



GENDER SENSITIVITY MANUAL



Makati City, Philippines
July 2019

Magandang araw!

Continuing in the pioneering spirit of our parent company, Insular Life (InLife), the first and largest Filipino life insurance company with an unbroken service record of more than a hundred years, we at InLife Health Care are committed in sustaining an organization where everyone is equally respected and valued, and enjoys equity of both opportunities and outcomes.

While our Company has always fostered a culture of gender sensitivity, we recognize the unfortunate reality that gender inequality prevails in our society where it is both structural and individual. It is not only the result of individual attitudes and actions but also of biases in structures, systems, policies and processes.

The State, by being a party to the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) and by enacting the Magna Carta of Women (RA 9710) and other various laws, seeks to address these forms of discrimination and inequality in the economic, political, social and cultural life of all persons. Consistent with this State Policy and as part of our corporate social responsibility, this Gender Sensitivity Manual is adopted to enforce our existing culture of gender sensitivity and to ensure that violence against any sex or gender shall not occur or shall not go unpunished if committed within or involving our organization. Each member is expected to strictly adhere with this Manual as well as with other Company guidelines and rules and regulations.

More than sustaining an organization where we can all be proud to be part of, this is about doing the right thing.

(SGD.) MARIA NOEMI G. AZURA
President and CFO

Wellness for a Lifetime

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Our Commitment.

We at InLife Health Care are committed
1) to promote gender equality and
2) to ensure equality of opportunity of
outcomes for all individuals regardless of
sex or gender.

But more than the bare minimum, we are committed to break
stigmas in structures, systems, policies and processes within cultures and
society. We seek to raise the glass ceiling by challenging stereotypes and
expectations about how a particular sex or gender should behave, think
and act, or what one should do and accomplish based on one's sex or
gender.

We are InLife Health Care and we commit to do what's right.

I. Definition of Terms

Unless the specific context otherwise provides, the following terms shall have the respective meaning whenever they are used in this Manual:

Empowerment	Refers to the provision, availability and accessibility of opportunities, services and observance of human rights which enable all persons to actively participate and contribute to the political, economic, social and cultural development of the nation and of the Company, and those which shall provide them equal access to ownership, management and control of production and of material and informational resources and benefits in the family, community and society.
Sex	Primarily refers to physical attributes and body characteristics, particularly the sex organ. It is biologically determined by genes and hormones media and is relatively constant through time and across cultures. ¹
Gender	<p>The composite of attitudes and behavior of men and women (masculinity and femininity)². It can refer to the role of a male or female in society, known as gender role, or an individual's concept of oneself, known as gender identity.</p> <p>Gender may be learned or perpetuated primarily through the family, education, religion (where dominant), and may be an acquired identity. Because it is socialized, it may be variable through time and across cultures.³</p>
Sex or Gender-based Discrimination	<p>Refers to any sex or gender-based distinction, exclusion, or restriction which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by any sex or gender, irrespective of their marital status, on a basis of equality of all persons, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.</p> <p>It includes any act or omission, including by law, policy, administrative measure or practice, that directly or indirectly excludes or restricts any sex or gender in the recognition and promotion of one's rights and access to and enjoyment of opportunities, benefits or privileges.</p> <p>A measure or practice of general application is sex or gender-based discrimination if it fails to provide for mechanisms to offset or address sex or gender-based disadvantages or imitations; as a result of which those of a particular sex or gender are denied or restricted in the recognition and protection of their rights and in their access to and enjoyment of opportunities, benefits or privileges; or those of the particular sex or gender are</p>

¹ World Bank. (2012). *Women's Empowerment, Sex and Gender*. Retrieved from the Department for Health website: www.undp.gov.ph/docs/17/09/

² *Ibid*.

