



AN INVITATION TO JOIN BMAP

The Bank Marketing Association of the Philippines (BMAP) hopes to achieve bigger things this new millennium, and one of them is to open its doors for a wider membership.

BMAP therefore invites you to participate in its efforts to further develop bank marketing in the Philippines, improve bank products, upgrade the standard of bank services, and meet the demands of the highly competitive banking industry.

Who Can Be Members of BMAP?

Membership in BMAP is by institution and shall be classified into two (2) types

- ***Regular Institutional Member*** – Any institution in the Philippines engaged in the business of banking or financial intermediation. These include universal banks, commercial banks, thrift banks, rural banks, specialized government banks, offshore banking units, investment houses, finance companies, trust companies and credit card companies.
- ***Associate Institutional Member*** – Any institution that provides services to banks and financial intermediaries such as marketing consultants, advertising or public relations agencies, as well as suppliers or strategic partners that are directly related to the development, marketing and delivery of financial products and services.”

Institutional members shall be represented in the Association by one or more duly authorized representatives. However, only ***Regular Institutional Members shall have voting privileges and are eligible to run for office during the annual election of the BMAP Board of Directors and Officers.*** Furthermore, only one of the duly authorized representatives of Regular Institutional Members shall be designated as the voting representative.

How Does an Institution Become a Member?

If you are an institution described above, simply accomplish the BMAP Membership Application Form and send it to the BMAP Secretariat or the current Director for Membership.

BMAP Director for Membership reviews the application and recommends to the BMAP Board of Directors action to be taken on this. Upon acceptance of the board, the institution becomes a member of BMAP. Representatives of the institution are officially inducted into the membership during a regular monthly general membership meeting of the Association.

How Much Are the Membership Dues?

Each institutional member is assessed P5, 000 yearly. Each individual member (representative) of the institutional member is assessed P5, 000 yearly.

Membership dues are reviewed from time to time and increased if necessary.



What Are the Privileges of Members?

1. Each member is entitled to receive a Certificate of Membership signed by the President and the Secretary of BMAP upon approval of membership by the BMAP Board of Directors.
2. Regular institutional members shall have equal equity, ownership and rights in and to all the property, benefits, and privileges of BMAP.
3. The voting privileges rest on the regular institutional members through their authorized voting representatives or by their duly designated alternates, who shall be entitled to vote on issues that may arise from time to time at the BMAP meetings and during election of BMAP Directors and Officers.
4. Authorized representatives of regular institutional members in good standing are eligible for membership in the BMAP Board of Directors.
5. Authorized representatives of institutional members in good standing can participate in any of the committees formed by the BMAP President and approved by the BMAP Board of Directors.



BMAP – AT A GLANCE

What Is BMAP?

The Bank Marketing Association of the Philippines or BMAP is an organization of banking institutions which seeks to upgrade the practice of bank marketing in the country.

BMAP was organized on February 27, 1974. It was duly registered with the Securities and Exchange Commission on August 19, 1974 as a non-stock, non-profit organization. It has grown into a membership of some 33 banking institutions over the last 40 years.

What Are Its Objectives?

As stipulated in its Articles of Incorporation, the BMAP has the following specific objectives:

1. To develop, support, and implement educational programs so that those engaged in bank marketing may advance their professional skills and abilities.
2. To develop, support, and implement training programs to promote the marketing concept among bank personnel at all levels.
3. To devise and effectuate methods of determining and satisfying public needs and to continue improvement of relations with the public served by the banking institutions.
4. To collect and disseminate information for the use of the banking community in the furtherance of these objectives.
5. To provide opportunities for the exchange of information through meetings and seminars, and through cooperation with other related associations, agencies, and societies.
6. To undertake such other programs and activities as may be proper to enhance and promote the welfare of the banking industry, the profession of bank marketing and the social and economic priorities of our country.

How Are These Objectives Attained?

