



Praxis Fides Mutual Benefit Association, Inc. Member Welfare Policy

For a better customer experience, the Association strengthens its Member Welfare Policy by providing efficient and excellent service to individual members and non-members. Transparent in all transactions, observe standard policy and procedures for various services. And in constantly obedient to relevant laws set by the administrative and other regulating entities.

This Member Welfare Policy formalizes our commitment to providing the best possible service to our members and non-members.

Objective

The objectives of the Member Welfare Policy are the following:

1. To make transactions easier for all members and non-members;
2. To provide members and clients with a consistent level of member care;
3. To have clear written guidelines for employees and workforce; and
4. To give clarity around complaints and dispute resolution processes.

Scope

This policy and associated procedures apply to all Trustees, Employees and Workforce working for the Association.

Policy

PFMBAI prioritizes the effective service of members and non-members and the respectful handling of their complaints.

PFMBAI commits to the following principles and practices in our service.

I. Friendly, professional member interactions.

We will:

1. Speak respectfully to members and non-members at all times;
2. Listen carefully and allow members and non-members time to explain the circumstances fully;
3. Convey a sound knowledge of the business, including its products, services and guidelines
4. Respect member privacy and confidentiality, in accordance with The Data Privacy Act of 2012.

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II. Accurate and consistent information about products and services.

We take active measures to ensure that we:

1. Always communicate factually, honestly and accurately to members and non-members, whether in writing, verbally or face-to-face or through social media platform;
2. Keep publicly available information about products and services updated; and
3. Provide a clear explanation of our dispute resolution process.

III. Prompt and efficient services

We will continuously improve our approach to member and non-member service. We will:

1. Strive to address all inquiries within a reasonable timeframe, whether written or personal interaction;
2. Review regularly our service performance, and incorporate findings in employees and workforce training and development activities.

IV. Service Standards

The following service standards apply when communicating with members and non-members:

1. Telephone

- a. Answer the phone within 3 to 4 rings;
- b. Identify PFMBAI and name when answering the phone ;
- c. Offer to take a message, recording relevant details accurately if the required person is not available;
- d. Pass on the message to the relevant person by email and/or text in a timely manner.

2. Email

- a. Ensure that out-of-office notification is activated when not in the office for an extended period;
- b. Respond to all emails in a timely, professional and courteous manner;
- c. Use appropriate language when replying to emails;

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3. Face to Face

- a. Communicate in a friendly, open way;
- b. Listen to what the member and non-member has to say before responding;
- c. Respond to inquiries and complaints in a respectful way.

4. Website

- a. Ensure that the information contained on the website is updated and accurate including the contact numbers;
- b. Answer inquiries within a 24-hour period;
- c. Easy accessibility of information posted in the website while observing privacy policy

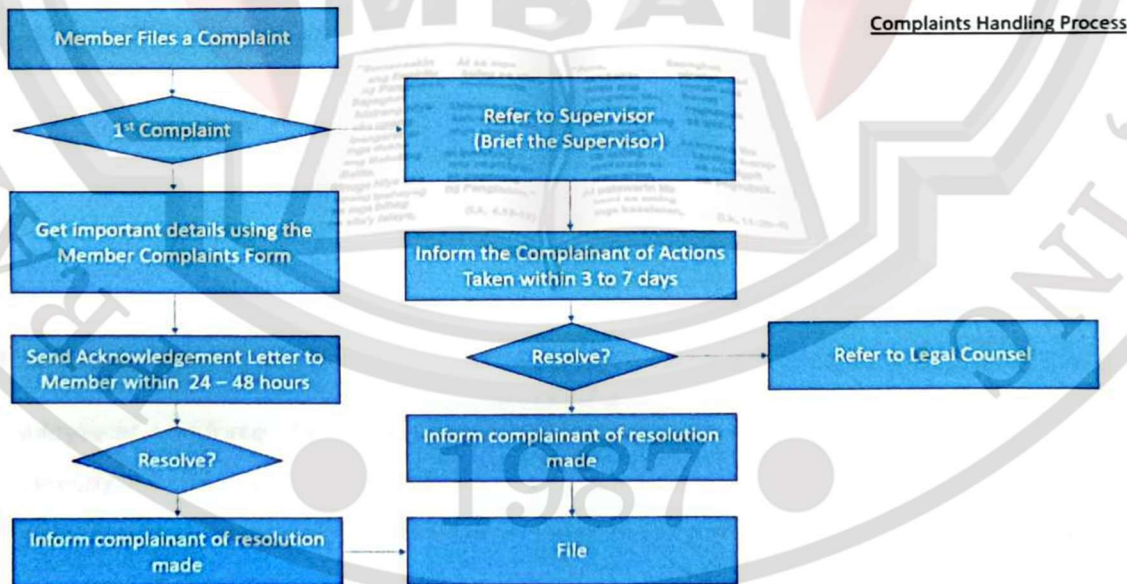
5. Social Media Channels

- a. Member inquiries and complaints received via the Association's social media and digital channels are answered in a timely and accurate manner.

6. Complaints Handling

- a. The complaints process is visible and accessible to employees and workforce in a way that they can easily understand. Resolution is of primary importance.

V. Complaints Handling Process



Handwritten signatures and initials on the right margin:
- Top: *Maris*
- Middle: *John*
- Below: *James*
- Further down: *Miguel*
- Bottom: *Marchit*
- Far bottom: *Prof. G.*



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A. First complaint

1. Listen respectfully to member and non-member in a fair and impartial way.
2. If the complaint is received in writing, acknowledge the complaint within a 24- to 48-hour period.
3. Ensure that the name and contact details are clearly visible and accessible throughout our website and social media channels.
4. Record the member's complaint in writing, obtaining all relevant details. The association will not take action on anonymous complaints.
5. Attempt to resolve complaints during the first stage.
6. If complaints cannot be resolved, escalate the complaint to a supervisor or manager.
7. Acknowledge that employees and workforce have the right to be protected from unreasonable and abusive members.

B. Escalated complaint

1. Brief the supervisor or manager about the complaint.
2. Keeps the complainant informed of the steps being taken to resolve the escalated complaint.
3. Resolve the escalated complaint promptly.

C. Complaint resolution

1. Advise the complainant of the outcome and explain the decisions clearly.
2. Management is to inform the complainant of on-going improvements to the concern, if relevant.

D. External resolution process

If a complaint cannot be resolved, refer the matter to the Association's Legal Counsel.

VI. Reporting Procedure

Any employee or workforce who has any concern regarding the complaint stated above can raise the matter directly in written format to the Chairperson of the Corporate Governance Committee. The said report will undergo an investigation. The Chairperson of the Committee has the authority to nominate an investigating officer or group to study the matter.

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Protection and Confidentiality

The Association's extends all effort in treating all disclosures in a confidential and sensitive manner. In addition, anyone is also assured of protection against unfair dismissal or unwarranted disciplinary action, even if the concerns raised turned out to be unsubstantiated.

Policy Violation

The Association reserves the right to take actions against anyone who makes a false report maliciously, with an ulterior motive, or for personal gain to recover any damage either financially or for the integrity of the Association and may face appropriate disciplinary and/or legal action.

Approval, Implementation and Review

This policy has been approved and adopted by the Board of Trustees. The Corporate Governance Committee has the overall responsibility for the implementation, monitoring and periodic review of this Policy. This policy was created on July 7, 2022 and was reviewed and finalized on September 19, 2023.

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