

FRIDAY-SATURDAY
OCTOBER 20-21, 2017VOL. XXXI ISSUE 62
ISSN0116-39302ND BANK MARKETING
AWARDS

BusinessWorld

special feature



The best of bank marketing

BMAP recognizes winners of 2nd Bank Marketing Awards

THE Bank Marketing and Association Philippines (BMAP) has once again recognized the most innovative marketing campaigns in the banking sector through its 2nd Bank Marketing Awards (BMA) at an awarding ceremony held last Oct. 12 at the JYD Hall of the Security Bank Building, Ayala Avenue, Makati City.

Established in 2015, on the 40th anniversary of BMAP, BMA is a platform for citing the best practices in banking and bank marketing. Since its creation, BMA has been recognizing bank marketing campaigns that bridge the gap between different sectors and the banking industry.

Focusing on six categories, the BMA recognizes the Best Bank Program from both members and non-members for Institutional or Bank Corporate Brand Campaign, Best Product Program for Bank Products, Best Electronic Delivery Channel, Best Kiddie Savings Program for Bank, Best Financial Inclusion, and Best Program in Social media.

The event, which gathers applications and nominations from banks all over the Philippines, has gathered some of the best inclusive and innovative campaigns in the country.

On its second year, the award-giving body has reviewed nominations from bankers from the Commercial, Universal, Savings, and Thrift Banks for the Best Brand Program, Best Electronic Delivery Channel, Best Financial Inclusion Program, Best Kiddie Savings Program and Best Product Program. All of which have gone through judging from experts from the marketing, media and banking sectors.

The final entries were chosen by advertising veteran Emily Abrera, Former BMAP President, and BSP Consultant Maximino Edralin, Jr.,

former BSP Director for Corporate Affairs and current BSP consultant Fe Dela Cruz, and Asian Banker Director of Research Christian Kapfer.

The entries were graded based on the following criteria: 35% strategy, 20% execution, 20% creativity, and 25% results. The results were tallied by SGV & Co.

The event was opened by BMAP President Mary Ann Ducanes and was graced by the guest of honor BSP Deputy Governor for Bank Supervision and Examination Sector Chuchi Fonacier.

Of the many entries that were sent, two banks took center stage – Security Bank and Bank of the Philippine Islands.

Recognizing the program's innovative and creative execution, in terms of bank products, including ATM and debit/cash card programs, BMA awarded Security Bank's Salary Advance Better Credit for All.

For embodying a brand program that successfully lets consumers identify desired positioning of the institutional brand with reference to its product and services, communication programs and promotions, and other consumer touch points, Security Bank won the Best Bank Program Award for Security Bank Better Banking Stories, which highlights Security Bank's happiest clients.

The campaign, which featured stories of notable personalities and icons of television, business, arts and the medical profession, showed stories about how Security Bank fits their lifestyle. Security Bank went on to win other awards. The bank's "Security Bank Click Goes Digital" won Best Electronic Delivery Channel, an award given to banks



(L-R): Security Bank winners Susmitha Rai, Joseph Resurrecion, Alexa Virata, Denmark Daya, Jolcelle Cobarrubias, Patricia Tan; BSP Consultant Maximino Edralin, Jr.; BMAP 2017 President Mary Ann Reyes-Ducanes of Chinabank; BSP Deputy Governor Chuchi Fonacier; and BPI winners Lea Angeline Maranan, Annalyn Kristel Leviste, Camille Selene De Jesus, Sandra Lyn Tobillo, Charmaine Loren Abella, Enrique Jose Mendoza, Carla Bianca Beltran, The Asian Banker Director for Research Chris Kapfer and Lydjess Paguio

that successfully implemented electronic delivery systems ranging from innovations with the basic ATM internet banking and social media financial apps to mobile apps and achieved the desired results in terms of usage and acceptance.

