



Branch Banking Services

External Services



1. Acceptance of Online Collection Payments

This covers the acceptance of government payments by individuals, government and private institutions at any LBP Branch nationwide.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Online Collection (On-Coll) Payment Slip (Four [4] copies/as required by the customer)		LBP Branch Lobby		
2. Cash/Check Payment		Customer		
3. Deposit Account		Depositor		
4. Details of collection and other Supporting Documents		As required by the government entity to which payment is made		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to person responsible once called and present the complete, valid and accurate set of requirements as indicated above	1.1 Receive and verify completeness, validity and accuracy of information in the On-Coll Slip and the cash/check/ details of deposit account for payment; once in order, process the transaction	₱5 – ₱100 (Depending on the Agreement with the concerned Agency/ Institution)	30 Minutes	<i>Teller CASA Bookkeeper, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Provide customer/ depositor with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller</i> <i>CASA Bookkeeper,</i> <i>LBP Branch</i>
2. Receive validated payment slip and corresponding attachment as applicable	None	None	None	None
	TOTAL	P5 – P100 (Depend- ing on the Agree- ment with the concern- ed Agency/ Institu- tion)	30 Minutes	



2. Application for Outgoing Remittance/Wire Transfer

This covers outgoing remittances/wire transfer to foreign and domestic destination which can be either for debit from the account or paid through cash or On-us checks.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Valid photo bearing government-issued ID in the name of the customer/depositor/authprized signatory/ies (original to be presented) (One [1] photocopy) <i>Note: Please see Annex E below for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
2. Properly filled-out Application for Manager's Check, FX Demand Draft, Electronic Fund Transfer, and Gift Check (AMFEG)		LBP Lobby Counter		
3. Cash/On-us check		Customer		
4. Deposit Account		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Fill-out the Application for Manager's Check, FX Demand Draft, Electronic Fund Transfer, and Gift Check (AMFEG)	1.1 Perform KYC (know-your customer) procedures, check completeness and validity of information in AMFEG, then forward to DE for verification	None	13 Minutes	<i>New Accounts Clerk (NAC)</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify, review and approved the transaction accordingly. Forward AMFEG to the Teller/CASA Bookkeeper for processing	None	10 Minutes	<i>Document Examiner BSO/BOO/BH, LBP Branch</i>
2. Present Cash/On-us Check	2.1 Process the transactions accordingly. Return AMFEG to NAC.	See <i>Annex F below</i>	20 Minutes	<i>Teller CASA Bookkeeper BSO/BOO/BH, LBP Branch</i>
3. Receive copy of AMFEG	3.1 Give copy of validated AMFEG to the customer/depositor	None	2 Minutes	<i>None</i>
	TOTAL	See <i>Annex F below</i>	45 Minutes	

VALID IDENTIFICATION DOCUMENTS ISSUED BY OFFICIAL AUTHORITIES

Official identification documents, which shall include any of the following:

1. *For Filipino citizens:*

Those issued by any of the following official authorities:

a. Government of the Republic of the Philippines, including its political subdivisions, agencies, and instrumentalities, such as but not limited to the following:

- 1) PhilID – (Physical Card, PSA provided printed ePhilID/Digital)
- 2) Passport
- 3) Driver's License
- 4) Professional Regulation Commission (PRC) ID
- 5) Government Service Insurance System (GSIS) e-Card
- 6) Social Security System (SSS) Card
- 7) Voter's ID
- 8) Seaman's Book
- 9) Maritime Industry Authority (MARINA) ID
- 10) National Bureau of Investigation (NBI) Clearance
- 11) Police Clearance
- 12) Postal ID
- 13) Tax Identification Number (TIN) card
- 14) Integrated Bar of the Philippines (IBP) ID
- 15) Philhealth ID
- 16) Senior Citizen Card
- 17) Overseas Workers Welfare Administration (OWWA) ID
- 18) Overseas Filipino Workers (OFW) ID
- 19) Barangay Certification
- 20) Department of Social Welfare and Development (DSWD) Certification
- 21) Certification from the National Council on Disability Affairs (NCDA), per Bangko Sentral ng Pilipinas (BSP) Circular No. 792, Series of 2013
- 22) Birth certificate issued by the Philippine Statistics Authority (PSA)

b. Government-Owned or Controlled Corporations (GOCCs); or

c. Covered persons registered with and supervised or regulated by the Bangko Sentral (BSP), Securities and Exchange Commission (SEC) or Insurance Commission (IC)

2. *For foreign nationals:*

- a. Passport; and
- b. Alien Certificate of Registration (ACR)
- c. Other identification documents issued by the Government of the Republic of the Philippines, including its political subdivisions, agencies, and instrumentalities

3. *For Filipino students:*

- a. PhilID - (Physical Card, PSA provided printed ePhilID/Digital)
- b. Passport
- c. School ID signed by the School Principal or Head of the Educational Institution (In case the ID presented does not bear the signature of the Principal or Head of the Educational Institution, a Registration Form can be presented as additional document)
- d. Birth certificate issued by the PSA

BANK FEES AND CHARGES FOR PESO TRANSACTIONS/SERVICES

As of March 6, 2023



A. REGULAR TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal (outside the province) (Except for Government Accounts, GSIS members and Pensioners) <ul style="list-style-type: none"> PHP50,000.00 and below Above PHP50,000.00 	PHP100.00 PHP200.00
Inter-branch Check Encashment (OSVS fee) <ul style="list-style-type: none"> PHP50,000.00 and below Above PHP50,000.00 	PHP100.00 PHP200.00
Inter-branch DM/CM (outside the province) (Except subject of MDS LDDAP-ADA) <ul style="list-style-type: none"> PHP50,000.00 and below Above PHP50,000.00 	PHP100.00 PHP200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	PHP200.00/month
Closing of Account <ul style="list-style-type: none"> Closing of Savings Account or Current Account within one month from opening date 	PHP300.00
Stop Payment Order (SPO)	PHP100.00/check
Returned Check <ul style="list-style-type: none"> Penalty charge per returned check Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	PHP2,000.00/check PHP200.00/day for every PHP40,000.00 amount of check or a fraction thereof
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction Demand Deposit Account <ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB Collection - Monthly to start at the 5th year from the date of last financial transaction 	PHP30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> Service fee in excess of two (2) withdrawals per month 	PHP100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> PHP20,000.00 and Below Above PHP20,000.00 	PHP100.00 PHP100.00 + 1/8 of 1% in excess of PHP20,000
Printing and Reprinting of Bank Statements/Snapshot Fee <ul style="list-style-type: none"> Government Customers - for transaction/s beyond one (1) year, reckoned from date of request Private Customers 	PHP100.00 for the 1 st three (3) pages and PHP30.00 per additional page

Bank Certification on Deposit Balances (for all kinds of bank deposit certification except those covered in MOA/MOU)	PHP200.00/ certification
Bank Guarantee Against Deposit (BGAD)	PHP400.00
Passbook Replacement (lost or damaged)	PHP200.00

B. Request for Video (CCTV) Footage

Requesting Party	ADB of Deposits	Service Charge	
		For VIEWING	For RELEASING
LANDBANK Clients/ Depositors	≤ PHP500,000.00	PHP500.00	PHP1,000.00
	> PHP500,000.00	Waived	Waived
Non-LANDBANK Clients/ Depositors	-	PHP1,500.00	PHP1,500.00

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP350.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP600.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check/Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Check Warehousing Facility

Transaction	Fee per Check
Acceptance of Post-Dated Check (PDC)	PHP10.00
Pull-out by depositor	PHP100.00
Resetting of Credit Date	PHP100.00

E. Safety Deposit Box Fees* (SDB)

Dimensions	Deposit for SDB Keys	Forced Opening Fee	Annual Rental Fee
a) 5" x 5" x 24"	PHP2,000.00	PHP3,000.00	PHP1,000.00
b) 3" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,200.00
c) 4" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,200.00
c) 5" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,500.00
d) 10" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP2,500.00
Conditions on the use of SDB: 1. To avail of SDB, depositor must have account/s with total ADB of at least PHP200,000 2. Rental Fee is waived if ADB is at least PHP1.0M at any time 3. SDB contract is valid for two (2) years			

*per BOC Resolution No. 2022-0727-064

F. Digital Banking Transactions

Transaction/ Services	LAND- BANK Visa Debit Card (LVDC)/ GSIS UMID	Proprietary (includes Sikat Saka, Bagong Bayani)	RFID	E-Card	LANDBANK Prepaid Card (LPC)-Cash Card	LANDBANK Prepaid Card (LPC) (GPR, Gift Card, Travel Card, Agent Banking Card, etc.)		
LANDBANK Card Transactions via ATM								
Interbank Withdrawal	Subject to fees set by other banks					PHP10.00		
Interbank Balance Inquiry						PHP1.00		
Fund Transfer via LANDBANK ATM LANDBANK to LANDBANK	PHP10.00	PHP10.00	PHP10.00	PHP10.00	PHP10.00	N/A		
LANDBANK to Other Banks	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A		
Fund Transfer via Other Banks' ATMs LANDBANK to LANDBANK	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A		
LANDBANK to Other Banks	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A		
Bills Payment	Free	Free	Free	Free	Free	N/A		
International Cash Withdrawal	PHP150.00	N/A	N/A	N/A	N/A	Travel Card - \$3.00 Others - PHP150.00		
International Balance Inquiry	PHP50.00	N/A	N/A	N/A	N/A	Travel Card - \$1.00 Others - PHP50.00		
Online Banking (Fund Transfer)						LANDBANK PISO Card	OFBank Card	
InstaPay	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A	N/A	PHP25.00	PHP25.00
PesoNet	PHP15.00	PHP15.00	PHP15.00	PHP15.00	N/A	N/A	PHP15.00	PHP15.00

G. Other Fees

Transaction/ Services	LAND- BANK Visa Debit Card (LVDC)/ GSIS UMID	Proprietary (includes Sikat Saka, Bagong Bayani)	RFID	E-Card	LANDBANK Prepaid Card (LPC)-Cash Card	LANDBANK Prepaid Card (LPC) (GPR, Gift Card, Travel Card, Agent Banking Card, etc.)		
Inactivity Fee	N/A	N/A	N/A	N/A	N/A	Travel Card - PHP150.00 (per wallet, per month) Others - PHP25.00		
Initial Card Fee ^{4/}	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	LANDBANK PISO Card	OFBank Card
							N/A	PHP150.00
Replacement Card Fee	Regular - PHP150.00 GSIS UMID - PHP300.00	PHP110.00	PHP300.00	PHP250.00	^{2/} PHP150.00	PHP150.00	PHP110.00	PHP150.00
Request for PIN Mailer ^{5/}	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00
Request for PIN Resetting/ PIN Change ^{5/}	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00
Transactions via LANDBANK ATM	LANDBANK Card	Internationally-issued Cards		Other Bank's card				
ATM Withdrawal ^{3/}	Free	PHP250.00		PHP16.00			FREE	FREE
Balance Inquiry	Free	Free		PHP2.00			FREE	FREE

^{1/} Applicable fees are subject to change without prior notice.

^{2/} Replacement fee for cash card issued under special projects (i.e. grants, subsidies) shall be based on the approved project guidelines.

^{3/} Includes cardless withdrawal for LANDBANK cards and cash advance transactions for credit cards.

^{4/} No initial card fee shall be collected if existing MOA provides free issuance of initial card.

^{5/} Except DSWD Beneficiaries

Deposits are insured by PDIC up to P500,000 per depositor.

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BANK FEES AND CHARGES FOR US DOLLAR AND THIRD CURRENCY TRANSACTIONS/SERVICES

As of March 6, 2023

A. US Dollar Savings Account Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit	USD 5.00 per transaction
Inter Branch Withdrawal	USD 5.00 per transaction
Withdrawal prior to expiry of holding period (Minimum holding period of ten (10) banking days from date of deposit)	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB) <ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	USD 5.00
Closing of Account <ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	USD 10.00
Dormant Account <ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and which fall below the required ADB Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction 	USD 0.50
Passbook Replacement (lost or damaged)	P200.00
No. of withdrawals in a month & charges	No limit, No charge

B. Foreign Check for Clearing

Transaction	Fees/Charges	
	FCDU	Regular
• US Dollar – within and outside New York subject to fifteen (15) banking days clearing period	USD 5.00	USD 5.00 plus DST ^{1/} P3.00 per check
• Other Foreign Currency – through special clearing and should not be lower than USD250 equivalent	USD 5.00	USD 5.00 plus DST ^{1/} P3.00 per check
Charge on Returned Check	USD 20.00 per check	USD 20.00 per check
Returned Check Advice	USD 1.00	USD 1.00

C. US Dollar Demand Draft

Transaction	Fees/Charges
FCDU	USD 10.00
Regular	USD10.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount

D. EURO and Other Third Currency Demand Draft

Transaction	Fees/Charges
Euro	
FCDU	EUR 25.00
Regular	EUR 25.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount
Other Third Currency	
FCDU	USD 15.00
Regular	USD 15.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount

E. Inward Remittance

1. FOREIGN CURRENCY

1.1 From Foreign Bank

Type of Settlement	Fees/Charges
For credit to a LANDBANK US Dollar Account	USD 5.00
For credit to a LANDBANK Peso Account*	P50.00 plus DST ^{1/} P0.60 for every P200 of the applied amount *Additional P150.00 bank commission for Easy-\$-Pension Account
For credit to other local bank USD – GSRT ^{2/}	USD 15.00
USD - PDDTS ^{3/}	USD 5.00
PHP - RTGS ^{4/}	P150.00 plus DST ^{1/} P0.60 for every P200 of the applied amount plus Ad Valorem
PHP - PesoNet ^{5/}	P120.00 plus DST ^{1/} P0.60 for every P200 of the applied amount

1.2 From Local Bank

Type of Settlement	Fees/Charges
For credit to a LANDBANK US Dollar Account	USD 5.00
For credit to a LANDBANK Peso Account	P100.00 plus DST ^{1/} P0.60 for every P200 of the applied amount

2. PESO CURRENCY

2.1 From Local Bank

Type of Channel	Fees/Charges
PesoNet ^{5/}	None
RTGS ^{4/}	P150.00

F. Outward Remittance

1. FOREIGN CURRENCY

1.1 To Foreign Bank via OTT^{5/}

1.1.1 US Dollar

USD Transaction		Bank Commission	Cable
FCDU	Beneficiary	USD 15.00	USD 10.00
	Our	USD 20.00	
Regular	Beneficiary	USD 15.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount	P500.00
	Our	USD 20.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount	

1.1.2 Third Currency

Third Currency Transaction		Bank Commission	Cable
FCDU	Beneficiary	USD 15.00	USD 10.00
	Our		
Regular	Beneficiary	USD 15.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount	P500.00
	Our		
Plus Correspondent Bank Charges for Both FCDU-OUR & Regular – OUR		Currency	Amount
		Euro	EUR 45.00
		Great Britain Pound	GBP 13.00
		Japanese Yen	JPY 5,500.00
		Australian Dollar	AUD 24.00
		Singapore Dollar	SGD 30.00
		Swiss Franc	CHF 24.00
		Canadian Dollar	USD 10.00
		Other Currencies	USD 30.00

1.1 To local bank via GSRT^{2/}

Transaction	Fees/Charges
FCDU	USD 15.00
Regular	USD 15.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount

2. PESO CURRENCY

2.1 To Local Bank

Type of Channel	Fees/Charges
RTGS ^{4/}	P150.00 plus Ad Valorem

Matrix for Ad Valorem	
Transaction Value	Fee per Transaction
10,000.00 and below	Free
10,001.00 - 500,000.99	P5.00
500,001.00 - 1,000,000.99	P10.00
1,000,001.00 - 39,999,999.99	Ad Valorem Fee (TV x 0.00001) (Rounded off to the nearest centavo)
40,000,000 and above	P400.00

^{1/}DST - Documentrary Stamp Tax

^{2/}GSRT - Gross Settlement Real-Time channel for dollar denominated transactons

^{3/7/}PDDTS - Philippine Dollar Domestic Transfer System

^{4/}RTGS - Real-Time Gross Settlement channel for peso denominated transactions

^{5/}PesoNet - Peso denominated transactions (electronic fund transfer service)

^{6/}OTT - Outgoing Telegraphic Transfer


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3. Availment of Loan Against Hold-out on Deposit

This service includes the processing of application for new loan or renewal of existing loan against hold-out on deposit and/or assignment of investment in Government Securities by a depositor at the Branch of Account.

