



**#SmarterCleanerStronger:
The First Philippine Polymer
Banknote Series**

The Bangko Sentral ng Pilipinas (BSP) has the responsibility to issue currency in the country. Entrusted with this mandate, the BSP ensures public confidence in the Philippine peso through the continual supply of high-quality banknotes and coins. Its commitment extends beyond mere issuance; it encompasses safeguarding the integrity of the currency.

With this mandate, the BSP presents *#SmarterCleanerStronger: The First Philippine Polymer Banknote Series* booklet, a handy reference of essential information on the country's set of polymer currency, including its design and security features.

To complement this, the booklet also provides a visual guide for determining the fitness of coins and banknotes, a section on the proper handling of both paper and polymer banknotes and coins, and a timeline of Philippine currency.

Produced by

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Currency Policy and Integrity Department
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The shift to polymer

Cash is an essential part of society—it represents the bedrock of economic stability, trade, and social inclusion. As such, the BSP continually looks for ways to improve the Philippines' banknotes in response to the evolving needs of Filipinos and the availability of modern technologies. This aligns with global best practices, which recommend a change in the design and materials every 10 years.

One such improvement is the shift to polymer banknotes, which are known to be smarter (more secure and sustainable), cleaner (more hygienic and sanitary), and stronger (durable and cost-effective) than paper banknotes.

Several urgent issues have made the transition to polymer banknotes critical:

- COVID-19 pandemic making everyone mindful of their frequently used objects—including banknotes and coins
- sustainable and cost-effective solutions to currency production amid limited resources
- staying ahead of new counterfeiting techniques used by crime syndicates is crucial
- raising awareness among Filipinos about the country's protected and native flora and fauna is important

In April 2022, the BSP began the circulation of the new and improved 1000-piso polymer banknotes, which are being used alongside the 1000-piso paper banknotes.



Smarter

The First Philippine Polymer Banknote Series is smarter than paper banknotes, as it has more sophisticated security features, making it harder to counterfeit.

Countries that shifted to polymer banknotes—Canada, Australia, New Zealand, Malaysia, Mexico, Fiji, and Vietnam—all saw a decline in counterfeiting cases.

While there are no major counterfeiting problems in the Philippines, crime syndicates continue to adopt new techniques to counterfeit Philippine banknotes, hence the need to continually strengthen the currency's security features.

A study commissioned by the BSP also revealed that the 1000-piso polymer banknote has a lower carbon footprint than its paper counterpart, requiring less energy and resources for production, thus contributing less to climate change.



Cleaner



The First Philippine Polymer Banknote Series is significantly cleaner than paper banknotes due to its smooth and non-absorptive surface, which is resistant to water, oil, and dirt. The Department of Health (DOH) confirmed in its evidence review that viruses, including COVID-19, and bacteria last for a shorter period on polymer banknotes than on paper banknotes.

Polymer banknotes can also be sanitized with less risk of damage.

Stronger

The First Philippine Polymer Banknote Series is more durable than paper banknotes, lasting two to five times longer. This leads to lower banknote issue expenses in the long run.

On average, paper banknotes last for 1.5 years, while polymer banknotes last for as long as 7.5 years.

Similarly, other countries reported longer lifespans for polymer banknotes: New Zealand at 4.8 times and Canada at 2.5 times than paper banknotes.

Polymer banknotes' resistance to dirt, water, and oil makes them more practical for everyday use, especially in wet markets and public transportation. BSP heat resistance studies also show that the Philippines' tropical climate does not affect the durability of these banknotes.





The designs of the First Philippine Polymer Banknote Series

The First Philippine Polymer Banknote Series shares the same color and size across its denominations as paper banknotes. Its design is consistent with the principles of currency integrity, social relevance, efficiency, and unified theme and aesthetics.

The series focuses on the country's rich biodiversity. Showcasing the protected wildlife across the archipelago, this banknote series aims to remind Filipinos of their role as responsible stewards of the country's natural resources and the need for collective efforts toward sustainability amid climate change and other environmental risks.