Security Bank's "Security Bank Turning Kids into Smart Savers" was declared the Best Kiddie Savings Program, an award given to bank programs that make it easy, accessible and affordable for children to start saving in the bank.

Bank of the Philippine Islands (BPI), meanwhile, was recognized for its inclusive program "BPI Investment Roadmap and ROI: Race on Investments Revving Up Filipinos to Start their Financial Journey in

a Fun Way." The campaign, which featured a board game that simulates real conditions for investment, won the Best Financial Inclusion Program.

BMAP HISTORY

What was once an idea in 2015, the BMA has become one of the premier banking awards in the Philippines.

For 43 years, BMAP has been advocating the best practices in Bank Marketing in the Philippines. Organized on Feb. 27, 1974, and registered on Aug. 19, as a nonstock, nonprofit organization under the Securities and Exchange Commission, the group has been leading workshops, educational activities, fellowship gatherings and

national conventions to strengthen the competence of its member banks in bank marketing.

It has also supported government advocacies in reaching out to the unbanked and educating the public on banking.

BMAP, in 2013, worked with the Mariners Training Institute to give free Financial Literacy and Planning Sessions for Filipino seafarers.

BMAP has in the past also partnered with the "BSP Reaches Out, Project B.R.O.," a savings campaign for public elementary schools.

BMAP reached the one million mark for its Banking on Your Future Program for kids and collaborated with the BSP for its Financial Inclusion Advocacy Program in 2016.

BPI recognized for pioneering, innovative financial literacy board game

MAKATI CITY, Philippines – Bank of the Philippine Islands (BPI), through an initiative of fully-owned subsidiary BPI Asset Management and Trust Corporation (BPI AMTC), has won the Best Financial Inclusion Program Award for being the first to introduce an interactive board game that teaches people how to invest.

The Bank Marketing Association of the Philippines (BMAP), which recently held the 2nd Bank Marketing Awards, recognized BPI AMTC for its program called Investment Roadmap and ROI: Race On In-

vestments because of the unique, engaging board game included in the program.

It was the first time that a bank developed its own board game to help educate its retail clients about investing.

BMAP, an organization that aims to raise the standards of bank marketing practices in the country, recognizes banks' initiatives that merit the following awards: Best Product Program, Best Brand Program, Best Financial Inclusion Program, Best Electronic Delivery

Channel, and Best Kiddie Savings Program awards.

"Investing is generally perceived as an exclusive pursuit of moneyed and sophisticated customers. This is why we take financial literacy programs seriously," said Mario T. Miranda, President of BPI AMTC. We will continue to innovate and make investment education programs accessible to everyone."

Launched in 2014, "Investment Roadmap: Your Guide To Financial Wellness" followed an investment fair format to offer interactive

booth activities to teach the bank's retail clients the basic concepts of investing. Key messages were reinforced through an economic briefing and a goals-based investing presentation to give participants a quick overview of basic financial planning.

In 2017, BPI AMTC took investment learning to a whole new level by introducing a reformatted and refreshed version of Investment Roadmap. Investment Roadmap 2.0 now includes interactive learning through BPI's very own investment

board game called ROI: Race On Investments.

The board game simulates real-life situations, showing the risks and rewards for each financial decision made by players in the game. Indeed, this creative and fun approach to investment learning provides a unique experience for players of all ages. BPI AMTC has conducted ROI sessions for small and big groups in various workplaces.

These financial literacy programs are being implemented nationwide with the support of BPI's network of more than 800 branches.

FUND and ADVENTURE Travel Promo!

Get 1 e-raffle ticket for every P10,000 investment in BPI Investment Funds for a chance to win a trip to Japan for 2!

PROMO RUNS UNTIL DECEMBER 31, 2017.

Visit www.bpiassetmanagement.com to know more.

Bonus: First-time investors get twice the number of e-raffle tickets!



