



CARD Mutual Benefit Association, Inc.

A member of CARD MRI

Annex E

Details of Whistle Blowing Policy

The institution, as a member of CARD MRI, is committed to the vision and mission of poverty eradication. We are determined to create greater impact in this endeavor by supporting and pushing the “5-8-40 Strategy”. This will be attained through our business operations that is guided and protected with good governance practices and policies that are aligned to adhering strongly to the value of integrity. In this light, the institution sees the need to implement “*Bantay-Integridad*” policy as a way to ensure that all staff has deep understanding and strong commitment to adhere and protect the implementation and application of integrity within the institution and the entire CARD MRI. As such, please be guided of the following:

POLICY:

The institution shall implement “*Bantay-Integridad*” which provides understanding, consciousness and commitment for every employee’s duty to report in good faith any instances of suspected or actual commission of fraud, theft, violation of company policies, law, rule or regulation, any misconduct, illegal or unacceptable behavior by its directors, officers and staff, that is contrary to the value of integrity of the institution and the entire CARD MRI.

Guidelines:

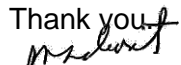
1. All employees must act in the spirit of good faith and genuine concern for the institution and the entire CARD MRI when submitting “*Bantay-Integridad*” report. It must be in written form with clarity and straightforwardness. Only written and signed (with full name) “*Bantay-Integridad*” report shall be processed.
2. An employee shall report such matters to his/her immediate supervisor who will take proper action following the approved policies and procedures in handling administrative case. However, if an employee believes that his/her immediate supervisor is involved in the case, the report can be submitted to the next level supervisor or directly to the HRD Head at card.hrd@cardbankph.com or by Confidential mail at HRD Office, M.L. Quezon St., City Subd., San Pablo City, Laguna 4000.
3. The institution ensures that the employee who submitted duly signed “*Bantay-Integridad*” written report is protected. As such, strict observance of “Confidentiality” rule, including confidential information on “*Bantay-Integridad*” reporting employee, must be observed by all concerned officers and staff responsible in handling and conducting investigation related to “*Bantay-Integridad*” report.
4. It is understood that the process must not be used to support personal grievances about conditions of employment or disputes.
5. Submission of “*Bantay-Integridad*” report will not necessarily exclude the reporting employee and will also be subject to investigation if he himself/she herself has committed infractions. However, depending on the circumstances, his/her reporting and degree of cooperation will be taken into consideration when determining the appropriate disciplinary action.
6. Any staff who reports false or malicious allegations will be subject to disciplinary action including termination of employment in accordance with the Personnel Manual.
7. The HRD Head shall report on a regular basis and shall immediately inform the

Institutional Head and the CARD MRI Coordinating Committee Chairman of the case that needs their immediate knowledge and information.

8. Status and results arising from any completed investigations and recommendations shall be prepared by the designated committee and submitted to the Institutional Head and the CARD MRI Coordinating Committee Chairman.

It is expected that everybody actively cooperates in protecting the best interest of the institution in achieving its mission and vision.

For information and proper guidance.

Thank you,


MAY S. DAWAT

CARD MBA General Manager