³ *Ibid*.

	shown to have suffered the greater adverse effects of those measures or practices.
Substantive Equality	Refers to the full and equal enjoyment of rights and freedoms contemplated under the Magna Carta of Women and other related laws. It encompasses <i>de jure</i> and <i>de facto</i> equality, and equality in outcomes.
Sex or Gender Equality	Refers to the principle asserting the equality of all persons and their right to enjoy equal conditions realizing their full human potentials to contribute to and benefit from the results of development, and with the recognition that all human beings are free and equal in dignity and rights.
Sex or Gender Equity	Refers to policies, instruments, programs, services, and actions that address the disadvantaged position of a particular sex or gender by providing preferential treatment and affirmative action. Such temporary special measures aimed at accelerating <i>de facto</i> equality between all persons shall not be considered discriminatory but shall in no way entail as a consequence the maintenance of unequal or separate standards.
Sex or Gender-based Violence	Refers to any act of sex or gender-based violence that results in, or is likely to result in, physical, sexual, or psychological harm or suffering to a particular sex or gender, including threats of such acts, coercion or arbitrary deprivation of liberty whether occurring in public or in private life.

II. Rights and Empowerment

All rights in the Constitution and those recognized under international instruments duly signed and ratified by the Philippines, and all rights in the Labor Code, the Solo Parents' Welfare Act, the Expanded Maternity Leave Act and other relevant laws as well rules and regulations shall be rights of all employees to be enjoyed without discrimination, subject to sex or gender equity:

The Company shall empower all persons regardless of sex or gender, and shall guarantee and promote gender sensitivity by:

- using gender-fair and non-sexist language in all documents, communications, forms, contracts and materials;
- integrating human resource development components in regular trainings, and conducting, organizing or facilitating trainings on human rights and gender sensitivity;
- ensuring that all persons within or involving the organization shall be protected from all forms of sex or gender-based discrimination or violence;
- raising the consciousness of the general public in recognizing the dignity of all persons, particularly women, and their role and contribution in the family, community and the society through the strategic use of mass or social media;
- not discriminating any pregnant woman - whether or not her pregnancy is contracted outside of marriage;
- not requiring an employee not to get married, nor stipulating expressly or tacitly that upon getting married, the employee shall be deemed resigned or separated, nor dismissing, discharging, discriminating or otherwise prejudicing an employee by reason of marriage;

provided that, this shall not apply in cases where a relationship of an employee with that of a competitor's employee would pose a conflict of interest;⁴

- promoting breastfeeding for lactating mothers through the Workplace Breastfeeding Policy which is incorporated in this Manual;
- promoting responsible, ethical, legal, safe and effective methods of family planning;
- encouraging healthy lifestyle activities as strategies in the prevention of diseases;
- providing support services that will enable all persons, particularly solo parents, to balance their family obligations and work responsibilities;
- other similar measures.

III. Sex-based Rights and Privileges (for Sex or Gender Equity)

The following are special rights and privileges accorded to qualified employees with the aim of accelerating de facto equality between all persons. While based on the employees' sex, these are not considered discriminatory:

A. Special Leave (Magna Carta) Benefits for Women

Pursuant to the Magna Carta of Women (RA 9710) and DOI FDO 12-11, a woman employee having rendered continuous aggregate employment service of at least six (6) months shall be entitled to a special leave benefit corresponding to the number of days needed for her appropriate recuperation, with full pay based on her gross compensation following a surgery caused by a gynecological disorder; provided, that:

- She has properly filed an application for special leave at least one (1) month prior to the intended or expected date of surgery. However, prior application shall not be necessary in cases requiring emergency surgical procedure. In such case, the employee shall immediately notify the Human Resources Department through SMS, email, or other written communication. The employee, after the surgery or the appropriate recuperating period, shall likewise immediately file her application through the prescribed process;
- She has undergone surgery due to a gynecological disorder as certified by a competent physician;
- The number of Magna Carta leaves shall be up to a maximum period of two (2) months per year. In case there is necessity to be away from work for a longer period, she may avail other available leave credits or go on unpaid leaves, as the case may be;
- This special leave shall be non-cumulative and non-convertible to cash.

B. Maternity Leave

Pursuant to the Expanded Maternity Leave Act (RA 11210) and its RR, a female employee, regardless of her civil status and the legitimacy of her child, shall be granted of up to one hundred five (105) days maternity leave with full pay, and an additional fifteen (15) days with full pay in case she qualifies as solo parent; provided, that:

- She must have at least three (3) monthly contributions in the twelve-month period immediately preceding the semester of childbirth, miscarriage or emergency termination of pregnancy;
- She shall have immediately notified the Human Resources Department of her pregnancy and the probable date of her childbirth. The Company shall, in turn, notify the Social Security System (SSS) through the prescribed manner;
- The number of paid leaves may be lessened in case she decides to allocate up to seven (7) days of the child's father, as provided hereunder.