The banknotes also feature weave designs from various regions of the country, promoting vibrant cultural traditions and heritage.



The **1000-piso polymer banknote** features our national bird, the endemic and critically endangered **Philippine eagle** (*Pithecophaga jefferyi*), which symbolizes the Filipino's strength and passion for freedom.

It also showcases the national flower, the **sampaguita** (*Jasminum sambac*), which symbolizes purity, simplicity, humility, and resilience.

The reverse side highlights the **Tubbataha Reefs Natural Park** and the native **South Sea pearl** (*Pinctada maxima*), treasures of the country's natural heritage, and the **T'nalak** indigenous weave design.





The **500-piso polymer banknote** features the endemic and critically endangered **Visayan spotted deer** (*Rusa alfredi*), which is found in the lush rainforests of Panay and Negros. Known for keen senses, it symbolizes clarity and sharpness.

Also showcased is the ***Acanthephippium mantinianum***, an endemic orchid with red-striped, yellow flowers, found across Luzon, Mindoro, Panay, Negros, and Leyte.

The reverse side highlights the **Puerto Princesa Subterranean River National Park** and the native and critically endangered **blue-naped parrot** (*Tanygnathus lucionensis*), symbols of the country's rich biodiversity, and an indigenous weave design from southern Philippines.





The **100-piso polymer banknote** features the endemic and endangered **Palawan peacock-pheasant** (*Polyplectron napoleonis*) or **tandikan**. Representing strength, beauty, and grace, it is a strong flier with iridescent tail feathers.

The banknote also shows the ***Ceratocentron fessellii***, an endemic and critically endangered orchid with beautiful orange blooms, found in Luzon and Negros.

The reverse side features the iconic **Mayon Volcano** and the native and endangered **whale shark** (*Rhincodon typus*), celebrating the country's natural grandeur. It also highlights an indigenous weave design from the Bicol Region.





The **50-piso polymer banknote** highlights the endemic subspecies and vulnerable **Visayan leopard cat** (*Prionailurus bengalensis rabori*), found in the islands of Panay, Negros, and Cebu. This elusive cat embodies strength, agility, curiosity, self-reliance, and independence.

The banknote also features **Vidal's lanutan** (*Hibiscus campylosiphon*), a large endemic flower with a red center, found across the country.

The reverse side shows the **Taal Lake** and the native **maliputo fish** (*Caranx ignobilis*), highlighting our rich aquatic biodiversity. It also features an intricate embroidery design handcrafted in Batangas.





FEEL



LOOK



TILT

**The security features of the
First Philippine Polymer Banknote Series**

The 1000-piso polymer banknote security features



- 1 Polymer substrate
- 2 Enhanced value panel
- 3 Flora clear window
- 4 Serial numbers
- 5 Tactile dots
- 6 Embossed prints (*front and back*)
- 7 Shadow thread
- 8 Vertical clear window
- 9 Dynamic waves (*metallic*)
- 10 Republic of the Philippines seal (*metallic*)
- 11 Mirrored denomination (*metallic*)
- 12 BSP logo (*metallic*)
- 13 Iridescent figure
- 14 Flying eagle (*embossed*)
- 15 Three-dimensional (3D) denomination (*metallic*)



The 500-piso polymer banknote security features

- 1 Polymer substrate
- 2 Enhanced value panel
- 3 Flora clear window
- 4 Serial numbers
- 5 Tactile dots
- 6 Embossed prints (*front only*)
- 7 Shadow thread
- 8 Vertical clear window
- 9 Dynamic waves (*metallic*)
- 10 Republic of the Philippines seal (*metallic*)
- 11 Mirrored denomination (*metallic*)
- 12 BSP logo (*metallic*)
- 13 Iridescent figure
- 14 Flying eagle (*embossed*)
- 15 Three-dimensional (3D) denomination (*metallic*)