BMAP conducts various activities in line with its objectives. These include:

1. General Membership Meetings. These are held monthly and generally feature guest speakers who discuss various aspects of and issues affecting bank marketing.
2. Fellowship Gatherings. Regular fellowships are held to allow those engaged in bank marketing to know one another better as well as exchange ideas. These foster bonding and promote camaraderie among bank marketers.
3. Seminars, Workshops, and Other Learning Events. Training seminars, workshops, and related activities on bank marketing and other related topics are periodically held and attended by BMAP members, as well as other officers and staff of BMAP member-banks.
4. National Convention. Since 1994, BMAP has been organizing its biennial national conventions with invited local and foreign speakers on banking trends, technology, and strategies. This activity puts in focus BMAP's critical role in the advancement of bank marketing.



5. Publications. BMAP's official newsletter, *Bank Marketing*, is published quarterly. It contains news on the Association and its member-banks; developments affecting bank marketing and the banking industry; new bank products; and pertinent articles.
Bank Marketing Insights is a special monthly publication of BMAP. Each issue features a reprint of a selected article relevant and useful to bank marketers. The publication aims to keep members informed of the latest developments in the dynamic field of bank marketing.
6. Other Activities. Reference materials from the Bank Marketing Association in the U.S.A. and other sources are also made available to BMAP members.

These activities are carried out by different committees. Chairmanship and composition of these committees come from the general membership of BMAP.

What Benefits Do Members Get From BMAP?

One can glean from the above listing of BMAP activities the many benefits one can derive by being a member of the Association.

While, generally, representatives of non-BMAP member banks may be invited to attend BMAP functions and forums, BMAP members are extended special discounts and other privileges during seminars, workshops, national conventions, and other activities.

Which Banks Are Now Members of BMAP?

The membership of BMAP as of December 2014 includes leading universal, commercial, thrift, and development banks; savings and loan associations; rural banks; and credit card companies. These are:

- Asia United Bank
- Bancnet, Inc.
- Banco de Oro
- Bank of Commerce
- Bank of Makati
- Bank of Tokyo
- Bank of the Philippine Islands
- China Banking Corporation
- China Bank Savings
- CTBC Bank (formerly Chinatrust Bank)
- Development Bank of the Philippines
- EastWest Bank
- GM Bank
- HSBC
- Land Bank of the Philippines
- Maybank
- Megalink
- Metrobank
- Philippine Business Bank
- Philippine National Bank



- Philippine Savings Bank
- Philippine Trust Company
- Philippine Veterans Bank
- Postal Savings Bank
- Quezon Capital Rural Bank
- Rizal Commercial Banking Corporation
- RCBC Savings
- Security Bank Corporation
- Security Bank Savings
- Sterling Bank of Asia
- The Real Bank
- Union Bank
- United Coconut Planters Bank
- World Partners Bank

Associate Institutional Members:

- 1-ISA (One Incentive System Advocates, Inc)
- Avanza Inc.
- Encash
- Ex-Link Management and Marketing Services Corporation
- Full Circle Communications, Inc.
- Generali Pilipinas
- Geodata Systems Technologies, Inc.
- Globe Business
- ImageNation Marketing Solutions Inc.
- Infoserve (Nationlink)
- International SOS
- Merk Media Inc
- SAS Institute (Phils) Inc.
- Smart Communications, Inc.
- Sodexo Motivations Solutions Philippines Inc.

HISTORY

Established on February 27, 1974, the Bank Marketing Association of the Philippines or BMAP was the brainchild of 16 pioneering spirits engaged in the Public Relations and Advertising work of their respective banks whose aim is to promote and upgrade the practice of bank marketing in the country. Along with its mission to professionalize bank marketing, BMAP also seeks to fully develop, support, and implement educational programs geared towards the advancement of the professional skills and abilities of those engaged in bank marketing. It develops, supports, and implements training programs to promote the marketing concept among bank personnel at all levels. BMAP devises and effects methods of identifying, understanding and satisfying the needs of the banking public and enhancing relations with them; collects and disseminates relevant information useful to the banking community; provides opportunities for the exchange of information through cooperation with other related groups; and undertakes programs and



activities to enhance and promote the welfare of the banking industry, the bank marketing profession, and the socio-economic priorities of the country.

