



Joint Memorandum Circular

No. 01

Series of 2020

IMPLEMENTING GUIDELINES FINANCIAL SUBSIDY FOR RICE FARMERS (FSRF) PROGRAM

I. PRELIMINARY MATTERS

A. RATIONALE AND LEGAL BASIS

Pursuant to the enactment of RA 11203 on 14 February 2019, otherwise known as "An Act Liberalizing the Importation, Exportation and Trading of Rice, Lifting for the Purpose the Quantitative Import Restriction on Rice, and for Other Purposes" of which has resulted to sudden influx of imported rice in the local market and exhibited effects on the the following: a) the average retail price of regular milled rice has been declining since April 2019 with the October 2019 inflation rate for regular milled rice recorded at -9.7%; b) episodes of farm-gate prices of wet palay have plummeted to as low as P7 to P10 per kilo in major rice-producing provinces; c) while the price of rice dropped by 14.50%, the price of palay dropped considerably more by 26.49% in September 2019 vis-a-vis 2018 prices; and d) the significant drop of farm-gate price of wet palay consequently resulted in huge income losses for rice farmers and the industry which is now estimated to around P50 billion at current prices;

Following the Special Provision 14 under General Appropriation Act (GAA) Fiscal Year (FY) 2020, the amount of Three Billion Pesos (P3,000,000,000.00) is allocated under Financial Subsidy to Rice Farmers (FSRF) to be used to provide direct cash transfers to rice farmers who are planting one (1) hectare or less and affected by the rice tariffication, and that the DA shall provide beneficiaries direct and secure access to cash grants through the Land Bank of the Philippines;

Align to the provision of RA 11203, the Department of Agriculture will provide decoupled payments to rice farmers under this program to provide compensation for the projected reduction or loss of farm income arising from the tariffication of quantitative import restrictions on rice.

B. Acronyms and Abbreviations

AOSD	ATM Operations Support Department
ATM	Automated Teller Machine
CC	Cash Card
CCT-PMD	Conditional Cash Transfer Program Management Department
CICO	Cash-in/Cash-out
CO	Central Office
DA	Department of Agriculture
eBSU	Electronic Banking Support Unit
FOS	Field Operations Service
FSRF	Financial Subsidy to Rice Farmers
GFIs	Government Financing Institutions
IRR	Implementing Rules and Regulations
LBP	Land Bank of the Philippines
NCR	National Capital Region

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OTC	Over-the-counter
PIN	Personal Identification Number
RFO	Regional Field Office
SID	Systems Implementation Department
POS	Point-of-Sale
RSBSA	Registry System for Basic Sectors in Agriculture

C. DEFINITION OF TERMS

- | | |
|-------------|--|
| Cash Grants | - direct and unconditional cash transfer to eligible beneficiaries thru GFIs; |
| Beneficiary | - smallholder rice farmers registered under the RSBSA regardless of tenurial status whose landholding and/or tilling 1 hectare and below; |
| Parties | - Refers to the involved parties in this Implementing Guideline such as the Department of Agriculture (DA) and the Land Bank of the Philippines (LBP). |

D. DESCRIPTION

FSRF Program provides compensation for the projected reduction or loss of farm income arising from tariffication of rice. More specifically, the FSRF aims to:

1. Provide cash grants to smallholder rice farmers most affected by the Rice Tariffication Law;
2. Facilitate the access of rice farmers to timely funds for procurement of needed inputs; and
3. Enhance farmers' opportunity to improve productivity and profitability.

II. GENERAL GUIDELINES

1. Target Beneficiaries

It shall cover rice farmers whose farm size is 1 hectare and below. These farmers must be registered in the updated RSBSA as per approved registration and updating protocol.

2. Selection procedure

Identification of provinces for this program shall be determined with the following parameters and data simulation:

- 2.1 RCEF Provinces not covered under RFFA; and
- 2.2 Data simulation in consideration of various data such as palay farmgate prices (Mar-Dec 2019), derived marketable surplus, PSA derived average area harvested, derived loss/gains by farm size category to determine the most affected provinces.

3. Coverage

It shall cover the identified Thirty Four (34) provinces and its corresponding farm size category to cater. (See Table 1, page 3)

Table1: Sub-groupings of provinces to be covered by FSRF.

