



*Bank deposit mo, protektado!*

## **NEWS RELEASE**

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## **PDIC issues regulations to banks on new decal, standee with the new MDIC of P1 Million**

The Philippine Deposit Insurance Corporation (PDIC) recently issued Regulatory Issuance (RI) No. 2025-01 on the “Revised Rules and Regulations on Advertisements and Proper Use of the PDIC Seal, Insurance Statement and Signages”, which took effect beginning July 15, 2025.

The new RI was issued in view of the new PDIC Insurance Statement: “Deposits are insured by PDIC up to ₱1 Million per depositor.” This is aligned with the new maximum deposit insurance coverage of ₱1 million per depositor, per bank, which became effective on March 15, 2025. Prior to the RI’s effectivity, banks have been informed of its provisions so they can also update their clients accordingly.

The new RI states that the PDIC Insurance Statement shall be used by banks in their general advertisements and in advertisements pertaining to their deposit products. The regulation covers video advertising, audio advertising, print and digital publications, out-of-home advertising, social media, and other official marketing/advertising platforms of banks.

The new MDIC is prominently featured in the PDIC decal and standee, which are the official PDIC signages that are required to be displayed in all bank premises and banks’ official channels and platforms to serve as assurance for depositors that their bank deposits are protected by PDIC. To emphasize the new MDIC, the PDIC decal and standee were also redesigned to have a new look that better resembles the PDIC colors for easy recall. The new PDIC decal and standee will be provided by PDIC for free to all banks nationwide.

For banks’ compliance, RI No. 2025-01 prescribes the guidelines, procedures and standards on the use of the PDIC seal/logo, display requirements for the PDIC signages, and availment of the PDIC decal and standee, among others.

Under RI No. 2025-01, the physical decal shall be prominently and continuously posted at the entrance of a bank’s head office, branches, and branch-lite units, while the standee shall be prominently and continuously displayed on all the tellers’ and New Accounts counter/s of a bank. Pending the availability of the new physical decals and standees, PDIC Memorandum No. 2025-01 dated 27 February enjoins banks to display the Notice to Depositors on the new MDIC in place of the old decals and standees. The said notice is available for downloading on the PDIC website at [www.pdic.gov.ph](http://www.pdic.gov.ph).

On the other hand, the new RI requires banks to display the digital decal prominently and continuously on their official website, digital channels, ATMs, and other similar machines. The digital decal may be downloaded from the PDIC website at [www.pdic.gov.ph](http://www.pdic.gov.ph).

PDIC issued Memorandum No. 2025-01 on February 27, 2025, to inform banks of the new MDIC, its effectivity date of March 15, 2025, and provide initial guidelines on the increase,

which were reinforced under the new RI. Accordingly, RI No. 2025-01 hereby repeals the PDIC RI No. 2019-01 on the “Revised Rules and Regulations on the Use of PDIC Seal and Advertisement of PDIC Membership and Deposit Insurance Coverage under Republic Act No. 3591, as amended”.

The full text of RI No. 2025-01 is posted in PDIC website, [https://www.pdic.gov.ph/rib-1\\_451](https://www.pdic.gov.ph/rib-1_451).

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The **Philippine Deposit Insurance Corporation (PDIC)** was established on 22 June 1963 by Republic Act 3591 to protect depositors and help maintain stability in the financial system.

The PDIC is an attached agency of the Bangko Sentral ng Pilipinas and a member of the Financial Sector Forum, the Financial Stability Coordination Council, and the Financial Inclusion Steering Committee.

PDIC news/press releases and other information are available at the website, [www.pdic.gov.ph](http://www.pdic.gov.ph).

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