Aside from the corporate principles it strictly observes and implements, BMAP also upholds its mission and vision to:

- Professionalize bank marketing and address the demands, concerns and issues in this highly dynamic field of endeavor.
- Provide bank marketing professionals with training and career development through the holding of seminars and meetings and by making the latest studies in the profession available to members.
- Encourage the creation of better products and implementation of high quality service to customers by supporting bank marketing campaigns initiated for these dual purposes.
- Create opportunities for interaction among bank marketing professionals and with outside resource persons.

Following its historic inception, BMAP affiliated with the Bank Marketing Association USA. The conjunction proved to be propitious and beneficial, for it had provided BMAP valuable information in the form of publications, tapes, films and other educational devices that are very useful and helpful to bank marketing. In 1977 it began conducting major and extensive dialogues with other sectoral representatives of society to cooperatively promote and encourage intersectoral exchange and understanding. Officials of commercial, savings, development and rural banks saw the need to jointly push for active bank marketing in the wake of fast technological and fiscal policy changes which have extremely affected the industry. This initial undertaking gained a positive outcome, resulting to an increase in membership. In 1978, BMAP welcomed 35 new members to its roster. That same year, BMAP launched its official publication – the Bank Marketing Digest. This journal has served as an educational source of important information and has virtually become a significant tool in inducing membership and in sustaining the members' interest to actively participate in any endeavor of the Association.

Its progression in terms of memberships and undertakings further accelerated when its organizational body agreed to a shift in BMAP's fiscal year, which resulted in the extension of the term of then President Maximino Edralin, Jr., a milestone in BMAP's history that happened in February 1979. This enabled Edralin and future presidents to suggest and implement ideas they learned after attending the BMAP USA Congress held every October. This shift also launched a new dimension to BMAP activities. That same year, BMAP conducted the First National Bank Marketing Conference held at the Hyatt Regency. Soon after, the Association and the PR and Marketing Communication, Inc. jointly sponsored the first intensive workshop on bank marketing.

The following years saw the BMAP engaged in various activities such as the conduct of a monthly Market Research Survey on deposit and lending rates of commercial, savings, private development and government banks to update members on price movements in the banking industry. It also undertook a Bankers' Forum corresponding with the Money World '88 international exhibit on banking and finance; a marketing conference; and a banking and finance forum. The association also engages in other socio-civic outreach projects like Christmas gift-giving activity for the indigents. And through the years, BMAP has evolved and developed into a



strong force of bank marketing professionals from different universal, commercial and savings banks, meeting challenges posed by an ever-changing banking world.

The BMAP initiated and conducted in 1994 the First National BMAP Convention as a fitting celebration of the Association's 20th year and as a tribute to the men and women who made the BMAP meet head-on and survive the challenges of bank marketing.

This convention started a biennial undertaking of the BMAP. Its 2nd BMAP National Convention "Bank Marketing on the Cutting Edge of Change" was held in 1996 and the 3rd BMAP National Convention "Strengthening the Banking Franchise: Tools for Survival and Growth" followed in 1998. These further strengthened the organization's objective of providing for the professional advancement of its members and creating a positive influence in promoting the interest of the banking industry and the bank marketing profession as it responds to the challenges and opportunities presented by changes affecting the financial markets.

Now with 34 member-banks, and 15 associate members, BMAP continues to strive further to attain its vision and goal of promoting bank marketing in the country.

Since its creation, BMAP has grown into a strong, highly respected industry association. It has become a potent force that influences guidelines and actions on pertinent industry matters and continues to effectively serve as the voice on issues and events affecting bank marketing.

The Incorporators

- | | | |
|---------------------------|---|------------------------------------|
| • Abel L. Nosce | - | Manila Banking Corporation |
| • Luis Gaerlan, Jr. | - | Bank of America |
| • Alfonso Fucio | - | Commercial Bank & Trust Company |
| • Silvestre Punzalan, Jr. | - | Continental Bank & Trust Company |
| • Rene Santayana | - | Far East Bank & Trust Company |
| • Max J. Edralin, Jr. | - | First National City Bank |
| • Jose Santos | - | General Bank & Trust Company |
| • Ernesto G. Rococeles | - | Home Savings Bank & Trust Co. |
| • Ma. Flordeliz Aguenza | - | Manila Banking Corporation |
| • J.M. Santos | - | Phil. Commercial & Industrial Bank |
| • Rene Leuterio | - | Philippine Bank of Commerce |
| • Rosito Manhit | - | Security Bank and Trust Company |
| • Edgardo Espiritu | - | Metropolitan Bank & Trust Company |
| • Jose M. Laurel IV | - | Philippine Banking Corporation |
| • Antonio O. Vasquez | - | Phil. Commercial & Industrial Bank |
| • Greg Garcia III | - | Banco Filipino Savings Bank |