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business	
Who may avail:	Individuals, Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For Individuals:		
1. Copy of evidence of deposit- Certificate of Time Deposit (CTD), Passbook, Confirmation of Sale	Standard format provided by the Bank upon application	
2. Loan application and approval form (1 copy)		
3. Terms and Condition (1 copy)		
4. Original Notarized Promissory Note with Deed of Assignment (One [1] set)		
5. Signed Disclosure Statement (One [1] set)		
6. Signed Discount Sheet (One [1] set)		
7. Signed Authority to Debit Deposit Account used as Collateral (1 copy)		
8. Signed Waiver Against Data Privacy Act and Confidentiality (1 copy)		
9. Signed Declaration of Government Securities Pledge Transactions (1 copy), if applicable		
10. Signed Notice of Release of Government Securities Pledge Transactions, (1 copy), if applicable		
11. Lien Instruction (1 copy)		
12. Settlement Account	Nominated by the Loan Applicant	
For Private Institutions		
<i>In addition to the above documents, the following shall be submitted:</i>		
1. Secretary's Certificate attesting to the issuance of a board resolution authorizing the borrowing as well as the assignment of deposits with hold-out as security	Customer	

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
2. In case when the assignor corporation is different from the borrower, Secretary's Certificate attesting to the issuance of a board resolution, and stockholders' resolutions authorizing the assignment of deposits with hold-out to secure the loan of the borrower (specifically identified in the resolution) with the Bank				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible to determine eligibility to avail of the product; receive requirements above for accomplishment	1.1 Attend to customer concern; if loan applicant is found eligible, and all the requirements are complete and in order, process the transaction	Advance Interest Applicable DST as imposed by BIR Notarial Fee	2 Hours, 30 Minutes	CA/SA Bookkeeper/ Salary Loan Bookkeeper/ Document Examiner, LBP Branch
None	1.2 Review and approve the transaction accordingly	None	1 Hour	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/ Branch Head (BH), LBP Branch
2. Affix signature on applicable documents	2.1 Credit the proceeds of the loan to settlement account as nominated by the customer	None	25 Minutes	CA/SA Bookkeeper, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Provide a copy of the credit memo and other documents	None	5 Minutes	CA/SA Bookkeeper, LBP Branch
3. Receive proceeds/loan documents as applicable	None	None	None	None
	TOTAL	Advance Interest Applicable DST as imposed by BIR Notarial Fee	4 Hours	



4. Bond Redemption and Interest Payment for Agrarian Beneficiaries

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Individuals:				
1. A copy of the original Bond Certificate		Issued by the Bank upon Investment		
2. Original Redemption/Interest Coupon				
3. Properly accomplished and signed Bond Redemption and Interest Voucher (BRIV) (One [1] set)				
4. Valid photo bearing government-issued ID in the name of the payee/s (One [1] copy) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
5. Notarized Special Power of Attorney (SPA) (One [1] original copy) plus valid photo bearing government-issued ID of the representative, if applicable (One [1] original)		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Branch personnel responsible once called and submit the complete, valid and accurate set of requirements as indicated above	1.1 Verify against Stop Payment and Pledged Bond System (SPPBS) if the Bond Serial Number and/or the name of the bondholder are included in the list - If not included, process payment of interest and maturities	None	40 Minutes	<i>New Accounts Clerk (NAC),</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	- If included, defer the processing and inform bondholder/ Attorney-in-fact (AIF) on the adverse notice	None		NAC, LBP Branch
None	1.2 Check proper accomplishment of BRIV and forward to Document Examiner, together with the bond certificate for verification, then to Bookkeeper for the computation of interest and the corresponding tax	None		NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Determine the interest factor for the applicable interest setting dates; compute the interest due and amount of taxes to be withheld, then forward to NAC for processing, if no existing LBP account	None	20 Minutes	<i>CA/SA Bookkeeper, LBP Branch</i>
None	1.4 If with existing LBP account, prepare Credit Memo (CM) to credit the amount of bond redemption and net interest due, and forward to authorized signatories for checking and approval	None	15 Minutes	<i>CA/SA Bookkeeper, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 If no existing account, prepare Manager's Check (MC) for the total amount of bond redemption and net interest due, and forward to authorized signatories for checking and approval	None	15 Minutes	NAC, LBP Branch
None	1.6 Check documents, and if in order, affix signature, then forward to CA/SA Bookkeeper or NAC	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.7 Validate the CM then forward the validated CM to NAC for release	None	3 Minutes	<i>CA/SA Bookkeeper LBP Branch</i>
None	1.8 Release CM/MC to bondholder, together with the original copy of Bond Certificate and duplicate copy of BRIV	None	5 Minutes	NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Acknowledge receipt of CM/MC, copy of BRIV, and the Bond Certificate	None	None	None	<i>None</i>
	TOTAL	None	1 Hour 48 Minutes	



5. Cash Deposit – (Peso/Foreign Currencies)

This service covers the acceptance of over-the-counter cash deposit from the depositor or its authorized representative for credit to the account maintained at the Branch of Account **(ON-US)** or to any other LANDBANK Branch **(Inter-Branch)** nationwide except for third currencies which should be made at the Branch of Account only.

Notes/Currencies	Name of Branches
Peso and US Dollar Notes	All Branches
3 rd Currencies	
Yen	LBP Plaza & Buendia

Office or Division:	LBP Branch (for third currencies, **selected Branches only)
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. A copy of evidence of deposit, as applicable	Issued by the Bank upon Account Opening
2. Properly accomplished Cash Deposit Slip as applicable (PESO, USD or 3 rd currency) (Two [2] copies)	LBP Branch Lobby
3. Cash for Deposit and the applicable inter-branch service charge	Depositor
Notes: <ul style="list-style-type: none"> a) In case of deposit above P500,000.00 through a representative, presentation of one (1) valid photo bearing government-issued ID by the representative is required. b) Further, all cash deposits above P500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit</u> c) If the “Purpose of Deposit” is beyond the originally declared source of funds/purpose of business relationship, or the amount of deposit is beyond the expected regular amount of deposit per month, additional supporting documents may be required. 	



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present Duly Accomplished Cash Deposit Slip together with the Cash for Deposit. Serial Number/s for third currencies shall be written at the back of the slip.	1.1 Receive and verify completeness of information, validity of the deposit account, and accuracy of cash deposit; process the transaction	See Annex F on page B-7 to B-12	24 Minutes	<i>Teller, LBP Branch</i>
None	1.2 If applicable, review and approve the transaction accordingly	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.3 Provide the depositor/ authorized representative with a copy of the validated cash deposit slip	None	1 Minute	<i>Teller, LBP Branch</i>
2. Receive a copy of the validated Cash Deposit Slip	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	30 Minutes	



6. Check Deposit

This service covers the acceptance of over-the-counter check deposit from the depositor or its authorized representative for credit to the account maintained at the Branch of Account **(ON-US)** or to any other LANDBANK Branch **(Inter-Branch)** nationwide.

This includes the acceptance of the following checks issued by LANDBANK and its depositors or by the depositors of other Banks.

- a. Regular checks
- b. Modified Disbursement System (MDS) checks
- c. Gift Checks
- d. Manager's Checks

ON-US Deposit	Check/s for deposit is/are drawn against the Branch of Account (where the account is maintained) and deposited on the same Branch
Inter-Branch Deposit	Check/s for deposit is/are drawn against other LANDBANK Branch or other Banks and deposited at any LANDBANK Branch other than the Branch of Account

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening
2. Properly accomplished Check Deposit Slip (Two [2] copies)		LBP Branch Lobby
3. Check for Deposit and the applicable Inter-Branch service charge		Depositor
4. Account number to where the check is to be deposited legibly written at the back of the check		
Notes:		
a) Check deposit above P500,000.00 through a representative shall require presentation of one (1) valid photo bearing government-issued ID by the representative.		
b) Further, all check deposits above P500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit.</u>		



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c) If the “Purpose of Deposit” is beyond the originally declared source of funds/purpose of business relationship, or the amount of deposit is beyond the expected regular amount of deposit per month, additional supporting documents may be required.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Check Deposit Slip together with the Check/s for Deposit	1.1 Receive and verify completeness, validity and accuracy of information on the check deposit slip; the check/s for deposit, if in order process the transaction	See Annex F on page B-7 to B-12	12 Minutes	Teller, LBP Branch
None	1.2 If applicable, review and approve the transaction accordingly		2 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
None	1.3 Provide the depositor/ authorized representative with a copy of the validated check deposit slip		1 Minute	Teller, LBP Branch
2. Receive a copy of the validated Check Deposit Slip	None	None	None	None
	TOTAL	See Annex F on page B-7 to B-12	15 Minutes	

7. Check Deposit – Foreign Currency

This service covers the acceptance of foreign currency check from the depositor or its authorized representative for credit to the account maintained at the Branch of Account.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening		
2. Check for Deposit		Depositor		
3. Account number to where the check is to be credited legibly written at the back of the check		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the documents	1.1 Receive and verify completeness, validity and accuracy of information on the check then prepare Receipt for Collection Items (RCI) 1.2 Request the depositor to sign on the conforme portion	See Annex F on page B-7 to B-12	5 Minutes	NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Sign on the conforme portion of the RCI	2.1 Forward the RCI with the check to BOO or BSO	None	2 Minutes	NAC, LBP Branch
None	2.2 Review and approve the transaction accordingly	None	2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
None	2.3 Provide the depositor the original copy of the RCI	None	1 Minute	NAC, LBP Branch
3. Receive the original copy of the RCI	None	None	None	None
	TOTAL	See Annex F on page B-7 to B-12	10 Minutes	

8. Claim of Remittance Proceeds

This covers incoming remittances from foreign and domestic sources which can be either for credit to the account or paid directly to the identified beneficiary.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Individuals				
1. Valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) (One [1] photocopy) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
2. Properly filled-out Remittance Claim Form (RCF)		LBP Lobby Counter		
For Government and Private Institution				
1. Deposit Account		LANDBANK Branch		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Fill-out the Remittance Claim Form (RCF), and provide the following mandatory details: <ul style="list-style-type: none"> Reference Number Remitter's Name Beneficiary's Name Amount Expected 	1.1 Perform (know-your customer) KYC procedures and forward RCF to Maker; Affix signature in the "Processed by" portion of the RCF	None	10 Minutes	<i>New Accounts Clerk (NAC)/ Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Forward the RCF to Authorizer for approval of payment. If in order, affix signature in the "Approved by" portion of the RCF and authorize the cash pick up transaction thru the LBRS. Print the Remittance Acknowledge ment Receipt (RAR) from the LBRS in triplicate copies and affix signature on the same	None	10 Minutes	<i>NAC/BSO/ BOO/BH, LBP Branch</i>
None	1.3 Upon verification, forward the RAR together with the RCF to the Cashier/ Branch Head for approval of payment	None	10 Minutes	<i>NAC/BSO/ BOO/BH, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Approve the RAR by affixing signature and forward the same together with the RCF to the Teller/ Bookkeeper for payment/ crediting to account	None	15 Minutes	<i>Teller/ Bookkeeper/ BH, LBP Branch</i>
2. Receive proceeds/ pay-out from Branch Teller	None	None	None	<i>None</i>
	TOTAL	None	45 Minutes	

9. Closure of Deposit Account

This service includes closing of Peso, Dollar, Yen (Third Currency) and both Savings (SA) and Current Account (CA), Easy Savings Plus (ESP), High Yield Savings Account (HYSA), Certificate of Time Deposit (CTD).

Closing of deposit account shall be done personally by the depositor/authorized signatory/ies at the Branch of Account. Inter-branch closure for Individual Account may be allowed. For Institutional Customers, notarized Board Resolution/Secretary's Certificate shall be required.

Account subject of closure shall be checked if it is free from liens or encumbrances and/or any hold-out, withdrawal restrictions or special instruction that could prevent payment.

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Individual (Single or Joint) Peso or Dollar <ul style="list-style-type: none">• ATM Card/ Passbook/Certificate of Time Deposit (CTD)• In case passbook or CTD is lost, a notarized Affidavit of Loss with Deed of Indemnity shall be required to be presented by the depositor	Issued by the Bank upon Account Opening Branch of Account or any LBP Branches
2. Institutional Customer (Private / Government) Peso or Dollar Notarized Board Resolution/Secretary's Certificate.	Institution (Government and Private)



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present the passbook, ATM Card, CTD upon closing. For current account, present the unused checks for perforation. For institutional accounts, present notarized Board Resolution/ Secretary's Certificate indicating intention to close the account	1.1 Attend to customer concern; if all the requirements are complete and in order, forward it to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC)/Teller/ Document Examiner, LBP Branch</i>
None	1.2 Process closing of account, forward the documents together with the withdrawal slip or check to the BSO. After checking proceed to the Bookkeeper for debiting of closing balance	None	25 Minutes	<i>Bookkeeper/ Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Review and approve the transaction accordingly. Proceed to Teller for Pay-out or Bookkeeper for crediting of proceeds. Preparation of Manager's Check for Institutional customers	Closing fee for deposit accounts closed within 30 calendar days from date of opening, except for HYSA and TD, shall be collected by the Branch	30 Minutes	<i>Teller/ NAC/ Bookkeeper/ BSO/BOO/BH, LBP Branch</i>
None	1.4 Close the account in the System, sign and stamp the CIS/SSC "account closed". Return the perforated passbook/ ATM card to the depositor	None	10 Minutes	<i>NAC/ Document Examiner/ BSO/BOO/BH, LBP Branch</i>
2. Receive the proceeds from the Branch Teller	None	None	None	<i>None</i>
	TOTAL	Closing fee	1 Hour, 15 Minutes	

10. Domestic Bills Purchase Initiation/Availment

This covers BP Line facility granted to selected Bank depositors. Eligible clearing checks deposited over-the-counter by the customer shall be treated as outright credit thus form part of customer's withdrawable balance for the day.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Selected Bank depositors			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<u>Initiation</u> 1. BP Line Agreement Form (One [1] set)		Issued by the Bank upon approval		
<u>Availment</u> 2. BP Line Availment Slip (BPAS) (One [1] set)		Slips provided by the Bookkeeper/ designated personnel once BP Line Agreement is approved by the Bank		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Initiation				
1. Proceed directly to the office of the Branch Officer for inquiry	1.1 Attend to depositor's concern; provide overview of the product being offered	None	40 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
None	1.2 Provide copy of BP Line Agreement form for their signature to signify "conforme" on the Bank's Terms and Conditions regarding said facility	None		BSO/BOO/BH, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Sign the BP Line Agreement Form and have it notarized Inform the customer of the approved limits	None		<i>BSO/BOO/BH, LBP Branch</i>
None	1.4 Provide depositor copy of BP Line Agreement Form and BPAS	None		<i>BSO/BOO/BH, LBP Branch</i>
2. Receive copy of BP Line Agreement Form and BPAS	None	None	None	<i>None</i>
	TOTAL	None	40 Minutes	
Availment				
1. Forward check/s and the duly accomplished BPAS to Bank Teller	1.1 Forward documents to Bookkeeper/ designated personnel to verify if the check is eligible for deposit and the amount is within the BP Line limit	None	28 Minutes	<i>Teller/ Bookkeeper/ BSO/BOO/BH, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Forward BPAS to Bank Officer for approval	None		<i>Teller/ Bookkeeper/ BSO/BOO/BH, LBP Branch</i>
None	1.3 Post transaction in CA/SA system	None		<i>Teller/ Bookkeeper/ BSO/BOO/BH, LBP Branch</i>
None	1.4 Provide customer validated copy of BPAS	None	2 Minutes	<i>Teller, LBP Branch</i>
2. Receive validated copy of BPAS	None	None	None	<i>None</i>
	TOTAL	None	30 Minutes	

11. Encashments

This service covers the processing of over-the-counter check encashment made by the depositor/customer or its authorized representative for debit from the account maintained at the Branch of Account **(ON-US)** or at any other LANDBANK Branch **(Inter-Branch)** nationwide through the Online Signature Verification System (OSVS).

