

Notice to the **DEPOSITORS** of the Closed **Rural Bank of Guihulngan (Negros Oriental), Inc.**

The Rural Bank of Guihulngan (Negros Oriental), Inc. ("Bank") with office address at Sikatuna St., Brgy. Poblacion, Guihulngan, Negros Oriental has been prohibited from doing business in the Philippines by the Monetary Board of the Bangko Sentral ng Pilipinas in accordance with Section 30 of Republic Act (R.A.) No. 7653 (New Central Bank Act) per MB Resolution No. 754.A dated May 23, 2019.

R.A. No. 3591, as amended (PDIC Charter) mandates the **PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC)**, as Deposit Insurer, to pay all valid deposit accounts and insurance claims up to the maximum deposit insurance coverage of PhP500,000.00.

The PDIC has conducted the on-site servicing of deposit insurance claims of depositors of the Bank from 8:00 A.M. to 5:00 P.M. on **June 6 and 7, 2019**.

WHO ARE NOT REQUIRED TO FILE DEPOSIT INSURANCE CLAIMS?

Depositors with valid deposit accounts with balances of PhP100,000.00 and below, provided they:

1. Have no obligations with the Bank, or have not acted as co-makers of these obligations, or are not spouses of the borrowers;
2. Have complete mailing address found in the bank records or have updated their addresses through the Mailing Address Update Form (MAUF) of PDIC; and
3. Have not maintained the account under the name of business entities.

Postal Money Orders (PMOs) will be sent to these depositors at their respective mailing addresses found in the bank records or indicated in the MAUF.

WHO ARE REQUIRED TO FILE DEPOSIT INSURANCE CLAIMS?

Depositors:

1. With valid deposit accounts with balances of more than PhP100,000.00;
2. With outstanding obligations with the Bank, either as borrower, co-maker, or spouse of borrower;
3. With incomplete mailing address found in the bank records, or failed to update them through the MAUF;
4. With accounts under the name of business entities;
5. With accounts not eligible for early payment, regardless of type of account and account balance; and
6. Who are deceased, whose filing of claim is thru the legal heirs.

REQUIREMENTS FOR FILING DEPOSIT INSURANCE CLAIMS

- a. ORIGINAL evidence of deposit such as: Savings Passbook, Certificate of Time Deposit, used or unused checks, bank statement, or ATM card.
- b. ONE (1) VALID ORIGINAL PHOTO-BEARING IDENTIFICATION DOCUMENT (ID) with signature of depositor (e.g. Driver's License, SSS/GSIS ID, Senior Citizen's ID, Passport, PRC ID, OWWA/OFW ID, Seaman's ID, Alien Certificate of Registration ID, Voter's ID). It is recommended to bring at least TWO (2) VALID IDs in case of discrepancies in signature.
- c. For depositors below eighteen (18) years old, original or certified true copy of Birth Certificate issued by the Philippine Statistics Authority (PSA) or Local Civil Registrar, and valid ID of the parent.
- d. Original copy of a notarized/authenticated Special Power of Attorney (SPA) of depositor or parent of a minor depositor, if claimant is not the signatory in the bank records. A sample form of the SPA may be downloaded from the PDIC website: [http:// www.pdic.gov.ph/files/spa_claims.pdf](http://www.pdic.gov.ph/files/spa_claims.pdf).

DEPOSITORS WHO FAILED TO FILE THEIR CLAIMS DURING THE ON-SITE CLAIMS SETTLEMENT OPERATIONS (CSO) MAY DO SO THROUGH ANY OF THESE OPTIONS:

PERSONALLY



At the **PDIC Public Assistance Center** located at the 3rd Floor, SSS Bldg., 6782 Ayala Avenue corner V. A. Rufino Street, Makati City, 8:00 A.M. to 5:00 P.M., Monday to Friday, except holidays.

Depositors are required to present the required documents (Please refer to *Requirements for Filing Deposit Insurance Claims*).

OR

THROUGH MAIL



Addressed to:
Public Assistance Department
Philippine Deposit Insurance Corporation
6th Floor, SSS Building
6782 Ayala Avenue corner V.A. Rufino St., Makati City
1226 Metro Manila

Depositors are to enclose the required documents (Please refer to *Requirements for Filing Deposit Insurance Claims*) together with photocopy of valid IDs and Claim Form which may be downloaded from the PDIC website, http://www.pdic.gov.ph/files/New_PDIC_Claim_Form.pdf. The Claim Form needs to be **accomplished, signed, and notarized**, and should be mailed together with the required documents. Depositors must ensure that the signature on the Claim Form is similar with the signature in the bank records and the valid IDs submitted.

PDIC, as Deposit Insurer, requires personal data from depositors to be able to process their claims and protects these data in compliance with the Data Privacy Act of 2012.

IMPORTANT REMINDERS IN FILING DEPOSIT INSURANCE CLAIMS

1. For depositors below 18 years old, a parent should sign on the Claim Form. For **By** or **ITF** accounts, the agent as disclosed in the bank records may sign on the Claim Form. For joint accounts: "**OR, AND/ OR, AND**", each depositor in the joint account should accomplish and sign separate Claim Forms.
2. PDIC will not accept claims which are incomplete/lacking in requirements. Other documents may be required by PDIC in the course of processing of claims.
3. The Claim Form, pro-forma affidavits, documents and processing or payment of all deposit insurance claims are free of charge.
4. For business entities, deceased depositors and depositors who executed a Special Power of Attorney (SPA); only authorized representatives should sign on the Claim Form.

In accordance with the provisions of R.A. 3591, as amended, the last day for filing claims (prescriptive date) for insured deposits in the closed Rural Bank of Guihulngan (Negros Oriental) Inc. is on **May 24, 2021**. After **May 24, 2021**, PDIC, as Deposit Insurer, shall no longer accept any claim for insured deposits maintained with the said closed bank.

PHILIPPINE DEPOSIT INSURANCE CORPORATION