The 100-piso polymer banknote security features

■ *not present in banknote*



- 1 Polymer substrate
- 2 *Enhanced value panel*
- 3 Flora clear window
- 4 Serial numbers
- 5 Tactile dots
- 6 Embossed prints (*front only*)
- 7 Shadow thread
- 8 Vertical clear window
- 9 *Dynamic waves*
- 10 Republic of the Philippines seal (*printed*)
- 11 Mirrored denomination (*embossed*)
- 12 BSP logo (*printed*)
- 13 Iridescent figure
- 14 Flying eagle (*embossed*)
- 15 *Three-dimensional (3D) denomination*



The 50-piso polymer banknote security features

■ *not present in banknote*

- 1 Polymer substrate
- 2 *Enhanced value panel*
- 3 Flora clear window
- 4 Serial numbers
- 5 Tactile dots
- 6 Embossed prints (*front only*)
- 7 Shadow thread
- 8 Vertical clear window
- 9 *Dynamic waves*
- 10 Republic of the Philippines seal (*printed*)
- 11 Mirrored denomination (*embossed*)
- 12 BSP logo (*printed*)
- 13 Iridescent figure
- 14 Flying eagle (*embossed*)
- 15 *Three-dimensional (3D) denomination*

1. Polymer substrate



FEEL the smooth surface.

The polymer banknote is one continuous sheet with transparent areas.

2. Enhanced value panel (for 1000-piso and 500-piso polymer banknotes only)



1000

500



TILT the banknote from left to right, and vice versa, to see the rolling bar effect.

3. Flora clear window



LOOK through the small transparent window depicting the corresponding flower.



1000-piso: Sampaguita
(*Jasminum sambac*)



100-piso: *Ceratocentron fessellii*



500-piso: *Acanthephippium mantinianum*



50-piso: Vidal's lanutan
(*Hibiscus campylosiphon*)

FEEL the transparent embossed line structures with the text “BSP” inside the flower on the front face of the polymer banknote.

4. Serial numbers



LOOK for two identical asymmetric serial numbers.

5. Tactile dots



FEEL the highly embossed dots on the top long edge of the polymer banknote, intended to assist the elderly and persons with vision impairment.

The number of tactile dots increases with each denomination:

two dots for 50-piso,

three dots for 100-piso,

four dots for 500-piso, and

five dots for 1000-piso.



6. Embossed prints



FEEL the raised ink that is rough to the touch.

Front: (a) portrait, (b) “REPUBLIKA NG PILIPINAS,” (c) name and signatures of the President of the Philippines and the BSP Governor, (d) amount in words, and (e) value panel (for 100-piso and 50-piso polymer banknotes only)



Back (for 1000-piso only): (a) Philippine map, (b) South Sea pearl, (c) “Tubтатаha Reefs Natural Park,” (d) T’nalak weave design, and (e) denomination (i.e., numerical value and amount in words)

7. Shadow thread



LOOK for the vertical band on either side of the banknote when it is viewed against the light. The denominational value and the text “BSP” appear in a repeated series.

8. Vertical clear window



LOOK through the transparent window containing multiple security features.

The vertical clear window of high-denomination polymer banknotes (1000-piso and 500-piso) varies from that of the low-denomination polymer banknotes (100-piso and 50-piso).



9. Dynamic waves

TILT the banknote back and forth to see the metallic wavy lines move in the front face (for 1000-piso and 500-piso polymer banknotes only).



10. Republic of the Philippines (RP) seal

TILT the banknote back and forth to observe the vertical-line effects (for 1000-piso and 500-piso polymer banknotes only).

LOOK for the white RP seal printed on the clear window (for 100-piso and 50-piso polymer banknotes only).



11. Mirrored denomination

TILT the banknote back and forth to observe the vertical-line effects (for 1000-piso and 500-piso polymer banknotes only).