Office or Division:	LBP Branch		
Classification:	Simple		
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government		
Who may avail:	Individuals, Government and Private Institutions		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Check for Encashment with the following details at the back of the check: a) Name of Payee b) Complete Present Address c) Details of IDs Presented d) Contact No. e) Signature		Check issuer	
2. Valid photo bearing government-issued ID in the name of the payee/s (One [1] original) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
3. Notarized Special Power of Attorney (SPA) (One [1] copy original) plus valid photo bearing government-issued ID of the Payee/s in case there are multiple payees in one check (One [1] original), or of the representative, as applicable.		Depositor/Customer	
Note:			
For Encashment above P100,000.00 other than the Depositor, confirmation from the Depositor shall be conducted.			



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the check for encashment with complete details and the corresponding ID of payee/s	1.1 Receive and verify genuineness and validity of check and accuracy of the information at the back of the check Up to ₱100,000.00 Above ₱100,000.00, then forward to Teller for processing	None	15 Minutes	<i>Teller</i> LBP Branch <i>Document Examiner,</i> LBP Branch
None	1.2 Process the transaction	See <i>Annex F on page B-7 to B-12</i> for the Applicable Inter-Branch Service Charges	10 Minutes	<i>Teller,</i> LBP Branch
None	1.3 If applicable, review and approve the transaction accordingly	None	2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
None	1.4 Pay the depositor/ payee of the check	None	3 Minutes	<i>Teller,</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Sign on the "Payment Received" portion at the back of the check and receive cash	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	30 Minutes	

12. Enrolment to/Updating of iAccess (Non-Financial/Financial Transactions)

A. Online Registration through the iAccess Facility

The iAccess is a retail internet banking facility which allows retail customers to access his account, perform banking transactions and avail banking services (i.e., non-financial and bills payment) using an internet enabled computer or mobile phone.

This mode of enrolment requires the depositor to provide the mandatory account information through the iAccess Facility. The usual processing of this application is done by the Branch of Account during the banking off-peak hours. The application received during Saturdays, Sundays and Holidays shall be processed the next banking day. The fund transfer services of the iAccess is not activated through this mode of enrolment.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Duly filled out account information details		iAccess Home Page		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Log-in to the iAccess Online Enrolment Module and fill out all mandatory information and submit the same for processing	1.1 Review iAccess back-end application for any request for registration	None	5 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Validate information provided by the depositor	None	20 Minutes	<i>NAC, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<i>Note: Information provided by the depositor should be the exact matched of records reflected in the Customer Information – Central Liability System, otherwise, immediately notify the depositor through email of the discrepancies/ findings.</i>			
None	1.3 If found in order, submit enrollment transaction in the system to the BSO/BOO/ BH review and approval	None	2 Minutes	NAC, LBP Branch
None	1.4 Review and approve the iAccess enrolment	None	3 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch of Account or Servicing Branch
	TOTAL	None	30 Minutes	

B. Enrolment through Personal Appearance to any LANDBANK Branch

The iAccess is a retail internet banking facility which allows retail customers to access his account, perform banking transactions and avail other banking services using an internet enabled computer or mobile devices.

This mode of enrolment requires the depositor to visit any LANDBANK Branch to avail banking services available in the iAccess facility.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. iAccess Enrollment and Maintenance Agreement Form		LBP New Accounts Counter		
2. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the New Accounts Counter when queuing number is called	1. Attend to customer concern	None	10 Minutes	<i>New Accounts Clerk (NAC),</i> LBP Branch
2. Customer fills out and submit the duly accomplished iAccess Enrollment and Maintenance Agreement Form and presents one (1) valid photo bearing ID	2.1 Conduct KYC procedure and review the duly accomplished iAccess Maintenance Agreement Form	None	20 Minutes	NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Forward the documents with the customer's 1 valid photo bearing ID to the Document Examiner	None		NAC, LBP Branch
None	2.3 Conduct verification on the documents received and forward to NAC the verified documents for processing	None	7 Minutes	<i>Document Examiner,</i> LBP Branch
None	2.4 Validate for the following: a. whether the customer has existing eligible account/s maintained with other Branch that he/she wishes to be enrolled in the iAccess facility; or	None	10 Minutes	NAC, LBP Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	b. whether customer has existing iAccess account to link the new account			
3. Input an iAccess ID, password and answer to any one of the challenge questions	3.1 Process the verified documents in the iAccess	None	10 Minutes	NAC, LBP Branch
None	3.2 Refer the enrolment application to the Branch of Account or Servicing Branch, if applicable	None		NAC, LBP Branch
None	3.3 Review and approve the iAccess enrolment	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch of Account of Servicing Branch</i>
	TOTAL	None	1 Hour	

C. Fund Transfer Activation and Customer Information Updates through Branch Appearance

This service is applicable for customer-initiated account maintenance to the iAccess facility which include depositor's personal details (e.g., surname, address, e-mail address, TIN, birthdate, etc.), activation of fund transfer services or addition/revision of third-party account through the customer personal appearance to any LANDBANK Branch.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. iAccess Enrollment and Maintenance Agreement Form		LBP New Accounts Counter		
2. One (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. Documentary requirements to support information updates, if necessary (e.g., Marriage Certificate, Birth Certificate, Proof of Billing, etc)		Any government agency or institution issuing documentary requirements (e.g., PSA, BIR, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the New Accounts Counter when queuing number is called	1. Attend to customer concern	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Customer fills out and submit the duly accomplished iAccess Enrollment and Maintenance Agreement Form and presents one (1) valid government issued photo bearing ID	2.1 Conduct KYC procedure and review the duly accomplished iAccess Maintenance Agreement Form	None	20 Minutes	NAC, LBP Branch
None	2.2 Forward the documents with the depositor's one (1) valid government issued photo bearing ID to the Document Examiner	None		NAC, LBP Branch
None	2.3 Conduct verification on the documents received and forward to New Accounts Clerk the verified documents for processing	None	5 Minutes	<i>Document Examiner,</i> LBP Branch
None	2.4 Validate for specific request of customer	None	2 Minutes	NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.5 Process the verified documents in the iAccess	None	10 Minutes	NAC, LBP Branch
None	2.6 Refer the enrolment application to the Branch of Account or Servicing Branch, if applicable	None		NAC, LBP Branch
None	2.7 Review and approve account updates if found in order	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch of Account or Servicing Branch
None	2.8 Inform the depositor-of the updates effected into his/her account	None	3 Minutes	NAC, LBP Branch
	TOTAL	None	53 Minutes	



D. Fund Transfer Activation and Customer Information Updates through e-mail of the duly accomplished Enrolment requirements to the Branch of Account

This service is applicable for the information updates to the iAccess facility which include depositor's personal details (e.g., surname, address, e-mail address, TIN, birthdate, etc.), activation of fund transfer services or addition/revision of third-party account for fund transfer services.

The iAccess Enrollment and Maintenance Agreement Form is available from the iAccess home page. The duly filled out form shall be submitted through email to the official email address of the Branch of Account for processing and approval. The usual processing of this application is during the banking off-peak hours. The application received on weekends and holidays shall be processed the next banking day.

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen	
Who may avail:	Individuals	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. iAccess Enrollment and Maintenance Agreement Form		iAccess Home Page
2. Scanned copy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
3. Scanned copy of documentary requirements to support information updates, if necessary (e.g., Marriage Certificate, Birth Certificate, Proof of Billing, etc)		Any government agency or institution issuing documentary requirements (e.g., PSA, BIR, etc.)



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Forward through the Branch of Account official e-mail address the scanned or clear picture copy of the following: a. duly filled out iAccess Enrollment and Maintenance Agreement Form, b. 1 valid photo bearing government issued ID, and c. documentary requirements to support information updates, as applicable	1.1 Retrieve, download and print the enrollment documentation	None	5 Minutes	<i>New Accounts Clerk (NAC),</i> LBP Branch
None	1.2 Validate information provided by the depositor	None	20 Minutes	NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<i>Note: Information provided by the depositor should be the exact matched of records reflected in the Customer Information – Central Liability System, otherwise, immediately notify the depositor through email of the discrepancies/ findings.</i>			
None	1.3 Forward the documents to the Document Examiner	None		NAC, LBP Branch
None	1.4 Conduct verification on the documents received and forward to NAC the verified documents for processing	None	5 Minutes	Document Examiner, LBP Branch
2. Provide the appropriate information necessary for the conduct of the Bank's due diligence procedures	2.1 Conduct an outbound call, if necessary, to establish further the identity of the customer	None	15 Minutes	NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Process the verified documents in the iAccess	None	5 Minutes	NAC, LBP Branch
None	2.3 Refer the enrolment application to the Branch of Account or Servicing Branch, if applicable	None		NAC, LBP Branch
None	2.4 Review and approve the iAccess enrolment	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch of Account or Servicing Branch
None	2.5 Inform customer through email of the account maintenance performed in connection with the depositor's request	None	5 Minutes	NAC, LBP Branch
	TOTAL	None	58 Minutes	

13. Handling of Customer's Complaint

This covers the following complaints:

- a. Mispasted transaction made by customer using the ATM/MBA/i-Access facility (wrong destination account number or excess amount transferred).
- b. Unauthorized Transaction thru e-Channels
- c. Mastercard (MC) Credit Card Dispute
- d. Shortage on the Proceeds of (Over-the-Counter) OTC Withdrawal/ Encashment
- e. Undispensed ATM Cash Withdrawal

Office or Division:	LBP Branch			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Complaint/Dispute Form		New Accounts Counter or download at https://www.landbank.com/forms		
2. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit the above requirements	1.1 Attend to customer concern; forward it to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Verify the documents submitted then forward to Branch Officers	None	5 Minutes	<i>Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE												
None	1.3 Review and validate the customer complaint then coordinate with the concerned personnel/ Bank Unit for checking and resolution of the complaint	None	30 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch												
None	<div>1.4 Inform the customer to follow-up the status of the complaint/s with his/her branch of account after:</div> <table><tr><td>Complaint</td><td># of banking days</td></tr><tr><td>Misposted Transaction</td><td>5</td></tr><tr><td>Unauthorized Transaction thru e-banking channels</td><td>14</td></tr><tr><td>MC Dispute</td><td>12</td></tr><tr><td>Shortage on the Proceeds of OTC Withdrawal/ Encashment</td><td>2</td></tr><tr><td>Undispensed ATM Cash Withdrawal</td><td>5</td></tr></table>	Complaint	# of banking days	Misposted Transaction	5	Unauthorized Transaction thru e-banking channels	14	MC Dispute	12	Shortage on the Proceeds of OTC Withdrawal/ Encashment	2	Undispensed ATM Cash Withdrawal	5	None	5 Minutes	NAC, LBP Branch
Complaint	# of banking days															
Misposted Transaction	5															
Unauthorized Transaction thru e-banking channels	14															
MC Dispute	12															
Shortage on the Proceeds of OTC Withdrawal/ Encashment	2															
Undispensed ATM Cash Withdrawal	5															



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Follow-up status of complaint/s	2.1 Upon proper verification of the nature of transaction and found out that the complaint was valid, the amount of transaction will be credited back to the customer's account on or before the set deadline, otherwise the customer will be informed of the result of the account/transaction validation	None	See Table for no. of days	CA/SA Bookkeeper/ NAC/ BSO/BOO/BH, LBP Branch Processor Concerned Bank Unit LBP
	TOTAL	None	50 Minutes and number of Banking Days on the table	

14. Issuance of a Bank Certification/Bank Guarantee

This service can only be requested at the Branch of Account by the accountholder or his or her authorized representative.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (CRF) (One [1] copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. Valid photo bearing government-issued ID, if Bank Certification (BC)/Bank Guarantee (BG) will be claimed by a representative (One [1] original) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. A copy of Letter of Authority, if applicable		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Branch personnel responsible once called and submit the requirements as indicated above	1.1 Check completeness, validity and accuracy of information in the CRF; Forward the CRF to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Review and approve the transaction accordingly then forward to Teller or CA/SA Bookkeeper for the service fees	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.3 Validate the CRF, detach the CRF claim stub and give to the depositor, then forward the same to the NAC for processing	See Annex F on page B-7 to B-12	5 Minutes	<i>Teller/ CASA Bookkeeper LBP Branch</i>
None	1.4 Prepare the BC/BG then forward to the BH for signature	None	20 Minutes	<i>NAC, LBP Branch</i>
None	1.5 Check and sign the BC/BG	None	5 Minutes	<i>BH, LBP Branch</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Request customer to acknowledge receipt of BC/BG in the CRF, then release the same to customer or its authorized representative	None	2 Minutes	NAC, LBP Branch
2. Acknowledge receipt of BC/BG in the CRF and receive BC/BG	None	None	None	None
	TOTAL	See Annex F on page B-7 to B-12	52 Minutes	



15. Issuance of Bank Certificate of Deposit

This service covers the issuance of Certificate of Deposit for whatever purpose it may serve the depositor.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (CRF)		New Accounts Clerk (NAC), LBP Branch		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible and submit the CRF	1.1 Receive and verify completeness, validity and accuracy of the details/ information on the Customer Request form (CRF)	None	5 Minutes	NAC LBP Branch
None	1.2 Forward the CRF to the Document Examiner	None	2 Minutes	NAC LBP Branch
None	1.3 Verify the signatures of the depositor on the CRF and forward the same to the BOO/BSO/BH for approval	None	3 Minutes	<i>Document Examiner</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Approve the CRF and forward the same to the teller or bookkeeper (as the case maybe)	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.5 Call the depositor if the mode of payment for the service fee is cash	None	2 Minutes	<i>Teller LBP Branch</i>
2. Proceed to the Teller and pay the corresponding fees	2.1 Validate the CRF, detach the CRF claim stub and give to the depositor, then forward the same to the NAC for processing	See <i>Annex F on page B-7 to B-12</i>	5 Minutes	<i>Teller LBP Branch</i>
None	2.2 Debit the service fees from the depositor's account, detach the CRF claim stub and give to the depositor, then forward the same to NAC for processing	See <i>Annex F on page B-7 to B-12</i>	5 Minutes	<i>CA/SA Bookkeeper LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.3 Prepare the certification, check write the same then forward to BOO/BH for signature	None	10 Minutes	NAC LBP Branch
None	2.4 Check the certification, affix signature then forward to NAC for release	None	3 Minutes	BOO/BH LBP Branch
None	2.5 Call the customer, retrieve the CRF claim stub and give the certificate to the depositor	None	2 Minutes	NAC LBP Branch
3. Proceed to NAC to surrender the CRF claim stub and receive the Certificate	None	None	None	None
	TOTAL	See Annex F on page B-7 to B-12	40 Minutes	

16. Opening of a Deposit Account

This covers the opening of a Deposit Account for transactions not covered through Digital Onboarding System (DOBS).

