

FREEDOM OF INFORMATION MANUAL

A. OBJECTIVES

This manual is issued pursuant to EO No. 2, Series of 2016. The Bank ensures full support on the transparency, disclosure and accountability in government official acts, transactions and decisions without compromising the credibility and reputation as well as public confidence in the Bank. The Bank also warrants the protection of its privacy and that of its stakeholders in accordance with the constitution, laws, rules and regulations. This shall cover all requests for information directed to the Bank.

Overseas Filipino Bank, Inc. (OFBank) hereby adopts this Freedom of Information (FOI) Manual, subject to limitations as provided in OFBank's Code of Conduct for employees; Republic Act (RA) No. 1405 otherwise known as the Secrecy of Bank Deposits Act; RA No. 6242, otherwise known as the Foreign Currency Deposit Act; RA 9510, otherwise known as the Credit Information System Act; RA No. 10173 otherwise known as the Data Privacy Act, and other relevant laws.

This manual has the following objectives:

1. To comply with the Executive Order (EO) No. 2 otherwise known as the Freedom of Information (FOI), which was signed by President Rodrigo Roa Duterte on 23 July 2016
2. To align with the purpose of the EO No. 2 that seeks to operationalize the Constitutional provisions on full public disclosure of all State transactions involving public interests (Sec. 28, Article II) and the right of the people to information on matters of public concern (Sec. 7, Article III)

B. COVERAGE

All official and public records of the Bank that are allowed for disclosure subject to the following laws and regulations.

1. Executive Order No. 2, Series of 2016
2. OFBank's Code of Conduct for Employees

3. Republic Act (RA) No. 1405 otherwise known as the Secrecy of Bank Deposits Act;
4. Republic Act (RA) No. 6242, otherwise known as the Foreign Currency Deposit Act;
5. Republic Act (RA) No. 9510, otherwise known as the Credit Information System Act;
6. Republic Act (RA) No. 10173 otherwise known as the Data Privacy Act

C. DEFINITION

TERM	DEFINITION
Bank	refers to Overseas Filipino Bank, Inc. (OFBank)
Document	proof or evidence that pertains both to paper and electronic format
Information	shall mean any records, documents, papers, reports, letters, contracts, minutes and transcripts of official meetings, maps, books, photographs, data, research materials, films, sound and video recording, magnetic or other tapes, electronic data, computer stored data, any other similar data or materials recorded, stored or archived in whatever format, whether offline or online, which are made, received, or kept in or under the control and custody of any government office pursuant to law, executive order, and rules and regulations or in connection with the performance or transaction of official business by any government office.
Information for disclosure	information promoting the awareness and understanding of policies, programs, activities, rules or revisions thereof affecting the public, government agencies, and the community and economy. It also includes information encouraging familiarity with the general operations, thrusts, and programs of the government. In line with the concept of proactive disclosure and open data, these types of information can already be posted on government websites, such as data.gov.ph, without need for written requests from the public.
Official record	refers to information produced or received by an employee in an official capacity or pursuant to a function or duty.
Public Record	shall include information required by laws, executive orders, rules, or regulations to be entered, kept, and made publicly available by a government office.
Personal Information	shall refer to any information, whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together

	with other information would directly and certainly identify an individual.
Confidential Information	information protected by the Constitution, laws, rules and regulations or jurisprudence from unauthorized disclosure to the public.
Sensitive Personal Information	as defined in the Data Privacy Act of 2012, shall refer to personal information: a) about an individual race, ethnic origin, marital status, age, color, and religious philosophical or political affiliations; b) about an individual health, education, genetic or sexual life of a person, or to any proceedings for any offense committed or alleged to have committed by such person, the disposal of such proceedings or the sentence of any court in such proceedings; c) issued by government agencies peculiar to an individual which includes, but not limited to, social security numbers, previous or current health records, licenses or its denials, suspension or revocation, and tax returns; and d) specifically established by an executive order or an act of Congress to be kept classified.
FOI Receiving Office or FRO	refers to the designated office where the public may file or submit FOI requests, inquire about the FOI process and the status of pending FOI requests. For OFBank, the CPC shall act as the FRO.

D. OVERVIEW

In connection with the constitutional mandate of the State to adopt and implement a policy on the full disclosure of its transactions involving public interest, subject to reasonable conditions prescribed by law and consistent with the people's right to information, the Office of the President of the Philippines issued Executive Order No. 02 (EO 2), Series of 2016. EO 2 aims to operationalize in the Executive Branch the constitutional right to information and the state policies to full public disclosure and transparency in the public service.

