

COUNTRY BANKERS LIFE
INSURANCE CORPORATION

EMPLOYEE MANUAL

Corporate Profile


Country Bankers Life: Filipinos' partner for life

COUNTRY BANKERS LIFE INSURANCE CORPORATION (CBLIC) is synonymous with service and reliability as a partner when it comes to life insurance. The company is a full service insurance provider backed with over 40 years of experience in servicing the needs of individuals, groups, rural banks and corporations. CBLIC is best known for its impressive performance and track record in making insurance accessible to thousands of Filipinos especially in rural areas through its solid partnership with rural banks all over the country since it was started on March 28, 1965.

Today, CBLIC has touched the lives of numerous Filipinos through its wide array of insurance plans, which help ensure stability and security for themselves and their loved ones as well as protection of their businesses, properties and assets. Many trust CBLIC and consider the company as their partner for life as it upholds its tradition of providing personalized service to policyholders and efficient settlement of claims and policy loans and other benefits guaranteed by its product offerings. Its vast network of insurance service outlets, primarily rural banks, cooperatives and other financial institutions, which provide accessibility and convenience, is likewise a value-added service that policyholders greatly appreciate. With the realization that a huge part of the entire population was unattended and untapped because most life insurance companies concentrated mainly in key cities of the country, CBLIC found its niche as the insurance company of choice for the small entrepreneur, farmers, fishermen and many others who seldom have the opportunity to avail themselves of a life insurance coverage.

Most significantly, CBLIC has a comprehensive array of products and services- whole life insurance plans with limited paying periods which are ideal for estate conservation; mortgage redemption insurance and creditor's group life insurance which are loans-related term plans that protect lenders from borrowers' indebtedness; and special affordable plans dubbed "Alalay sa Buhay" and CB Kalinga, respectively, which allow the company to cater to the needs and wants of a wide market segment. Today, out of more than 700 Rural Banks, plus its branches nationwide joined our campaign to continuously serve the rural market and the growing consumer market in key cities of the country.

Among our popular offerings availed by individuals who want to safeguard their families from future financial worries is the Classic Benefit Plan, a limited payment whole life insurance with five, seven or 10 years to pay options. CBLIC is also one of the pioneers in providing the Creditor's Group Life (CGL) insurance that protect lending institutions from lending losses. "Alalay sa Buhay" and "CB Kalinga" with an annual premium of only P250 and P280 respectively, are two of the most affordable plans in the market the come with accidental death benefit as well as "Instant Abuloy".

Today,  COUNTRY BANKERS LIFE INSURANCE CORPORATION, with its reputed dedication and sincere service to the insuring public stands proud to its promise, a continuing commitment to support the Filipino people by providing dependable security and protection as a partner for life.

OUR VISION

1. To maintain our position as the primary provider of life insurance products and services to clients being served by our niche market- the rural banks and other financial institutions in the countryside.
2. To be known as well among individuals and corporate entities in need of insurance coverage in key cities of the country, as a full service insurance company, developing other products and target markets.

OUR MISSION

To be in the forefront of educating Filipinos on the value of life insurance by promoting insurance consciousness to a broader market and by providing relevant training opportunities to marketers who are committed to advance insurance advocacy.

OUR ADVANTAGES

- Expeditious payment of claims, policy loans and other benefits provided by our products.
- A vast network of insurance service outlets for greater accessibility and convenience to our policyholders.
- Personalized attention that emphasizes the human dimension of the company.

OUR PHILOSOPHY

To remain relevant with the times as a dynamic company that helps advance economic progress by reliably extending our insurance services to promote the interest of the country and its people.

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Chapter I

INTRODUCTORY MESSAGE

INTRODUCTORY STATEMENT

This Employee Manual is designed to acquaint you with Country Bankers Life Insurance Corporation and provide you with information about working conditions, employee benefits, and some of the policies affecting your employment. This is not a contract and is not intended to create any contractual or legal obligations. You should read, understand, and comply with all provisions of the manual. It describes many of your responsibilities as an employee and outlines the programs developed by Country Bankers Life Insurance Corporation to benefit employees. One of our objectives is to provide a work environment that is conducive to both personal and professional growth.

No Employee manual can anticipate every circumstance or question about policy. As Country Bankers Life continues to grow, the need may arise and Country Bankers Life reserves the right to revise, supplement, or rescind any policies or portion of the manual from time to time as it deems appropriate, in its sole and absolute discretion.

Customers are among our organization's most valuable assets. Every employee represents Country Bankers Life to our customers and the public. The way we do our jobs presents an image of our entire organization. Customers judge all of us by how they are treated with each employee contact. Therefore, one of our first business priorities is to assist any customer or potential customer. Nothing is more important than being courteous, friendly, helpful, and prompt in the attention you give to customers.

Chapter II

EMPLOYMENT POLICIES and PROCEDURES

EMPLOYMENT POLICY

It is the policy of the Company thru Human Resources Department to select and hire best-qualified individuals for its positions.

The Company maintains a high regard for its people and believes that employee must be treated in a way that will enhance their efficiency while affording satisfaction on the job.

All selections shall be conducted in accordance with the provisions of the appropriate Collective Bargaining Agreement or the Company Policy on Hiring.

EMPLOYEE CATEGORIES

A. By Level

1. Executive - Employees who are at the highest level of the Organization and are responsible in giving management and directions in company policies as well as making major decisions in the Company operations. Employees who are exempt from the minimum wage and overtime pay.
2. Managerial - Employees who are responsible for managing a Division or department of the Company, and they are primary tasked with the implementation of Company policies and decisions from the day to day operations from hiring, disciplining employees and firing. Employees who are exempt from the minimum wage and overtime pay.
3. Supervisory - Employees who regularly direct the work and appraise the performance of his subordinates. Employees with at least two or more employees and authorized to recommend effectively the hiring, firing, or disciplining of employees working under them. Employees who are exempt from the minimum wage and overtime pay.

4. Rank-and File - Employees who, by nature of their work, do not fall under any of the above categories. They are entitled to claim overtime pay for work rendered in the excess of the regular eight (8) hours a day, forty hours (40) a week, subject to the Company policy on overtime work.

B. By Tenure

1. Casual /Temporary/Casual - Employees who are hired at a "no-work-no-pay" basis for a period not exceeding six (6) months in order to fill temporary vacancies, i.e. maternity leave, extended leave of absence or if there are projects of a limited duration to be done. The Company reserves the right to terminate his contractual employment for a just cause.
2. Probationary Status - Employees who are hired and undergo assessment and observation for a period not exceeding six (6) months after which the Company determines whether or not to issue a regular appointment. His services may be terminated during the probation period for a just cause, or when he fails to meet Company standards.
3. Regular - Employees who adequately meet all the requirements of the job during probationary period and are consequently issued a regular appointment at the discretion of the Management.

POLICY:

1. Probationary and contractual employees are not yet entitled to any Company benefits except those mandated by law.
2. All recommendations of employment upgrading shall be initiated by the department head of the employee concerned course thru Human Resources

Department together with the performance appraisal and accomplishment reports, subject for approval of the SVP & General Manager.

3. A probationary employee who happens to meet all Company standards based on the performance appraisal and accomplishment reports submitted, shall be recommended for regular appointment not later than his fifth (5th) month of probationary employment. In cases of exemplary performance shown early during his probation period, the immediate supervisor may submit thru HRD a recommendation of employee's regular appointment, for approval of the SVP & General Manager.
4. It is the responsibility of the immediate supervisor of the probationary employee to strictly monitor the latter 's performance, in view of the fact that it will be the basis whether he shall be qualified for regular appointment or not.

GENERAL PROCESS ON RECRUITMENT, SELECTION AND PLACEMENT

POLICY:

1. Age Requirement - hiring age shall be at least 21 years of age. Applicants with outstanding capabilities who do not fall within the prescribed age limit may be hired at the discretion of Management.
2. Education - the required educational qualifications specified in the approved manpower requisition shall be the minimum requirement.
3. Relevant Training /Experience – sufficient formal training or relevant work experience to the job shall be given high degree of importance in the process of job proficiency.
4. Physical and Mental Fitness - applicants shall undergo and pass the required medical-dental examination, and psychological evaluation.
5. Non-Discrimination - equal opportunity in employment for all qualified individuals and the Company prohibits

discrimination against race, sex and religion.

6. Reference Checking - all prospective employees must be of good moral character as proven by supporting documents/information acquired during background or character checking.

7. Employment of Relatives

The company shall hire no relative of an employee up to the fourth degree of affinity or consanguinity. Even so, the Management may make exceptions to this policy. Should a relative be hired, he shall not be assigned to the section/department where such relative is the superior/subordinate of the other or where connivance or conspiracy may arise.

Any employee who decides on marrying another employee shall not be assigned to a section/department where one is the superior/subordinate of the other or where a connivance or conspiracy may arise.

MANPOWER REQUISITIONING PROCESS

The Human Resources Department (HRD) shall be the responsible for the processing of all manpower requisitions and hiring of employees. Based on the outcome of the selection process, the HRD shall make proper endorsement and recommendation to the Department Head who initiated the request for his review and focused interview of the selected candidate, and recommend final approval to the Senior Vice-President & General Manager of the selection made.

Procedure:

1. The requisitioning party shall accomplish a Manpower Requisitioning form.
2. The form shall be forwarded to the Office of the Senior Vice-President & General Manager thru HRD.
3. The HRD shall receive the approved request and review and determine the compensation package before the recruitment and selection process takes place.

HIRING PREFERENCE

When a job opening occurs in the Company, hiring preference shall be granted to the immediate next of kin of a retired, deceased or incapacitated employee provided they have met the minimum requirement to qualify for the position and apply for the position within ten (10) working days from date of announcement. The Company must notify the Union of its basis why the above-named next of kin of the covered employee failed to qualify upon a formal written request of the Union.

APPLICANT POOL

The Human Resources Department or HRD shall exercise the most effective and least expensive source of applicant pooling while providing the assistance in meeting the Management staffing requirements.

The HRD will post the vacancy to Bulletin Board for ten days to give priority to the employees who may be qualified for the job vacancies.

Employees, agents, clients of the Company may also help in manpower search by referring qualified candidates to HRD for processing.

A campus recruitment drive may be undertaken to serve as manpower sourcing positions not requiring an extensive job experience, i.e. job fairs, job posting thru school's Placement Offices.

Walk-In applicants are individuals who seek possible employment who come directly to the office inquiring about the job openings. They are the most common source of candidates for employment.

Advertising the Company's job requirements thru newspaper is done when current manpower pool is not sufficient to urgently fill up vacancies.

SELECTION AND JOB PLACEMENT

Psychological tests, interviews, medical-dental examination, and reference /background checking , whenever necessary shall be made in order to select the most qualified candidate.

Process:

1. The HRD will review the Manpower Requisitioning Form and after initiating the recruitment process, the HRD shall invite all possible candidates to report to its office.
2. All those who were invited to report will have to fill out an Application for Employment form and must submit their comprehensive curriculum vitae , transcript of records and 2x2 ID pictures (does not apply to internal sources/employees).
3. Upon receipt of the applications, the HRD will review it and will develop a shortlist of candidates based on the criteria outlined in the posting and job descriptions. Candidates whose applications meet basic requirements will be subjected to preliminary interview.
4. For in-depth assessment of character and personality traits, candidates shall be subjected to a battery of employment tests to be administered by the HRD. Or as needed, candidates may undergo panel interview to validate profile generated.
5. On the basis of interview impressions and test results, the HRD shall submit recommendation to the requisitioning head. The head prior to the final selection may also require a background and/or reference checking.
6. The requisitioning head may request for a focused interview of the recommended candidate and submit a recommendation based on the outcome of the interview. The HRD shall endorse it to the Office of the Senior Vice-President & General Manager for hiring decision.
7. The selected candidate chooses to occupy the position will be asked to submit pre-employment requirements as stated below:
 - a. SSS number
 - b. Tax Identification Number (TIN)
 - c. NBI or Police Clearance
 - d. Clearance from previous employer (if applicable)
 - e. Physical examination clearance
 - f. Transcript of records
 - g. 2 ID picture (1x)

No new hire shall be exempted from physical examination consisting of medical-dental check-up, the cost of which shall be shouldered by the Company. This is a requirement to ensure that the individuals hired by the company are healthy and physically fit for the job.

If he fails to comply with the pre-employment requirements or of the results of the pre-employment requirements are unfavorable, the Company reserves the right to terminate the employment.

8. Upon compliance with all the necessary requirements, the HRD shall process the appointment paper of the employee in duplicate to be signed by the President. After the appointment paper has been received by the newly hired, a copy will be provided to all department heads, union president and all relevant parties.
9. The newly hired employee through HRD will be given basic orientation of the Company, a copy of the HR Policies and Procedures.

PROMOTION AND TRANSFER PROCESS:

POLICY:

It is the policy of the Company to promote from within, whenever possible, qualified and deserving employees to higher positions whenever vacancies occur or to transfer employees to jobs where their talents and abilities could best be utilized.

Promotion - is the movement of an employee from a position of a lower level to one of a higher level involving more difficult duties or increased responsibilities and carrying a higher pay, higher status and/or offering better privileges. A promotion may not involve a pay raise but would certainly involve an improvement in the employee's status and in his chances for advancement, or in greater job satisfaction or better working conditions. A promotion represents an employee's movement up the organizational ladder.

Transfer - is the movement of an employee from one job to another requiring approximately the same degree of skills, duties and responsibilities, with no change in pay or of the same pay level within the company.

The area of consideration for promotion in this program is company wide. Promotion may be made within the same department or from one department to another.

All promotions will be based on merit and good performance.

Procedure:

1. **Within the Department** - when a vacancy occurs in the Department, Department Head may recommend promotion or transfer of qualified employee to the Department to the vacancy following this procedure:
 - a. The Department Head submits his recommendation letter to the Human Resources Department, accompanied by the Employee's Performance Appraisal;

- b. The HRD Manager evaluates the recommendation and submits to the Senior Vice-President & General Manger her concurrence or otherwise for appropriate action. If approved, memorandum regarding the transfer or promotion, indicating therein any changes in the terms of employment such as salary, position title, etc. shall be prepared and forwarded to the Office of the SVP & GM for signature.

2. Between Departments – Present employees of the Company are given first preferences in filling up vacancies either by transfer or promotion. If no employee in the department qualifies for the vacant position, candidates from other departments may be considered.

- a. The HRD announces the vacancy in the Bulletin Board. Any interested employee contacts directly the HRD.
- b. If there are more than one applicants for the position, the choice should be made on the basis of qualifications for the job through interviews, test, attendance and job performance. All things being equal, seniority should be given consideration.
- c. The employee-applicant most qualified and accepting the conditions of employment shall be considered in a referral by the HRD Manager to the heads of departments concerned for their information and comment of the projected transfer or promotions;
- d. The Department Head submits his recommendation letter to the HRD, accompanied by the Employee's Performance Appraisal;
- e. The HRD Manager evaluates the recommendation and submits to the SVP & GM her concurrence or otherwise for appropriate action. If approved. Memorandum regarding the transfer or promotion, indicating therein any changes in the terms of employment such as salary, position title, etc. shall be prepared and forwarded to the Office of the SVP & GM for signature.

GENERAL RULES ON PROMOTIONS AND TRANSFERS

- a. A transferred or promoted employee shall undergo a probationary period of three (3) to six (6) months in the new position without any adjustment in salary, during which the employee's performance shall be reviewed by the Department Head. If found satisfactory at the instance of

the HRD Manager and upon approval of the SVP & GM of necessary recommendation, the employee is made permanent and given the corresponding salary scale of the position. If not satisfactory, he is returned to his old or transferred to another position.

- b. An appointment to fill the position vacated by the promoted or transferred employee shall be temporary in nature, not to exceed six (6) months . If the transferred or promoted employee is returned to his old or another position, the employee contract of the temporary replacement shall be terminated.
- c. Any changes of duties/responsibilities of an employee within the department shall be concurred by the HR Manager and approved by the SVP & General Manager.

Nothing in the above shall deny the company's right to assign and/or rotate employees from time to time for familiarization in different areas of operations. This is one of the best ways of finding out the right individual for certain positions that may be vacated and also for training the staff as possible reserves in case of emergencies.

SEPERATION OF EMPLOYMENT

GUIDELINES AND PROCEDURES ON RESIGNATION, VOLUNTARY SEPARATION AND RETIREMENT

POLICY:

All employees who voluntary resign from employment with the company shall tender resignation not less than 30 days prior to the effective date thereof addressed to the President, furnishing copy thereof the SVP & General Manager, Department concerned and the HRD Manager.

Procedure:

1. The Department Head concerned shall make an inventory of all pending work assignments which the resigning employee has to complete before actual separation;

2. The Department Head concerned shall likewise conduct physical inventory of all files and records in possession of the resigning employee which the latter may have acquired or come into possession of in the course of employment;
3. The General Services shall conduct a physical inventory of all office supplies and/or equipment allotted to said resigning employee;
4. The Accounting Department shall conduct prepare a Statement of Account of any accountabilities of the resigning employees;
5. The HRD Manager shall conduct necessary exit interview and thereafter submit his report to the SVP & General Manager;
6. The Department Head concerned shall likewise be responsible in ensuring that the work load of the resigning employees is properly turned-over to his successor or in the absence of such successor, that the work load is distributed to the remaining employees of the department in order to ensure a smooth transition with the end view of preventing disruption of business operation;
7. Only after such inventory and appropriate turn-over of records, files and equipment have been completed and smooth transition of work load has been assured, will the corresponding clearance be prepared by the Human Resources Department for signature of the various Department Heads concerned. All clearances must be signed and dated on the last working day of the employee concerned;
8. Only the staff of the HRD shall be responsible for the completion of the aforesaid clearance and resigning employee shall not be allowed to hand carry his clearance for signature of the various department heads;
9. Upon turn-over of the records, files and equipment of the resigning employees, the Department Head concerned shall see to it that the resigning employee will no longer have any access to the same;
10. Any monetary benefit due to the resigned employees, after deducting any accountabilities to the company, shall be paid only after all the Department Heads have cleared the resigning employees from all accountabilities and have signed the necessary clearance;
11. The Legal Counsel shall be the last Department Head to sign the clearance;

12. Upon receipt of his monetary benefits, the employee concerned ,shall sign the Quit Claim Form and surrenders his company identification card;
13. Upon effective date of the resignation, he shall be treated as an ordinary visitor subject to the security check by the company guards;
14. Any separation from employment following within the retirement plan coverage shall be handled in accordance therewith.
15. The same procedure shall be followed in case of retirement of employees.

TERMINATION OF EMPLOYMENT

The company may dismiss an employee if he commits any of the following just causes as provided by law:

- a. Insubordination or Disobedience to the lawful orders by superior
- b. Serious misconduct, willful disobedience by the employee of the lawful orders of his employer or representation in connection with his work
- c. Unofficial transactions using company's name and company position
- d. Commission of a crime or offence by the employee against the person of his employer or any immediate member of his family or his duly authorized representative
- e. Gross or habitual negligence of duties
- f. Gross dishonesty
- g. Repeated violations of company rules and regulations
- h. Habitual tardiness or absence in accordance with the rules an regulations on attendance
- i. Any act analogous to any of the foregoing

JOB EVALUATION AND WAGE CLASSIFICATION PLAN

POLICY

The Company-wide job evaluation shall be conducted every two (2) years, any basic salary adjustments arising from the results of the job evaluation shall take effect every October 1st of the year it is being implemented.

Objectives

1. To ensure a complete, accurate and impersonal description of the work done in each job
2. To determine the relative value of various positions (of kinds or work done) in a department, and to line up similar jobs in different departments
3. To define lines of organization, and to determine responsibilities and channels of authority
4. To furnish the Human Resources Department full information in a convenient form with regard to both initial employment and transfer of possibilities
5. To determine salaries for each position (or kind of work done) throughout the organization, including initial salaries and wages for new employees
6. To determine whether or not any employee's salary is decidedly above or below the limits set for the kind of work he does, and why
7. To facilitate recognition of merit and promotion to positions of larger responsibilities, thus, stimulating ambition
8. To facilitate setting line of job progressions so that when an employee attains a position of high responsibility, his experience and background will be rounded as possible.

STEPS in Arriving at Job classification and Ranking

1. Analysis and writing of job descriptions for all positions covered
2. Designing a job evaluation scale that measured the relative worth of positions, based on skill requirements, and responsibilities placed on the employee in the performance of the job

3. Determining the number of points earned for each position by placing positions opposite definition degrees which had been allocated weights in points appearing on the rating scale
4. Assigning the positions to the salary class corresponding to the point range of the salary classes.
5. Establishing the relationship between basic salary and the relative value of each job as determined by the evaluation procedure. This relationship is established through the analysis of present salaries paid by the company and salaries paid by other companies in the community for comparable work.

Administrative Responsibilities:

Job Evaluation Committee

- a. Responsible for the evaluation of job descriptions
- b. Review the job description prepared to determine the accuracy of the description
- c. Meet from time to time as required by the Chairman of the Committee
- d. Submit rated job and assignment of salary class to the SVP & General Manager for review and approval
- e. Coordinate with the activities of the HRD which is in charge of administering the Job Evaluation Program of the Company

Division/Department Managers/Supervisors

- a. Review and approve all descriptions prepared by their subordinates to ensure accuracy and completeness of job fact.
- b. Communicate with employees for an adequate exchange of information on the development of job descriptions and reporting the results of job studies.

Employees

- a. Review and approve job descriptions or their job for correct job content

Human Resource Department

- a. Advise Management of the current status of the Job Evaluation Program

- b. Cooperate with Divisions/Department relative to the development of descriptions
- c. Prepare job descriptions that are requested for any new or changed jobs within the scope of program
- d. Develop individual job evaluation ratings for the use of the Job Evaluation Committee
- e. Disseminate all necessary information and form on established practices and procedures or the conduct of the evaluation program and cooperate in explaining to them
- f. Study and promote maximum coordination of all phases of the evaluation program
- g. Schedule and conduct job audits every year , or conduct special audits as requested.
- h. Maintain all descriptions and evaluation files and record for the departments and develop and issue all necessary forms, records , and procedures incidental to the efficient operation of the program
- i. Initiate notice of change in personnel immediately upon completion of Job Evaluation Activities to record new or revised job titles and grade assignments. Maintain active file of approved description.

POLICIES AND PROCEDURES:

Initial Salary Administration (assuming you have salary ranges of minimum to maximum salaries only)

General Procedure:

- a. Match each employee according to his job title
- b. Compare the employee's present salary with his assigned job title's rate range

Action on Green-Circle Employees

If a regularized employee's salary is below the prescribed minimum rate his salary may be raised to the minimum if he is presently doing what the job requires as defined in the job description

Action on Red-Circle Employees

If the employee's salary is above the minimum rate, he should be evaluated immediately for possible promotion to a job with greater responsibilities. If this is not possible, greater responsibilities should be assigned to the job to raise the employee's rating to a level that would justify his current salary. Should the employee concerned be found incapable of carrying responsibility for the newly assigned duties, steps should be taken to develop him so that he could assume more important duties in the future.

There shall be no reduction in base pay for employees presently receiving salaries above the prescribed minimum level.

Promotional Increases

A promotion is an upward reclassification of an employee to a job with a substantial increase in responsibilities or skill requirements, and involves a movement to a higher pay class.

- a. An employee, who at the time of his promotion is receiving a rate lower than the minimum rate of the job to which he is being promoted, shall be given an automatic adjustment up to the minimum rate of the higher job effective on the date he assumes the functions of his job.
- b. If at the time of his promotion, the employee is receiving a rate equal to or higher than the minimum rate of the job to which he is being promoted, his pay shall be adjusted to the next higher step rate within the new pay class.

Payment for transfers

- a. A lateral transfer (within the same pay class) shall not cause a change or adjustment in the base pay of the employee.
- b. If an employee is transferred as a result of management's request to perform essential task in a job belonging to a lower pay class, he shall retain his current rate.
- c. In case of temporary assumption of a higher job level a salary adjustment in the amount of the difference of the job grade level concerned shall be given to the incumbent if such temporary assignment will last for more than fifteen (15) days. However, if the employee's current rate is equal or higher than the minimum of the higher job level there shall be no salary adjustment.

Job Reclassification

- a. A job reclassification occurs when, due to a substantial change in the nature of the job, the job is placed in another pay class.
- b. An employee whose job has been reclassified shall be paid his current rate or the minimum rate of the pay class to which his job has been reclassified, whichever is higher.
- c. In no case shall an employee suffer a reduction in his base pay as a result of a reclassification of his job.

PERFORMANCE MANAGEMENT AND APPRAISAL PLAN (PMAP)

Objectives:

1. Motivate high performers to do better and low performers to improve; manage performance of employees to generate full operationalization of their competencies towards productivity and effectiveness at work.
2. Inform subordinates of how they are viewed by their superiors and of what the future holds for them in the organization.
3. Identify high potentials for advancement.
4. Gather accurate and complete information for making decisions on salary increases, promotions, transfers and terminations.
5. Check on the success of recruitment, selection, placement, and training procedures.

1. Scope of coverage and formulation of goals:

This PMAP shall apply to all regular employees belonging to all levels in the organization with exception of the President, Senior Vice President/General Manager, Senior Vice President/External Affairs and Treasurer. Those contractual or casual basis as well as those hired as consultants on a part time basis shall not be covered by this plan unless they are being considered for regular employment in the immediate future.

Permanent employees shall be rated once a year starting from January 2 up to December 15 of the current year. A minimum of three (3) and a maximum

of five (5) goals should be formulated by each employee for each year. These goals should be based on the corporate plan or specified division or department goals. These goals to be formulated should deviate from goals describing routine activities and instead focus on improvements such as profit maximization or cost reduction, problem solving, systems improvement, or innovation. Routine goals may however, be established in cases where consistency with pre-determined performance standards is critical.

A simpler way of presenting the guidelines for the formulation of challenging goals is the acronym SMART that summarizes the criteria on how a goal statement should be written. It must be:

S	-	Specific
M	-	Measurable
A	-	Attainable
R	-	Results-Oriented
T	-	Time Bound

This component constitutes 60% of the appraisal for all managers and office supervisors and 55% for rank and file.

Standards / Performance Indicators for the Set Goals

- | | | |
|--------------------------------------|---|------------------------------|
| a. Exceptional (E) | - | score of 90 points or higher |
| b. Exceeds Most Expectations (EE) | - | score between 75 to 89 pts. |
| c. Meets Expectations (ME) | - | score between 60 to 74 pts. |
| d. Meets Most Expectations (MM) | - | score between 45 to 59 pts. |
| e. Does Not Meet Expectations (DE) | - | score between 44 or lower |

Priority of Goals

- a. High Priority
- b. Medium Priority
- c. Low Priority

2. Accomplishing Performance Evaluation Form (Job Factor Evaluation)

The employee is provided with the initial page of the appraisal form on which he writes his responses to the questions that relate to self-assessment. These includes:

- a. Significant accomplishments during the period
- b. Goals not met and for the reasons for such
- c. Recommendations on changes that can be made relating to his job in order for him to return in improved performance as well

The appraiser starts using the subject employee on the different job factors. These factors, whose definitions are carried in the appraisal form are:

Managers & Supervisors	Wt.	Rank & File	Wt.
Organization Sensitivity	5%	Knowledge of Work	6%
Planning/Organizing Controlling	5%	Quality of Work	6%
Analytical Skills Decisiveness & Judgment	5%	Job Commitment & Work attitude	5%
Leadership & Staff Development	5%	Analytical Skills, Decisiveness & Judgment	4%
Integrity	5%	Teamwork	4%
Knowledge of Work	4%	Discipline	4%
Communication Skills	4%	Communication Skills	4%
Creativity & Innovativeness	3%	Initiative and Resourcefulness	4%
External Projection	2%	Integrity	4%
Stress Tolerance & Flexibility	2%	Attendance	4%
Total Points	40%	Total Points	45%

Before the numerical rating is assigned, the appraiser should write down critical incidents (if any , whether it is negative or positive) observe in relation to the individual job factors.

Options for the rating – by checking a particular box to reflect the rating for the appraisee, the following explanation should guide t he appraiser:

- | | |
|---------------------|--|
| a. Highly Evident | -all strong quality evidence; high in number of strong evidences. |
| b. Evident | -has both quality and quantity evidences are noted side by side with moderately strong positive evidences. |
| c. Slightly Evident | -some light negative evidences are noted side by side with moderately strong positive evidences. |
| d. Not Evident | -mostly strong negative evidence which outweigh positive evidences that are weak in quality and/or few in numbers. |

COMPANY SPONSORED TRAINING POLICY

OBJECTIVE

To assist management attain organizational and individual goals through a systematically planned out company development training program workshop and seminars.

The HRD shall provide assistance to Management in the selection, development, implementation and evaluation of appropriate management /behavioral training activities and programs that are relevant to and in support of the organizations goals and objectives.

All training or improvement in knowledge and skill, which an employee received whether inside or outside the company should be, recorded in his personnel records.

ORIENTATION TRAINING

New hires will be given orientation basic historical information about the Company, its policies, and procedures.

EXTERNAL TRAINING

A. Responsibilities

The HRD shall coordinate outside training and development programs, workshops, and seminars;

Attendance in a program, whether management or employee initiated, shall be recommended by the department head thru HRD and approved by the President or SVP & General Manager.

B. Necessity and Selection

Only permanent and/or regular employees maybe allowed to attend or undergo outside training or seminar provided the program meets the following requirements:

- The program is relevant to the work assignment/position occupied or to be occupied by the interested employee.
- The program is offered or sponsored by a reputable, outstanding and accredited institution

The selection of candidates for attendance/participation in outside training or development shall be the prerogative of the company. It may directly nominated the candidate or may select from employees.

C. Employees Accountabilities/Responsibilities

Should an employee fail in a training/seminar because of negligence on his part, he shall pay in full the amount the company spent.

Any employee who has availed of a company-sponsored seminar shall not be allowed to resign one year from the date of seminar attended, otherwise, the seminar fee will be reimbursed from the employee concerned.

D. Procedure

Employee's immediate supervisor recommends thru HRD (at least 15 days prior to the actual starting date of the seminar) , attached is the copy of seminar program/brochure. The recommendation shall be based on the following:

- Relevance of the course to the position held
- Eligibility of the employee (competence in undertaking the course, ability to impart knowledge and skills gained from the training /seminar, good moral character, and emotionally mature)
- Company needs expertise along the training course to be attended

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- Cost and availability of fund

The HRD Manager evaluates and forwards the recommendation to the Office of the President and/or Office of the SVP & General Manager for approval, with her concurrence or reason for non-concurrence , as the course of the recommended employee.

The Employee shall submit to the department head copy furnished the President and SVP & General Manager thru the HRD the following:

- A report or highlight of the seminar/program
- A Xerox copy of the certificate of completion/attendance

Chapter III

EMPLOYEE COMPENSATION AND BENEFITS

SALARIES AND WAGES

Employee's basic salary shall be paid twice a month at intervals of fifteen (15) days, deposited to the employee's savings or current account with the Company's designated bank. Withholding tax, Philhealth, SSS premiums, Pag-ibig contributions, etc., will be deducted from their take home pay. Direct hire probationary and contractual employees will receive their salary in cash and disbursed through the Cashier every 15th and 30th of the month.

The payroll officer shall prepare and distribute to all employees their pay slip on the pay day showing details on the salary information and deduction made by the Company.

Salary Deductions by Reason of Company Policy

- Cash Advances which were not liquidated or disapproved by Management
- Penalties by reason of employee's violation of company rules and regulations
- Employees share for HMO contributions
- Any Company property or assets lost or stolen while under the employee's care at its current value. A schedule of payments may otherwise be arranged.

BENEFITS

A. LEAVE

Vacation Leave – regular employees who have completed one (1) year of service commencing from Probationary status shall be entitled to fifteen (15) working days vacation leave with full pay per year. The enjoyment of 7 1/2 days vacation leave shall be optional on the part of the employees, for the first six(6) months. The remaining 7 ½ days starting on July 01 of each year should be earned before it can be enjoyed. Unused vacation leave shall be converted to cash at the end of each year.

Sick Leave – regular employees who have completed one (1) year of service commencing from Probationary status shall be entitled to fifteen (15) working days sick

leave with full pay per year. Unused sick leave shall be converted to cash at the end of each year.

Emergency Leave - regular employees who have completed one (1) year of service commencing from Probationary date shall be entitled to five (5) working days emergency leave with full pay per year, which shall be non-convertible to cash. The following reasons and qualifies for an emergency leave:

- a. Sickness of immediate member of the family e.g. parents, legitimate spouse or legitimate childrens;
- b. On a case to case basis may include force majeure and natural calamities such as fire, typhoon, flood or earthquake.

Paternity Leave - Every male employee whose spouse gave birth shall be entitled to seven (7) days paternity leave with full pay and additional three (3) days paternity leave with full pay if said spouse gave birth through caesarian operation for the first four (4) deliveries of his legitimate wife with whom he is cohabiting.

Maternity Leave - every female employee shall be entitled to a maternity leave with full pay of sixty (60) calendar days for normal delivery and seventy eight (78) days for caesarean delivery. Employees are advised to file maternity leave prior to the scheduled leave. SSS maternity benefits shall be payable in advance to the covered female employee upon filing of maternity leave notice to the company.

Bereavement Leave - a regular employee shall be entitled to five (5) days bereavement leave with pay per occurrence of a death of a member of the covered employee's family, limited to legitimate spouse, children (whether legitimate or illegitimate), parents, brothers and sisters.

Birthday Leave - All employees who are celebrating his/her birthday are entitled to birthday leave with pay. Availment of birthday leave following a regular/special holiday shall be allowed. Birthday Leave falling on a weekend shall be used immediately following a regular workday. Deferment of said leave should have prior approval from immediate supervisor and shall notify HRD.

B. HEALTHCARE

The company provides group hospitalization program to regular employees including their eligible dependents. The company shall bear the cost of the medical insurance of the employees and eligible dependents of up to P10,000.00 only (budget varies & subject to CBA negotiation) Any excess of this amount shall be shouldered by

the employee, which shall be paid either through salary deduction or payment in cash to the Cashier.

C. MEDICAL ALLOWANCE

All regular employees are entitled to an annual medical allowance to be given every January of the year.

D. INSURANCE PLAN

The company shall provide to all regular employees a yearly renewable term insurance equivalent of Twenty-five (25) times the monthly salary of employees, with double indemnity benefit in cases of accidental and dismemberment. This insurance benefit is on top of the retirement benefits the employee is entitled to in case of death of an employee or in case an employee is retired by the Company due to physical disability.

E. BURIAL ASSISTANCE

The company shall give the immediate legitimate family of the deceased employee an assistance of Twenty Thousand Pesos (P20,000.00) for burial expense.

Likewise, the company shall give a burial assistance of Fourteen Thousand Pesos (P14,000.00) to the member of the employees family (e.g. employees parents, if single, and employees parents, legitimate spouse and legitimate children, if married).

F. GRATUITY PAY

All regular employees who have rendered at least five (5) years of service and who shall opt to retire before reaching the compulsory age of retirement in service shall be entitled to a gratuity pay based on the following formula:

5 – 9 years	40%	of 1 ½ current salary for every year of service
10 years	50%	of 1 ½ current salary for every year of service
11 years	55%	of 1 ½ current salary for every year of service
12 years	60%	of 1 ½ current salary for every year of service
13 years	65%	of 1 ½ current salary for every year of service
14 years	70%	of 1 ½ current salary for every year of service
15 years	75%	of 1 ½ current salary for every year of service
16 years	80%	of 1 ½ current salary for every year of service

17 years	85%	of 1 ½ current salary for every year of service
18 years	90%	of 1 ½ current salary for every year of service
19 years	95%	of 1 ½ current salary for every year of service
20 years	100%	of 1 ½ current salary for every year of service

G. RETIREMENT

The company shall pay compulsory retirement benefits equivalent to one and on-half (1 ½) of the current monthly salary for every year of service to the following employees:

- Compulsory/normal retirement of employees who reach the age of sixty (60) years
- Employees with at least twenty (20) years of service
- Employees who die in the service of the Company regardless of the number of years of service
- Employees retired by the Company due to physical disability incurred without fault on their part, disability is duly certified by a government health officer or Company designated physician, regardless the number of years of service with the Company
- Employees separated by the Company without fault on their part.

H. UNIFORM ALLOWANCE

The company shall grant all regular employees four (4) sets of uniform free of charge every calendar year.

I. BONUSES

- a. Christmas Bonus – the company shall grant regular employees one (1) month gross salary for employees with at least one (1) year of service.
- b. 13th month pay – all employees are entitled to 13th month pay which will be paid as follows: fifty percent (50%) on the month of May, and the remaining fifty percent (50%) on the month of October. An employee with less than one (1) year of service with the Company shall be given a Pro rata computation based on the monthly gross salary as of December 31 of the year.
- c. Loyalty Bonus – Employees who have served the Company for at least five (5) years shall be given the following:

5 years	-	P 5,000.00 and plaque of appreciation
10 years	-	P 10,000.00 and plaque of appreciation
15 years	-	P 15,000.00 and plaque of appreciation
20 years	-	P 20,000.00 and plaque of appreciation
25 years	-	P 25,000.00 and plaque of appreciation

J. HOLIDAY PAY

Holiday pay is day's pay given by law to an employee even if he does not work on regular holiday. It is due only for a regular legal holiday, not for any other kind of non-working day.

The following are the guidelines governing the holidays with pay:

- All covered employees shall be entitled to this benefit provided they are on leave of absence with pay.
- Employees who are on leave of absence without pay on the day immediately preceding a regular holiday may not be paid the required holiday pay if he has not worked on such regular holiday.
- Where the day immediately preceding the holiday is a non-working day in the establishment or the scheduled rest day of the employee, he shall not be deemed to be on leave of absence on that day, in which case he shall be entitled to the holiday pay if he worked on the day immediately preceding the non-working day or rest day.

The following are the regular and special days to be observed through out the Philippines.

A. Regular Holidays

New Year's Day	-	January 1
Maundy Thursday	-	movable date
Good Friday	-	movable date
Araw ng Kagitingan	-	April 9
Labor Day	-	May 1
Independence Day	-	June 12

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National Heroes day	-	Last Sunday of August
Bonifacio Day	-	November 30
Christmas Day	-	December 25
Rizal Day	-	December 30

B. Special (Non-Working) days

Ninoy Aquino Day	-	August 21
All Saints Day	-	November 1
Last Day of the Year	-	December 31
Eid'l Fitr	-	movable date

Chapter IV

OTHER HUMAN RESOURCES (HR) POLICIES

ACTUARIAL EXAMINATION REQUIREMENTS:

- All members of the Actuarial Department are required to pass at least one (1) examination sponsored by the Actuarial Society of the Philippines and be certified members of the said association.
- Only two (2) attempts to pass the exam is allowed; if an examinee fails the 1st time, the employee is required to re-take it, if the examinee fails the 2nd time, he/she will be transferred to a different job responsibility.
- The fees , books and other related materials needed to prepare for the examinations shall be subject to the following:
 1. All cost shall be shouldered by the Company for passing any subject.
 2. The examinee employee who fails on the 2nd attempt on a subject shall shoulder all cost.
- Time for review will be permitted the examinee before taking the examination.
- Examinees who pass an examination, will be fittingly recognized by management with resultant salary increase and/or promotion. Attainment of Associate membership or higher in the ASP is an essential factor for eventual management position in the Company.

POLICY ON LEAVE BEFORE AND AFTER THE HOLIDAYS

Filing of Leave of Absences shall be done two weeks before any long holiday. Leave of Absences before and after a holiday cannot be deducted from leave credits; but shall be taken as "absence without pay" from a regular workday.

Sick Leave and Emergency Leave shall be exempted from salary deduction provided a medical certification will be presented.

Holidays that fall on weekends shall likewise be exempted from this rule.

Any violation of this long standing company policy shall be penalized AWOL during the unauthorized leave period, and/or suspension at management's discretion.

POLICY ON EMPLOYEE LOAN

In consideration of application for employee loan, the following guidelines shall be followed:

- Emergency Loan will only be granted for health reasons. Surgery and hospital confinement are the only considered reasons to apply for an emergency loan. A certificate, record or official receipt of confinement/surgery must be submitted to the HR department.
- Maximum limit is P50,000.00; payable in 12 , 18, or 24 months with an interest rate 6% per annum.
- No loan shall be granted to applicants receiving P 2,000.00 or less net take home pay.
- No additional loan shall be granted unless previous loan has been fully settled.
- Qualified borrower must be a regular employee of Country Bankers Life for at least one(1) year.
- Final approval of the loan shall be by the President or by the SVP & General Manager.

POLICY ON ISSUANCE OF CERTIFICATE OF EMPLOYMENT

Issuance of certificates of employment should come from the HRD and shall only be signed by the HR Manager, Senior Vice-President & General Manager or the President.

PERFECT ATTENDANCE MERIT AWARD PROGRAM (GOLD STAR)

This program is adopted by the Country Bankers Life Insurance Corporation to recognize and provide incentives to employees who register perfect attendance within a calendar month.

To serve the purpose of this incentive program which is to reduce the incidence of absences and tardiness, any award shall be subject to condition that if there should be a vacation leave during the month, it must be filed and approved at least one week before the scheduled vacation.

POLICY ON FILING OF OVERTIME

- Overtime work from Mondays to Fridays shall be allowed from 5:00 to 7:00 p.m. only
- Employees who are late either in the morning or in the afternoon shall not be allowed to render overtime work on the particular day. Company rules and regulations on attendance and punctuality shall be strictly observed
- Overtime work may be allowed on Saturdays and Sundays from 8:00 a.m. to 5:00a.m. with the exception for employees who either filed half-day or under time on Friday
- All overtime work shall be with prior approval of management.

GUIDELINES ON THE USE OF COMPANY EMAIL

In order to guarantee communication privacy and ensure proper system operation, all employees using company email are enjoined to observe the following guidelines on its proper use. As a system user the following are not allowed:

- Copy, open or ready any communication or material that is not addressed to you
- Defame, abuse, harass, threaten or otherwise violate the legal rights of others
- Publish, post, upload, distribute or disseminate any inappropriate, profane, obscene, indecent or unlawful topic, material or information
- Upload software or programs that may damage the operation of another's computer
- Download any file posted by another user that you know or reasonably should know, cannot be legally distributed in such a manner
- Falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of information or other material contained in a file that is uploaded
- Create a false identity for the purpose of misleading others
- Use the system in connection with surveys, contests, junk email, spamming, or any duplicative or unsolicited messages

Chapter V

GENERAL CONDUCT

COUNTRY BANKERS LIFE Employees expect fair and considerate treatment in matters affecting their employment and a sincere concern for them as individuals. The company in turn expects them to serve efficiently, diligently and faithfully, to exercise courtesy and dignity and to conduct themselves, both off and on duty, in manner reflecting credit upon themselves and the company. In addition to time-honored requirements and good behavior, there are minimum standards of conducts for employees, which have been defined in relation to specific situations. Thorough understanding is essential as failure to observe them may result in appropriate disciplinary action.

ATTENDANCE AND PUNCTUALITY

- All employees are required to be punctual and regular in their attendance.
- All employees are expected to be at work during working hours, except during authorized breaks, authorized out of the office training and seminars and calls of nature.
- Malingering is strictly prohibited.
- Regular office hours shall be from 8:00 am 12:00 nn and 1:00 pm to 4:30 pm, Mondays through Fridays.
- All employees who are required to record their time in the Biometric Finger Scan device, a time interval of at least forty-five (45) minutes between punching out at lunch and punching in for the afternoon.
- Management may change or amend office hours for the entire company or for individual employees, as the exigencies of the business shall require. Under no instance shall the time schedule be adjusted to accommodate personal preferences arising from individual circumstances.
- Eating breakfast, fixing tables and grooming should be done before the official working hours.
- Two break periods of 15 minutes are allowed, one in the morning and I the afternoon with the employees force of a work unit divided into halves to enjoy the breaks on staggered basis. The schedule of the breaks shall

be provided by the Head of the work unit at the start of each month. The 15-minutes break will be on the following time:

Morning : 9:30 to 9:45 am or 9:45 to 10:00 am

Afternoon: 3:00 to 3:15 pm or 3:15 to 3:30 pm

- In case the Biometric Finger Scan device is out of order, the employee's time shall be recorded in a logbook under the custody of the administrative department. The entries in the logbook must be transferred to the time attendance system by the administrative staff.
- An employee who reports for work but was not able to punch in is considered absent and will not be paid for that day unless his presence is certified in writing by his immediate superior.
- 8:01 am and 1:01 pm are considered late. However, a grace period of 5 minutes is given before penalty for tardiness is counted.

Under-time - is leaving work before the official dismissal.

Pass-out - is defined as absence from the office after having reported for work with the intention to return before 4:30 pm.

- **A pass-out slip** (2 copies) must be filled out by the employee and approved by the department head concerned. It must be surrendered to the Administrative Assistant for notation of departure and arrival times of the employee. A copy must be given to the HR /Administrative department.
- Time spent on Official pass-out shall not be deducted from an employee's compensation. Personal pass-out will.
- Only three (3) personal pass-outs within a month are allowed.
- Personal pass-outs of more than two (2) hours within a half-day shall be treated as half-day absence and deduction shall correspond to prorated salary for half-day period. For more than (6) hours, as a full day absence.
- For emergency situations as verified by the department head, the pass-out slip may be accomplished immediately upon return of an employee to the office.
- Employee's medical and dental consultation with prior scheduling done at least a day before with LOA attached to the pass out will be the only exemption from a salary deduction.

Tardiness in the morning and in the afternoon of the same day is separate and distinct and shall be counted as two instances

- All tardiness and unauthorized under-times are accumulated and deducted from pay, and if committed habitually, are penalized as provided on the penal provisions governing tardiness. Habitual tardiness means 6 minutes (or more) committed 5 times within a month. Salary deductions and appropriate sanctions due to tardiness must be implemented.
- Tardiness arising from the force majeure, such as typhoons, political events, and transportation strikes shall be considered as excused tardiness.