Sub-Group A: List of Twenty Six (26) Provinces to cater farmers tilling one (1) hectare and below:	Sub-Group B: List of Eight (8) most affected provinces based on (2.2) to cater farmers tilling below 0.5 hectare:
<ol style="list-style-type: none"> 1. Ilocos Sur 2. La Union 3. Aurora 4. Bulacan 5. Laguna 6. Quezon 7. Batangas 8. Palawan 9. Occidental Mindoro 10. Camarines Sur 11. Sorsogon 12. Albay 13. Masbate 14. Capiiz 15. Antique 16. Negros Occidental 17. Aklan 18. Bohol 19. Negros Oriental 20. Leyte 21. Samar 22. Biliran 23. Zamboanga Sibugay 24. Zamboanga del Norte 25. Misamis Oriental 26. Misamis Occidental 	<ol style="list-style-type: none"> 1. Pangasinan 2. Nueva Ecija 3. North Cotabato 4. Ilocos Norte 5. Tarlac 6. Isabela 7. Sultan Kudarat 8. Cagayan

4. Applicability

The provisions set forth herein shall apply to the payment and distribution of FSRF Program cash grants to farmer-beneficiaries through LBP Cash/Prepaid Card or other electronic modes;

5. Payment of FSRF Program cash grants

FSRF Program provides one-time cash grant to qualified farmer-beneficiaries amounting to Five Thousand Pesos (P5,000.00).

6. Responsibilities of the DA

- 6.1. DA – CO/RFO shall undertake Anti-Money Laundering Act (AMLA) Training conducted by LBP for authentication of signatories on enrollment forms and opening of accounts of farmer-beneficiaries;
- 6.2. DA – RFO shall assign authorized DA representatives who will be present during the distribution of Cash/Prepaid Cards or other electronic modes and conduct the initial KYC of farmer-beneficiaries;
- 6.3. DA-RFO through the FSRF focal person shall inform farmers and facilitate the updating of the RSBSA to ensure timely submission of the FSRF list to DA-FOS.

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- 6.4. DA – CO/RFO shall provide LBP Servicing Branches the specimen signatures of authorized DA representatives through official letter to LBP;
- 6.5. Identification, Preparation and Validation of List of Farmer-Beneficiaries
 - 6.5.1. DA-RFO shall identify, endorse, and submit qualified rice farmer-beneficiaries under FSRF Program to DA-FOS;
 - 6.5.2. DA - FOS shall collect and store the validated list of rice farmer-beneficiaries in a shared Google Drive;
 - 6.5.3. DA-ICTS shall receive the approved list of rice farmer-beneficiaries for safe-keeping, deduping, and data archiving purposes;
 - 6.5.4. DA-ICTS shall return the list of rice farmer beneficiaries to DA-RFO in case of missing, incorrect, or wrong entries;
 - 6.5.5. DA-ICTS shall submit pre-cleaned list in LBP prescribed batch opening format for card enrollment.
- 6.6. **Opening of Funding and Service Fees Accounts**
 - 6.6.1. DA shall open and maintain a "DA – FSRF Program Fund" and "DA – FSRF Program Service Fee" Accounts in LBP Elliptical Road Branch where the program funds and service fees shall be settled;
 - 6.6.2. DA shall authorize LBP Elliptical Road Branch to debit FSRF Program Fund and FSRF Program Service Fees accounts equivalent to the amount corresponding to Cash/Prepaid Card or other electronic modes credits and payment of service fees, respectively.
- 6.7. **Preparation of Batch Opening Template of Accounts and Issuance of Cash/Prepaid Cards or other electronic modes**
 - 6.7.1. DA-FOS shall submit its written order of Cash/Prepaid Card or other electronic modes requirement to LBP CCT-PMD copy furnish LBP Elliptical Road and LBP Servicing Branches concerned with a lead time of one to two (1 to 2) months;
 - 6.7.2. DA-FOS shall notify LBP within one (1) month before the Cash/Prepaid Card or other electronic modes batch opening on FSRF Program beneficiaries and target distribution date;
 - 6.7.3. DA - RFO shall perform KYC procedures to eligible FSRF beneficiaries, and submit the batch opening file to DA Central Office;
 - 6.7.4. DA FOS shall submit to LBP CCT-PMD and copy furnish LBP Elliptical Road Branch the Letter request for opening of accounts and Cash/Prepaid Cards or other electronic modes production;

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- 6.7.5. DA FOS shall submit soft copy of beneficiaries list with summary reflecting number of beneficiaries per Municipality/Region and LBP Servicing Branch to LBP-SID for the batch opening accounts and Cash/Prepaid Cards or other electronic modes production;
- 6.7.6. DA - ICTS shall submit to LBP SID the complete and valid batch opening file in LBP's prescribed format, segregated on a "One File, One LBP Branch", via a secured electronic interface, file transfer, or any form of transmission as may be agreed upon by and among Parties within (10) working days for opening of accounts of FSRF beneficiaries and generation of Client Information Sheet (CIS) in lieu of the enrollment forms;
- 6.7.7. In case of reject in the opening of farmer-beneficiaries' account, DA-ICTS shall include the rejected accounts in the succeeding batch opening file or send back the rejected data to the respective RFO for correction or completion;

6.8. Preparation of Payroll and Funding

- 6.8.1. DA-ICTS shall prepare the payroll files in LBP prescribed credit file format for the FSRF with complete details and transmit the same to LBP via a secured electronic interface, file transfer, or any form of transmission as may be agreed upon by and among Parties within (10) working days before the actual payout;
- 6.8.2. DA-FOS shall instruct LBP or through an official letter to debit the DA - FSRF Program Fund account and credit the corresponding cash grants to FSRF Program Cash/Prepaid/SureAid Cards or other electronic modes of payout;
- 6.8.3. LBP Lending Centers (LC) shall prepare FINDES file based on letter instructions of DA for crediting of cash grants to SureAid beneficiaries;
- 6.8.4. DA - ICTS shall provide prescribed credit file to LBP Elliptical Road Branch for crediting of cash grants to FSRF Program Cash/Prepaid/SureAid Cards or other electronic modes (interim procedures in case SFTP of DA is not yet available);
- 6.8.5. DA - ICTS shall send the following payroll files through any secured electronic interface, file transfer, or any form of transmission as may be agreed upon by and among Parties to LBP eBSU within (10) working days before the actual credit date (in case SFTP is already available):

Payroll Document	Type of File	Exhibit
Payroll Schedule Summary	Excel	1
Encrypted Top-Up File	Text	-

- 6.8.6. In case of rejected accounts, DA shall send new set of payroll files for the rejected accounts through any secured electronic interface, file transfer, or any form of transmission as may be agreed upon by and among Parties to LBP eBSU within (10) working days before the actual credit date.

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6.9. Distribution of Cash/Prepaid Card or other electronic modes

- 6.9.1. DA - RFO shall conduct Know-Your-Customer (KYC) procedures and certify identity of the beneficiaries using any government issued IDs acceptable to LBP before the issuance of Cash/Prepaid Card or other electronic modes;
- 6.9.2. DA - RFO shall inform and coordinate with LBP Servicing Branches/Lending Centers on the schedule of distribution of Cash/Prepaid/SureAid Card or other electronic modes;
- 6.9.3. DA - RFO through FSRF focal person, shall assist the farmer-beneficiaries in confirming the information printed in the CIS prior to the scheduled distribution of Cash/Prepaid Card or other electronic modes;
- 6.9.4. DA - RFO through the FSRF focal person, shall ensure that the FSRF Program farmer - beneficiary has confirmed the information printed in the CIS and has read and understood the Terms and Conditions by affixing his/her signature;
- 6.9.5. DA - RFO, through the FSRF focal person, shall certify the identity of the farmer-beneficiary by affixing his/her signature in the CIS and Terms and Conditions;
- 6.9.6. DA - RFO shall return the fully accomplished and authenticated CIS and Terms and Conditions with photocopy of the farmer-beneficiaries' ID to concerned LBP Servicing Branches at least seven (7) working days prior to scheduled date of distribution.
- 6.9.7. In case of discrepancy/ies in names, the DA-RFO shall provide a certification signed by the Regional Executive Director to the LBP Servicing Branch that the beneficiary is one and the same, copy furnish the DA-FOS.

6.10. Payment of Service Fees

DA - FOS shall authorize LBP Elliptical Road Branch to debit FSRF Program Service Fees account the following service fees within fifteen (15) calendar days upon production of Cash/Prepaid/SureAid Cards or other electronic modes, details as follows:

Item no.	Particulars	Service Fee
6.10.1.	Cost of generation per Cash/Prepaid Card or other electronic modes	P 49.03
6.10.2.	Overhead Cost for onsite and offsite distribution (e.g. manpower cost, rental fee of armored car)	P 25.00
Total		P 74.03

7. Responsibilities of LBP

7.1. Opening of Fund and Service Fee Accounts

LBP Elliptical Road Branch shall open the following interest bearing Accounts where the program funds and service fees shall be maintained:

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- 7.1.1. DA – Financial Subsidy for Rice Farmer Fund Account; and
- 7.1.2. DA – Financial Subsidy for Rice Farmer Service Fee Account
- 7.2. **Provision of Batch Opening Template of Accounts, Opening of FSRF Program Beneficiaries' Accounts, Production and Issuance of Cash/Prepaid Cards or other electronic modes**
- 7.2.1. LBP SID shall provide Batch Opening Template of Accounts to DA - CO;
- 7.2.2. LBP CCT-PMD copy furnish LBP Elliptical Road Branch and LBP Servicing Branches concerned shall receive DA's written order of Cash/Prepaid Cards or other electronic modes requirement with a lead time of one to two (1 to 2) months;
- 7.2.3. LBP CCT-PMD to request LBP AOSD the required inventory of Cash/Prepaid Cards;
- 7.2.4. LBP AOSD shall procure in accordance with Government Procurement Reform Act or Republic Act (R.A.) No. 9184 and generate Cash/Prepaid Cards upon written request of DA;
- 7.2.5. LBP AOSD shall maintain sufficient inventory of Cash/Prepaid Cards for the FSRF Program;
- 7.2.6. LBP SID shall request opening of accounts and generation of CIS to LBP TMG based on the submitted batch opening file of DA - CO;
- 7.2.7. LBP AOSD shall handle the production and distribution to LBP Servicing Branches of Cash/Prepaid/SureAid Cards of the opened FSRF Program farmer – beneficiaries' accounts;
- 7.2.8. LBP AOSD shall provide weekly the List of Distributed Cash/Prepaid Cards of FSRF Program (Exhibit 2) to LBP CCT-PMD copy furnish LBP Elliptical Road Branch after two (2) banking days from reference week for reconciliation purposes;
- 7.2.9. LBP Destination Branches upon receipt of cards shall notify LBP Elliptical Road Branch and LBP CCT-PMD via e-mail;
- 7.2.10. LBP Servicing Branches shall print the CIS and Terms and Conditions and forward the same to DA – RFO before the schedule of distribution of Cash/Prepaid Cards or other electronic modes;
- 7.2.11. LBP Servicing Branches shall handle the distribution with DA RFO authorized representative of Cash/Prepaid Cards at LBP Servicing Branches or nearby areas on Saturdays or weekdays after banking hours (subject to approval and agreed schedule of LBP Servicing Branches and DA);

Distribution during weekdays on banking hours shall be held in onsite areas or in nearby areas from the LBP Servicing Branches (subject to approval and agreed schedule of LBP Servicing Branches and DA).

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- 7.2.12. LBP Servicing Branches shall maintain the duly accomplished CIS, Terms and Conditions with photocopy of the farmer – beneficiaries' presented ID;
- 7.2.13. LBP Servicing Branches shall observe existing procedures on scanning and records keeping of the original accomplished CIS, Terms and Conditions and photocopy of the farmer – beneficiaries' presented ID;
- 7.2.14. LBP Servicing Branches shall prepare and submit Monthly Report on Released and Unclaimed FSRF Program Cards to LBP CCT-PMD copy furnish LBP Elliptical Road Branch (Exhibit 3);
- 7.2.15. LBP CCT-PMD shall consolidate the Monthly Report on Released and Unclaimed FSRF Program Cards submitted by LBP Servicing Branches concerned and provide the same to DA-FOS.

7.3. Crediting of Cash Grants to Cash/Prepaid Cards and other electronic modes

- 7.3.1. LBP shall receive an official letter from DA-FOS with instructions to fund cash grants to FSRF Program Cash/Prepaid/SureAid Cards and other electronic modes;
- 7.3.2. Interim procedures in case SFTP of DA is not yet available:
- 7.3.2.1. DA shall submit to LBP Elliptical Road Branch the FINDES file and authority to debit FSRF Program Fund Account and credit corresponding cash grants to FSRF beneficiaries' Cash/Prepaid Cards and other electronic modes;
- 7.3.2.2. LBP Elliptical Road Branch, upon receipt of FINDES file from DA-ICTS, shall debit FSRF Program Fund Account equivalent to the corresponding amount of cash grants and credit to FSRF Program beneficiaries' Cash/Prepaid Cards and other electronic modes
- 7.3.3. In case SFTP of DA is already available:
- 7.3.3.1. LBP eBSU shall receive the following complete payroll documents through SFTP within (10) working days before the actual payout date:

Payroll Document	Type of File	Exhibit
Payroll Schedule Summary	Excel	1
Encrypted Top-Up File	Text	-

- 7.3.3.2. LBP eBSU shall provide funding request to LBP CCT-PMD for the top-up crediting of cash grants;
- 7.3.3.3. LBP CCT-PMD shall request approval from the Heads of LBP North NCR Branches Group and Branch Banking Sector and forward the following approved memos to the concerned LBP Branch/Unit:

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Item No.	Memo	Destination of Memo
7.3.3.3.1.	CCT-PMD's memo endorsement of eBSU's funding request for Cash Cards	LBP Elliptical Road Branch
7.3.3.3.2.	CCT-PMD's memo request for Cash Cards batch top-up processing	LBP TMG

7.3.3.4. LBP Elliptical Road Branch shall debit from the FSRF Program Fund Account the amount corresponding to Cash Card credits based on LBP CCT-PMD's memo endorsement of LBP eBSU's funding request;

7.3.3.5. LBP Elliptical Road Branch shall send memo to LBP eBSU regarding funding of cash grants and instruct to load top-up files;

7.3.3.6. LBP eBSU shall advise LBP Technology Management Group on the processing of Batch Top-Up of accounts.

7.3.4. For SureAid Beneficiaries under FSRF Program:

7.3.4.1. LBP CCT-PMD shall request approval from the Heads of LBP North NCR Branches Group and Branch Banking Sector and endorse approved memo to LBP Servicing Branch and Lending Center concerned on the instructions of funding for SureAid cardholders under FSRF Program;

7.3.4.2. LBP Lending Centers, based on the approved memo endorsement from LBP CCT-PMD, shall prepare FINDES file for the list of farmer-beneficiaries and submit the same to LBP Servicing Branch concerned for loading to Cash Cards Top-Up;

7.3.4.3. LBP Servicing Branch, upon receipt of approved memo endorsement from LBP CCT-PMD and FINDES file from Lending Center, shall upload FINDES file and check hash totals of the report;

7.3.4.4. LBP Servicing Branch shall debit the FSRF Program Fund maintained at LBP Elliptical Road Branch the amount corresponding to cash grants and credit SureAid beneficiaries' accounts;

7.4. Distribution of Cash/Prepaid Card or other electronic modes

7.4.1. LBP shall issue Cash Cards loaded with cash grants based on DA's official letter instruction;

7.4.2. LBP Servicing Branches shall handle the distribution of Cash Cards onsite or nearby areas on Saturdays or weekdays after banking hours (subject to agreements of LBP Servicing Branches and DA);

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Distribution during weekdays on banking hours shall be held in onsite areas or nearby areas from the LBP Servicing Branches (subject to agreements of LBP Servicing Branches and DA).

- 7.4.3. LBP Servicing Branch shall require the farmer-beneficiary to affix his/her signature and indicate date on the "Received by" portion of the CIS upon receipt of the Cash Card; and, DA RFO authorized representative to affix his/her signature on the "Cardholder Identified and Validated by" portion of the CIS as part of KYC procedure and to certify identity of the beneficiaries.

7.5. Payment of Service Fees

LBP Elliptical Road Branch to collect and debit FSRF Service Fees account the following service fees within fifteen (15) calendar days upon production of Cash/Prepaid Cards or other electronic modes, details as follows:

Item no.	Particulars	Service Fee	Documentary Requirements
7.5.1.	Cost of generation per Cash/Prepaid Card or other electronic modes	P 49.03	Based on the list of Opened Accounts provided by LBP AOSD to LBP CCT-PMD
7.5.2	Overhead Cost for onsite and offsite distribution (e.g. manpower cost, rental fee of armored car)	P 25.00	Based on the Monthly Report of Released and Unclaimed Cash Cards submitted by LBP Servicing Branches
Total		P 74.03	

LBP CCT-PMD will provide memo instructions to LBP Elliptical Road Branch to debit FSRF Service Fee account based on the above mentioned Documentary Requirements.