BPI Asset Management and Trust Corporation

Terms and conditions apply. All funds/products managed by BPI Asset Management and Trust Corporation (BPI AMTC) are NOT DEPOSIT products and are not insured by the Philippine Deposit Insurance Corporation (PDIC), and any potential yields are not guaranteed. BPI AMTC is a wholly-owned subsidiary of the Bank of the Philippine Islands and is supervised by the Bangko Sentral ng Pilipinas.

Winners



Best in Electronic Delivery Channel Program
(Left to Right): BMAP President 2017 Mary Ann Reyes Ducanes, Security Bank's Patricia Tan, BSP Deputy Governor Chuchi Fonacier, Security Bank Alexa Virata, and The Asian Banker Director for Research Chris Kapfer



Best in Product Program
(Left to Right): BMAP President 2017 Mary Ann R. Ducanes, BSP Deputy Governor Chuchi Fonacier, Security Bank Senior Manager Jocelle Cobarrubias, BSP Consultant Maximino Edralin, Jr., Senior Assistant Manager Joseph Resurrecion, Process Specialist Susmitha Rai, and IT Denmark Daya



Best in Brand Program
(Left to Right): BMAP President 2017 Mary Ann Reyes Ducanes, Security Bank's Patricia Tan, BSP Deputy Governor Chuchi Fonacier, and The Asian Banker Director for Research Chris Kapfer



Best in Kiddie Savings Program
From left to right: Security Bank's Patricia Tan and BSP Deputy Governor Chuchi Fonacier



Best in Financial Inclusions Program
(Left to Right): BSP Deputy Governor Chuchi Fonacier and BPI Assistant Vice-President, Product and Brand Management Head Lea Angeline Maranan

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veteransbank HOME LOAN

Holiday Treats

An exciting Holiday Reward is Yours
When You Successfully Avail of a PVB HomeLoan
October 15 to December 31, 2017

In time for the Holiday Season, Home Loan borrowers can receive exciting Showcase Rewards when they successfully avail of a PVB Home Loan from October 15 to December 31, 2017.

PROMO MECHANICS:
1) From October 15 to December 31, 2017, all successful/approved Home Loan applications with a minimum loan amount of P400,000 will entitle the borrower to receive/redeem a reward from PVB in the form of a Showcase. The value of the showcase will depend on the approved loan amount as follows:

LOAN AMOUNT RANGE	REWARD SHOWCASE
P400,000 – P599,999	Gift Certificate valued at P1,000 (SM, Jollibee, Red Ribbon, Chowking, or Greenwich)
P600,000 – P899,999	Small Kitchen Appliances
P900,000 – P1,199,999	Living Room Gadgets
P1,200,000 and above	Home Improvement GCs (Abenson or Automatic Centre)

2) To qualify for the promo, the borrower must apply for a Home Loan application and submit the complete requirements and receive approval for it during the promo period. Borrowers may apply for a PVB Home Loan at PVB's Consumer Lending Division located at the ground floor of the PVB Head Office – 101 Rufino corner Dela Rosa Streets, Legazpi Village, Makati City, or through any of PVB's 60 branches nationwide.

3) Once a Home Loan application is approved, PVB will inform the borrower that he/she is qualified for the Showcase Reward from Silver Anniversary Home Loan Bonanza promotion and send him/her via email a catalog featuring Showcase Rewards options to choose from.

4) The borrower will advise PVB of his/her chosen Showcase via telephone or email as well as preferred delivery address and an alternate recipient or authorized representative. PVB will verify the redemption request and once checked, will process the request through its accredited fulfillment agency.

5) PVB's fulfillment agency will then process the Showcase Reward and thereafter deliver it to the borrower's preferred delivery address within 60 days from receipt of redemption request.

6) Borrowers who are referred by PVB employees and branches, as well as borrowers referred by developers who have an existing tie-up with PVB are not eligible for this promo. Also not eligible for the promo are existing and/or repeat clients of PVB.