⁴ Bureau of Labor Welfare and Phils., Inc., CSR No. 163994, September 17, 2024.

Manner of Enjoyment of the Benefit Enjoyment of maternity leave cannot be deferred but should be availed of either before or after the actual period of delivery in a continuous and uninterrupted manner, and such that:

- In cases of live birth, up to one hundred five (105) days maternity leave with full pay shall be granted; or
- In cases of miscarriage or emergency termination of pregnancy, up to sixty (60) days maternity leave shall be granted.

In any of the above instances, the maternity leave can be credited as combinations of prenatal and postnatal leave as long as it does not exceed one hundred five (105) days or sixty (60) days as the case may be. In no case shall postnatal care be less than sixty (60) days.

Extended Maternity Leave In cases of live birth, the employee may avail an additional maternity leave of up to thirty (30) days which can be taken from other available leaves, or she may go on unpaid leaves, as the case may be.

Notice to the Human Resources must be in writing and must be given at least forty-five (45) days before the end of the employee's maternity leave. However, no prior notice shall be necessary in the event of a medical emergency. In such case, the employee shall immediately notify the Human Resources Department through SMS, email, or other written communication. The employee, after the appropriate recuperating period, shall likewise immediately file her application through the prescribed process.

Security of Tenure Those who avail of the benefits herein provided shall be assured of security of tenure. As such, the exercise of this option by them shall not be used as basis for demotion or termination. The transfer to a parallel position or reassignment from one organizational unit to another shall be allowed; provided that, it shall not involve a reduction in rank, status, salary or otherwise amount to constructive dismissal.

Allocation to the Child's Father or Alternate Caregiver A female employee entitled to maternity leave benefits under RA 9710 may, at her option, allocate up to seven (7) days of said benefits to the child's father, whether or not the same is married to the female worker. The allocated benefit granted to the child's father is over and above that provided in the Paternity Leave Act (RA 8187).

In case of death, absence or incapacity of the child's father, the female employee may allocate to an alternate caregiver who may be any of the following, upon the election of the mother taking into account the best interests of the child:

- A relative within the fourth degree of consanguinity; or
- The current partner, regardless of sexual orientation or gender identity, of the female employee sharing the same household.

The option to allocate the maternity leave credits shall not be applicable in case the female employee suffers miscarriage or emergency termination of pregnancy.

In case the child's father or alternate caregiver, as the case may be, is also an employee of the Company, the father or alternate caregiver shall also file his leave application through the prescribed process.

C. Paternity Leave

Pursuant to the Paternity Leave Act (RA 8187) and its IRR, every married male employee shall be entitled to paternity leave benefits of up to seven (7) working days with full pay for the first four (4) deliveries by his lawful spouse; provided, that:

- He shall have immediately notified the Human Resources Department of the pregnancy of his wife and her expected date of delivery. For this purpose, the employee shall electronically

accomplish a Paternity Notification Form and email the same to the Human Resources Department, together with a copy of his marriage contract, or where not applicable, any proof of marriage; provided that, this notification requirement shall not apply in cases of miscarriage or abortion;

- he is cohabiting with his wife

Any employee who has availed of the paternity benefits shall, within a reasonable period of time, submit a copy of the birth certificate of the newly born child, death or medical certificate in case of miscarriage or abortion, duly signed by the attending physician or midwife showing actual date of childbirth, miscarriage or abortion, as the case may be.

The paternity benefits set forth herein may be enjoyed by the qualified employee before, during or after the delivery by his wife; provide that, the total number of days shall not exceed seven (7) working days for each delivery subject to the provisions of RA 11210 (on the allocation of leave credits to child's father, as stated above); Provided further that, this benefit shall be availed of not later than sixty (60) days after the date of his wife's delivery.

This paternity leave benefit shall be non-cumulative and non-convertible to cash.

D. Solo Parent Leave

Pursuant to the Solo Parents' Welfare Act (RA 8972), solo parents are entitled to parental leave of seven (7) days with full pay every year, in addition to leave privileges under existing laws; provided, that:

- He/she should have rendered at least one (1) year of service, whether continuous or broken;
- The employee shall have notified the Human Resources Department that he/she will avail of the leave;
- The parent employee must present to the Human Resources Department his/her Solo Parent Certification Card. Such card may be obtained from the Department of Social Welfare and Development (DSWD) located in the city where the employee resides.

