



BANGKO SENTRAL NG PILIPINAS

**OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR**

MEMORANDUM NO. M-2013- 038

To: ALL BANKS

Subject: Protect Your Money (PYM) Poster

Pursuant to Monetary Board Resolution No. 1240 dated 26 July 2013, all banks are hereby required to post the attached Protect Your Money (PYM) Poster measuring **26" x 34"** (*copy of scaled down version attached as Annex A*) in conspicuous places within the premises of their head office and branches/other offices. You may obtain the PYM Posters at the BSP Corporate Affairs Office (Manila) or at the BSP regional office/branch nearest your bank/branch/other office (*list of BSP regional offices/branches attached as Annex B*).

The PYM Poster is a project of the Financial Sector Forum, a voluntary cooperative endeavor of the country's financial regulators to provide an institutionalized framework for coordinating the supervision and regulation of the financial system while preserving the mandate of each FSF member agency, namely, the Bangko Sentral ng Pilipinas (BSP), the Securities and Exchange Commission (SEC), the Insurance Commission (IC), and the Philippine Deposit Insurance Corporation (PDIC).

The PYM Poster aims to raise the awareness of the general public on financial products and services, to educate them on their basic responsibilities as depositors and/or investors, and to inform them of what they should look out for when depositing and/or investing their money.

For compliance and immediate implementation.


NESTOR A. ESPENILLA, JR.
Deputy Governor

12 August 2013

PROTECT YOUR MONEY

KNOW YOUR BANK

Make sure it is licensed by the BSP

Transact directly with authorized bank employees

GROW

- Let your deposits grow with interest
- However, don't be blinded by high interest rates on deposits

UNDERSTAND

- Understand the product and the risks involved
- Only deposits with member banks are covered by the PDIC
- Read carefully your insurance/pre-need policy

DEPOSIT IN BANKS

- Only banks are allowed by law to accept deposits from the public
- Bank deposits are insured up to P500,000 per depositor per bank

INVEST

- Choose an investment or insurance product that suits your needs
- Invest only in government securities and/or products registered with the SEC*, approved by the Insurance Commission (IC) or authorized by the BSP

EARN

- Earn from your investment
- Be aware that you may also incur losses on your investment

ASK

- Deal only with authorized employees or licensed brokers, solicitors and agents about investment or insurance products
- Deal only with licensed insurance/pre-need companies

KEEP PROOF

- Demand official receipt, certificate, contract or proof of deposit or investment and regularly request for a statement of account
- Keep the hard copies/soft copies of your documents

OTHER QUESTIONS?



BANGKO SENTRAL NG PILIPINAS

The Head - Financial Consumer Affairs Group, Supervision and Examination Sector, Bangko Sentral ng Pilipinas (BSP)
A. Mabini St., Malate, Manila 1004 • E-mail: consumeraffairs@bsp.gov.ph • Tel. No. 708-7701 local 2584

in partnership with



The Manager - Public Assistance Department, Philippine Deposit Insurance Corporation (PDIC) 6th Floor, SSS Building, Ayala Avenue cor. Rufino St., Makati City 1226 • E-mail: pad@pdic.gov.ph • Tel. No. 841-4630 to 31, 1-800-1-888-7342 or 1-800-1-888-7082 (toll free)
The Head - Public Assistance and Mediation Division - Insurance Commission (IC) 19/1 United Nations Ave., Manila 1000 • E-mail: pad@insurance.gov.ph • Tel. No. 523-8461 to 70 local 193 or 104
The Director - Corporation Finance Department - Securities and Exchange Commission (SEC) SEC Building, EDSA Greenhills, Mandaluyong City 1556 • E-mail: justina.calleja@sec.gov.ph • Tel. No. 584-6103