- a. GSIS eCard
- b. Account Batch Opening
- c. Self employment Assistance Kaunlaran
- d. Special Deposit Account
- e. Clearing Accounts

Customer applying to open a current account should have no adverse findings based on the Credit/Background Investigation (CIBI) that will be conducted by the Bank.

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
For Individuals:	
1. Photocopy of one (1) valid photo bearing government-issued ID, preferably with complete address in the name of the customer/authorized signatory (original to be presented) (One [1] copy) <i>Notes:</i> <ul style="list-style-type: none"> • Please see Annex E on page B-6 for complete list of Acceptable IDs. • Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address. 	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
2. Letter of Introduction (One [1] copy), if applicable	Agency/institution
3. Photocopy of Business Papers (One [1] set), as applicable (original to be presented)	Appropriate supervising government entity

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For customers declaring Remittance as source of funds:				
4. Provide the following information: <ul style="list-style-type: none">• Name of Remitter;• Nationality of the Remitter;• Country of origin of the remittance; and• Relationship with the customer.				
For Government and Private Institution				
Note: Please see Annex G below for complete list of requirements.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; Request customer to fill-out the following: <ul style="list-style-type: none">• 2 copies of Specimen Signature Card (SSC)• 1 copy Customer Information Sheet (CIS)• 2 copies Terms and Conditions• 1 copy Data Privacy Consent Form	₱150 initial card fee for ATM account (should the depositor opt to get the physical card)	20 Minutes (for individual accounts/sole proprietorship) 40 Minutes (for Government Accounts/ Private Institution)	New Accounts Clerk (NAC), LBP Branch NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Conduct KYC, procedures and provide overview of accounts to be opened	None		NAC, LBP Branch
None	1.3 Forward documents to the officer for approval of the account opening	None		NAC, LBP Branch
None	1.4 Review and approve the transaction accordingly	None	10 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
None	1.5 Proceed with the account opening and preparation of corresponding evidence of deposit	None	20 Minutes	NAC, LBP Branch
2. Provide properly accomplished deposit slip and cash/check for deposit	2.1 Process the transaction	None	8 Minutes	NAC, Teller LBP Branch
None	2.2 Issue evidence of deposit, as applicable to customer	None	2 Minutes	BSO/BOO/BH, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Receive new evidence of deposit	None	None	None	<i>None</i>
	TOTAL	₱150 initial card fee for ATM account (should the depositor opt to get the physical card)	1 Hour (for individual/sole proprietorship accounts) 1 Hour, 20 Minutes for Government and Private Institutions)	

DOCUMENTARY REQUIREMENTS FOR OPENING AN ACCOUNT

Classification	Required Document/s
INDIVIDUAL	
Filipino residents	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos (in case of manual account opening) 3. Birth certificate of the child, in case of parents opening an account in behalf of their child 4. Notarized Special Power of Attorney (SPA), if customer is blind or visually impaired and shall transact over-the-counter (OTC) with another person or an Attorney-in-Fact (AIF), or shall open a Time Deposit (TD) account 5. Waiver and Quit Claim, if customer is blind or visually impaired and shall transact OTC by himself/herself 6. Professional Regulation Commission (PRC) certificate of registration/license - for individual Real Estate Broker (REB) 7. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
Foreigner	<ol style="list-style-type: none"> 1. Passport 2. Alien Certificate of Registration issued by the Bureau of Immigration/Diplomatic Identification Card issued by the DFA specifying status i.e., working, business, student or non-resident <p><i>Note: Foreign national whose working permit is under process shall be required to submit Certificate of Employment.</i></p> <ol style="list-style-type: none"> 3. Two (2) recent ID photos (in case of manual account opening)
Sole Proprietorship	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos (in case of manual account opening) 3. Certificate of Registration with the DTI 4. Business/Mayor's Permit 5. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 6. Professional Regulation Commission (PRC) certificate of registration/license - for individual Real Estate Broker (REB) 7. DHSUD Registration Certificate – for Real Estate Developer (RED) 8. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable

Classification	Required Document/s
Court-appointed Fiduciary (Guardian, Administrator, Trustee or Receiver)	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the Court-appointed Fiduciary and the Beneficial Owner 2. Two (2) recent ID photos of the Court-appointed Fiduciary and the Beneficial Owner (in case of manual account opening) 3. Original Copy of the document containing the Fiduciary's appointment, specifically: <ol style="list-style-type: none"> a. For Guardian – Letter of Guardianship b. For Executor of a Will – Letters Testamentary c. For Administrator of a Will – Letters of Administration d. For Rehabilitation Receiver or Liquidator (of financially distressed corporations and individuals) – Court Order e. For Liquidation Receiver (in the case of involuntary dissolution of corporation per Securities and Exchange Commission [SEC]) – Court Order f. For Liquidation Trustee of a dissolved corporation duly appointed by the court (in the absence of one appointed by the board of directors) – Court Order <p>In the case of dissolved corporations where a Liquidation Trustee has been appointed by the last-remaining board of directors:</p> <ul style="list-style-type: none"> ▪ Original notarized Secretary's Certificate/Board Resolution pertaining to the designation/appointment of a liquidation trustee ▪ Latest General Information Sheet (GIS) filed with the SEC 4. Original Copy of Court Order authorizing the Fiduciary to open a deposit account with LANDBANK, except for Liquidation Trustee appointed by the last-remaining board of directors 5. Supporting information on the intended nature of the business relationship, source of funds or source of wealth of the customer (such as ITR, Audited FS, Loan Application, Deed of Donation, Deed of Sale, and the like), if applicable
NON-INDIVIDUAL	
Partnership	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each Partner 2. Two (2) recent ID photos of each Partner (in case of manual account opening) 3. Articles of Partnership and By-laws, including amendments, if any 4. Certificate of Registration with the SEC 5. Notarized agreement/resolution designating the extent of authority of each Partner in dealing with the depository Bank 6. Business/Mayor's Permit 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR)

Classification	Required Document/s
	<ul style="list-style-type: none"> 8. DHSUD Registration Certificate – for Real Estate Developer (RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
Corporation	<ul style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Articles of Incorporation and By-Laws, including amendments, if any. 4. Certificate of Registration with the SEC 5. Duly notarized Board Resolution or Secretary's Certificate containing the following: <ul style="list-style-type: none"> a. Authority to open an account with LANDBANK b. Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank and the nature and extent of such authority c. Certification that the resolution remains effective and subsisting and has not been amended, revoked or suspended 6. Certificate of registration/license/authority/accreditation from other government agency in special cases (e.g., BSP, Insurance Commission, Department of Education, Commission on Higher Education, TESDA, DSWD) 7. Latest General Information Sheet which lists the names of directors/trustees/principal stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer 8. The name, present address, nationality, date of birth, contact number, and source of funds of each of the primary officers (President, Treasurer, and Authorized Signatories) 9. Income Tax Return (ITR), Audited Financial Statements, Loan Application, Deed of Donation, Deed of Sale, or other financial document to show source of funds or wealth of the customer, if applicable. 10. Business/Mayor's Permit 11. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 12. DHSUD Registration Certificate – for Real Estate Developer (RED) 13. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
Foreign Corporation	<ul style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized

Classification	Required Document/s
	<p>Signatories (in case of manual account opening)</p> <ol style="list-style-type: none"> 3. Articles of Incorporation and By-Laws, including amendments, if any 4. Duly authenticated Secretary's Certificate or equivalent document of the foreign corporation certifying to the issuance of a Board Resolution (i) authorizing the opening of a deposit account, (ii) designating its authorized signatory/ies, and (iii) designating its resident agent to the Philippines 5. License to do business in the Philippines duly issued by SEC, if the foreign corporation is doing business in the Philippines <i>Note: Items 3 and 4 shall be duly authenticated before a Consular Office of the Philippines and all documents written in a foreign language shall be translated in English.</i> 6. Latest General Information Sheet which lists the names of directors/trustees/principal stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer 7. The name, present address, nationality, date of birth, contact number, and source of funds of each of the primary officers (President, Treasurer, and Authorized Signatories) 8. Income Tax Return (ITR), Audited Financial Statements, Loan Application, Deed of Donation, Deed of Sale, or other financial document to show source of funds or wealth of the customer, if applicable. 9. Business/Mayor's Permit 10. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 11. DHSUD Registration Certificate – for Real Estate Developer (RED) 12. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
One Person Corporation (OPC)	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos (in case of manual account opening) 3. Certificate of Incorporation from the SEC which shall bear the suffix OPC 4. Articles of Incorporation 5. Certificate of the Corporate Secretary (Secretary's Certificate) or (in case a Corporate Secretary has not been appointed) a notarized statement/affidavit by the sole stockholder attesting to the issuance of a resolution authorizing the opening of a deposit account for the OPC. 6. Business/Mayor's Permit 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 8. DHSUD Registration Certificate – for Real Estate Developer

Classification	Required Document/s
	(RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
Joint Ventures/ Consortiums	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. For incorporated Joint Ventures/Consortiums: <ol style="list-style-type: none"> a. Certificate of Registration with the SEC b. Articles of Incorporation and By-Laws of each of the corporations involved in the joint venture, including amendments, if any c. Notarized Secretary's Certificate of the Joint Venture/Consortium containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority 4. For unincorporated Joint Ventures/Consortiums between Individuals and Corporations: <ol style="list-style-type: none"> a. Notarized Board Resolution or Secretary's Certificate of the Corporation on its authority to enter into a Joint Venture/Consortium Agreement with the other party/ies and its authorized signatories thereto b. Copy of the Joint Venture/Consortium Agreement c. If it is not clearly stated in the Joint Venture/ Consortium Agreement the authority to open an account with LANDBANK and the authorized signatories to the account: <ul style="list-style-type: none"> • Notarized Secretary's Certificate of the Corporation containing the (i) authority to open an account with LANDBANK for the Joint Venture/Consortium and (ii) the designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority • Special Power of Attorney of the Individual appointing the officer designated in the Secretary's Certificate of the Corporation as his Attorney-in-Fact, (i) authorizing the opening of the account for the Joint Venture/Consortium and (ii) to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority

Classification	Required Document/s
	<ol style="list-style-type: none"> 5. For unincorporated Joint Ventures/Consortiums between Individuals: <ol style="list-style-type: none"> a. Joint Venture/Consortium Agreement b. If it is not clearly stated in the Joint Venture/Consortium Agreement the authority to open an account with LANDBANK and the designated person authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority: <ul style="list-style-type: none"> • Special Power of Attorney of the Individual appointing the other party as his Attorney-in-Fact, (i) authorizing the opening of the account for the Joint Venture/Consortium, and (ii) to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority 6. Philippine Contractors Accreditation Board (PCAB) License of the parties involved, if engaged in the construction business 7. Business/Mayor's Permit 8. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 9. DHSUD Registration Certificate – for Real Estate Developer (RED) 10. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
Corporation in the process of incorporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the "Treasurer-in-Trust for" 2. Two (2) recent ID photos of the "Treasurer-in-Trust for" (in case of manual account opening) 3. Proposed Articles of Incorporation stating therein the name of "Treasurer-in-Trust for" authorized to open an account with LANDBANK in behalf of the corporation

Classification	Required Document/s
Association/ Organization	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Certificate of Registration (or equivalent document) with appropriate government agency, such as: <ol style="list-style-type: none"> a. For Homeowners' Association –DHSUD b. For Condominium Association – SEC c. For Government Employees' Association – Civil Service Commission and DOLE d. For Private Sector Union or Labor Organization – DOLE 4. Articles of Incorporation (or equivalent document) and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded 6. Business/Mayor's Permit 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 8. DHSUD Registration Certificate – for Real Estate Developer (RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
Cooperative	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Certificate of Registration with the Cooperative Development Authority 4. Articles of Cooperation and By-Laws, including amendments, if any 5. Cooperative Annual Performance Report (CAPR) Form (Revisions No. 5) 6. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded

Classification	Required Document/s
	<ol style="list-style-type: none"> 7. Business/Mayor's Permit 8. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 9. DHSUD Registration Certificate – for Real Estate Developer (RED) 10. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
National Government Agency/Constitutional Commission	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Charter and/or law creating the government corporation/office/agency or Executive Order/Department Order creating the government entity, if newly created 4. Duly notarized Board Resolution/LOA from the Head of Agency incorporating the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
Local Government Unit	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Sanggunian Resolution of LGU concerned certified by the Secretary to the Sanggunian, incorporating the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that such resolution remains effective and subsisting and has not been amended, revoked or superseded. <p>Notes: Per Section 43, COA Circular No. 382-92</p> <p>A. For Current Accounts (Except for Barangays)</p> <ul style="list-style-type: none"> • The Local Treasurer and Local Administrator, or in the absence of the Local Administrator, the Local Chief Executive, must be the authorized signatories (the terms and conditions of the current account to be signed by the Local Chief Executive and Local Treasurer). Sanggunian resolution is not required.