For purposes of this Manual and as provided under the law, a solo parent is defined as one who is left alone with the responsibility of parenthood due to:

- Giving birth as a result of rape or other crimes against chastity;
- Death of spouse;
- Spouse is detained or is serving sentence for a criminal conviction for at least one (1) year;
- Physical and/or mental incapacity of spouse as certified by a public medical practitioner;
- Legal separation or de facto separation from spouse for at least one (1) year; provided that, he/she is entrusted with the custody of the children;
- Declaration of nullity or annulment of marriage as decreed by a court or by a church; provided that, he/she is entrusted with the custody of the children;
- Abandonment of spouse for at least one (1) year;
- Unmarried father/mother who has preferred to keep and rear his/her child/children instead of having others care for them or give them up to a welfare institution;
- Any other person who solely provides parental care and support to a child or children; provided that, he/she is duly licensed as a foster parent by the Department of Social Welfare and Development (DSWD) or duly appointed legal guardian by the court; and
- Any family member who assumes the responsibility of head of family as a result of the death, abandonment, disappearance or prolonged absence of the parents or solo parent; provided that, such abandonment, disappearance or prolonged absence lasts for at least one (1) year.

This solo parent leave shall be non-cumulative and non-convertible to cash.

E. VAWC Leave

Women employees who are victims as defined in the Violence Against Women and their Children Act (VAWC) are entitled to a special leave of up to ten (10) days with full pay every year. It may be extended when the need arises as specified in the protection order issued by persons enumerated hereunder. Said leave shall cover the days that a woman employee has to attend to medical and legal concerns; provided that:

- She has properly filed an application for VAWC leave at least two (2) weeks before availment. However, prior application shall not be necessary in cases involving emergencies. In such case, the employee shall immediately notify the Human Resources Department through SMS, email or other written communication. The employee, after the cessation of emergency, shall likewise immediately file her application through the prescribed process;
- The employee shall present to the Human Resources Department a certification from the Barangay Chairman (Punong Barangay) or Barangay Councilor (Barangay Kagawad) or Prosecutor or Clerk of Court, as the case may be, that an action on the matter is pending.

This VAWC leave benefit shall be non-cumulative and non-convertible to cash.

F. Use of Married Name

Consistent with existing laws, a woman shall not be prohibited from, or discriminated for, continuously using her maiden name once she is married⁵. Accordingly, a woman who marries shall not be required as a condition for hiring, re-employment or continued employment, or in the grant of favorable compensation, terms or conditions, promotions or privileges, to use the surname of⁶ her husband.

Apart from using her maiden name, a married woman may use: (1) her maiden first name and surname and add her husband's surname, or (2) her maiden first name and her husband's surname, or (3) her husband's full name, but prefixing a word indicating that she is his wife, such as "Mrs."

G. Facilities

nlife Health Care shall observe and maintain standards that will ensure the safety and health of everyone, particularly its women employees. For this purpose, the Company shall retain seats proper for women and permit them to use such seats when they are free from work and during working hours if they can perform their duties in such position without detriment to efficiency; and separate toilet rooms and lavatories for men and women.

The Company's Occupational Safety and Health Committee shall likewise formulate, study and, upon approval of the Management Committee, implement measures, programs, facilities and policies that shall improve the working conditions of employees, comply with labor standards and/or foster gender equality or equity, whichever is appropriate.

H. Workplace Breastfeeding Policy

Recognizing the importance of breastfeeding for both mother and baby, nlife Health Care issues this Workplace Breastfeeding Policy, and hereby supports and promotes breastfeeding as provided under the Expanded Breastfeeding Promotion Act (RA 10028).

nlife Health Care seeks to provide safe and healthy working conditions that enable working women to combine maternal functions with work responsibilities. Toward this end, nlife Health Care shall have facilities and support services which shall include the following:

⁵ Maria Virginia Bernal, Secretary of Foreign Affairs, O.R. No. 109802, March 11, 2002.

⁶ Civil Code of the Philippines, Article 170.