PAST PRESIDENTS

YEAR	NAME	BANK
FY 1974 – 1976	Abel L. Nosce	Banco Filipino
FY 1976 - 1977	Rosito C. Manhit	Security Bank
FY 1977 - 1979	Maximo J. Edralin, Jr.	Citibank
FY 1979 - 1980	Mar Un Ocampo III	Thrift Savings and Loan Association
FY 1980 – 1981	Victor Rafael Mendoza	Filipinas Manufacturers Bank
FY 1981 - 1982	Fausto Rodil	Capitol City Development Bank
FY 1982 – 1983	Ernesto G. Roceles	Homes Savings Bank
FY 1983 - 1984	Pedro Jarasa	Metropolitan Bank and Trust Co.
FY 1984 – 1985	Illuminada Cabigas	Land Bank of the Philippines
FY 1985- 1986	Antonio O. Vasquez	Commercial Bank of Manila
FY 1986 - 1987	Gavino J. Santiago	Republic Planters Bank
FY 1987 – 1988	Maureen C. Abelardo	Equitable Banking Corporation
FY 1989 – 1990	Felicitas G. Del Rosario	Philippine National Bank
FY 1991 - 1992	Cristino Panlilio	PCIBank
CY 1993- 1994	Veronica L. Tapia	Bank of the Philippine Islands
CY 1995 - 1996	Wilhelmina R. Dilag	Far East Bank and Trust Company
CY 1997	Yolanda M. Albano	Allied Banking Corporation
CY 1998- 1999	Alexander C. Escucha	China Banking Corporation
CY 2000	Amylyn S. De Quiros	Land Bank of the Philippines
CY 2001 - 2002	Geronimo Diaz	Banco de Oro
CY 2003 - 2004	Allan John M. Tumbaga	RCBC
CY 2005 – 2007	Roberto F. Banaag	Planters Development Bank
CY 2008 – 2009	Miguel Villa-Real	Philippine Veterans Bank
CY 2009 – 2010	Ferdinand G. Lachica	Sterling Bank Asia
CY 2010 – 2012	Allan John M. Tumbaga	EastWest Bank
CY 2013	Mary Jean A. Ibuna	Banco de Oro

MEMBERSHIP GUIDELINES

*The following are excerpts from the Amended By-Laws of the
Bank Marketing Association of the Philippines dated March 30, 2005.*

ARTICLE III Section 1

The Association being a non-stock corporation, no stock shall be issued to members.

ARTICLE III Section 2

Each member is entitled to receive a Certificate of Membership President and the Secretary upon approval of membership by the Board of Directors.



ARTICLE III Section 3

Institutional Member's Membership shall be by institutions engaged in the business of banking or financial intermediation. These include universal banks; commercial banks; thrift banks; rural banks; specialized government banks; offshore banking units; investment houses, finance companies, trust companies, credit card companies and insurance companies with partnership with banks providing bank assurance services. Organizations/consortia owned by banks to provide services to its members/owners such as but not limited to ATM networks, clearing houses, deposit insurance and others.

ARTICLE III Section 4

Institutional members shall be represented in the Association by one or more duly authorized representatives, but only one of whom shall be designated as the voting representative.

ARTICLE III Section 5

Associate Members Juridical entities not qualified as institutional members but are providing bank marketing related services will be considered as associate members. They may designate one or more representatives. They may be appointed as Chairpersons or members of the working committees but they may not elect or be elected to the Board of Directors.