Classification	Required Document/s
	<p><i>B. For separate accounts opened for expenditures of the Sanggunian of a Province, City or Municipality</i></p> <p><i>Authorized signatories are the Local Treasurer and the Vice Governor/Vice Mayor. Sanggunian resolution is not required</i></p> <p>Per Section 454 of the Local Government Code</p> <p><i>C. For Current Accounts (Except for Barangays)</i></p> <ul style="list-style-type: none"> <i>Sanggunian Resolution on the concurrence to the appointment of the local administrator by the local chief executive is required.</i> <p><i>D. In case of a temporary or permanent vacancy in the Office of the Local Chief Executive or Local Treasurer, the following shall be required:</i></p> <ul style="list-style-type: none"> <i>A new Sanggunian Resolution when the previous Sanggunian Resolution specifically indicates the name of the former Local Chief Executive or Local Treasurer.</i> <i>If the general term “Chief Executive” and “Local Treasurer” of LGU was used in the Sanggunian Resolution in the opening of account, a certification from the DILG and BLGF on the assumption of the successor, respectively, shall be sufficient.</i> <i>If there is a conflict on the assumption to a position and a Sanggunian Resolution cannot be secured, a certification from the DILG on the assumption of the successor shall be required while, for the new Treasurer, a certification from the BLGF.</i> <i>Charter and/or law creating the LGU may be required, as applicable</i>

Classification	Required Document/s
Barangay	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (In case of manual account opening) 3. Barangay Council Resolution stating its authorized signatories 4. List of Officers 5. Officers' Oath of Office 6. In case of a temporary or permanent vacancy in the Office of the Local Chief Executive or Barangay Treasurer, the following shall be required: <ul style="list-style-type: none"> • A new Barangay Resolution when the previous Barangay Resolution specifically indicates the name of the former Barangay Chairperson or Barangay Treasurer. • If the general term "Barangay Chairperson" and "Barangay Treasurer" was used in the Barangay Resolution in the opening of account, a certification from the DILG on the assumption of the successor as Barangay Chairperson, while for the New Treasurer, a Sanggunian Resolution concurring to the appointment of the Barangay Treasurer, shall be sufficient. • If there is a conflict on the assumption to a position and a Barangay Resolution cannot be secured, a certification from the DILG on the assumption of the successor shall be required.
Unincorporated Units of the Government (i.e., for accounts opened for Public Officials for funds held in their official capacity)	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the public official and each of the Authorized Signatories 2. Two (2) recent ID photos of the public official and each of the Authorized Signatories (in case of manual account opening) 3. Letter of intent to open a deposit account with the Bank by the public official 4. Duly Notarized SPA, in case a public official designates signatory/ies to the account or appoints representative/s to transact with the Bank in his behalf

Classification	Required Document/s
For corporate/ institutional customers opening additional accounts	<ol style="list-style-type: none"> 1. Duly authenticated copy of Certificate of Registration issued by: <ol style="list-style-type: none"> a. Security and Exchange Commission (SEC) for corporations and partnerships; b. Cooperative Development Authority (CDA) for cooperatives; c. Bangko Sentral ng Pilipinas (BSP); and d. Proof of registration with AMLC for money changers/foreign exchange dealers and remittance agents. 2. Articles of Incorporation or Association, and By-Laws or any equivalent documents 3. Original copy of the following: <ol style="list-style-type: none"> a. Latest General Information Sheet (which lists the names of directors/trustees/partners, principal, stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer) or any equivalent documents; b. Notarized Certificate of Corporate Secretary (for private institutional customer), Certification by the Secretary to the Sanggunian as to the issuance of a Resolution, or notarized Letter of Authority from Head of Government Agency (for government institutional customers), whichever is applicable. 4. Valid ID/s of the Corporate Secretary (in case of manual account opening) 5. Written authorization for the authorized representative, as applicable.
MSBs, OGOs, OGO-SPs, Real Estate Brokers and Developers opening additional accounts	<p>In addition to the documentary requirements for individual or the specific type of corporate customer:</p> <ol style="list-style-type: none"> 1. Copy of email sent by AMLC to the Real Estate Broker/Developer as proof of Registration in the AMLC portal 2. Professional Regulation Commission certificate of registration/license for individual or Secretary's certificate and/or board/partnership resolution, designating the compliance officer.

17. Opening of a Deposit Account through Digital Onboarding System

This covers the opening of a Dollar and Peso Deposit Account through electronic platform or through the Branches.

Customer who wishes to open an account with any LBP Branch may initiate encoding of their information online at www.landbank.com or via the Branch digital corner to facilitate the account opening process.

Please refer to **Annex H** below for the List of Available Products and Services which may be availed at any of the Branches nationwide.

Customer applying to open a current account should have no adverse findings based on the Credit/Background Investigation (CIBI) that will be conducted by the Bank.

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For Individuals:		
1. One (1) valid photo bearing government-issued ID preferably with complete address in the name of the customer/authorized signatory <i>Notes:</i> <ul style="list-style-type: none"> • Please see Annex E on page B-6 for complete list of Acceptable IDs. • Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address 		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
2. Letter of Introduction, if applicable (One [1] copy)		Agency/Institution
3. Photocopy of Business Papers (One [1] set), as applicable (original to be presented)		Appropriate supervising government entity

For Government and Private Institution

Note: Please see Annex G on page B-64 to B-74 for complete list of requirements

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and provide the reference number generated through DOBS together with the documentary requirements indicated above	1.1 Access account customer information details by encoding the reference number given by the Customer	₱150 initial card fee for ATM account (should the depositor opt to get the physical card)	15 Minutes	<i>New Accounts Clerk (NAC),</i> LBP Branch
None	1.2 Conduct KYC, and account checking procedures	None		NAC, LBP Branch
None	1.3 Provide overview of the account to be opened	None		NAC, LBP Branch
None	1.4 Capture customer photo, scan and upload documentary requirements	None		NAC, LBP Branch
None	1.5 Forward application to the approving authority for account opening	None		NAC, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Review and approve the transaction accordingly	None	5 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
None	1.7 Proceed with the account opening and preparation of corresponding evidence of deposit	None	5 Minutes	NAC, LBP Branch
2. Provide properly accomplished deposit slip and cash/check for deposit	2.1 Process the transaction	None	3 Minutes	NAC, LBP Branch
None	2.2 Issue evidence of deposit, as applicable to customer	None	2 Minutes	BSO/BOO/BH, LBP Branch
3. Receive new evidence of deposit	None	None	None	None
	TOTAL	₱150 initial card fee for ATM account (should the depositor opt to get the physical card)	30 Minutes	

LANDBANK List of Products and Services

DEPOSIT PRODUCTS

Regular Passbook Savings Account
 Savings Account with ATM Access
 Easy Savings Plus (ESP) Account
 Regular Current Account
 Current Account with ATM Access
 Peso E.A.S.Y. (Earning Access and Sure Yield) Check
 Peso E.A.S.Y. (Earning Access and Sure Yield) Check with ATM access
 Regular Peso Time Deposit
 High Yield Savings Account(HYSA)
 Auto-Save Deposit Account
 LANDBANK PISO Account
 Overseas Filipino (OF) Deposit Account

US \$ Dollar Savings Account
 US \$ Dollar Time Deposit
 Easy US \$ Dollar Pension
 High Yield US Dollar Time Deposit (HYUSDTD)

BRANCH LOAN PRODUCTS

Salary Loans
 Loans Against Hold-out on Deposits or
 Assignment of Government Securities

ANCILLARY PRODUCTS

Deposit Pick-Up Services
 Cash Delivery Services
 Payroll Services
 Safety Deposit Box
 Demand Draft
 Manager's Check
 LANDBANK Gift Check
 Sale and Purchase of Foreign Currency
 Clearing of FX Checks

DIGITAL BANKING PRODUCTS/SERVICES

LANDBANK Retail Internet Banking Facility (iAccess)
 LANDBANK Mobile Banking Application (MBA)
 e-Salary Loans (ESL)
 Digital On-Boarding System (DOBS)
 LANDBANK Link.Biz Portal
 LANDBANK Institutional Internet Banking Facility (weAccess)
 Electronic Modified Disbursement System (eMDS)
 Electronic Tax Payment System(eTPS)
 LANDBANK Remittance System (Easy Padala)
 LANDBANK Bulk Credit System (LBCS)
 POS Debit/Credit
 BOC PAS6-Electronic Payment System (PAS5 – EPS)
 LANDBANK Checkwiter.Biz (Corporate Checkwriter)
 PDC.Biz (Check Warehousing)
 LANDBANK Mobile Payment App (LANDBANKPay)
 LANDBANK Agent Banking
 Automated Fare Collection System (AFCS)
 Easy Check Plus (Corporate Check Printing System)

CARD PRODUCTS

LANDBANK ATM Regular Card
 LANDBANK Visa Debit Card (LVDC)
 LANDBANK Prepaid Card (LPC)
 LANDBANK Electronic Card (e-Card)
 Radio Frequency Identification (RFID) Card
 LANDBANK Credit Card



18. Payment of Salary Loan

This service includes acceptance of loan payments remitted by agencies for posting to the individual account of loan borrowers.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government; G2B – Government to Business;			
Who may avail:	Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Government and Private Institutions:				
1. Properly accomplished Payment Slip (One [1] copy)		Branch		
2. Signed Authority to Debit (ADA) from the Account of the Institution or Agency or On-Us Check for payment (One [1] copy)		Agency Branch Officer		
3. Supporting Documents (List of Borrowers)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Get payment slip from the SL Bookkeeper and present the above requirements to the responsible person	1.1 Verify ADA/ check and forward to SL Bookkeeper	None	10 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.2 Secure approval for the processing of ADA/Check for payment	None	10 Minutes	<i>SL Bookkeeper/ Teller, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Process the payment and provide a copy of ADA or Official Receipt together with the supporting documents to agency authorized personnel	None	15 Minutes	<i>SL Bookkeeper/ Teller, LBP Branch</i>
2. Receive a copy of ADA or Official Receipt together with the supporting documents	None	None	None	<i>None</i>
	TOTAL	None	35 Minutes	

19. Processing of Electronic Fund Transfer and Purchase of Over-the-Counter Check

This service covers the processing of over-the-counter Application for Electronic Fund Transfer (EFT) and Application to Purchase the following negotiable instruments by existing depositors.

- a. Manager's Check
- b. Gift Check
- c. Dollar Demand Draft

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly Accomplished Application to Purchase Managers Check, FX Demand Draft, Electronic Fund Transfer and Gift Check (AMFEG) (One [1] set)		New Accounts Counter		
2. Original valid photo bearing government-issued ID in the name of the customer (One [1] copy) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. Properly accomplished Authority to Debit/Credit Account (One [1] set)		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the above requirements	1.1 Receive and verify completeness, validity and accuracy of the information on the form	None	15 Minutes	<i>New Accounts Clerk (NAC),</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the transaction	See Annex F on page B-7 to B-12	15 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.3 Review and approve the transaction accordingly		7 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.4 Debit the corresponding amount from the account of the depositor		10 Minutes	<i>CA/SA Bookkeeper, LBP Branch</i>
None	1.5 Prepare the check/process the EFT		20 Minutes	<i>NAC, LBP Branch</i>
None	1.6 Review and ensure that the entries on the checks/EFT are accurate. Sign and approve accordingly		10 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
None	1.7 Release check/ duplicate copy of the transaction to the customer/ authorized representative		3 Minute	<i>NAC/ Teller/ CA/SA Bookkeeper LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive check/duplicate copy of the transaction, as applicable	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	1 Hour, 20 Minutes	

20. Reactivation/Closure of Dormant Deposit Account

Dormant Accounts shall be reactivated through the following:

- a. Initiated by the depositor through (over-the-counter) OTC deposit/ withdrawal
- b. Through Letter Request personally presented by the depositor
- c. Through the batch processing of ICC
- d. Deposit transaction by an authorized representative

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer (original to be presented) (1 copy) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
2. Evidence of deposit (One [1] copy)	LBP Branch of Account
3. Letter Request by the depositor (One [1] copy), as applicable	Individual or Institutional
4. Properly accomplished Deposit or Withdrawal Slip (Two [2] copies)	LBP Branch Lobby
5. Properly accomplished Authority to Debit Credit Account (ADCA) (Two [2] copies)	Customer



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed directly to New Accounts for presentation of valid IDs and letter request (if applicable)	1.1 Attend to customer concern; conduct KYC procedures and provide updating of CIS/SSC for reactivation; forward the complete accomplished forms to Document Examiner for verification	None	30 Minutes	NAC, LBP Branch
None	1.2 Request the BSO and the BOO/BH to retrieve the SSCs of Dormant Accounts (Dormat SSC custodians)	None	9 Minutes	<i>Document Examiner,</i> LBP Branch
None	1.3 Retrieve the SSCs of dormant accounts then forward to DE	None	15 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Verify the signature on the following documents against the old SSC and ID/s presented: a. Withdrawal Slip (for withdrawal transaction) b. New set of SSCs	None	15 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.5 Imprint “Reactivated” stamp on the face of the old and new sets of SSCs, and indicate the date of reactivation; Forward to BSO and BOO/BH for approval	None		<i>Document Examiner, LBP Branch</i>
None	1.6 Check the documents forwarded by DE and if in order approve the transaction; forward to Teller or CASA Bookkeeper for processing	None	5 Minutes	<i>BSO/BOO/BH LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.7 Validate the Deposit Slip/Withdrawal Slip/Letter Request in the CT terminal; request for officer's override; affix initial beside the validation print	None	20 Minutes	<i>Teller/ CA/SA Bookkeeper, LBP Branch</i>
None	1.8 Approve/override the transaction in CT	None	2 Minutes	<i>BSO/BOO/ BH, LBP Branch</i>
None	1.9 Release the proceeds and copy of withdrawal/deposit slip/Validated copy of Letter Request	None	2 Minutes	<i>Teller/ CASA Bookkeeper, LBP Branch</i>
2. Receive proceeds or copy of withdrawal/deposit slip/validated letter request	None	None	2 Minutes	<i>None</i>
	TOTAL	None	1 Hour, 40 Minutes	

21. Release of Captured Card

This covers the release of ATM Cards captured at any LANDBANK ATMs within the following timelines:

1) LBP Issued Card	Timelines to Claim
a. Card is captured at Branch of Account	Customer has 15 banking days within which to claim; otherwise the same shall be perforated and disposed of accordingly
b. Card is captured at another LBP Branch	Customer has 2 banking days within which to claim; otherwise the card will be forwarded to Branch of Account
2) Other Bank Issued Card	Customer has 2 banking days within which to claim; otherwise the same shall be perforated and disposed of accordingly

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Valid photo bearing government-issued ID in the name of the cardholder/authorized representative (One [1] original) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
2. Properly accomplished Client Complaint Form (CCF) (One [1] copy)		New Accounts Counter or download at https://www.landbank.com/forms		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to person responsible once called and present requirements as indicated above	1.1 Check completeness and accuracy of information in the CCF	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Verify the documents	None	5 Minutes	<i>Document Examiner (DE) LBP Branch</i>
None	1.3 Review and approve the transaction accordingly	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.4 Release the card to cardholder	None	2 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
2. Affix signature on the CCF Claim Stub and receive captured card	None	None	None	<i>None</i>
	TOTAL	None	22 Minutes	

22. Release of Inward Returned Check to Depositors

This covers the release of checks previously deposited over-the-counter by accountholders or its representative but eventually returned from clearing either due to funding issues or technical deficiency.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Valid photo bearing government-issued ID, if claimed by a representative (One [1] original) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC etc)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Directly proceed to the designated Branch Officer to pick-up returned check	1.1 Conduct proper KYC; Retrieve the IRC, request customer to acknowledge receipt of the check in the Returned Check Advice (RCA)	None	28 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
None	1.2 Issue Inward Returned Check (IRC) together with the RCA to the customer/ authorized representative	None	2 Minutes	BSO/BOO/BH, LBP Branch



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive IRC and RCA	None	None	None	<i>None</i>
	TOTAL	None	30 Minutes	

23. Renewal/Pre-termination/Termination of Certificate of Time Deposit (Peso and Dollar) and High Yield Savings Account

This service includes Renewal/Pre-termination of Certificate of Time Deposit - CTD (Peso/Dollar) High Yield Savings Account (HYSA) and/or Letter of Instructions made by the depositor

