

C.1	The rights of stakeholders that are established by law or through mutual agreements are to be respected.	Y/ N	Reference / Source document
<i>Does the company disclose a policy that :</i>			
C.1.1	Stipulates the existence and scope of the company's efforts to address customers' welfare?	Y	<p>> BPI/MS 2019 Annual Report BPI/MS Mission (page 7)</p> <p>"Through our insurance and financial service business, we commit ourselves to: * Bring security and safety to people and businesses around the world, and make a lasting contribution to the enrichment of the society."</p> <p>> BPI/MS 2019 Annual Report Our Clients (pages 14 - 16)</p>
C.1.2	Explains supplier/contractor selection practice?	Y	<p>Supplier's Selection and Criteria</p>
C.1.3	Describes the company's efforts to ensure that its value chain is environmentally friendly or is consistent with promoting sustainable development?	Y	<p>< BPI/MS 2019 Annual Report Caring for our Community and Environment (pages 16-17)</p> <p>< BPI/MS Compliance Policy 3.7 Responsibility to the Environment (page 6)</p>
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?	Y	<p>< BPI/MS 2019 Annual Report Message from the President (pages 2-5)</p> <p>Caring for our Community and Environment (pages 16-27)</p> <p>2019 Corporate Social Responsibility Activities (pages 38-39)</p> <p>< BPI/MS Compliance Policy 3.6 Responsibility to Local Communities and International Community (page 6)</p>

C.1.5	Describe the company's anti-corruption programmes and procedures?	Y	<p>< Guidelines on Conflict of Interest</p> <p>"E. Improper payments</p> <p>1. Political donations are prohibited. Employees may only make donations as individuals to legally registered political parties.</p> <p>2. Bribes or inducements are prohibited.</p> <p>3. If third parties approach BPI/MS staff and offer bribes or inducements, this must be reported to the Compliance Controller."</p> <p>< Guidelines on Anti-Bribery Measures</p>
C.1.6	Describes how creditors' rights are safeguarded?	Y	<p>BPI MS Code of Business Conduct and Ethics Conducting Business with Suppliers (pages 6-7)</p>
<p><i>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</i></p>			
C.1.7	Customer health and safety	Y	<p>> BPI/MS 2019 Annual Report BPI/MS Mission (page 7)</p> <p>"Through our insurance and financial service business, we commit ourselves to:</p> <p>* Bring security and safety to people and businesses around the world, and make a lasting contribution to the enrichment of the society.</p> <p>> BPI/MS 2019 Annual Report Our Clients (page 14-16)</p>
C.1.8	Supplier/Contractor selection and criteria	Y	<p>Supplier's Selection and Criteria</p>
C.1.9	Environmentally-friendly value chain	Y	<p>BPI/MS 2019 Annual Report Caring for our Community and Environment (pages 16-17)</p>

			2019 Corporate Social Responsibility Activities (pages 38-39)
C.1.10	Interaction with the communities	Y	2019 Corporate Social Responsibility Activities (pages 38-39) 2019 Corporate Social Responsibility Activities (pages 38-39)
C.1.11	Anti-corruption programmes and procedures	Y	<p>2019 Compliance Training is an annual mandatory training for all employees. Topics include the Conflict of Interest which explains the anti-corruption programmes and procedures of the BPI/MS</p> <p>Guidelines on Conflict of Interest</p> <p>E. Improper payments</p> <ol style="list-style-type: none"> 1. Political donations are prohibited. Employees may only make donations as individuals to legally registered political parties. 2. Bribes or inducements are prohibited. 3. If third parties approach BPI/MS staff and offer bribes or inducements, this must be reported to the Compliance Controller."