- **Lactation room.** The Company shall provide a lactation room for nursing/lactating employees and clients which shall be equipped with the following: lavatory for handwashing, refrigeration unit for exclusive storage of breastmilk, electrical outlets, table and chair. In addition, a "Lactation Room" signage shall be provided at the entrance while educational materials on breastmilk and breastfeeding shall be posted inside the lactation room. Marketing and/or sales materials on infant milk shall not be allowed therein.

An application for the use of lactation facilities and availment of lactation breaks shall be electronically accomplished by the employee and emailed to the Head of the Human Resources Department.

- **Lactation breaks.** Lactation breaks are compensable breaks exclusive of meal breaks. The Company shall allow a nursing/lactating employee lactation breaks not less than 40 minutes in duration for every 8-hour work period divided into 2-3 milk expressions. Schedule of lactation breaks shall be discussed by the employee with her immediate superior.

The Health and Safety Committee shall include in its activities the orientation of employees on this Policy. It shall also include the following breastfeeding education for pregnant employees:

- The meaning and importance of exclusive breastfeeding for at least 6 months;
- Benefits of breastfeeding to the baby, mother and community;
- Information on the risk of artificial feeding;
- Information on the proper positioning and proper attachment;
- Management of common lactation concerns;
- How to manually express breastmilk: collection, handling, storage and cup feeding.

I. Women's Month Celebration

In line with Proclamation No. 274, s. 1988, Proclamation No. 277 s. 1988 and RA 6949, the Company shall observe the National Women's Month Celebration every March by:

- organizing or facilitating trainings on women's rights; and/or
- raising the consciousness of the general public in recognizing the dignity of women, and their role and contribution in the family, community and the society through the strategic use of mass or social media;

IV. Responsible Parenthood Among Members of the Organization

Pursuant to the Responsible Parenthood and Reproductive Health Act (RA 10354) and consistent with State Policy, InLife Health promotes openness to life among its members; provided that, parents bring forth to the world only those children whom they can raise in a truly humane way.

Toward this end, the Company shall promote the following:

- The right to make free and informed decisions, which is central to the exercise of any right;
- Respect for protection and fulfillment of reproductive health and rights which seek to promote the rights and welfare of every person particularly couples, adult individuals, women and adolescents;
- The use of ethical and medically safe, legal, accessible, affordable, non-abortifacient, effective and quality reproductive health care services and supplies which are essential in the promotion of people's right to health, especially those of women;
- Information, without bias, to all methods of family planning, including effective natural and modern methods which have been proven medically safe, legal, non-abortifacient, and effective in accordance with scientific and evidence-based medical research standards such as those registered and approved by the FDA;
- Programs that enable individuals and couples to have the number of children they desire with due consideration to the health, particularly of women, and the resources available and

affordable to them and in accordance with existing laws, public morals and their religious convictions; provided that, no one shall be deprived, for economic reasons, of the rights to have children;

- Respect for an individual's preferences and choice of family planning methods that are in accordance with one's religious convictions and cultural beliefs;
- Responsible parenthood which refers to the will and ability of a parent to respond to the needs and aspirations of the family and children.

V. Prohibited Acts

The following acts are condemned and prohibited:

A. Sex or Gender-based Discrimination

No officer, employee or agent shall discriminate any person especially with respect to terms and conditions of employment or business relationship, and on the basis of sex or gender.

Sex or gender-based discrimination includes, but is not limited to:

- payment of a lesser compensation, including wage, salary or other form of remuneration and fringe benefits, to a female employee as against a male employee, for work of exactly equal value;
- favoring a male employee over a female employee with respect to promotion, training opportunities and special grants solely on account of their sexes;
- unduly distinguishing, excluding or restricting any person which has the effect or purpose of impairing or nullifying his/her recognition, enjoyment or exercise of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field;
- directly or indirectly excluding or restricting any sex or gender in the recognition and promotion of their rights and their access to and enjoyment of opportunities, benefits or privileges;
- other analogous or similar acts.

B. Sex or Gender-based Violence or Offenses

No officer, employee or agent shall commit any sex or gender-based violence or offenses against any person, whether or not such person is a member of the organization.

