

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 2016 Annual Report BPI/MS Mission page 1</p> <p><i>"Through our insurance and financial service business, we commit ourselves to:</i></p> <p><i>* Bring security and safety to people and businesses around the world, and make a lasting contribution to the enrichment of the society."</i></p> <p>> BPI/MS 2016 Corporate Governance Report Item J. Customer Experience (page 12)</p>
C.1.2	Explains supplier/contractor selection practice?	Y	<p>Purchasing Procedure (QP-BCA-007)</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 2016 Corporate Governance Report Item N. Environment (page 15)</p>
C.1.4	Elaborates the company's efforts to interact with the communities in which they operate?	Y	<p>BPI/MS 2016 Corporate Governance Report Item L. Communities (page 14)</p> <p>> BPI/MS 2016 Annual Report Message from the President (page 5)</p> <p><i>"We remain mindful of others. After a series of powerful earthquakes hit Kumamoto City in Japan's Kyushu region, we were quick to extend support as BPI/MS employees started Bayanihan Para sa Kumamoto, a donation drive to support in the relief and recovery of the affected families."</i></p>

C.1.5	Describe the company's anti-corruption programmes and procedures?	Y	<p>Guidelines on Conflict of Interest (G-Com-07)</p> <p><i>"E. Improper payments</i></p> <p><i>1. Political donations are prohibited. Employees may only make donations as individuals to legally registered political parties.</i></p> <p><i>2. Bribes or inducements are prohibited.</i></p> <p><i>3. If third parties approach BPI/MS staff and offer bribes or inducements, this must be reported to the Compliance Controller."</i></p>
C.1.6	Describes how creditors' rights are safeguarded?	N	
<i>Does the company disclose the activities that it has undertaken to implement the above mentioned policies?</i>			
C.1.7	Customer health and safety	Y	<p>> BPI/MS 2016 Annual Report BPI/MS Mission page 1</p> <p><i>"Through our insurance and and financial service business, we commit ourselves to:</i></p> <p><i>* Bring security and safety to people and businesses around the world, and make a lasting contribution to the enrichment of the society.</i></p> <p>> BPI/MS 2016 Corporate Governance Report Item J. Customer Experience (page 12)</p>
C.1.8	Supplier/Contractor selection and criteria	Y	Purchasing Procedure (QP-BCA-007)
C.1.9	Environmentally-friendly value chain	Y	BPI/MS 2016 Corporate Governance Report Item N. Environment (page 15)

C.1.10	Interaction with the communities	Y	<p>> BPI/MS 2016 Corporate Governance Report Item L. Communities (page 14)</p> <p>> BPI/MS 2016 Annual Report Message from the President (page 5)</p> <p><i>"We remain mindful of others. After a series of powerful earthquakes hit Kumamoto City in Japan's Kyushu region, we were quick to extend support as BPI/MS employees started Bayanihan Para sa Kumamoto, a donation drive to support in the relief and recovery of the affected families."</i></p>
C.1.11	Anti-corruption programmes and procedures	Y	<p>2016 Compliance Training is a mandatory training to all employees. Topics to include the Conflict of Interest which explains the anti-corruption programmes and procedures of the BPI/MS</p> <p>Guidelines on Conflict of Interest (G-Com-07)</p> <p><i>E. Improper payments</i></p> <ol style="list-style-type: none"> <i>1. Political donations are prohibited. Employees may only make donations as individuals to legally registered political parties.</i> <i>2. Bribes or inducements are prohibited.</i> <i>3. If third parties approach BPI/MS staff and offer bribes or inducements, this must be reported to the Compliance Controller."</i>
C.1.12	Creditors' rights	N	
			<p>> BPI/MS 2016 Corporate Governance Report Item L. Communities (page 14)</p>

C.1.13	Does the company have a separate corporate responsibility (CR) report/section or sustainability report/section?	Y	Item N. Environment (page 15) > BPI/MS Website News Navigation > BPI/MS 2016 Annual Report (page 23)
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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	BPI/MS Website Contact Navigation: For comments/ suggestions/complaints, please email bpimshelpline@bpi.com.ph feedback@bpims.com -----

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 2016 Corporate Governance Report K. Employees (page 13)
C.3.2	Does the company publish relevant information relating to health, safety and welfare of its employees?	Y	BPI/MS 2016 Corporate Governance Report K. Employees (page 13)

C.3.3	Does the company have training and development programmes for its employees?	Y	<p style="text-align: center;">BPI/MS 2016 Corporate Governance Report K. Employees (page 13 Training and Professional Development)</p> <p>"BPI/MS is committed to the development and welfare of its employees by providing its employees an environment for challenges, incentives and professional growth.</p> <p style="text-align: center;">Training and Professional Development</p> <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. All employees are required to attend a minimum of five (5) days of training a year, which is monitored on a monthly basis. Career development programs are implemented to ensure professional growth through skills and job enrichment opportunities, learning and development programs, performance management and promotion systems."</p>
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C.3.4	Does the company publish relevant information on training and development programmes for its employees?	Y	<p align="center"> BPI/MS 2016 Corporate Governance Report K. Employees (page 13 Training and Professional Development) </p> <p align="center"> <i>"In 2016, out of five hundred forty (540) employees in BPI/MS, five hundred twenty seven (527) or 97.59% completed the 5-day mandatory training day requirement. The training of employees are based on the competencies which are analysed and evaluated every year to ensure that employees are equipped with the necessary skills and knowledge to handle the job. Each employee has a yearly Training Plan to address the gap on the competencies. Training opportunities are equally made available to all employees, with provincial staff flown into Metro Manila to be given the same level of head office experience and training that their metro counterparts receive."</i> </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 align="center"> BPI/MS 2016 Corporate Governance Report K. Employees (page 13 Employees Benefits) </p> <p align="center"> <i>"Employees are compensated based on performance and overall qualifications. Adequate provisions for medical, health and other essential benefits; and workplace safety are provided to promote employee welfare and well-being."</i> </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 Handling Dishonest and Unlawful Acts (DUA) (G-HR-02)</p> <p>> BPI/MS 2016 Corporate Governance Report O. Policies, Processes and Practices B. Whistleblower Policy (page 15)</p>
C.4.2	Does the company have a policy or procedures to protect an employee/person who reveals illegal/unethical behavior from retaliation?	Y	<p>BPI/MS 2016 Corporate Governance Report O. Policies, Processes and Practices B. Whistleblower Policy (page 15)</p> <p><i>"The confidentiality of the whistleblower's identity shall be maintained to the extent possible. An individual who makes a protected disclosure shall not suffer harassment, retaliation or adverse employment consequences. Any person who retaliates against any individual who makes a protected disclosure shall be subject to discipline."</i></p>