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Evidence of deposit – CTD, HYSA Passbook, Letter of Instruction, as applicable (One [1] copy)		Issued by the Bank upon Account Opening		
2. Letter of Instruction/Authorization (Two [2] copies)		Authorized Signatories		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; forward the complete requirements to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Verify the signatures on the documents presented against the SSC on file; forward the same to the Branch Officers for notations	None	10 Minutes	<i>Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Review and approve the transaction accordingly; forward to CASA Bookkeeper for processing	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.4 Process the transactions accordingly; forward to Branch officers for checking and approval	None	20 Minutes	<i>CA/SA Bookkeeper, LBP Branch</i>
None	1.5 Check and approve the transaction; forward to NAC/Teller for processing	None	10 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
None	1.6 Update the depositor's HYSA passbook; Issue to depositor	None	5 Minutes	<i>Teller, LBP Branch</i>
None	1.7 Issue new/updated evidence of deposit (CTD) to depositor	None	5 Minutes	<i>NAC, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive new/ updated evidence of deposit (CTD/ HYSAs passbook)	None	None	2 Minutes	<i>None</i>
	TOTAL	None	1 Hour, 7 Minutes	

24. Request for ATM PIN Change via Force PIN

This service covers request of customers who may have forgotten their Personal Identification Number (PIN) or who may opt to change their existing PIN for security purposes.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished ATM Card Request/Update Form (ACRUF) (1 copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. Photocopy of one (1) valid photo bearing government issued ID in the name of the customer (original to be presented) (1 copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit the requirements as indicated above	1.1 Attend to customer concern; check the completeness, validity and accuracy of the information on the ACRUF, then forward the complete requirements to Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the signatures on the documents presented then forward the same to the Branch Officers for review and approval	None	5 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.3 Review and approve the request accordingly then forward to the Teller/CASA Bookkeeper for the acceptance of fee	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Pay the corresponding fee	2.1 Accept/validate payment of fee, then forward the same to the Branch Officers for processing	See Annex F on page B-7 to B-12	5 Minutes	<i>Teller/ CASA Bookkeeper LBP Branch</i>
None	2.2 Process change of PIN via Card Management Screen of the IST-CMS	None	10 Minutes	<i>BSO/BOO/BH, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.3 Return the ID to the customer and request him/her to nominate a new PIN at any LBP ATM	None	2 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
3. Ready to use the new PIN	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	35 Minutes	



25. Request for Bank Certification/Statement of Account for Salary Loan

This covers request of Salary Loan borrowers on the Outstanding Balance of their obligation with the Bank either for the full payment of the same or for Loan Take-Out purposes.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Customer Request Form		New Accounts Clerk		
2. Cash for payment of Service Fee or Authority to Debit Account		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; check the completeness, validity and accuracy of the information on the CRF then forward the complete requirements to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC),</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the signatures on the documents presented, if in order forward the same to the Teller or CASA Bookkeeper, as the case may be for the payment of service charges	None	10 Minutes	<i>Document Examiner, LBP Branch</i>
2. Pay the corresponding fee	2.1 Validate the payment for the service charges	See Annex F on page B-7 to B-12	10 Minutes	<i>Teller/ CA/SA Bookkeeper, LBP Branch</i>
None	2.2 Prepare the Certification/ Statement of Account, then forward to Branch Officers for approval and signature		45 Minutes	<i>Salary Loan Bookkeeper, LBP Branch</i>
None	2.3 Affix signature on the Certification/ Statement accordingly		8 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.4 Issue signed Certification/ Statement of Account to customer	None	2 Minutes	NAC, LBP Branch
3. Receive Certification/ Statement of Account	None	None	None	None
	TOTAL	See Annex F on page B-7 to B-12	1 Hour, 25 Minutes	

26. Request for Card/Passbook Replacement

This service includes the processing of over-the-counter request for the replacement of Proprietary Cards (ATM, eCard, Cash Card etc.)/Passbook in view of the following:

- a. Lost/Stolen
- b. Damaged/Defective
- c. Compromised
- d. Filled passbook

Office or Division:	LBP Branch
Classification:	Complex
Type of Transaction:	G2C – Government to Citizen
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
For Individuals:	
1. Properly accomplished ATM Card Request Update Form (ACRUF) (One [1] copy)	New Accounts Counter or download at https://www.landbank.com/forms
2. A copy of evidence of deposit, as applicable (for damaged/defective ATM/Passbook)	Issued by the Bank upon Account Opening
3. Original copy of Notarized Affidavit of Loss with Deed of Indemnity	Notary Public
4. Valid photo bearing government-issued ID in the name of the customer (One [1] original) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
For Government and Private Institutions	
<i>In addition to the above documents, the following shall be submitted:</i>	
1. Notarized Resolution/ Secretary's Certificate requesting for the replacement of the applicable Evidence of Deposit	From the Board/Corporate Secretary of the Institution

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Passbook replacement shall be done at the Branch of account				
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; check the completeness, validity and accuracy of the information on the request then forward to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Verify the signatures on the documents presented, if in order forward the same to the Teller or CASA Bookkeeper, as the case may be for the ATM service fees, NAC for passbook replacement.	None	5 Minutes	<i>Document Examiner, LBP Branch</i>
2. Pay the corresponding replacement fee	2.1 Validate the payment for the service fees, then forward to NAC for processing	See Annex F on page B-7 to B-12	10 Minutes	<i>Teller/ CA/SA Bookkeeper LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Process the transaction	None	15 Minutes	NAC, LBP Branch
None	2.3 Review and approve the transaction accordingly, Request card via IST-Card Reissuance screen**	None	10 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
None	2.4 Issue new/updated evidence of deposit to customer, or Claim Form, as applicable	None	2 Minutes	NAC, LBP Branch
3. Receive new/ updated evidence of deposit or Claim Form, as applicable	3. For ATM Card replacement, advise the customer to return after 7 banking days (for Metro Manila Branches, nearby provinces and 12 banking days (for Provincial Branches) to pick up the new card	None	2 Minutes	NAC, LBP Branch
	TOTAL	See Annex F on page B-7 to B-12	54 Minutes	

** if card to be issued is not Instant Card

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
ATM Card Generation				
None	1.1 Generate Cards	None	4 Banking Days	Administrative Assistant, Administrative Analyst, eProducts Management Specialist I, II & III/ Administrative Specialist III, Sr. eProducts Management Specialist CMPT- ACCIMU, BBSD
None	1.2 Pick up generated cards	None	On the 4th Banking Day (for NCR and nearby provincial branches)	<i>Authorized Branch Representative, LBP Branch</i>
None	1.3 Send to FMD	None	On the 4th Banking Day	<i>BBSD Personnel, Administrative Assistant, Administrative Analyst, eProducts Management Specialist I, II & III/ Administrative Specialist III/ Sr. eProducts Management Specialist</i> CMPT – ACCIMU, BBSD
None	1.4 Send to Authorized Courier	None	On the 5 th - 11th Banking Day	<i>Authorized Personnel, FMD</i>
On the 6th Banking Day for NCR and nearby Provincial Branches and 12th Banking Day for Provincial Branches – Customer to Claim the Card Replacement				



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit the Claim Form and one (1) valid ID	1.1 Attend to customer concern; forward it to the Document Examiner for verification	None	3 Minutes	NAC, LBP Branch
None	1.2 Verify the documents received, then forward the same to BSO	None	2 Minutes	<i>Document Examiner,</i> LBP Branch
None	1.3 Review and approve the transaction. Retrieve the ATM card and release to the customer	None	10 Minutes	<i>BSO,</i> LBP Branch
2. Receive new/ ATM card	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	15 Minutes	

27. Request for Checkbook

This service includes the processing of checkbook requested over-the-counter by the depositor or its authorized representative at the Branch of Account.

- a. Personal Checkbook
- b. Commercial Checkbook
- c. MDS Checkbook

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Checkbook Requisition Form (One [1] copy)		New Accounts Counter/Depositor		
2. Signed Authority to Debit Account (Two [2] copies)		Depositor		
3. Check for payment		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; forward the documents to the Document Examiner for verification	None	8 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Verify the documents against the SSC on file, then forward the same to the Branch Officer for approval	None	2 Minutes	<i>Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Review and approve the transaction accordingly, then forward to Teller/CASA Bookkeeper for posting, as the case may be	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.4 Validate the transaction	See Annex F on page B-7 to B-12	5 Minutes	<i>Teller/CA/SA Bookkeeper, LBP Branch</i>
None	1.5 Issue receipt or provide a copy of the debit memo, as applicable	None	2 Minutes	<i>NAC, LBP Branch</i>
2. Receive receipt or copy of debit memo	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	20 Minutes	



28. Request for Over-the-Counter Fund Transfer

This service covers the request of existing depositors for an over-the-counter Fund Transfer to their Branch of Account or to any LBP Branch nationwide.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Individuals/Institution			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Authority to Debit/Credit Account (ADCA) Form (One [1] set)		New Accounts Counter		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit the requirements as indicated above	1.1 Attend to customer concern, check the completeness, validity and accuracy of the information, then forward the complete requirements to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Verify the documents against the SSC on file, then forward the same to the Branch Officer for approval	None	5 Minutes	<i>Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Review and approve the ADCA request and forward the same to the CASA Bookkeeper for processing	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.4 Process the transaction in accordance with the request; collect service charge as applicable	See Annex F on page B-7 to B-12	10 Minutes	<i>CA/SA Bookkeeper, LBP Branch</i>
None	1.5 Provide the customer with a copy of the the validated ADCA Form	None	2 Minutes	<i>NAC, LBP Branch</i>
2. Receive copy of the validated ADCA Form	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	32 Minutes	

29. Request for Stop Payment Order

The Stop Payment Order (SPO) shall only be honored and processed under the following conditions at the Branch of Account:

- a. The check is not stale.
- b. The check is not certified. The check is considered certified when the Bank undertakes to pay it at any future time when presented for payment.
- c. The check is not yet paid/negotiated nor covered by an outstanding SPO.

Office or Division:	LBP Branch		
Classification:	Simple		
Type of Transaction:	G2C – Government to Citizen		
Who may avail:	Individuals, Government and Private Institutions		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Individual (Single or Joint) Peso or Dollar <ul style="list-style-type: none">Affidavit of Loss with Deed of Indemnity (in case of Lost check)Customer Request Form (CRF)		Branch/Notary Public All LBP Branches	
2. Institutional Customer (Private / Government) <ul style="list-style-type: none">Affidavit of Loss with Deed of Indemnity (in case of Lost check)Customer Request Form (CRF)		Branch/Notary Public All LBP Branches	
3. Cash/Check for payment		Customer	



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present the CRF duly signed by the authorized signatories	1.1 Review the CRF received to ensure that the CRF request is properly accomplished by the requesting party, prepared in three (3) copies, conditions in honoring SPO are met and reasons are acceptable. Indicate on the request the date and time of receipt	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the signature/s on the CRF against CIS/SSC on file or valid ID in case of CFC and MDS checks	None	10 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.3 Check and approve the CRF, indicate the expiry date of the request, then forward to Teller or CASA Bookkeeper as the case may be for processing	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Pay the service charge at the Counter	2.1 Receive the payment from the depositor/debit the account and machine-validate the CRF. Give the triplicate copy of the CRF to the requesting party, the first and second copy to the DE and BSO/BOO/BH, respectively	See Annex F on page B-7 to B-12	10 Minutes	<i>Teller/ CA/SA Bookkeeper, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Tag the SPO request in the FIAS terminal with validity of six (6) months from the date of receipt. Indicate the expiry date of SPO in the original and duplicate of CRF.	None	10 Minutes	<i>Document Examiner/ BSO/BOO/BH, LBP Branch</i>
None	2.3 Attach the CRF to the corresponding CIS/SSC	None	5 Minutes	<i>Document Examiner, LBP Branch</i>
	TOTAL	See Annex F on page B-7 to B-12	55 Minutes	



30. Request for the Printing and Reprinting of Snapshot/Bank Statement

This covers the printing and reprinting of Snapshot/Bank Statement by accountholders/authorized representatives to be requested at the Branch of Account.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (CRF) (1 copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. Photo bearing government-issued ID, if BS will be claimed by a representative (One (1) valid ID) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. A copy of Letter of Authority, if applicable		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Branch personnel responsible once called and submit the requirements as indicated above	1.1 Check completeness of information in the CRF; forward document to the Document Examiner for verification and if in order forward CRF to Branch Officer for review and approval	None	20 Minutes	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Review and approve the transaction accordingly, then forward the CRF to the Teller/CASA Bookkeeper for the validation of fee	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Pay the corresponding fee	2.1 Validate the transaction/ service fee	See Annex F on page B-7 to B-12	5 minutes	<i>Teller, CASA Bookkeeper, LBP Branch</i>
None	2.2 Process the printing/reprinting of snapshot/bank statement		10 Minutes	<i>NAC, CASA Bookkeeper LBP Branch</i>
None	2.3 Request customer to acknowledge receipt of Bank Statement/ Snapshot in the CRF, then release the same to customer or its authorized representative		3 Minutes	<i>NAC, LBP Branch</i>
3. Acknowledge receipt of Snapshot/Bank Statement in the CRF Claim Stub	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	43 Minutes	

31. Request for the Reprinting of Bank Statement not available in Branch (IDRARS)

This covers the reprinting of Bank Statement by accountholders/authorized representatives to be requested at the Branch of Account.

Office or Division:	LBP Branch			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (CRF) (1 copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. Photo bearing government-issued ID, if BS will be claimed by a representative (One (1) valid ID) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. A copy of Letter of Authority, if applicable		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Branch personnel responsible once called and submit the requirements as indicated above	1.1 Check completeness of information in the CRF; forward document to the Document Examiner for verification and if in order forward CRF to Branch Officer for review and approval	None	20 Minutes	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Review and approve the transaction accordingly	See Annex F on page B-7 to B-12	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.3 Process the reprinting		10 Minutes	NAC, LBP Branch
None	1.4 Request customer to acknowledge receipt of BS in the CRF, then release BS to customer or its authorized representative		3 Minutes	NAC, LBP Branch
None	1.5 Provide Claim Form for BS requested at SID			NAC, LBP Branch
None	1.6 Retrieve BS no longer available thru IDRARS		6 Banking Days	<i>Systems Implementation Analyst/System Implementation Specialist SID</i>
2. Acknowledge receipt of BS in the CRF and receive BS/Claim Form	None	None	None	None
	TOTAL	See Annex F on page B-7 to B-12	6 Banking Days, 38 Minutes	

32. Salary Loan

This covers the processing of loan application of employees of Government and Private Institutions with Memorandum of Agreement (MOA) executed by and between the institution and LANDBANK.

