

ONLINE SECURITY POLICY

Security Systems

LANDBANK deploys intrusion detection systems, firewalls, encryption systems such as 128-bit Secure Sockets Layer (SSL) and other internal controls which are meant to safeguard, physically and logically, all our servers and information systems, including the data stored in these systems. Furthermore, it has an in-house Network Operations Department that secures the maintenance of the whole facility.

Website Authentication

The LANDBANK weAccess website is secure, using GlobalSign digital certificate for you to verify the authenticity of the site. At times, it may be necessary for you to verify the authenticity of the LANDBANK weAccess website so you will not be a victim of internet scams (for example, clients will be directed to seemingly legitimate sites then mislead them into providing vital account information to entities not authorized by the Bank). The GlobalSign logo attached on the weAccess website page, when clicked, securely authenticates the LANDBANK weAccess website.

The best, safest and recommended way to access the website is by typing <https://www.lbpweaccess.com> at the browser address bar. You may also visit the official LANDBANK website at <https://www.landbank.com> and click on the eBanking menu.

Third-Party Agreements

Certain transactions involving third parties – Fund Transfers to third-party, Auto Debiting and Bills Payment, all require enrollment of accounts and Memorandum of Agreement (for Auto Debiting) submitted to us for verification. For other transactions involving third-parties that do not require enrollment – Fund Transfers to other Banks and ATM Payroll, are subject to One-Time Password (OTP) at the time of transaction. With this policy, you are assured that LANDBANK will honor requests for transfers or payments only to and from those that you have authorized/signed for.

E-mail

All financial transactions made through LANDBANK weAccess will send e-mail notifications to the registered e-mail address of the Maker/s and Authorizer/s. We encourage you to regularly check and verify your e-mails, especially the e-mail facility incorporated in weAccess, in order to assure that all your institutional transactions are in order.

The official e-mail address of LANDBANK weAccess is lbpweaccess@mail.landbank.com

Password Protection

All clients visiting the weAccess website pass through the log-in authentication process. Clients are advised to use a password that is easy to remember but hard for others to guess. Ensure to keep password confidential at all times by not writing or divulging it to anyone. Change password frequently, or change it immediately once password has been compromised.

How To Protect Yourself Online

LANDBANK encourages clients to take part in protecting their account while doing transactions online by ALWAYS doing the following:

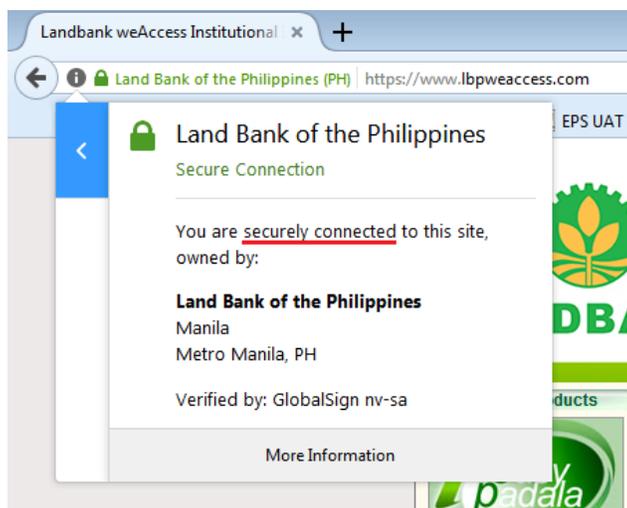
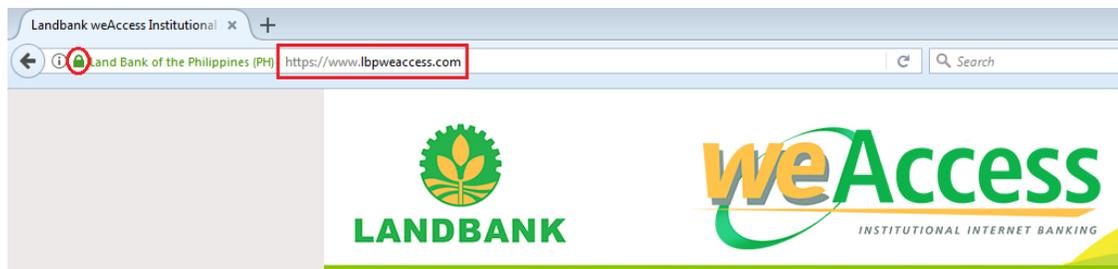
1. Ensure that the site is secured before using it:

- a. Always type the complete web address into your browser instead of clicking links. By doing this, you are decreasing the risks of being deluded by a phishing* site.

***Phishing** is the practice of attempting to obtain information (e.g., usernames, passwords, credit card details, Bank account numbers, ATM PIN, etc.) by pretending to represent a legitimate company in an e-mail or websites. The e-mail usually claims that it is necessary for the recipient to update and provide the information in the link or form attached in the e-mail. The criminals then use the information entered on the phishing site or form for their own fraudulent intentions.

Official URL of LANDBANK weAccess website: <https://www.lbpweaccess.com>
Official e-mail Address of LANDBANK weAccess: lbpweaccess@mail.landbank.com

- b. Ensure that 'https' and the padlock  symbol are present in the website. These indicators signify that the site you are entering is genuine and secure. Double click the padlock symbol to verify if the certificate issued is still within its valid dates or if it has been issued to the website you are accessing.



- 2. Protect your computer from online attacks from viruses, hackers, spywares and other malicious programs by doing the following:**
 - a. Install and regularly update your Anti-virus and Anti-spyware Software.
 - b. Activate your computer's firewall settings.
 - c. Always update your operating system.
 - d. Do not download files or software from websites which you are not familiar with or from hyperlinks sent by strangers.

- 3. When accessing your account using a public computer or using a public WIFI network, kindly practice the following:**
 - a. Never adjust your security details.
 - b. Always log-out from your online session once you are finished with your transaction.
 - c. Ensure that no one can see your transactions in public.

- 4. Personal information such as address, mother's maiden name, mobile/telephone numbers, social security number, Bank account number and e-mail address should not be disclosed unless the one gathering the information is reliable and trustworthy.**

- 5. Regular checking of transaction history details and statements should be done to ensure that no unauthorized transactions occur.**

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For other inquiry, you may contact LANDBANK through the following:

1. 24/7 Customer Care Hotline: For NCR (02) 8405-7000 or PLDT Domestic toll free 1-800-10-405-7000
2. E-mail: customercare@mail.landbank.com