FEEL the transparent embossed mirrored denomination (for 100-Piso and 50-Piso polymer banknotes only).



12. BSP logo

TILT the banknote at different angles to observe a striking rainbow effect (for 1000-piso and 500-piso polymer banknotes only).

LOOK for the white BSP logo printed on the clear window (for 100-piso and 50-piso polymer banknotes only).

13. Iridescent figure



TILT the figure to display varying tones of color when the polymer banknote is viewed from different angles. The figure's color matches the predominant color of the polymer banknote.



1000-piso: Blue



100-piso: Lilac



500-piso: Gold



50-piso: Red

14. Flying eagle



FEEL the transparent embossed outline of a stylized flying eagle.

15. 3D denomination



TILT the banknote at different angles to observe a striking rainbow effect (for 1000-piso and 500-piso polymer banknotes only).

Frequently asked questions on the First Philippine Polymer Banknote Series

Will the 1000-piso, 500-piso, 100-piso, and 50-piso paper banknotes be demonetized?

No. The new polymer banknotes shall be circulated alongside the existing paper banknotes. Paper banknotes shall remain legal tender.

Why is BSP featuring wildlife designs in the new polymer banknotes?

The BSP follows a cyclical pattern in selecting currency design themes, showcasing symbols of national pride across various denominations over the decades.

With over 70 designs of legal tender, commemorative coins, banknotes, and medals, the BSP has always featured the country's heroes and nature, sometimes one in the front and the other in the back, reflecting their significance in Philippine culture and heritage. Some coins have Philippine nature on their front. For this series of notes, the BSP decided to put focus on the latter.

Why are polymer banknotes considered more sustainable?

A recent study* analyzing the carbon footprint or life cycle of 1000-piso polymer and paper banknotes showed that the polymer banknote exhibits a lower carbon footprint than the paper banknote by 38.4 percent.

Can polymer banknotes withstand the Philippines' warm tropical climate?

Yes. Both paper and polymer banknotes are not significantly affected by the Philippines' warm, tropical climate. Moreover, polymer banknotes are superior in terms of cleanliness and durability due to their smoother and non-absorptive surfaces, which are more resistant to water, oil, and dirt.

* A 2023 independent study on the Global Warming Potential of Philippine banknotes by the De La Salle University–Center for Engineering and Sustainable Development Research

Why is there no 200-piso polymer banknote?

The Monetary Board (MB) approved in 2021 the end of production for 200-piso New Generation Currency (NGC) banknotes due to low usage since its launch in 2010. The 200-piso NGC banknote shall remain legal tender until it becomes unfit for recirculation. The BSP assures the continued availability of other banknote denominations.

As abaca is being used in the production of paper banknotes, what would be the impact of polymer banknotes on the local abaca industry?

Polymer banknotes will have a minimal impact on the abaca industry. For instance, the initial issuance of 500 million pieces of 1000-piso polymer banknotes is estimated to be less than one percent of the 2023 abaca exports and farming jobs.

Moreover, polymer banknotes have a lifespan of two to five times longer than paper-abaca notes, leading to potential significant long-term cost savings. Such savings could result in higher government dividends, which can fund public services. These may include measures to enhance the Philippine abaca industry's capacity to cater to huge global demand for abaca.

Should folded polymer or paper banknotes still be accepted?

Yes. Folded banknotes, whether paper or polymer, must be accepted in all payment transactions.

All individuals and establishments must accept paper and polymer banknotes.

An individual may report business establishments or individuals refusing to accept folded banknotes, whether paper or polymer, through the following channels:

- for banks and other BSP-supervised financial institutions:
[Bangko Sentral ng Pilipinas](mailto:bspmail@bsp.gov.ph)
bspmail@bsp.gov.ph
- for businesses:
[Department of Trade and Industry](mailto:DTI)
1-DTI (384) or ConsumerCare@dti.gov.ph
- for public transport vehicle operators or drivers:
[Land Transportation Franchising and Regulatory Board](mailto:ochm@ltfrb.gov.ph)
1342 or (+632) 8529-7111
ochm@ltfrb.gov.ph

Will a person get penalized for folding paper and polymer banknotes?