7) PVB employees and their relatives up to 2nd degree of consanguinity as well as PVB suppliers involved with the promotion are not eligible to join the promotion and/or redeem any Reward Showcase.

- For more information or inquiries, please visit or call your PVB Branch of Account, or call our Consumer Lending Division at (02) 857-3822 from Mondays to Fridays, 9AM to 4PM (except holidays). You may also call our Customer Care at (02) 840-2621 or email customercare@veteransbank.com.ph.

- PVB is regulated by the Bangko Sentral ng Pilipinas. For inquiries or complaints, you may contact the BSP Financial Consumer Protection Department at (02) 708-7087 or email consumeraffairs@bsp.gov.ph

www.veteransbank.com.ph | veteransbank

See flyers for promo details or visit the nearest PVB branch to talk to our personnel
Regulated by the Bangko Sentral ng Pilipinas

PER DTI-FTEB Permit No. 12214
Series of 2017

A Bank with a Heart for Every Filipino

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Avanza

Messages

The Bangko Sentral ng Pilipinas (BSP) congratulates the Bank Marketing Association of the Philippines (BMAP) for successfully hosting the 2nd Bank Marketing Awards.

The BSP recognizes your commitment to advance the practice of bank marketing in the country. With the Bank Marketing Awards, you continue to push the boundaries of excellence in brand strategy as well as in the design, promotion, and delivery of financial products and services.

Your collective efforts provide financial consumers the opportunity to have the best possible experience in banking. This is bound to bring growth to the industry and at the same time, help advance BSP's financial inclusion agenda.

BMAP has also been a valuable partner of the BSP in promoting financial education and consumer protection. You have been instrumental in realizing our recent initiatives such as the Kiddie and Teen Savings Program and the Project BSP Reaches Out (Project BRO). Your understanding of the needs of the financial consumers makes you a natural champion for the promotion of financial education and consumer protection.

I hope that you will continue to employ your creative energy in nurturing a banking industry that is more inclusive and consumer-friendly.

Again, congratulations to the BMAP and to the winners of the 2nd Bank Marketing Awards. *Mabuhay ang BMAP!*


CHUCHI G. FONACIER
Deputy Governor for Bank Supervision and Examination Sector
Bangko Sentral ng Pilipinas

Established on February 27, 1974, the Bank Marketing Association of the Philippines or BMAP, was the brainchild of 16 pioneering forces engaged in the Public Relations and Advertising work of their respective banks, whose aim is to promote and upgrade the practice of bank marketing in the country. As we also celebrate 43 years, BMAP has indeed come a long way not just in its drive to promote bank marketing excellence, but more importantly, in its commitment to be one of the active voices of the banking industry on matters concerning customer interests.

While marketing communication, and the banking industry as a whole, is now armed with the speed and efficiency of technology, fancier and expanded products and services, and vast choices of communication channels, we are likewise faced with an assortment of challenges that continue to either escalate or morph — which does not come as a surprise, since challenges commonly occur at the curve of change.

In the spirit of true cooperation, I believe BMAP thrives in its action-oriented efforts to create opportunities for interaction among our peers in the bank marketing profession — in that, while we are competitors, we are here to support each other and in a wider sense, put our mark in helping address the concerns in our industry, or at least, within our sphere of influence.

Even more vital than being brand or product marketers and communicators, I believe that we have a calling to be responsive and be more responsible in our niche, and make a difference in the respective institutions and the industry that we represent.

And so, with the aim of recognizing outstanding bank marketing programs implemented in the Philippines that promote and elevate the standards of marketing practices in the Philippine banking industry, BMAP launched two years ago the first-ever Bank Marketing Awards (BMA). This is fully consonant with our position to encourage and motivate our peers to create better bank products and implement high-quality service to customers with effective, yet socially responsible bank marketing campaigns.

On behalf of the 2017 Officers and Board of Directors, let me also underscore that the 2nd Bank Marketing Awards is realized only because of the support of our friends in the industry.