7.6. Liquidation

- 7.6.1. LBP Elliptical Road Branch shall provide List of Opened Accounts to authorized representative of DA - ICTS (interim procedures in case SFTP is not yet available);
- 7.6.2. LBP CCT-PMD shall provide List of Successful and Rejected Top-Up Transactions to DA-ICTS interim procedures in case SFTP of DA is not yet available); and
- 7.6.3. In case SFTP is available, LBP eBSU shall provide Batch Opened Files and List of Successful and Rejected Top-Up Transactions to DA - ICTS through SFTP.

8. Card Management

- 8.1. Handling of Cash Grants through Cash Cards in case of rejected items

LBP Elliptical Road to manually credit cash grants to FSRF Program Card Accounts.

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8.2. Replacement Cost

- 8.2.1. In case of defective Cash Card, LBP shall replace the Cash Card free of charge upon presentation of the defective card by the Cash Card holder within thirty (30) calendar days from date of issuance.

Beyond the thirty (30) calendar day deadline, the beneficiary shall bear the replacement cost of defective Cash Card; and

- 8.2.2. In case of lost or damaged Cash Card, replacement fee of P49.03 shall be borne by the Cash Card holder to be collected by LBP.

8.3. Cash Card Replacement

- 8.3.1. Farmer-beneficiary shall report the Cash Card for replacement to DA - RFO;

- 8.3.2. DA - RFO shall submit endorsement letter signed by Regional Executive Director to LBP Designated Servicing Branch for the replacement of defective/damaged/lost Cash Card and transfer of remaining balance of the replaced card to new issued card together with the following requirements:

8.3.2.1. ACRUF duly accomplished by the concerned farmer-beneficiary;

8.3.2.2. Affidavit of Loss duly endorsed by DA - RFO;

8.3.2.3. Photocopy of farmer-beneficiaries' government issued ID, ID acceptable to LBP or DA issued photo-bearing ID; and

8.3.2.4. Replacement Cost of P49.03 to be borne by the farmer - beneficiary.

- 8.3.3. To enable LBP Elliptical Road Branch to report to DA - CO the replaced EMV card number (lost/stolen/hot cash cards) and new EMV card number issued to farmer-beneficiaries, LBP designated servicing branch shall submit a Report of DA Cash Card Reissued in excel format to LBP Elliptical Road Branch the next banking day upon Cash Card replacement through e-mail: BR_ELPTCLRD@MAIL.LANDBANK.COM;

- 8.3.4. LBP Designated Servicing Branch shall manually debit the remaining balance from the replaced EMV Card Number to new EMV card on the next banking day based on the letter request of DA - RFO signed by the DA - RFO Regional Director (or approved OIC in case the Regional Director is on official travel/leave).

8.4. Tagging and Lifting of Cash Card Account

- 8.4.1. LBP Servicing Branches shall tag the farmer-beneficiaries' accounts as "HOT\LOST CARD" upon beneficiaries' or DA's request;

- 8.4.2. LBP Servicing Branches shall lift the tagging of farmer-beneficiaries accounts only upon request of DA - CO (for confirmation if tagging is centralized with DA - CO);

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8.5. Closure of Cash Card Accounts

DA - FOS shall provide written instructions to LBP Elliptical Road Branch copy furnish LBP CCT-PMD on the closing of existing farmer-beneficiaries' Cash Card Accounts.

III. OTHER TERMS

- a. The parties shall communicate regularly and shall use any available means of communication including electronic means (email) which shall be considered as official documents.
- b. The Parties shall formulate, execute and abide by this Implementing Guidelines for the detailed procedures on enrollment, generation and distribution of cash cards to FSRF beneficiaries, including funding, liquidation of program funds and payment of service fees which are necessary to implement the terms of this Agreement.
- c. The parties shall execute such other agreement/s including data sharing agreement which are necessary to implement the terms of this Agreement, the same to be deemed as integral parts hereof.
- d. For resolutions of concerns and/or issues pertaining to procedural matters that may be encountered during the implementation of this IG, the parties agree to designate their respective representatives to discuss and resolve such concerns and/or issues as arises provided such are confined within the parameters set forth therein:

PARTY	REPRESENTATIVE
DA	Field Operations Service
LBP	Conditional Cash Transfer Program Management Department

- e. Each party agrees to hold in strict confidence any Confidential Information disclosed to or obtained by it and shall use such Confidential Information only in connection with the purposes of this Agreement.