Sex or gender-based violence or offenses include, but is not limited to:

- inflicting physical, sexual or psychological harm or suffering, or economic abuse to a particular sex or gender, including but not limited to:
 - i. threats of such acts, battery, assault, coercion, harassment, and arbitrary deprivation of liberty;
 - ii. rape, sexual harassment, acts of lasciviousness, treating another person as a sex object, making demeaning and sexually suggestive remarks, physically attacking the sexual parts of the victim's body, forcing him/her to watch obscene publications and indecent shows or forcing another person to do indecent acts and/or make films thereof, forcing the wife and mistress/lover to live in the conjugal home or sleep together in the same room with the abuser;
 - iii. prostituting another person;
 - iv. intimidation, stalking, damage to property, public ridicule or humiliation, repeated verbal abuse and marital infidelity;
 - v. causing or allowing the victim to witness the physical, sexual or psychological abuse of a member of the family to which the victim belongs, or to witness pornography in any form or to witness abusive injury to pets or to unlawful or unwanted deprivation of the right to custody and/or visitation of common children;

- v. withdrawal of financial support or preventing the victim from engaging in any legitimate profession, occupation, business or activity, except in cases wherein the other spouse/partner objects on valid serious and moral grounds as defined in Article 73 of the Family Code;
 - vii. deprivation or threat of deprivation of financial resources and the right to the use and enjoyment of the conjugal, community or property owned in common;
 - viii. destroying household property; controlling the victims' own money or properties or solely controlling the conjugal money or properties;
 - ix. placing another person in fear of imminent physical harm
 - x. attempting to compel or compelling another person to engage in conduct in which such person has the right to desist from or desist from conduct which such has the right to engage in, or attempting to restrict or restricting another person's freedom of movement or conduct by force or threat of force, physical or other harm or threat of physical or other harm, or intimidation directed against such;
 - xi. depriving or threatening to deprive a woman or her children of financial support legally due her or her family, or deliberately providing the woman's children insufficient financial support;
 - xii. depriving or threatening to deprive the woman or her child of a legal right; and
 - xiii. preventing another person in engaging in any legitimate profession, occupation, business or activity or controlling the victim's own money or properties, or solely controlling the conjugal or common money or properties;
 - xiv. inflicting or threatening to inflict physical harm on oneself for the purpose of controlling the victim's actions or decisions;
 - xv. causing or attempting to cause another person to engage in any sexual activity which does not constitute rape by force or threat of force, physical harm, or through intimidation directed against such person or his/her immediate family;
 - xvi. engaging in purposeful, knowing or reckless conduct, personally or through another, that alarms or causes substantial emotional or psychological distress to another.
- uttering offhand or derogatory comments about another's sex or gender especially when it is so frequent or severe that it creates a hostile or offensive work environment or when it results in an adverse employment decision.
 - committing any act which destroys or tends to destroy the honor, dignity and integrity of a person. This includes, but is not limited to, photo or video voyeurism, or the act of taking photo or video coverage of a person or group of persons performing sexual act or any similar activity or of capturing an image of the private area of a person or persons without the latter's consent under circumstances in which such persons have a reasonable expectation of privacy, or the act of selling, copying, reproducing, broadcasting, sharing, showing or exhibiting the photo or video coverage or recordings of such sexual act or similar activity through VCD/DVD, internet, cellular phones and similar means or device without the written consent of the persons involved, notwithstanding that consent to record or take photo or video coverage of same was given by such persons.
 - engaging in the business of matching Filipino women for marriage to foreign nationals either on mail-order basis or through personal introduction as well as through advertisement publication, printing or distribution of brochure and fliers.
 - other analogous or similar acts

C. Sexual Harassment

All forms of sexual harassment within or involving the organization are condemned and prohibited.

Sexual harassment is committed by an officer, manager or supervisor, or their agents, or any other person who, having authority, influence or moral ascendancy over another in a work or training environment, demands, requests or otherwise requires any sexual favor from the other regardless of whether the demand, request or requirement for submission is accepted by the object of the said act.

In particular, sexual harassment is committed when:

- The sexual favor is made as a condition in the hiring or employment, re-employment or continued employment of an individual, or in granting said individual favorable compensation, terms of conditions, promotions or privileges; or the refusal to grant the sexual favor results in limiting, segregating or classifying the employee which in any way would discriminate, deprive or diminish employment opportunities or otherwise adversely affect said employee;
- The above acts would impair the employee's rights or privileges under existing labor laws; or
- The above acts would result in an intimidating, hostile or offensive environment for the employee.

