.
2. The desktop sign shall be displayed at each teller's counter or window where insured deposits are usually and normally received in the bank's principal place of business and in all of its branches and offices.
3. The sticker or decal shall be posted at each banking unit's main entrance/doors.
4. At the site of Automated Teller Machines which have deposit taking facilities, an insured bank shall either display a desktop sign or shall post a sticker, whichever is appropriate.
5. The sign or signs shall be displayed conspicuously and continuously.
6. An insured bank may use a sign other than the official sign, and it may be of a type other than prescribed herein, provided it meets the following requirements:
 - a. That it is of the same size, wording, and appearance as the official sign; and
 - b. That it has been approved in writing by PDIC as conforming to the requirements of section 6.01 of the PDIC Rules and Regulations. Such approval will be given only in individual cases where:
 - (i) The official sign is not in harmony with the bank's counters and fixtures; or
 - (ii) The official sign cannot be adequately displayed because of the type of construction of the bank's counters and fixtures.
7. Temporary exemption from the display requirements may be granted upon the PDIC Board of Directors' approval of the bank's written application setting forth the facts.

8. An insured bank shall include the PDIC insurance statement or membership emblem in the following types of advertisements:

- a) Advertisements relating to deposits;
- b) Advertisements pertaining to Automated Teller Machine (ATM) service:
- c) Advertisements which do not show or mention any particular service being offered; and
- d) Advertisements which the PDIC shall deem as requiring the inclusion of the insurance statement.

9. The PDIC insurance statement shall be of two (2) types:

- a) The official advertising statement "Member of the Philippine Deposit Insurance Corporation. Deposits Insured up to P100,000.00", which shall be used in all printed advertisements; and
- b) The short title "Member: PDIC", which shall be used in all TV, film strips, and radio advertisements.

10. A membership emblem is a pattern which is of the same design as the sticker or decal and may be used by an insured bank in its printed advertisements, as an alternative to the PDIC insurance statement.

11. The PDIC insurance statement may be excluded in the following:

A. Advertisements relating to:

- 1. Trust business or trust department products or services;
- 2. Safekeeping box business or services;
- 3. Real Estate business or services;
- 4. Armored car services;
- 5. Securities business;
- 6. Travel department business;
- 7. Loan services;
- 8. Trade financing; and
- 9. Credit card services, except when the acquisition of a credit card requires the maintenance of a deposit account.

B. Advertisements promoting human values.

C. Advertisements, which are of type or character making it impractical to include thereon the PDIC insurance statement or emblem: