



BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

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Resource Speaker:

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CPA, MBM**

GM/Consultant
DREAMS Management &
Financial
Consultancy Services

Senior Auditor, Daroya & Co.,
CPAs
Senior Manager, Acyatan &
Co., CPAs

Seminar Methodologies

Lecture, Discussions and
Workshop

I. Course Benefits

- A. Know the Basic Consumer Rights
- Gain a Bank Understanding and Recognition of the General Policies and Principles of Financial Consumer Protection leading to the preparation of the following:
 1. Financial Consumer Protection Manual which embodies the entity's Financial Consumer Protection Framework:
 - Consumer Protection Risk Management System

- Consumer Protection Policies and Procedures
- Product Manuals and Terms and Conditions of Individual Products
- Consumer Protection Assistance System
- BSFI's Code of Conduct
- Consumer Protection Compliance Program
- Consumer Protection Training Program
- Consumer Protection Audit Program

2. Define the Corporate structure which shows the independent business unit or group in handling consumer concerns and the responsible officers

Course Outline

Day 1

- Discussion of principles and procedures of financial consumer protection under BSP Circular No. 857

Day 2

- Workshop on preparation of Financial Consumer Protection Manuals, Programs, Code of Conduct, Audit Program, Compliance Program, Risk Management System

OUTPUT OF CONSUMER PROTECTION LECTURE

In relation to Bangko Sentral ng Pilipinas (BSP) Circular No. 857, dated 21 November 2014, the Financial Consumer Protection is currently conducting off-site surveillance and *initial* assessment of the consumer protection posture of BSP-Supervised Financial Institutions (BSFI). Thus, may we request the submission, in CD Format, of the following or related documents:

1. Financial Consumer Protection Manual, which embodies the entity's Financial Consumer Protection Framework
2. Product Manuals and Terms and Conditions of Individual Products
3. Consumer Protection Risk Management System Manual
4. Consumer Protection Compliance Program
5. Consumer Protection Policies and Procedures
6. Consumer Protection Audit Program
7. Consumer Protection Training Program
8. Corporate structure, which shows the independent business unit or group in handling consumer concerns and the responsible officers
9. Name and Contact Information of the Head of the BSFI's Consumer Assistance Group/Unit or in the absence thereof, the Consumer Assistance Officer
10. Consumer Assistance Mechanism or related policies and procedures
11. BSFI's Code of Conduct

We understand that since BSFIs are given a one-year transitory period, some of these documents are still not available as they are still being developed. Thus, kindly indicate also the projected time of completion and the current status of documents, which are still being developed or updated.

The documents received will be for purposes of our initial assessment and shall not be taken/used for consumer protection rating purposes. This will also be treated with utmost confidentiality.

We will appreciate your submission of the enumerated documents in a CD enclosed in a duly sealed envelope on or before 20 July 2015 to:

FINANCIAL CONSUMER PROTECTION DEPARTMENT
Financial Supervision Research and Consumer Protection Sub-Sector
Supervision and Examination Sector
Bangko Sentral ng Pilipinas
5th Floor, Multi-Storey Building