Any person who directs or induces another to commit any act of sexual harassment, or who cooperates in the commission thereof by another without which it would not have been committed, shall also be held liable under this Manual.

D. Misprision/ Concealment of Offenses

Consistent with the truism that "silence encourages the tormentor"⁷, failure to report the commission by a co-employee of any of the foregoing acts shall be considered as violation of this Manual, and shall make the employee who has such knowledge equally liable with the offender.

VI. Responsibilities

Sex or gender-based discrimination or violence within or involving the organization are detrimental to all stakeholders. Hence, officers, employees and agents are required to comply with this Policy while member-clients, suppliers and business partners are highly encouraged to do the same, and to report perceived or actual sex or gender-based discrimination or violence to the Head of Human Resources or the Chief Risk Officer.

For purposes of protecting any person who reports sex or gender-based discrimination or violence, the provision of the Company's Policy on Whistleblowing shall apply insofar as they are applicable.

VII. Evaluation and Investigation

Upon receipt of a report of a sex or gender-based discrimination or violence, the Head of Human Resources or the Chief Risk Officer, as the case may be, shall evaluate and determine whether there exists a probable cause to conduct further investigations or immediately dismiss the same if there is none. While not controlling, the following may be used as guidelines for the outright dismissal thereof:

- The report or disclosure contains details whose material aspects contradict one another;
- The documents attached to the report or disclosure clearly appears to be fabricated or spurious;
- There is an unreasonable delay in the disclosure of information and there exists no reasonable justification why there was such delay;
- There exists discrepancies of facts and details which tend to deviate from the natural and logical flow of facts and circumstances;
- The report or disclosure appears to be incredible or improbable considering logic, knowledge, ordinary observation and common experience of man;
- The veracity of the disclosure appears incredible or doubtful and there is no corroborative evidence to support it; and
- There is unjustified refusal or hesitation on the part of the person reporting to submit material evidence in his/her possession.

⁷ F. A. Wines

Should the Head of Human Resources or the Chief Risk Officer, as the case may be, find probable cause, he/she shall initiate disciplinary proceedings where due process, that is sufficient notice and reasonable opportunity to be heard, shall be observed in all stages.

VIII. Confidentiality

Any officer, employee or agent who suspects that a sex or gender-based discrimination or violence has been committed, is being committed or is attempted to be committed, should immediately notify the Head of the Human Resources or the Chief Risk Officer, as the case may be, and should not attempt to personally conduct investigations, interviews and/or interrogations related thereto.

All records of the proceedings, especially during the preliminary stages, shall be kept confidentially. Investigation results shall not be disclosed or discussed with anyone other than those who have a legitimate need to know. This is important in order to avoid irreparably damaging the reputation of persons suspected but subsequently found innocent of wrongful conduct and to protect the Company from any potential liability.

IX. False Report

Should the Head of Human Resources or the Chief Risk Officer, as the case may be, determine that a person (i) knowingly submitted a report containing false allegations or (ii) presented fabricated evidence, such person, if an officer, employee or agent of the Company, shall be subjected to disciplinary action, without prejudice to any other legal action. If such person is not part of the Company, he shall be dealt with through proper legal actions.

X. Corporate Recording and Monitoring

The Head of Human Resources shall maintain a register containing all sex or gender-based concerns that are brought to his/her attention for records purposes. These records may be kept as long as needed for future reference.

An annual report for all sex or gender-based discriminations and violence shall be submitted to the Management Committee and the Chairman of the Board for proper policy identification and/or changes. The report should include a summary of the concerns raised, to which department they relate, and any applicable recommendations.

In producing the Annual Report, names of the parties involved shall be anonymized.

XI. Review of the Policy

The Head of Human Resources Department, with the assistance of the Legal Department, shall be responsible for the administration, revision, interpretation and application of this Policy. Review and revision may be done, as needed, subject to ratification by the Company's Board of Directors.

XII. Separability

If any provision of this Manual is held to be unenforceable or invalid by an office, tribunal or court of competent jurisdiction, such provision shall be deemed severed and shall not affect the validity or enforceability of the remaining provisions.

XIII. Non-Waiver

The failure or delay of the Company or its officers to enforce any provision of this Manual shall not be construed as a waiver or limitation of its right to subsequently enforce and compel strict compliance.

XIV. Effectivity

This Policy shall take effect immediately.