No. A person will not be penalized for folding paper and polymer banknotes and placing them in wallets or pockets. However, the BSP encourages the public to properly handle our banknotes and coins to prolong their lifespan.

Can one iron polymer banknotes?

No. Like paper banknotes, polymer banknotes should not be ironed or exposed to extreme temperatures.

Annex A: Currency fitness and proper handling



Unfit banknotes

A banknote is considered “unfit” for circulation if it has any of the following characteristics:

- with stains;
- presents a limp or rag-like appearance;
- contains crumples or heavy creases or folds which break the fiber of the paper, indicating that disintegration has begun;
- with faded print;
- badly soiled or contaminated; or
- with writings or markings.



limped

with stains

with writings
or markings



with crumples
or heavy folds

with faded
print

soiled



Mutilated banknotes

A banknote is considered “mutilated” if it has any of the following characteristics:

- with adhesives or staple wire meant to join torn pieces of a banknote;
- burned, decayed, or reduced in size;
- with splitting of substrate; or
- with tears, holes, or missing parts.

with adhesives

with tears, holes,
or missing parts



burned, decayed or
reduced in size

splitting of
substrate



Unfit coins

A coin is considered “unfit” for circulation if it has any of the following characteristics:

- with minor corrosion;
- reduced weight due to natural abrasion or wear and tear; or
- bent, twisted, or out of shape.

with minor corrosion

with markings

considerably reduced in weight by natural abrasion/wear and tear

bent or twisted out of shape

Remember that the genuineness and denomination of an unfit coin should still be clearly and readily identified.



Mutilated coins

A coin is considered “mutilated” if it has any of the following characteristics:

- burned, corroded, or has been so defaced that the genuineness and/or denomination of the coin cannot be clearly and readily identified; or
- filed, clipped, or perforated.



What to do with unfit and mutilated banknotes and coins?

A person must bring the unfit and/or mutilated banknotes and coins to any bank for initial examination.

The bank will determine the condition of the banknotes and coins.



- Those that are considered “unfit” shall be replaced.
- Those identified as “mutilated” shall be transmitted by the bank to the BSP, including its regional offices and branches, for further determination of redemption value.

Proper handling of banknotes and coins

The country's banknotes—both paper and polymer—and coins are more than just money; they symbolize national heritage and pride. Handling them with respect honors our heritage and the natural treasures they depict.

Tips on how to properly handle banknotes and coins



- Handle banknotes with respect to extend their lifespan.



- Exchange unused coins at banks to maintain active currency flow.



- Keep banknotes and coins clean.



- Avoid writing or marking on them.



- Do not crumple, tear, cut, or puncture them.



- Keep them away from chemicals, fire, staples, adhesives, and high heat, such as from ironing.

Annex B: The Philippine currency through the years¹

THE BIRTH OF THE FIRST FILIPINO BANKNOTES

1560s–1860s

The Spaniards established the first monetary system that standardized coinage. The first Filipino banknotes appeared in 1852, and a government mint opened soon after in 1861.



1870s–1930s

The arrival of the Americans in 1898 ushered in modern banking, currency, and credit systems. Standard coinage was also formed, and new banknotes were introduced into circulation. In 1935, the Commonwealth of the Philippines was formally established, and the currency reflected these changes in the government by including the new seal and signature of the President.

FILIPINIZATION OF MONEY

1960s–1970s

The *Pilipino Series* coins were released in 1968. They feature profiles of Filipino heroes and legends inscribed in Filipino. By mid-1969, the Central Bank began issuing a series of multicolored notes also written in Filipino. These notes were adorned with portraits of Filipino heroes on the obverse and vignettes of Philippine history on the reverse.