Loan application can be filed through the Branches or through www.landbank.com

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Employees of Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Memorandum of Agreement between the Bank and the Institution (1 set)		LBP Branch		
2. Signed Authority to debit account or check for payment (1 copy)		Customer		
3. Properly accomplished Bank Forms and Supporting Documentary Requirements (1 set) <ul style="list-style-type: none"> • Duly Notarized Salary Loan Application/Agreement Form • Employer's Certification • Certified/True copy of latest Payslip 		LBP Branch/Agency Authorized Officer		
4. Borrower-Co maker List, for Electronic Salary Loan		Agency		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit properly accomplished Salary Loan Application to the person responsible (for SLS); for Electronic Salary Loan (ESL), access the e-banking channels for Loan Application	1.1 Determine eligibility of applicant (for SLS); forward the complete set of requirements to the DE for verification	None	3 Hours	<i>Salary Loan Bookkeeper, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the documents presented then forward to Branch Officers for approval	None	1 Hour	<i>Document Examiner, LBP Branch</i>
None	1.3 Review application; seek approval from appropriate Branch Officer	See <i>Annex I</i> below	1 Banking Day	<i>BSO/BOO/BH, LBP Branch</i>
2. Affix signature on applicable documents to signify conforme (for SLS)	2.1 Process the loan and require borrower to sign applicable documents		1 Banking Day	<i>Salary Loan Bookkeeper, LBP Branch</i>
None	2.2 Credit proceeds to the account nominated by the borrower and provide borrower with a copy of applicable loan documents		2 Hours	<i>Salary Loan Bookkeeper, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Verify if the proceeds are credited to nominated account; receive copy of applicable loan documents	None	None	None	<i>None</i>
	TOTAL	See Annex I below	2 Banking Days, 6 Hours	

Parameter	Terms and Conditions
Interest Rate	8.5% per annum based on monthly diminishing balance payable in arrears
Non-Interest Charges	
a. Service fee	<p>Government: One-time deduction equivalent to ½ of 1% of the approved loan; minimum of ₱200.00 up to maximum of ₱1,500.00</p> <p>Private Institution: One-time deduction equivalent 2% of the approved loan; but not to exceed ₱7,500.00</p>
b. Advance Interest	Computed from loan approval up to the day prior to the 1 st amortization period
c. Credit Life Insurance (CLI) Premium	<p>Based on existing rates of the insurance company at the time of loan application</p> <p>In case of loan renewal, CLI premium is collected in full while the unexpired insurance premium shall be credited to the employee-borrower's ATM account upon receipt of notice from the insurance company.</p>
d. Documentary Stamp Tax	Based on existing BIR rules and regulations, i.e., ₱1.50 for every ₱200.00 or a fractional part thereof for loans exceeding ₱250,000.00
e. Penalty	<p>Three percent (3%) per month shall be imposed on the past due amount (principal) after five (5) banking days grace period.</p> <p>Waiver of penalty shall be approved in accordance with the CA/SA</p>
f. Other Charges as applicable	Outstanding balance of existing salary loan in case of migration from other system shall include unpaid interest, and other applicable fees/charges.

33. Sale/Purchase of Foreign Currencies

This service covers the processing of over-the-counter Sale/Purchase of US Dollar Notes and third currencies* currently offered by the Bank to its existing depositors and which can be availed at the following Branches depending on the type of currency involved.

Notes/Currencies	Name of Branches
US Dollar Notes	All Branches
3 rd Currencies	
Chinese Yuan	Cash Department
Yen	Cash Department & Buendia
Euro	Cash Department, East Ave. Greenhills, General Santos Highway and Intramuros

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen
Who may avail:	Individuals
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
For Individual:	
1. Properly accomplished Application to Purchase Foreign Currency or Application to Sell Foreign Currency, as applicable (One (1) set)	New Accounts Counter
2. Photo bearing government-issued ID (One (1) original) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs.</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
3. Currency for Exchange	Customer



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the above requirements as indicated above	1.1 Receive and verify completeness, validity and accuracy of information on the form and the genuineness of currency for exchange	None	15 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Verify the documents presented	None	10 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.3 Review and approve the transaction accordingly	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.4 Request for appropriate currency needed, if applicable, the process the transaction	None	15 Minutes	<i>Teller, LBP Branch</i>
None	1.5 Release amount of currency exchanged, as applicable	None	5 Minutes	<i>Teller, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive equivalent amount of currency exchanged	None	None	None	<i>None</i>
	TOTAL	None	55 Minutes	

34. Servicing of Modified Disbursement System Transactions

This service is available to government agencies to comply with the directive of the Department of Finance (DOF) and the Department of Budget and Management (DBM) to facilitate the effective management of cash resources of the National Government particularly on the reconciliation of Disbursements of the National Government Agencies (NGAs) from the accounts of the Bureau of the Treasury (BTr) with LANDBANK. This includes the following:

- a. Access to eMDS
- b. Account Opening /Enrolment of Modified Disbursement System (MDS) Sub-Account
- c. Processing of Notice of Cash Allocation (NCA)/Notice of Transfer of Allocation (NTA)
- d. Processing of List of Due and Demandable Accounts Payable – Advice to Debit Account (LDDAP-ADA) and Advice of Checks Issued and Cancelled (ACIC)
- e. Cancellation of MDS Checks/LDDAP-ADA
- f. Adjustments of ACIC/LDDAP-ADA
- g. Negotiation of MDS Checks/LDDAP ADA
- h. MDS Seed Fund Replenishment

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government			
Who may avail:	Government Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Agency Enrolment Form		Branch		
2. User Enrolment Form		Agency concerned		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Coordinate with the Branch Head/ MDS Bookkeeper for the availment of the service then submit applicable documents to request the processing of MDS transactions as listed in Annex G on page B-64 to B-74	1.1 Attend to customer concern; provide overview of the service; forward the documents to the officer for approval/ notation	None	30 Minutes	MDS Bookkeeper, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Review and approve/note the transaction accordingly	None	15 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.3 Coordinate with Head Office counterparts for the enrolment of the agency to the eMDS	None	20 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
None	1.4 Process the applicable transaction	None	30 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
None	1.5 Provide agency with a copy of processed transactions	None	2 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
2. Receive applicable duplicate copy of the agency	None	None	None	<i>None</i>
	TOTAL	None	1 Hour, 37 Minutes	

35. Trust/Treasury Placements

This refers to Trust and Treasury (Government Securities and Corporate Securities) products available to walk-in customers or existing depositors offered by the Trust/Treasury Banking Groups through the Branches.

Please refer to **Annex J** below for the complete List of Trust Products.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Valid photo bearing government-issued ID in the name of the customer/authorized signatory (One (1) photocopy, original to be presented) <i>Note: Please see Annex E on page B-6 for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
2. Authority to Debit/Credit (ADCA)/Cash/Check for placement		New Accounts Counter/Customer		
3. Deposit Account (as settlement account)		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed directly to the office of the Branch Officer for inquiry	1.1 Attend to customer concern; conduct KYC procedures and provide overview of the product being offered	None	1 Hour	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Conduct Suitability Assessment to determine the need of the customer	None		BSO/BOO/BH, LBP Branch
None	<p>1.3 If the customer is decided for his/her placement, request customer to accomplish the documentary requirements:</p> <p>See Annex K</p> <p><i>Note: In case the customer has no existing deposit account, he/she shall be required to open an account to be used as Settlement Account for his/her placement (procedure and processing time shall apply for opening an account)</i></p>	None		BSO/BOO/BH, LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Coordinate with Head Office counterpart and if in order, approve the transaction accordingly; forward the mode of placement to the Teller or CASA Bookkeeper as the case may be	None	20 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
None	1.5 Process the transaction	None	15 Minutes	<i>Teller (if paid through cash/check) CA/SA Bookkeeper (if through debit from account), LBP Branch</i>
None	1.6 Provide Treasury/ Trust Hub Personnel advance copy of documents accomplished by the customer	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Sign Order Ticket to signify conforme on amount placed	2.1 Provide customer copy of Order Ticket and other supporting documents as evidence of placement with LANDBANK	None	15 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
3. Receive copy of Order Ticket and other supporting documents	None	None	None	<i>None</i>
	TOTAL	None	2 Hours	



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Annex J

LANDBANK OMNIBUS DIRECTORY OF PRODUCTS AND SERVICES – TRUST BANKING GROUP **2021**

A. TRUST ARRANGEMENTS

This refers to a fiduciary relationship whereby legal title to funds and/or properties of the Trustor is transferred to LANDBANK-Trust Banking Group (LANDBANK TBG), subject to an equitable obligation to administer, hold, and manage such funds and/or properties for the use, benefit or advantage of the trustor and/or other designated beneficiaries

1. UNIT INVESTMENT TRUST FUND (UITF)

Unit Investment Trust Fund (UITF) products are open-ended pooled trust funds that are invested collectively in a diversified portfolio regulated and approved by the Bangko Sentral ng Pilipinas (Section x410 of the MORB).

As open-ended pooled funds, participation/contribution comes from several participants (investors) pooled and invested as a single fund. Such participation and its redemption/withdrawal are allowed as often as stated in each fund's respective Plan Rules (Declaration of Trust).

UITFs are affordable and are the best investment vehicle to easily participate in the financial markets. UITF products offer a simple, more convenient, and less time-consuming method of investing in a diversified portfolio.

NOTE: UITFs are not deposit products and are not insured by the Philippine Deposit Insurance Corporation (PDIC), nor is it insured by the trust entity or its affiliates or subsidiaries.

Due to the nature of investment, yields and potential yield cannot be guaranteed. Historical yields are purely for reference purposes and do not guarantee similar future results. Any income and loss arising from market fluctuations and price volatility of the securities held by the UITF, even if invested in government securities, is for the account of the Trustor/Investor.

The units of participation in the fund, when redeemed, may be worth more or be worth less than the initial investment/contributions of the Trustor/Investor. LANDBANK TBG, as trustee, is not liable for losses unless upon willful default, fraud, bad faith, or gross negligence.

Trustor/Investor must read the complete details of the fund in the Plan Rules/Declaration of Trusts, make his/her own risk assessment, and when necessary, he/she must seek independent/professional opinion before making an investment.

1.1 LANDBANK MONEY MARKET FUND

A fund designed to provide high liquidity and minimal risk but with decent returns on the invested capital, from placements in short-term special bank accounts.

The fund is intended for clients with a Conservative risk profile.

A. Title of the Fund	: LANDBANK Money Market Fund
B. Currency	: PhP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Money Market
E. Recommended Investment Horizon	: Less than One (1) Year
F. Unit Paying (Income Distribution)	: No
Distribution Policy	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed for investors who aim for high liquidity and minimal risk but with decent returns



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		on their capital, from short-term and flexible investments.
H. Investment Objectives	:	The Fund aims to provide high liquidity and minimal risk but with decent returns on capital, from short-term fixed-income investments.
I. Risk Profile Suitability	:	Conservative and above.
J. Allowable Investment Outlets/Underlying Assets	:	<p>a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSAs)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;</p> <p>b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); and</p> <p>c. Such other investments are allowed under regulations issued by the BSP</p>
K. Modified Duration	:	Shall not exceed one (1) year
L. Frequency of Minimum Disclosure	:	Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	:	Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	:	PhP5,000.00
O. Required Minimum Additional Participation	:	PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	:	Any banking day
Q. NAVPU at launch/Par Value	:	1.000000
R. Cut-off Time	:	<p>Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day.</p> <p>Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.</p>
S. Time of NAVPU computation/calculation	:	The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed.



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T. Redemption (Availability/Crediting of Proceeds)	: T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after one (1) banking day from redemption date. A check payable to the Participant may be issued upon request of the client subject to the internal policies of the Trustee.
U. Prior Notice of Redemption	: May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	: Twenty-hundredths percent (0.20%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W. Holding Period	: 7 calendar days
X. Penalty for Early Redemption	: Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y. Custody of Securities	: Standard Chartered Bank or any BSP-accredited third-party custodian appointed by the Trustee.



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1.2 LANDBANK MONEY MARKET PLUS FUND

A fund that offers investors a relatively liquid investment while providing potential higher income from a portfolio of short-term bonds and fixed-income securities.

The fund is intended for clients with a **Moderate** risk profile.

A. Title of the Fund	: LANDBANK Money Market Plus Fund
B. Currency	: PhP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Money Market
E. Recommended Investment Horizon	: 1-3 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund that offers investors a relatively liquid investment while providing potential higher income from a portfolio of short-term bonds and fixed-income securities.
H. Investment Objectives	: The Fund aims to achieve liquidity and relatively stable income from fixed-income investments.
I. Risk Profile Suitability	: Moderate and above.
J. Allowable Investment Outlets/Underlying Assets	<ul style="list-style-type: none"> a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); c. Fixed-Income Securities <ul style="list-style-type: none"> ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds; ▪ fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange;



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	<ul style="list-style-type: none"> ▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; ▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; and
	d. Such other investments that are allowed under regulations issued by the BSP
K. Modified Duration	: Shall not exceed one (1) year
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	<p>Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day.</p> <p>Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.</p>
S. Time of NAVPU computation/calculation	The NAVPU of the Fund shall be computed daily once all transactions relating to the Fund are processed and/or upon the availability of the asset prices.
T. Redemption (Availability/Crediting of Proceeds)	<p>T+1</p> <p>Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after one (1) banking day from redemption date.</p>



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		A check payable to the Participant may be issued upon request of the client subject to the internal policies of the Trustee.
U. Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	:	Fifty-hundredths percent (0.50%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W. Holding Period	:	Thirty (30) calendar days
X. Penalty for Early Redemption	:	Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e. net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y. Custody of Securities	:	Standard Chartered Bank or any BSP-accredited third-party custodian appointed by the Trustee.



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1.3 LANDBANK BOND FUND (previously LANDBANK GS-FI Fund)

A fund that aims to generate a steady stream of income through investments in a portfolio of peso-denominated fixed-income securities such as government securities, corporate bonds.

The fund is intended for clients with a **Moderate** risk profile.

A. Title of the Fund	: LANDBANK Bond Fund
B. Currency	: PhP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Long-Term Bond Fund
E. Recommended Investment Horizon	: 3-5 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed to generate a steady stream of income through investments in a portfolio of long-term fixed-income securities such as government securities and corporate bonds.
H. Investment Objectives	: The Fund aims to generate a steady stream of income mainly through investments in a diversified portfolio of peso-denominated fixed-income securities
I. Risk Profile Suitability	: Moderate and above.
J. Allowable Investment Outlets/Underlying Assets	<p>a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSAA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;</p> <p>b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed);</p> <p>c. Fixed-Income Securities ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate</p>



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	<p>treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds;</p> <ul style="list-style-type: none">▪ fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange;▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; <p>d. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p> <p>e. Tradable Loans Loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust</p>
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	Committee may deem appropriate; and
	f. Such other investments that are allowed under regulations issued by the BSP
K. Modified Duration	: Shall not exceed ten (10) years
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: Percentage change in the Bloomberg Government Bond Index AI (All in) or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	: Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S. Time of NAVPU computation/calculation	: The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.
T. Redemption (Availability/Crediting of Proceeds)	: T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after one (1) banking day from redemption date. A check payable to the Participant may be issued upon request of the client subject to the internal policies of the Trustee.
U. Prior Notice of Redemption	: May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions



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		received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	:	One percent (1.00%) per annum based on the gross portfolio value of the Fund. <u>Accrued daily and paid within five (5) banking days after the end of each calendar month.</u>
W. Holding Period	:	Thirty (30) calendar days
X. Penalty for Early Redemption	:	Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y. Custody of Securities	:	Standard Chartered Bank and Philippine Depository & Trust Corp (PDTC) or any BSP-accredited third-party custodian appointed by the Trustee.



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1.4 LANDBANK GROWTH FUND

A fund that aims to generate capital growth while maintaining a steady stream of income through a diversified portfolio of peso-denominated listed stocks and tradable fixed-income securities.

The fund is intended for clients with an **Aggressive** risk profile.