Leave of Absence

- Vacation Leave should be filed at least one(1) week in advance.
- Sick Leave should be filed not later than two (2) days after reporting for work accompanied by a medical certificate.
- Emergency Leave should be filed at least a day before or after leave.
- All leaves not filed in accordance with the above deadline shall be considered disapprove and shall be deducted from pay.
- Unauthorized absence means absence incurred without notice and / or prior permission. This is charged as **AWOL** and shall be without pay.
- All employees are required to call-up either the HR/Admin. Department or their respective Department Heads, of their intention of not reporting for work and must do so not later than 10:00 am of the same day. Otherwise, it shall be considered as AWOL.
- An employee shall be considered habitually absent if he incurs unauthorized absences exceeding the allowable 2.5 days monthly leave credit under the law for the least three (3) months in a semester or at least three (3) consecutive months during the year;

ORDERLINESS IN THE WORK STATION

- Every employee is provided with the table and drawers.
- Each table must be kept neat and orderly. As much as possible, only necessary documents must be on top of the table. Personal belongings such as mirrors, figurines, cellphone holders should not be displayed.
- Drawers are for files and folders. They are not be used as refrigerators or cupboards or shoe cabinets.
- Radios are not necessarily disallowed. However, listening to it must be kept at a minimum volume and must serve as background music only. It must not in any way disturb the effectiveness of one's work.
- Horseplay, use of bad languages, discourtesy, loud conversations and laughter, noisy pranks and jokes to the point of hurting and annoying somebody should be avoided and shall not be tolerated.

OFFICE ATTIRE

- Only regular/ permanent male and female employees are entitled to four (4) sets of uniform.
- The uniform period is one (1) year beginning at the first business day of the year.
- All must come to work wearing their complete uniform, which includes the Company ID.
- No one is allowed to go about in the office in slippers, sandals or rubber shoes.
- The following exemptions in wearing the proper uniform are:
 - Friday
 - Starting 4th month of pregnancy
 - When in mourning
 - Employee's birthday
 - During field assignments or seminars where wearing it would be inappropriate
- During Friday, torn or simply worn-out jeans are not allowed.

- Sleeve-less shirts(all types) and shirts without collar(e.g. T-shirt) are also not allowed.
- A penalty of P200.00 for the first offense and P300.00 for the second will be strictly imposed on employees violating the office attire rules.
- Employees who are terminated or have resigned within sixty (60) days after the uniforms have been released must return all four (4) sets of uniforms to the HR/Admin. department.

USE OF COMPANY'S PROPERTIES /SAFETY MEASURES

- Using company property of any kind for private or personal purposes is not allowed.
- Each employee is expected to switch off the lights and electrical equipment if not in use.
- Each employee should have a positive responsibility to perfect and conserve company properties.
- Telephones are for business calls only. However, an employee is not totally prohibited from using it for personal calls so long as they are kept brief.
- Employees are not allowed to stay in the office after 4:30 p.m. unless he has authorized overtime.

DISCLOSURE OF INFORMATION

- Employees must not disclose **ANY** official information, which will represent a matter of confidence or trust that they have to access to because of their employment.

ENTERTAINMENT OF VISITORS

- Employees are not permitted to entertain personal visitors during office hours, except in urgent cases.
- Fetchers (spouses, boyfriends/girlfriends, friends) of employees are prohibited from waiting for the person concerned at his workstation, they must wait at the basement.

ILLEGAL VICES

- Drinking liquor or taking illegal drugs within the office premises and working under the influence of liquor are prohibited.
- Smoking is not allowed inside the building.

LOITERING

- Employees are expected to remain at their own workstation except when duty bids them elsewhere.
- Should they be at another department or floor, they must notify their work mates of their whereabouts.

CONFLICT OF INTEREST

- Employees must avoid any circumstances that would reasonably be interpreted by others as a **CONFLICT** whether or not the specific situation is covered in these standards.
- Employees are not allowed to perform services for a third party who is engaged in contract or maintenance work with the company unless a written authorization is obtained from the management.
- Employees are not allowed to engage in other duties outside of the company when the following circumstances exists:
 - work is competitive to the business
 - work will interfere with the efficient performance of the company duties
 - work may be construed to the official acts of the company
 - work may involve the use of information obtained as a result of employment to the detriment of the company or its patrons and clients
 - work that may bring discredit or cause unfavorable criticism and controversy to the company

FINANCIAL INTEREST

- Every employee is free to engage directly or indirectly to lawful financial transactions outside the company. However:
 - he must not transact them during company times
 - he must not have direct or indirect financial interest that conflicts substantially with the company
 - he must not engage as a result of, or primarily rely upon information obtained through his employment

**COMMISSION OF OFFENSE OR VIOLATIONS OF COMPANY'S RULES AND REGULATIONS
WILL BE SUBJECTED TO THE FOLLOWING PENAL PROVISIONS**

LIGHT OFFENSE

	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th
OFFICE ATTIRE Improper Use of Company Uniform	Payment	Payment	Payment	Payment	Payment	Payment	Payment
ORDERLINES IN THE WORK STATION	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay
ENTERTAINMENT OF VISITORS	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay
LOITERING	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay
TOO OFTEN PERSONAL CALLS (Outgoing/Incoming)	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay	Suspension for 1 day w/o pay

MODERATE OFFENSE

	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th
ATTENDANCE AND PUNCTUALITY							
TARDINESS/UNDERTIME	Salary Deduction	Salary Deduction	Salary Deduction	Salary Deduction	Salary Deduction	Salary Deduction	Salary Deduction
HABITUAL TARDINESS	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 3 days w/o pay	Suspension for 5 days w/o pay	Suspension for 30 days w/o pay	TERMINATION
ABSENCE WITHOUT LEAVE (AWOL)	Written Memo	Suspension for 1 day w/o pay	Suspension for 3 days w/o pay	Suspension for 5 days w/o pay	Suspension for 6 days w/o pay	Suspension for 10 days w/o pay	TERMINATION
USE OF COMPANY PROPERTIES/ SAFETY MEASURES	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 2 days w/o pay	Suspension for 3 days w/o pay	Suspension for 4 days w/o pay	TERMINATION
ILLEGAL VICES	Verbal Reprimand	Written Memo	Suspension for 1 day w/o pay	Suspension for 2 days w/o pay	Suspension for 3 days w/o pay	Suspension for 4 days w/o pay	TERMINATION

SERIOUS OFFENSE

	1 st	2 nd
DISCLOSURE OF INFORMATION	Suspension for 10 days w/o pay	TERMINATION
CONFLICT OF INTEREST	Suspension for 10 days w/o pay	TERMINATION

GRAVE OFFENSE

Insubordination or refusal/disobedient to lawful orders by superior.	TERMINATION
Serious misconduct or willful disobedience by the employee of the lawful orders of his employer or representation in connection with his work.	TERMINATION
Unofficial transactions using company's name and company position.	TERMINATION
Gross and habitual neglect by the employee of his duties.	TERMINATION
Commission of a crime or offense by the employee against the person of his employer or any immediate member of his family or his duly authorized representative.	TERMINATION/ PUNISHABLE BY LAW