1940s–1950s

After the end of World War II, the Central Bank of the Philippines was created in 1949. English Series notes in denominations of 1-piso, 2-piso, 5-piso, 10-piso, 20-piso, 50-piso, 100-piso, 200-piso, and 500-piso were circulated in 1951. Small denomination notes of 5-sentimos, 10-sentimos, 20-sentimos, and 50-sentimos were also printed from 1951 to 1957, replacing the United States-Filipinas metallic coins.



CIRCULATION OF THE PHILIPPINE REPUBLIC CURRENCY

ESTABLISHMENT OF THE SECURITY PLANT COMPLEX

1975

Presidential Decree No. 783, dated 27 August 1975, authorized the establishment of the Security Printing Plant, Mint, and Gold Refinery of the Central Bank.

Inaugurated on 7 September 1978, the complex is responsible for printing banknotes and other security documents like checks, minting coins, and refining gold and silver.



1973

Former President Ferdinand E. Marcos issued Presidential Decree No. 168 on 2 April 1973, replacing and demonetizing the currency notes released by the Central Bank. These were exchanged with notes bearing the overprinted legend “*Ang Bagong Lipunan*” on the watermarked portion of each bill.



ANG BAGONG LIPUNAN

1980s

A wave of change swept through Philippine coinage when martial rule was lifted in 1981. Dubbed the Flora and Fauna Coin Series, a new seven-piece coinage set was issued in 1983, replacing the *Ang Bagong Lipunan* Series. The set featured the nation's heroes on the obverse and species of flora and fauna unique to the Philippines on the reverse.



ISSUANCE OF FLORA AND FAUNA COINS

LAUNCH OF THE NEW DESIGN SERIES

Late 1980s–early 1990s

After the historic 1986 People Power Revolution, the New Design Series of banknotes was issued. These banknotes featured the Philippines' past presidents and heroes in 5-piso, 10-piso, 20-piso, 50-piso, and 100-piso denominations.

In 1987, a new 500-piso note was released, with the portrait of Senator Benigno S. Aquino, Jr. In 1991, the new 1000-piso note bore the composite portraits of World War II heroes Jose Abad Santos, Josefa Llanes Escoda, and General Vicente Lim.



THE NEW GENERATION CURRENCY SERIES

2010–2019

The BSP launched the New Generation Currency (NGC) series, which showcased prominent national heroes and iconic natural wonders. Philippine national symbols were also etched in the coin design.



1990s–early 2000s

The BSP was established on 3 July 1993, pursuant to Republic Act No. 7653.

In 1995, the BSP issued a new set of coins and notes bearing its logo. On 2 January 1998, all coins from the English, *Pilipino*, *Ang Bagong Lipunan*, and *Flora and Fauna Series* were demonetized.

The BSP issued a new 10-piso note in June 1998 to mark the nation's centennial of independence. In June 2002, a new 200-piso note was issued to commemorate the Philippines' Independence Day.



THE BSP AND THE NEW FACE OF CURRENCY PRODUCTION

THE 1000-PISO POLYMER BANKNOTE

2022

Toward a smarter, cleaner, and stronger Philippine banknote, the BSP launched the 1000-piso polymer banknote. The polymer banknote began circulating alongside the 1000-piso cotton-abaca paper banknote.



2020

The BSP launched the enhanced NGC banknotes that are more responsive to the needs of the elderly and persons with vision impairment, and feature more advanced anti-counterfeiting technology.



THE ENHANCED NEW GENERATION CURRENCY SERIES

2024

To complement the 1000-piso polymer banknote, the BSP introduced the First Philippine Polymer Banknote Series in 1000-piso, 500-piso, 100-piso, and 50-piso denominations. These new polymer banknotes can be used for payment alongside the traditional paper banknotes.



THE FIRST PHILIPPINE POLYMER BANKNOTE SERIES

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South Luzon Regional Office, Naga City
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(02) 8811-1277
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Mindanao Regional Office, Davao City
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