



Pagasa ng Pinoy Mutual Benefit Association, Inc.

"Kapag may insurance, sigurado ang bukas"



CODE OF ETHICS AND BUSINESS CONDUCT

It is the policy of the company to provide our Code of Ethic and Business Conduct which will serve as a guide for every employee for a proper business conduct during the duration of its employment with the company. We expect all the employees to observe the highest standards of ethics and integrity in their conduct.

The standards of our business conduct based on EXCELLENCE, HONESTY and INTEGRITY, those standards manifest in the following ways:

Whatever our task or job, we should perform it to the best of our ability and capacity so that Pagasa ng Pinoy Mutual Benefit Association Inc. maintain a reputation for quality and Excellence in the Microinsurance Industry

We must be completely honest with all dealings with our fellow employees, our company, its members and government agencies, among others. Our records must honestly reflect that which has occurred in our business dealings.

We must act with integrity, faithfully adhering to the highest standards of ethical behavior. Integrity involves simply what is doing what is right and which of us usually knows what is Right when the choice arises.

The following are the basic code of ethical behavior that includes the following:

COMPLIANCE TO LAW, POLICIES AND GUIDELINES

Our commitment to integrity begins in complying with the law of the Republic of the Philippines, adhering to the policies and guidelines set by the company. Further, each of us understand the policies, guidelines, rules and regulation that apply to our specific roles. If we are unsure of whether contemplated action is permitted by law or company policy, we should seek advice of the higher authority. We are responsible for preventing violation of law and company policy.

The company shall impose the law of the Republic of the Philippines against me for any misappropriation committed or other related financial irregularities.

RESPECT TO OTHERS

We all deserve to work in an environment where we are treated with dignity and respect. Pagasa ng Pinoy Mutual Benefit Association Inc. is committed in creating such environment because it brings out the full potential in each of us and we will contribute directly to the development and advancement of the company. Pagasa ng Pinoy Mutual Benefit Association Inc. provide equal employment and committed to providing a workplace that is free of discrimination of all types form abusive, offensive or harassing behavior.



Pagasa ng Pinoy Mutual Benefit Association, Inc.

"Kapag may insurance, sigurado ang bukas"



OFFERING BUSINESS COURTESIES

Any employee who offers a business courtesy must assure that it cannot reasonably be interpreted as an attempt to gain an unfair business advantage or otherwise reflect negatively upon Pagasa ng Pinoy Mutual Benefit Association Inc.

An employee may never use personal funds or resources to do something that cannot be done by the company resources. Accounting for business courtesies must be done in accordance with the approved company procedures.

MEALS, REFRESHMENT, ENTERTAINMENT AND GIFTS

Pagasa ng Pinoy Mutual Benefit Association Inc. prohibit asking and seeking of meals, refreshment, entertainment and gifts from members, suppliers since this will be interpreted as affecting otherwise objective business decisions. Employee may not give, offer, solicit or receive directly or indirectly any bribes or kickbacks or anything of value designed to influence or compromise the conduct of the recipient.

CONFLICT OF INTEREST

Employee should avoid any situation that does or may involve conflict between their personal interest and the interest of the company as a whole. In dealing with other employees, current or potential members, suppliers, contractors and competitors, employee should act in the best interest of the company as a whole and not based on the personal relationship or personal advantage. Employees must avoid even the appearance of a conflict between personal interest and those of the company. Employees are prohibited from taking themselves personally, opportunities that are discovered through the use of company property information or position without the consent of the Board of Directors or company President.

Employee owe a duty to the company to advance the company's legitimate interest and are prohibited from using those opportunities for their own benefit. No employee may use company property, information, or position for improper personal gain.

The company prohibits buying anything from the members or from its family members on account or credit, engaging personal business with borrowers or from its family members.

PROPER CONDUCT AND BEHAVIOR

As company, we promote high respect to the higher authority, visitors and other stakeholders of the company. Likewise, the company prohibits any abuse of power and authority to gain any personal favor and advantage.

Unit 8-G, 8th Floor, Jenkinsen Tower #80 Timog Ave. Brgy. Sacred Heart, Quezon City Philippines

Tel. No. 374.38.80 / 709.17.61

Email Add: insurance@pagasa-mba.com.ph

Website: www.pagasa-mba.com.ph



Pagasa ng Pinoy Mutual Benefit Association, Inc.
"Kapag may insurance, sigurado ang bukas"



Pagasa ng Pinoy Mutual Benefit Association Inc. prohibits any extra-marital relationship with co-employee, borrowers, borrower's family members and their relatives within the company working area of operations.

ACCURATE BOOKS AND ACCOUNTS

It is the duty of every employee to maintain the accuracy and reliability of the company's business records. These records are crucial for compliance with regulatory, tax, financial reporting requirements. Employee who enters information into any records, regulatory or financial reports, are responsible for doing so in truthful, accurate, legible and timely manner.