

CORPORATE SOCIAL RESPONSIBILITY (CSR) Statement

OFBank's Corporate Social Responsibility (CSR) embodies its commitment to the institution's social mandate with programs and activities that contribute to a better, safer, and more progressive society, redounding to an improved quality of life for people of the present and future generations which are the pillars of sustainability - the social, environmental, and economic pillars. The Bank's CSR Programs revolves around themes aligned with our corporate vision, mission, and core values such as Honesty and Integrity, Innovation and Creativity, Organizational Cohesiveness and Teamwork.

In line with our vision of being the country's leading OFW-centric branchless digital bank, OFBank continues to fuel economic activity thru conduct of webinars and participation in Pre-Departure Orientation Seminar in collaboration with concerned government agencies. We sustain excellent customer service through our efficient and cost-effective service operations and our continuing support to development assistance programs of the national government.

OFBank ensures excellence in customer service through full disclosure of the features, terms and conditions of our products and services that complies with all laws and rules of government regulatory bodies. We provide timely financial and technical support for our mandated clients and make pertinent product and service information easily available to them. We enhance customer service and reinforce the culture of quality, excellence, and continued improvement by institutionalizing and adopting streamlining of business processes. We practice non-discrimination in hiring and granting professional advancement opportunities and uphold the rights of our employees.

OFBank have established a well-defined governance structure consistent and compliant with all government policies and applicable laws, with current corporate governance rules and regulations, and with globally accepted standards and principles of good governance.

We protect human rights by performing our duties and responsibilities with full courtesy and respect, without prejudice to race, religion, regional or ethnic origin, gender, or political affiliation. We prioritize the protection of human life within and outside of our organization.

OFBank commits to support the government's environmental programs on energy conservation and proper waste management, among others.

OFBank provides for the professional development and care of our human capital. We encourage growth by providing capability-building programs and granting every employee access to fair and equal opportunities for training and development. We safeguard occupational health and safety through full compliance with relevant standards.

We strictly adhere to the requirements of the Anti-Red Tape Act (ARTA) to improve efficiency in the delivery of services to the public by reducing bureaucratic red tape and preventing graft and corruption. All OFBank personnel are guided by the principles of professionalism and integrity and abide by the Code of Conduct for Employees and ARTA.