E. PROTECTION OF PRIVACY

While providing for access to information, the Bank shall afford full protection to a person and its employees and officer's right to privacy, as follows:

1. The Bank shall ensure that personal information, particularly sensitive information, in its custody or under its control, is disclosed only as permitted by existing laws, subject to bank's policies and procedures;

2. The Bank shall protect personal information in its custody or under its control by making reasonable security arrangements against unauthorized access, leaks or premature disclosure; and
3. All Bank officers and employees, whether authorized or unauthorized who has access to personal information in the custody of Bank shall not disclose such information except as authorized by existing laws, subject to Bank's policies and procedures.

F. SPECIFIC GUIDELINES

1. All requests for information under this manual shall comply with the following requirements;
 - a. The request should be in writing;
 - b. The request shall state the name and contact information of the requesting party, as well as provide valid proof of identification or authorization. The list of valid proof of identification is listed and attached as **Annex A** of this Manual.
 - c. The request shall reasonably describe the information requested
 - d. The reason for, and purpose of, the request for information
2. A person or party making an FOI request shall use the standard FOI Request Form and submit two (2) copies thereof. The original shall be kept by the FRO while the copy shall be returned to the requesting party. The standard FOI Request Form is attached as **Annex B** of this Manual. An FOI request shall only be considered valid when accompanied by the standard FOI Request Form. In case the requesting party is unable to make a written request because of illiteracy or due to disability, he or she may make an oral request and the FRO shall reduce it in writing.
3. The FRO or his/her authorized representative shall receive the requests and shall assess their compliance with the above requirements.
4. The request shall be stamped received indicating the date and time of the receipt of the written request, and the name, rank, title and position of the public officer who actually received it, with a corresponding signature and a copy to be furnished to the requesting party. The FRO or his/her authorized representative shall input the details of the request on the Request Tracking System and allocate a reference number.
5. After receipt of the request for information, the FRO shall evaluate the contents thereof. If the information requested is under the custody of the Bank, the FRO shall observe the procedures prescribed and other bank policies on release of information.
6. The FRO may require further evaluation of the request from the Legal Services Department prior to action and release.

7. Should the requested information be already posted and publicly available on the Bank's website, the FRO shall inform the requesting party of the said fact and provide them the website link where the information is posted.
8. If the requested information is substantially similar or identical to a previous request by the same requester, the request shall be denied. However, the FRO shall inform the applicant of the reason for such denial in writing.
9. Upon receipt of the requested information, the FRO shall transmit the requested documents with the necessary cover letter to the requesting party.
10. The FRO shall ensure that requests for information are resolved and/or acted upon within fifteen (15) working days upon receipt of such request. Should the requested information need further details to identify or locate, the fifteen (15) working days will commence on the day after receipt of the required clarification from the requesting party. If the information requested requires extensive search of the Bank's office records, facilities, examination of voluminous records, or other analogous cases, the FRO shall inform the requesting party of the extension and setting forth the reasons for such extension.
11. In case of denial of the request after due evaluation, the FRO shall, within the prescribed period, notify the requesting party of the denial in writing. The notice shall clearly set forth the ground or grounds for denial and the circumstances on which the denial is based.

G. DENIAL OF THE REQUEST

A person whose request for access to information has been denied may avail himself of the remedies prescribed herein.

1. The requesting party may file an appeal to the FRO provided, that the same requesting party must file the written appeal within fifteen (15) calendar days from the notice of denial or from the lapse of the period to respond to the request.
2. The appeal shall be decided by the appropriate authorities upon the recommendation of the ManCom who shall act as the FOI Committee within thirty working days from the filing of said written appeal. Failure to decide within the 30-day period shall be deemed a denial of the appeal. The denial of the appeal or the lapse of the period to respond to the request may be appealed further to the Office of the President under Administrative Order No. 22, s. 2011.

H. APPLICABLE FEES

1. Requests for information under this manual shall be at no cost to the requesting party. However, reasonable cost of reproduction shall be charged which should be the actual amount spent by the Bank in providing the

- information to the requesting party. The FRO shall determine the actual cost to be billed to the requesting party.
2. The fees shall be paid once the requesting party has been notified of the approval of his/her request. Non-payment of costs shall be a ground for non-release of the requested information. However, the Bank may exempt the requesting party from payment of fees upon request and stating valid reasons therefor.

I. REPEALING CLAUSE

All relevant provisions of previous issuances inconsistent hereto shall be deemed superseded.