For purposes of this provision, Confidential Information means any and all information disclosed by a party (Disclosing Party) to, or obtained by, the other Party (Receiving Party) in any manner, that, as a result of, or in connection with this Agreement, by its nature, is considered proprietary and confidential, regardless of whether such information is specifically labeled or described as such including, but not limited to, proprietary information, personal data, financial data, business plans or proposals, agreements of the Disclosing Party with third parties, and any representation by any officer, employee or representative of the Disclosing Party. Provided, however, that Confidential Information shall not include the:

- Information that is generally available to the public other than as result of disclosure in violation of this Agreement;

- Information available to the Receiving Party on non-confidential basis without an express restriction on disclosure;
- Information which is required to be disclosed by any court, tribunal or regulatory authority or by any requirement of law, legal process or regulation; or
- Information that the Disclosing Party expressly agrees in writing may be disclosed by the Receiving Party to third parties.

The Receiving Party agrees that Confidential Information shall not be disclosed to third parties without the prior written consent of the Disclosing Party, and that each Party shall exercise the same degree of care as it applies to protect its own confidential information of similar nature that it does not desire to publish, disclose, or disseminate. This obligation of confidentiality shall continue in full force and effect notwithstanding the termination of this Agreement.

- f. DATA SHARING - Where a party receives any personal data from the other party, the parties shall ensure that they fully comply with the provisions of R.A. 10173 or the Data Privacy Act of 2012 and its implementing rules and regulations, and only deal with the data for the purpose of use as stipulated in and to fulfill their obligations under the Data Sharing Agreement executed by the parties attached hereto as Annex "B".
- g. The provisions, exhibits and annexes of this MOA may be amended or supplemented as deemed necessary and agreed upon by all parties.
- h. INDEMNITY. All parties and its officials and employees are free and harmless from any liability to third parties that may rise out of fault or negligence of that party or that party's official employees.

IV. EFFECTIVITY

This joint administrative order shall take effect immediately upon issuance and will remain valid until revoked in writing by competent authority. It shall be reviewed, amended or supplemented as the need arises.

Done this 24th day of May 2020, Diliman, Quezon City, Philippines.

DEPARTMENT OF AGRICULTURE


WILLIAM D. DAR, Ph. D.
 Secretary

LAND BANK OF THE PHILIPPINES


CECILIA C. BORROMEO
 President and CEO

Signed in the presence of:


ENGR. ARIEL T. CAYANAN
 Undersecretary for Operations


JULIO D. CLIMACO, JR.
 Executive Vice-President

DEPARTMENT OF AGRICULTURE
 in replying pls cite this code
 For Signature: S-05-20-0367
 Received: 27/05/2020 12:33 PM

ACKNOWLEDGEMENT

REPUBLIC OF THE PHILIPPINES

Quezon City) S.S.


BEFORE ME, a Notary Public for and in the above-stated locality, this _____ day of _____, 2020 personally appeared:

Names	Government-Issued ID	Expiry
WILLIAM D. DAR	DA	

Known to me and to me known to be the same persons who executed this Implementing Guidelines and they acknowledged to me that the same is their free and voluntary act and deed and of the entities they represent.

This instrument consists Fifteen (15) pages including this page whereon the acknowledgement is written, and has been signed on each and every page thereof by the parties and witnesses.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 3rd day of June 2020.


ATTY. BENELITA J. MONES-BORRROMEO
Notary Public for and in Quezon City
Adm. Matter No. NP-112
Commission until 31 December 2021
IBP Lifetime No. 09779 / 01-01-2011 / Q.C.
PTR No. 9342646 / 01-03-2020 / Q.C.
Roll of Attorney No. 47287 / 05-06-2002
MCLE Compliance VI-No. 0013403 until 4-14-21
NOTARY PUBLIC
28-1 Malakas St. Corner Magalang St.,
Barangay Pinyahan, Q.C. / Tel. No. 579-56-88

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Page No. 36
Book No. XIV
Series of 2020

ACKNOWLEDGEMENT

REPUBLIC OF THE PHILIPPINES

Quezon City) S.S.

BEFORE ME, a Notary Public for and in the above-stated locality, this 3rd day of June, 2020 personally appeared:

Names	Government-Issued ID	Expiry
CECILIA C. BORRAMEO	LBP	

Known to me and to me known to be the same persons who executed this Implementing Guidelines and they acknowledged to me that the same is their free and voluntary act and deed and of the entities they represent.

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