BSP REGIONAL OFFICES AND BRANCHES

	Regional Office/Branch	Address	Head	Position	Telephone Number		Fax Number
					Direct/Trunk	Local	
	LUZON						
1	BSP La Union Regional Office	Quezon Avenue, San Fernando City, La Union	Beta A. Cervantes	Acting Director	(072) 888-2083 (072) 242-5632	113	(072) 888-3783
2	BSP San Fernando Branch	Greenfields Subdivision, MacArthur Highway, Sindalan, San Fernando, Pampanga	Tomas J. Cariño, Jr.	Deputy Director	(045) 323-4101		(045) 888-5858
3	BSP Batac Branch	16-N National Hi-way, Quiling Norte, Batac City, Ilocos Norte	Buenafe F. Alinio	Deputy Director	(077) 792-2103		(077) 792-2105
4	BSP Cabanatuan Branch	Corner Del Pilar and Paco Roman Streets, Cabanatuan City	Robinson I. Dagdagan	Deputy Director	(044) 463-1735 (044) 600-4502		(044) 463-2180
5	BSP Dagupan Branch	Tondaligan, Bonon Guesset, Dagupan City	Luzviminda G. Soriano	Deputy Director	(075) 614-3026		(075) 614-3026
6	BSP Legazpi Branch	Brgy. 18 Rizal Street, Cabagñan, Legazpi City	Marlyn J. Paje	Deputy Director	(052) 480-5519		
7	BSP Lucena Branch	Quezon Avenue, Lucena City	Rogel Joseph V. Del Rosario	Deputy Director	(042) 373-7323		(042) 373-7323
8	BSP Naga Branch	Roxas Avenue, Triangulo, Naga City	Danilo S. Calumag	Deputy Director	(054) 473-9073 (054) 472-5640		(054) 473-8260 (054) 472-5640
9	BSP Tuguegarao Branch	BSP Building, Regional Development Center, Carig Sur, Tuguegarao City	Ricardo M. Cogay	Deputy Director	(078) 844-4755 (078) 304-1075	228	(078) 844-4755
	VISAYAS						
10	BSP Cebu Regional Office	Corner Osmeña Boulevard & P. del Rosario street, Cebu City	Ma. Lux T. Berciles	Director	(032) 254-0973		(032) 254-0702
11	BSP Bacolod Branch	Lacson corner Luzuriaga Sts., Bacolod City	Job T. Nepomuceno	Deputy Director	(034) 434-7755		(034) 435-2816
12	BSP Dumaguete Branch	North Road, National Highway, Daro, Dumaguete City	Nicasio Z. Parco	Deputy Director	(035) 225-3464		(035) 422-9326
13	BSP Iloilo Branch	BSP Building, Solis St., Iloilo City	Mario C. Matam	Actg Deputy Director	(033) 335-1180		(033) 338-0573
14	BSP Roxas Branch	Arnaldo Boulevard, Brgy. Baybay, Roxas City	Leonora S. Templonuevo	Deputy Director	(036) 262-7030		(036) 262-7030 (036) 262-5578
15	BSP Tacloban Branch	Brgy. Pagnigisi, San Jose, Tacloban City	Joseph Norbert S David	Actg Deputy Director	(053) 325-9121		(053) 325-9121
	MINDANAO						
16	BSP Davao Regional Office	Quirino Avenue, Davao City	Demetrio E. Casipong	Director	(082) 300-3709		(082) 226-4130
17	BSP Cagayan de Oro Branch	National Hi-way, corner Velez St.,	Henry C. Franiel	Deputy Director	(088) 857-4179		(088) 857-4146
18	BSP Cotabato Branch	Quezon Ave.corner Sinsuat Ave.,	Perry B. Dequita	Deputy Director	(064) 421-7370		(064) 421-7370

BSP REGIONAL OFFICES AND BRANCHES

	Regional Office/Branch	Address	Head	Position	Telephone Number		Fax Number
					Direct/Trunk	Local	
19	BSP General Santos Branch	City Hall Drive, Daprosa Street corner Pendatun Avenue, General Santos City	Thelma C. Pantig	Deputy Director	(083) 552-1905 (083) 552-1903	201	(083) 552-1904
20	BSP Ozamiz Branch	Circumferential Road, Ozamiz City	Onofre Pascua	Actg. Deputy Director	(088) 521-2678		(088) 521-2678
21	BSP Zamboanga Branch	N.S. Valderosa St., Pettit Barracks, Zamboanga City	Melodino S. Patiño	Deputy Director	(062) 991-2151		(062) 992-3055