C.1.12	Creditors' rights	Y	<p>BPI/MS 2019 Affirmation</p> <p>An annual on-line affirmation that employees have read and understood the following policies where the creditors' right are safeguarded :</p> <ol style="list-style-type: none"> 1. Corporate Governance Manual 2. Compliance Policy. 3. Data Privacy Policy 4. Employee Code of Conduct 5. Conflict of Interest Guideline 6. Anti-Bribery Measures Guideline <p>100% of employees completed the affirmation.</p> <p>Also, in 2019, 100% of employees have completed the annual mandatory Compliance Training covering the 6 policies/guidelines indicated above.</p>
C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	Y	<p>BPI/MS 2019 Annual Report Caring for our Community and Environment <p>(pages 16-17)</p> 2019 Corporate Social Responsibility Activies <p>(pages 38-39)</p> </p>

C.2	Where stakeholder interests are protected by law, stakeholders should have the opportunity to obtain effective redress for violation of their rights.		
C.2.1	Does the company provide contact details via the company's website or Annual Report which stakeholders (e.g. customers, suppliers, general public etc.) can use to voice their concerns and/or complaints for possible violation of their rights?	Y	<p>BPI/MS Website Contact Navigation:</p> <p>For comments/ suggestions/complaints, please email feedback@bpims.com</p> <p>-----</p>

C.3	Performance-enhancing mechanisms for employee participation should be permitted to develop.		
C.3.1	Does the company explicitly disclose the health, safety, and welfare policy for its employees?	Y	> BPI/MS 2019 Annual Report Employee Engagement and Safety (page 14) > Workplace Health and Safety Policy
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?	Y	> BPI/MS 2019 Annual Report Employee Engagement and Safety (page 14) > Workplace Health and Safety Policy
C.3.3	Does the company have training and development programmes for its employees?	Y	BPI/MS 2019 Annual Report Our People (page 13) Training and Professional Development (pages 13-14) <p>"As the Company sustains its efforts in building a high performance culture to fully respond to the requirements of the new business environment, employees are continuously trained and developed to enable them to achieve excellent performance founded on our corporate Mission. Career development programs are implemented to ensure professional growth through skills and job enrichment opportunities, learning and development programs, performance management, and promotions system."</p>

C.3.4	Does the company publish relevant information on training and development programmes for its employees?	Y	<p>BPI/MS 2019 Annual Report Our People (page 13) Training and Professional Development (pages 13-14)</p> <p>"In 2019, BPI MS launched its first run of the Officership Training Program, with all seven (7) candidates promoted to the officer level. We have also one (1) seconded one (1) employee to MSIG's Regional Office in Singapore and one (1) employee to MSI Head Office in Japan. Furthermore, BPI MS also focused on enhancing employees' technical skills, with five hundred fifty (550) out of six hundred one (601) or 92% of employees completing at least 3 days of technical training."</p>
C.3.5	Does the company have a reward/compensation policy that accounts for the performance of the company beyond short-term financial measures?	Y	<p>BPI/MS 2019 Annual Report Employee Benefits (page 14)</p> <p>"Attracting and retaining talent is vital to our growth ambitions. In order to achieve this, we provide employees compensation and benefits that are not only externally competitive but also internal equitable. Adequate provisions for medical, health and other essential benefits; and workplace safety are provided to promote employee welfare and well-being. Human Resource (HR) Programs for our employees are continuously reviewed and enhanced to ensure their overall effectiveness and responsiveness."</p>

C.4 Stakeholders including individual employee and their representative bodies, should be able to freely communicate their concerns about illegal or unethical practices to the board and their rights should not be compromised for doing this			
C.4.1	Does the company have procedures for complaints by employees concerning illegal (including corruption) and unethical behaviour?	Y	<p>> Guidelines on Dishonest and Unlawful Acts (DUA) (G-Com-02)</p>

			> Ethics Hotline/Whistle Blowing Regulation
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?	Y	Ethics Hotline/Whistle Blowing Regulation "2.7 An individual who makes a protected disclosure shall not harassment, retaliation or adverse employment consequences. Any person who retaliates against any individual who makes a protected disclosure shall be subject to discipline up to and including termination." "2.11 If staff feels uncomfortable reporting their suspicions within the organization, the report may be sent directly to BPI through Head of HR, Chief Risk Officer and/or Chief of Internal Audit, BPI MS Head of HR, BPI MS Compliance Officer, or directly to MSIHO. All calls/ reports shall be treated with total confidentiality and anonymity is guaranteed, if requested."