J. EFFECTIVITY

This manual shall take effect upon approval of the Management Committee duly noted by the Board of Directors.

ANNEX A

LIST OF VALID PROOF OF IDENTIFICATION

A. The Valid and acceptable IDs are herein listed, viz:

1. Passports including those issued by foreign governments;
2. Driver's license;
3. Professional Regulations Commission (PRC) ID;
4. National Bureau of Investigation (NBI) clearance;
5. Police clearance;
6. Postal ID;
7. Voter's ID;
8. Barangay certification;
9. Government Service and Insurance System (GSIS) e-Card;
10. Social Security System (SSS) card;
11. Philhealth card;
12. Bureau of Internal Revenue (TIN ID)
13. Senior citizen card;
14. Overseas Workers Welfare Administration (OWWA) ID;
15. OFW ID;
16. Seaman's book;
17. Integrated Bar of the Philippines (IBP) ID;
18. Alien Certification of Registration/Immigrant Certificate of Registration;
19. Government office or GOCC ID (e.g. Armed Forces of the Philippines (AFP),
20. Home Development Mutual Fund (HDMF) IDs);
21. Certification from the National Council for the Welfare of Disabled Persons (NCWDP);
22. Department of Social Welfare and Development (DSWD) certification;
23. MARINA ID
24. Other IDs issued by the Government and its instrumentalities; and
25. Other IDs issued by private entities or institutions registered with or supervised or regulated either by the Bangko Sentral ng Pilipinas (BSP) or Securities and Exchange Commission (SEC) or Insurance Commission (IC).

B. For students, a photo-bearing school ID signed by the principal or head of school is considered as acceptable. Other IDs may include birth certificate, library ID, and membership IDs duly signed by any association or organization within the college or university and signed by the pertinent authority issuing the ID

C. Where the customer or authorized signatory is a non-Philippine resident, similar IDs duly issued by the foreign government where the customer is a resident or a citizen may be presented.

ANNEX B

FREEDOM OF INFORMATION REQUEST FORM
PART I. INFORMATION ON REQUESTING PARTY

1. Title: (S/M/MS/MS/Ms) Others

2. Full Name:
Surname
First Name (including MI)

3. Complete Address:
Apartment No./Street
Brgy./District
City/Municipality
Province

4. Company/Affiliation/Organization/School and Position:

5. Type of I.D. Given: (with photograph and signature)
 Passport Driver's License Others: (pls. specify)
 Postal ID Voter's ID

6. Contact Details:
Landline:

Country Code	Area Code	Number
()	{ }	

Fax:

Country Code	Area Code	Number
()	{ }	

Mobile:
E-mail:

7. Preferred Mode of Communication: (For clarification and other matters)
 Landline Mobile E-mail Postal Address

8. Preferred Mode of Reply/Response:
 Pick-up Fax E-mail Postal Address

9. Name of Representative/Guardian: (if applicable)
Surname
First Name (including MI)

10. I.D. of Representative:

11. Proof of Authority:

PART II. REQUESTED INFORMATION

12. Title of Document/Record Requested:
(Please provide as much detail as you can)
 Photocopy Certified Photocopy Certified True Copy

13. Date of Document: (DDMMYYYY) / /

14. Purpose of Request (Please be as specific as possible):

15. Any other relevant information:

I declare and certify that the information provided in this form is complete and correct. I am aware that giving false or misleading information or using forged documents is a criminal offense. I bind myself and my principal to use the requested information only for the specific purpose stated and subject to such other conditions as may be prescribed by the Office of the President. I understand that the Office of the President may collect, use and disclose personal information contained in this request.

16. Signature of Requesting Party or Representative:

Date: (DDMMYYYY)

 / /
For Official Use Only

Received by:
Name/Signature:
Position:
Date and Time Received:
Remarks:



OVERSEAS FILIPINO BANK DIRECTORY

OVERSEAS FILIPINO BANK	
OFBANK CENTER, LIWASANG BONIFACIO, 1000 MANILA	
OFBANK OFFICES	Telephone Nos.
FINANCIAL MANAGEMENT UNIT	8527-01-41
E-BUSINESS UNIT	8527-00-98
OFFICE OF THE PRESIDENT AND CEO	8527-01-34
CENTRAL POINT OF CONTACT	8522-34-00
ADMINISTRATIVE SERVICES UNIT	8527-94-76
TECHNOLOGY MANAGEMENT UNIT	8527-94-78
SECURITY OFFICE	8527-00-40