We are privileged and honoured by the sustained guidance, support and inspiration from the Bangko Sentral ng Pilipinas (BSP), led by the honourable Governor Nestor A. Espenilla, Jr. Beyond being our regulators, you are more importantly, our friends and partners in all of BMAP's customer-driven advocacies and marketing programs.

To our media partners and sponsors, thank you so very much. All your support undoubtedly contributed to the event's success.

Equally important and essential to this occasion is the diligence, assistance, and patience, of our distinguished judges, together with our official tabulator. The time and effort you extended for this awards program mean so much to us and we thank you immensely for your contribution.

We are delighted and deeply appreciate also all the banks that participated and submitted their entries. Your efforts serve to remind us just how important our profession is and how you value this undertaking of promoting well-crafted programs that not only meet the bottom line, but help address the social and economic needs of our countrymen.

Last, but not the least, I would like to acknowledge and sincerely thank our dedicated and committed BMAP officers and directors, our hard-working secretariat, and the continued support of our BMAP members.

Truly, Galatians 6:9 fully expresses our undertaking, collective efforts, and mission:

"... Let us not become weary in doing good, for at the proper time, we will reap a harvest if we do not lose heart or give up."
Cheers to BMAP and to God be the glory!


MARY ANN REYES DUCANES
2017 Bank Marketing Association of the Phils. (BMAP) President

BOYF Kiddie and Teen Savings Program launched

BANK MARKETING Association of the Philippines (BMAP) and Bangko Sentral ng Pilipinas (BSP) launched the Banking On Your Future (BOYF) Kiddie and Teen Savings Program. The ceremony was held on March 7, 2017 at the BSP Assembly Hall, Manila.

Then BSP Governor Amando Tetangco, Jr., Bank Marketing Association of the Philippines (BMAP) President Mary Ann Ducanes and Bankers Association of the Philippines (BAP) and BDO Unibank, Inc. President Nestor Tan led the MoA signing of the Kiddie and Teen Savings Program to broaden the campaign to develop the habit of saving regularly at an early age.

BOYF is an advocacy of the Bangko Sentral ng Pilipinas (BSP) and the BMAP. Seventeen banks participated in this program to promote and encourage Filipinos up to 19 years old to open and maintain savings account.

Present at the event (in photo) were (seated, left to right): BPI Family Savings Bank President Natividad Alejo, DBP President and CEO Cecilia Borromeo, Maybank EVP and CFO Hazli Abu Samah, BMAP President Ducanes, former Gov. Tetangco, PNB President and CEO Reynaldo Maclang, RCBC President and CEO Gil Buenaventura, RCBC Savings Bank President and



CEO Rommel Latinazo and Sterling Bank of Asia President and CEO Cecilio San Pedro; (standing, left to right) BMAP Director for Financial Inclusion

and EastWest VP Allan John Tumbaga, China Bank Savings Branch Banking Group Head Lani Larion, EastWest Bank SEVP Gerardo Susmerano, Metrobank

Branch Banking Group Head Lita Tan, UCPB President and CEO Higinio Macadaeg, Jr., BDO Unibank, Inc. President and CEO Nestor Tan, BSP Governor Nestor

Espenilla, Jr., UCPB Savings Bank President and CEO Angel Mojica, Security Bank EVP Leslie Cham, and Philippine Veterans Bank VP Miguel Angelo Villareal.

CONGRATULATIONS TO ALL THE WINNERS OF THE 2ND BANK MARKETING AWARDS



We bank on Filipino ingenuity and perseverance that have no bounds.

We're about sharing hopes and ambitions, and nurturing them to life.

We revere partnerships and the spirit of cooperation as keys to success.

We believe in the Filipinos' aspiration of triumph. We believe in YOU.

Whatever your dream, whatever your goal, we're here to **HELP YOU GROW**.

Your partner in progress.
54 years and growing.