ARTICLE III Section 6

Honorary Members

Any individual who has distinguished himself/herself in the field of banking in the Philippines or abroad or any former BMAP member whose membership in the association spans ten (10) years or more and not representing any BMAP member institution may be conferred Honorary Membership for life in BMAP upon unanimous vote of the Board of Directors until revoked by the Board of Directors for cause or until said Honorary Member tenders his resignation. Honorary Members shall be exempt from payment of membership fees, shall have no right to vote and shall be disqualified from becoming an officer or a member of the Board of Directors of BMAP. Honorary members may be eligible to serve in any standing or special committee.

ARTICLE III Section 7

Admission of Members - Institutional and Associate

Admission of members may be by invitation or voluntary application subject to the screening and majority decision of the Board of Directors. Effectivity of membership shall be upon full compliance of admission requirements, including payment of required membership fees.



ARTICLE III Section 8

Transfer, Sale, Inheritance

Membership shall be non-transferable, non-transmissible, non-saleable, and non-inheritable except in the event of a merger or sale of a bank, the successor bank may file and application for transfer of membership.

ARTICLE III Section 9

Resignation

Any member may resign by delivering a letter of resignation to the Association and shall be accepted by the Board of Directors, provided that all dues, assessments and charges accrued from such member have been duly paid.

ARTICLE III Section 10

Termination of Membership

10.1 The Association may terminate membership for cause by a majority Vote of the Board of Directors. Dues paid in advance shall be forfeited.

10.2 Should any member be in default in the payment of dues for a period of six (6) months from the date they become due and payable, membership shall automatically terminate; provided, however, that by the approval of the Board of Directors, membership may be reinstated.

ARTICLE III Section 11

Membership Roster

The Secretary shall keep and maintain an up-to-date membership roster indicating the names, addresses, and authorized representatives of each institution member.



DIRECTORS & OFFICERS

2014 Directors & Officers

President	MIGUEL ANGELO C. VILLA-REAL Philippine Veterans Bank
Vice President	MARY ANN DUCANES China Banking Corporation
Secretary & Director for Publicity (Digital Marketing)	TESS RUIVIVAR Security Bank
Treasurer	MA CRISTINA MARTIN CTBC Bank
Auditor	BENNETT ZERRUDO II Bancnet Inc
Director for Industry Relations	ALLAN JOHN TUMBAGA EastWest Bank
Director for Programs	CATHERINE ROWENA VILLANUEVA Land Bank of the Philippines
Director for Banking Code	EMMANUEL MARI VALDES Rizal Commercial Banking Corporation
Chairperson for Banking on Your Future (BOYF)	MARY JEAN IBUNA Banco de Oro
Chairperson for Membership Committee	MARIA CARLA POTENCIANO-MANALO Asia United Bank
Chairperson for Ways and Means	ESTELA CALDERON Metrobank
Chairperson for Election Committee	YAYU JAVIER Avanza Inc



MEMBERSHIP APPLICATION FORM

Name of Institution :
Address of Head Office :
URL/Website :
Telephone Nos. :
Fax No. :

DESIGNATION OF OFFICIAL REPRESENTATIVE/S

NOTE: Add rows should you nominate more than 2 official representatives.

REPRESENTATIVE 1

Name	
Nickname	
Rank	
Functional Title	
Department/Group	
Business Address	
e-Mail Address	
Telephone No. /s	
Fax No. /s	
Mobile No. /s	
Birthday	

REPRESENTATIVE 2

Name	
Nickname	
Rank	
Functional Title	
Department/Group	
Business Address	
e-Mail Address	
Telephone No. /s	
Fax No. /s	
Mobile No. /s	
Birthday	



ALTERNATE/S

ALTERNATE 1

Name	
Nickname	
Rank	
Functional Title	
Department/Group	
Business Address	
e-Mail Address	
Telephone No. /s	
Fax No. /s	
Mobile No. /s	
Birthday	

ALTERNATE 2

Name	
Nickname	
Rank	
Functional Title	
Department/Group	
Business Address	
e-Mail Address	
Telephone No. /s	
Fax No. /s	
Mobile No. /s	
Birthday	

Printed Name/s & Signature/s of Representative/s

Note: Representative 1 will serve as your institution's authorized signatory and voting representative in BMAP.

Representative	Printed Name	Signature
1		
2		
Alternate 1		
Alternate 2		

