



CERTIFICATION of COMPLIANCE

Pursuant to Republic Act 9485: An Act to Improve Efficiency in the Delivery of Government Service to the Public by Reducing Bureaucratic Red Tape, Preventing Graft and Corruption, and Providing Penalties Therefor

I, **ALEX V. BUENAVENTURA**, Filipino, of legal age, President and Chief Executive Officer of the **Land Bank of the Philippines (LANDBANK)**, being responsible and accountable in ensuring compliance with Section 6 of the Anti-Red Tape Act of 2007 and Rule IV of its Implementing Rules and Regulations, hereby declares and certify the following facts:

- 1) The LANDBANK including its three hundred seventy-nine (379) Branches/Extension Offices (EOs), forty-two (42) Lending Centers (LCs) and twelve (12) Agrarian Operations Centers (AOCs) have established its service standards known as the Citizen's Charter that enumerates the following:
 - a. Vision and mission of the agency
 - b. Frontline services offered
 - c. Step-by-step procedure in availing of frontline services
 - d. Employee responsible for each step
 - e. Time needed to complete the procedure
 - f. Amount of fees
 - g. Required documents
 - h. Procedure for filing complaints
- 2) The Citizen's Charter is posted as information billboards in all the service offices of LANDBANK that deliver frontline services.
- 3) The Citizen's Charter is positioned at the main entrance of the office or at the most conspicuous place of all the said service offices.
- 4) The Citizen's Charter is written in English and published as an information material (e.g. booklet/brochure or table top acrylic flip chart).
- 5) The Citizen's Charter is uploaded in the agency's website and accessible to the public.
- 6) LANDBANK has undertaken self-assessment and reporting of improvements in its existing Citizen's Charter.
- 7) The Citizen's Charter shows the process improvements, specifically on the streamlining of procedures and shortened turnaround time, on the most availed frontline services:

Frontline Service	Process Improvement	Action Taken to Improve Process	Results/Benefits
Teller and New Accounts	Prompt, courteous and efficient delivery of service to the public	All personnel of LANDBANK Branches/EOs have attended re-tooling seminars	<ul style="list-style-type: none">Improved and more efficient delivery of service to the clientsReduced customer complaints

Alex V. Buenaventura
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Frontline Service	Process Improvement	Action Taken to Improve Process	Results/Benefits
Loan Counselling and Processing	Prompt, courteous and efficient delivery of service to the public	LC personnel have attended trainings on negotiation and managing of loan accounts and re-tooling seminars	Lending services to clients is delivered in a more efficient manner, registering a shorter turnaround time in processing loans up to its approval
Teller and New Accounts	Efficient delivery of service to the public	Conducted Financial Inclusion (FI) Caravans in select remote areas of the country	Enhances the knowledge of clients on how to access and effectively use appropriate financial services of the Bank
Teller	Improved security on the delivery of service to the public	Implemented Europay, MasterCard and Visa (EMV); EMV is a global standard specification for using chip-based financial cards on chip-transaction-capable POS and ATM terminals	Protects clients and enhances their security; EMV cards are virtually impossible to counterfeit since the chip is able to perform cryptographic processing during a payment transaction
	Faster and more efficient processing of cheques	Implemented the Cheque Truncation System (CTS); CTS is the conversion of a physical cheque into a substitute electronic form for transmission to the paying bank	CTS reduces/eliminates the physical movement of cheques; It reduces the time and cost of processing the cheque clearance system; Under said system, turnaround time for clearing of cheques improved from 3 days to 2 days
	Improved security on the delivery of service to the public	Implemented "Purchase Transaction Alert"	Enhances the security of credit card holders by sending them real-time purchase transaction e-mail alert of purchases made; it thwarts unauthorized use of credit cards
	Faster bills payments	100 merchants have been enrolled in the LANDBANK I-Access' bills payment facility; 260 merchants have been enrolled in the ePayment Portal (ePP) facility; Eight (8) merchants have been enrolled in the weAccess facility (for institutional customers)	Enables account holders to pay government and private merchants online anywhere and anytime of the day
	Automated payment services	Implementation of Electronic Tax Payment System (eTPS) for BIR related taxes; Installation of LANDBANK Express Access Machine (LEAM)	Supports the government's thrust in ease of doing business and provides for checkless payments


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Frontline Service	Process Improvement	Action Taken to Improve Process	Results/Benefits
	Increased Automated Telling Machines (ATMs) and Cash Deposit Machines (CDM)	Installed additional ATMs and CDMs nationwide	<ul style="list-style-type: none"> • Makes banking accessible to its clients 24/7 • As of December 31, 2017, LBP has 1,777 ATMs and 93 CDMs nationwide • In terms of total number of ATMs, LANDBANK ranks 4th in the banking industry
Teller, New Accounts, Loan Counselling and Processing, Land Valuation and Compensation, and Agrarian Reform Bond Servicing	Expansion of banking and lending products and services	Established additional nine (9) Branches/EOs, seven (7) LANDBANK Easy Access Facilities (LEAF) in the remote areas of the country, and three (3) Lending Centers (LC)	<ul style="list-style-type: none"> • Increased network to widen LANDBANK's reach in the delivery of banking and lending products and services, particularly in the countryside • As of December 31, 2017, LANDBANK is the only commercial bank present in 81 provinces, having a total of 379 Branches/EOs, 48 LEAFs, 42 LCs and 12 AOCs
Teller and New Accounts	Relocation of banking products and services	Relocated eleven (11) Branches and one (1) EO to new and improved locations	Enhances corporate image and improves the delivery of banking products and services
Loan Counselling and Processing	Enhanced loan products and services	Enhanced thirteen (13) lending programs, developed fourteen (14) new lending programs	Enhances lending programs, products and services
All frontline services	Customer service	Engaged the services of Nielsen Philippines, a top survey company in the country, to conduct the Customer Satisfaction Survey among its Field Units	Determines areas in customer services that need to be strengthened and improved

This certification is being issued to attest to the accuracy of all the foregoing based on available records and information that can be verified.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____, 2018, in Malate, Manila, Philippines.

ALEX V. BUENAVENTURA
President and CEO
Land Bank of the Philippines

April 2018
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JUL 09 2018

ATTY. GENERAL'S OFFICE
NOTARY PUBLIC
Notarized by: _____
Notary Public No. 021270; Exp. No. 6/1/18
Notary Public No. 021270; 1/5/18 Negroes Oath and
TIN O.R. No. MLA 700-074; 1/5/18; Miami
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