



Bank deposit mo, protektado!

NEWS RELEASE

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PDIC distributes new seals of protection, issues guidelines on display requirements to promote public awareness



The Philippine Deposit Insurance Corporation (PDIC) has formally advised all banks that the new PDIC decals and standees must be prominently displayed in all head offices and branches nationwide beginning April 15, 2026, a directive that reinforces banks' continuing responsibility to clearly inform depositors of the protection afforded to their hard-earned savings under the national deposit insurance system.

Following the distribution of the new decals and standees last year, the PDIC issued Bulletin No. 2026-02 on February 6, 2026, reminding banks of the mandatory requirement to display these official seals of protection for the information of the depositing public. The updated decals and standees reflect the enhanced maximum deposit insurance coverage (MDIC) of ₱1 million per depositor per bank, which took effect on March 15, 2025, an increase that represents a significant strengthening of safeguards for bank deposits in the Philippines and is a key measure to reinforce depositor confidence and financial stability.

To operationalize the increase in the MDIC and ensure uniform implementation across the banking system, the PDIC issued in June 2025 Regulatory Issuance (RI) No. 2025-01, or the Revised Rules and Regulations on Advertisement and Proper Use of the PDIC Seal, Insurance Statement, and Signages. The regulation provides clear guidance on the proper and continuous display of the new decals and standees across all customer-facing channels.

Under RI No. 2025-01, the physical decal must be prominently and continuously posted at the entrance of each bank's head office, branches, and branch-lite units. The digital decal must likewise be prominently and continuously displayed on the bank's official website, digital banking channels, ATMs, and other similar customer-access machines. In addition, the standee must be prominently and continuously displayed at all tellers' counters and New Accounts counters to ensure high visibility at key customer interaction points.

The required display of these materials across physical premises and digital platforms underscores the strong partnership between the PDIC and the banking industry in promoting transparency and depositor awareness. By clearly communicating the increased MDIC, banks play a vital role in affirming that deposits are now more extensively protected. The initiative also demonstrates the PDIC's steadfast commitment to strengthening public confidence in the Philippine banking system through accessible, accurate, and consistent depositor information.

The PDIC reiterates that compliance with RI No. 2025-01 is mandatory and failure to adhere to the prescribed display requirements may result in fines and penalties as provided under the PDIC Charter.

Banks may claim the new decals and standees, free of charge, at the PDIC Public Assistance Center at the PDIC Chino Building, 2228 Chino Roces Avenue, Makati City. Subject to applicable courier fees, banks may also alternatively arrange for delivery to their offices through an online request via the PDIC website, www.pdic.gov.ph.

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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.

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