A. Title of the Fund	: LANDBANK Growth Fund
B. Currency	: PhP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Balanced (41% to 60% in Equities)
E. Recommended Investment Horizon	: 5 to 7 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
▪ Source of Income for Distribution	: n/a
▪ Frequency	: n/a
▪ Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund ideal for investors who are willing to take extra risks for potentially higher returns. Funds are invested in a portfolio of diversified peso-denominated listed stocks and tradable fixed-income securities.
H. Investment Objectives	: The Fund aims to generate capital growth through a combination of diversified investments in peso-denominated listed equities and tradable fixed-income securities
I. Risk Profile Suitability	: Aggressive
J. Allowable Investment Outlets/Underlying Assets	: <ul style="list-style-type: none"> a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); c. Fixed-Income Securities <ul style="list-style-type: none"> ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or



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instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds;

- fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange;
- securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;
- securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund;

d. Equities

Exchange-listed shares of stock of corporations, common and/or preferred equities, which are already listed or being offered publicly and soon to be listed in the Philippine stock market

Provided, however, that the Fund's total investment in equities shall not exceed 60% of the total market value of all the asset holdings at the time of investing.

e. Derivative Instruments

Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the



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	requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;
	f. Tradable Loans Loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; and
	g. Such other investments that are allowed under regulations issued by the BSP
K. Modified Duration	: n/a
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: Simple average of the percentage change in the following indices: a. Bloomberg Government Bond Index AI b. Closing Philippine Stock Exchange Index (PSEI) or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	: Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S. Time of NAVPU computation/calculation	: The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.



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T. Redemption (Availability/Crediting of Proceeds)	: T+3 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after three (3) banking days from redemption date. A check payable to the Participant may be issued upon request of the client subject to the internal policies of the Trustee.
U. Prior Notice of Redemption	: May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	: One and a quarter percent (1.25%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W. Holding Period	: Thirty (30) calendar days
X. Penalty for Early Redemption	: Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y. Custody of Securities	: Standard Chartered Bank and Philippine Depository & Trust Corp (PDTC) or any BSP-accredited third-party custodian appointed by the Trustee.

**LANDBANK****LANDBANK OMNIBUS DIRECTORY OF PRODUCTS AND SERVICES – TRUST BANKING GROUP | 2021****1.5 LANDBANK EQUITY INDEX FUND**

A fund that aims for long-term capital growth through investment mainly in peso-denominated listed equities.

The fund is aimed at clients with an **Aggressive** risk profile.

A. Title of the Fund	: LANDBANK Equity Index Fund
B. Currency	: PhP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Equity Fund
E. Recommended Investment Horizon	: 5 to 7 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed for investors who are willing to take extra risks in order to avail of the potential higher investment returns offered by the equities market, minus the hassles of monitoring and analyzing each stock.
H. Investment Objectives	: The Fund aims for long-term capital growth, to the extent possible, through investments mainly in peso-denominated listed equities comprising the Philippine Stock Exchange Index (PSEi).
I. Risk Profile Suitability	: Aggressive
J. Allowable Investment Outlets/Underlying Assets	<p>The Fund shall be primarily invested in a diversified portfolio of equities listed at the Philippine Stock Exchange. Provided that the fund may invest up to 100% of the portfolio in local equities comprising the PSEi, depending on current market conditions and the Fund Manager's outlook on the macroeconomy.</p> <p>a. Cash and Short-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;</p> <p>b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (if allowed);</p> <p>c. Equities Exchange-listed shares of stock of corporations, common and/or preferred equities, comprising the PSEi, which are already listed or being offered</p>



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	publicly and soon to be listed in the Philippine stock market.
	<p>d. Collective Investment Vehicles Collective investment vehicles managed by reputable fund managers with objectives and policies of which are generally consistent with those of the FUND, subject to existing BSP regulations.</p> <p>e. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p> <p>f. Such other investments that are allowed under regulations issued by the BSP</p>
K. Modified Duration	: n/a
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: The percentage change in the closing Philippine Stock Exchange Index (PSEi) or, in its absence, any available relevant or similar benchmark.
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	<p>Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day.</p> <p>Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.</p>
S. Time of NAVPU computation/calculation	The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.



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T. Redemption (Availability/Crediting of Proceeds)	: T+3 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after three (3) banking days from redemption date. A check payable to the Participant may be issued upon request of the client subject to the policies of the Trustee.
U. Prior Notice of Redemption	: May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	: One and a half percent (1.50%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W. Holding Period	: Thirty (30) calendar days
X. Penalty for Early Redemption	: Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y. Custody of Securities	: Philippine Depository & Trust Corp. (PDTC) or any BSP-accredited third-party custodian appointed by the Trustee.



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1.6 LANDBANK GLOBAL \$ FUND

A fund that aims to generate income through investments in a diversified portfolio of Dollar-denominated fixed-income securities issued by the national Government and by local companies.

The fund is aimed at clients with a **Moderate** risk profile.

A. Title of the Fund	: LANDBANK Global \$ Fund
B. Currency	: US Dollar
C. Fund Structure	: Regular UITF
D. Fund Classification	: Bond Fund (Long-Term Bond Fund)
E. Recommended Investment Horizon	: 3 to 5 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed for investors who are looking for a relatively liquid investment with potentially higher returns for their US dollar-denominated funds.
H. Investment Objectives	: The Fund aims to generate a relatively higher income through investments in Dollar-denominated fixed-income securities issued by the National Government and by local companies.
I. Risk Profile Suitability	: Moderate and above.
J. Allowable Investment Outlets/Underlying Assets	<p>a. Certificates of Deposit</p> <ul style="list-style-type: none"> US\$-denominated certificates of deposit of the Land Bank of the Philippines US\$-denominated certificates of deposit of other of private, foreign or government banks, or other selected financial intermediaries accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; <p>b. Fixed-Income Securities</p> <ul style="list-style-type: none"> US\$-denominated bonds, securities, or other evidence of indebtedness such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds issued or guaranteed by the: <ul style="list-style-type: none"> Government of the Republic of the Philippines or any of its subdivisions or instrumentalities; government instrumentality or local government units; and the Bangko Sentral ng Pilipinas (BSP)



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<p>Provided, that the servicing and payment of such obligations are fully guaranteed by the Republic of the Philippines or the BSP. It is understood that the documentation of these investments shall be consistent with those listed as qualified under the UITF rules and regulations;</p> <ul style="list-style-type: none"> ▪ US\$-denominated bonds, commercial papers, notes, or debentures that are traded in an organized exchange; 	
c. Derivative Instruments	<p>Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p>
d. Tradable Loans	<ul style="list-style-type: none"> ▪ US\$-denominated tradable loans secured by the abovementioned instruments; ▪ US\$-denominated loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate;
e. Such other investments that are allowed under regulations issued by the BSP	
K. Modified Duration	: Shall not exceed ten (10) years
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: The average of the daily one-year ROP rates or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: USD1,000.00
O. Required Minimum Additional Participation	: USD200.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	: Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered



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		as a transaction for the next applicable business day.
S. Time of NAVPU computation/calculation		The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.
T. Redemption (Availability/Crediting of Proceeds)	: T+3	Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after three (3) banking days from redemption date. A check payable to the Participant may be issued upon request of the client subject to the internal policies of the Trustee.
U. Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	:	Half percent (0.50%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five banking (5) days after the end of each calendar month.
W. Holding Period	:	Thirty (30) calendar days
X. Penalty for Early Redemption	:	Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than Ten U.S. Dollars (USD10.00) or its peso equivalent. The penalty collected shall accrue to the Fund.
Y. Custody of Securities	:	Standard Chartered Bank and Philippine Depository & Trust Corp (PDTC) or any BSP-accredited third-party custodian appointed by the Trustee.

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1.7 UNIT INVESTMENT TRUST FUND INVESTMENT FACILITIES

1.7.a LANDBANK UITF Auto-Invest Facility

An option that allows you to automatically contribute to your existing UITF account by authorizing LANDBANK Trust Banking Group to debit your nominated LANDBANK deposit account and purchase units on a regular basis for as low as Php1,000.00 a month.

1.7.b LANDBANK i-Invest (UITF on the LANDBANK MBA)

An online investment platform for LANDBANK UITFs accessible through the LANDBANK Mobile Banking App.

The facility allows you to:

- Enroll your Existing LANDBANK UITF Account;
- View the latest status of your UITF Portfolio; and
- Subscribe/Add to your existing UITF Investment

2. PERSONAL EQUITY & RETIREMENT ACCOUNT – UNIT INVESTMENT TRUST FUNDS (PERA-UITFs)

PERA-UITFs are open-ended pooled funds that are invested collectively in a diversified portfolio of PERA investment products associated with the Contributor's investment and risk profile, and/or age of near retirement.

2.1 LANDBANK PERA MONEY MARKET FUND¹

A fund that aims to provide high liquidity and decent returns primarily from special bank deposits.

The fund is intended for Contributors with a Conservative risk profile.

A. Title of the Fund	: LANDBANK PERA Money Market Fund
B. Currency	: PhP
C. Fund Structure	: PERA-UITF
D. Fund Classification	: Money Market
E. Recommended Investment Horizon	: Less than One (1) Year
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed for PERA Contributors who are expected to retire and withdraw within 1-3 years from placement in the fund.
H. Investment Objectives	: The Fund aims to provide high liquidity and decent returns from short-term and flexible investments with less than one-year duration, with minimal risk on capital.
I. Risk Profile Suitability	: Conservative and above.
J. Allowable Investment Outlets/Underlying Assets	: a. Cash, Short-term, and Long-term Deposits

¹ Not yet available/launched.



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	Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;
	b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); and
	c. Such other investments that are allowed under regulations issued by the BSP
K. Modified Duration	: Shall not exceed one (1) year
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	: Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S. Time of NAVPU computation/calculation	: The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed.
T. Redemption (Availability/Crediting of Proceeds)	: T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by remittance to the Contributor's designated Cash Custodian, after one (1) banking day from the receipt of the Notice of Withdrawal/Termination by the TRUSTEE from the ADMINISTRATOR, subject to the applicable cut-off time.
U. Prior Notice of Redemption	: May be required. At least three (3) banking days' notice before redemption.

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	The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	: Twenty-hundredths percent (0.20%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W. Holding Period	: Thirty (30) calendar days
X. Penalty for Early Redemption	: Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, penalties, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y. Custody of Securities	: Standard Chartered Bank or any BSP-accredited third-party custodian appointed by the Trustee.

2.2 LANDBANK PERA BOND FUND²

A fund that aims to generate moderate yields through investments in a diversified portfolio of peso-denominated fixed income securities.

The fund is intended for Contributors with a Moderate risk profile.

A. Title of the Fund	: LANDBANK PERA Bond Fund
B. Currency	: PhP
C. Fund Structure	: PERA-UITF
D. Fund Classification	: Long-Term Bond Fund
E. Recommended Investment Horizon	: 3 to 5 Years
F. Unit Paying (Income Distribution)	: No
Distribution Policy	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed for PERA Contributors who aim for decent returns on their capital in preparation for their retirement from long-term fixed-income securities
H. Investment Objectives	: The Fund aims to generate a steady stream of income through investments in a diversified portfolio of peso-denominated fixed-income securities.

² Available on the PERA Digital Platform (<https://pera.seedbox.ph/>)



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I. Risk Profile Suitability	: Moderate and above.
J. Allowable Investment Outlets/Underlying Assets	<p>a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSAA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;</p> <p>b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed);</p> <p>c. Fixed-Income Securities</p> <ul style="list-style-type: none"> ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds; ▪ fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange; ▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; ▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; <p>d. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly</p>



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	approved by the Trust Committee and disclosed to participants;
	<p>e. Tradable Loans Loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; and</p> <p>f. Such other investments that are allowed under regulations issued by the BSP</p>
K. Modified Duration	: Shall not exceed ten (10) years
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: Percentage change in the Bloomberg Government Bond Index All (All in) or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	<p>Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day.</p> <p>Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.</p>
S. Time of NAVPU computation/calculation	: The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of market or availability of asset prices
T. Redemption (Availability/Crediting of Proceeds)	: T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by remittance to the Contributor's designated Cash Custodian, after one (1) banking day from the receipt of the Notice of Withdrawal/Termination by the TRUSTEE from the ADMINISTRATOR, subject to the applicable cut-off time.
U. Prior Notice of Redemption	: May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	: One percent (1.00%) per annum based on the gross portfolio value of the Fund. <u>Accrued daily and paid within five (5) banking days after the end of each calendar month.</u>
W. Holding Period	: Thirty (30) calendar days



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X. Penalty for Early Redemption	: Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, penalties, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y. Custody of Securities	: Standard Chartered Bank and Philippine Depository & Trust Corp (POTC) or any BSP-accredited third-party custodian appointed by the Trustee.

2.3 LANDBANK PERA GLOBAL \$ FUND³

A fund that aims to generate relatively moderate returns from their capital through investments in Dollar-denominated fixed-income securities issued by the National Government and by local companies.

The fund is aimed at Contributors with a **Moderate** risk profile.

A. Title of the Fund	: LANDBANK PERA Global \$ Fund
B. Currency	: US Dollar
C. Fund Structure	: PERA-UITF
D. Fund Classification	: Bond Fund (Long-Term Bond Fund)
E. Recommended Investment Horizon	: 3 to 5 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: The fund aims to generate a relatively higher income in order to help achieve PERA Contributors' retirement fund objectives through investments in Dollar-denominated fixed-income securities issued by the National Government and by local companies.
H. Investment Objectives	: The Fund aims to generate relatively higher income compared to a regular dollar deposit account, through investments in Dollar-denominated fixed-income securities issued by the National Government and by local companies.
I. Risk Profile Suitability	: Moderate and above.
J. Allowable Investment Outlets/Underlying Assets	: a. Certificates of Deposit <ul style="list-style-type: none"> • US\$-denominated certificates of deposit of the Land Bank of the Philippines • US\$-denominated certificates of deposit of other of private, foreign or government banks, or other selected financial intermediaries accredited by LANDBANK's Financial Institution

³ Not yet available/launched.



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Department and LANDBANK Trust Banking Group;

b. Fixed-Income Securities

- US\$-denominated bonds, securities, or other evidence of indebtedness such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds issued or guaranteed by the:
 - Government of the Republic of the Philippines or any of its subdivisions or instrumentalities;
 - government instrumentality or local government units; and
 - the Bangko Sentral ng Pilipinas (BSP)

Provided, that the servicing and payment of such obligations are fully guaranteed by the Republic of the Philippines or the BSP. It is understood that the documentation of these investments shall be consistent with those listed as qualified under the UITF rules and regulations;

- US\$-denominated bonds, commercial papers, notes, or debentures that are traded in an organized exchange;

c. Derivative Instruments

Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;

d. Tradable Loans

- US\$-denominated tradable loans secured by the abovementioned instruments;
- US\$-denominated loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate;

- e. Such other investments that are allowed under regulations issued by the BSP**



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K. Modified Duration	: Shall not exceed ten (10) years
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: The average of the daily one-year ROP rates or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: USD200.00
O. Required Minimum Additional Participation	: USD100.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	<p>Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day.</p> <p>Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.</p>
S. Time of NAVPU computation/calculation	The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.
T. Redemption (Availability/Crediting of Proceeds)	<p>T+3 credit to Contributor's PERA settlement account maintained with his/her Cash Custodian</p> <p>Units redeemed by the Contributor, in whole or in part, shall be paid for by the Trustee, by credit to the Contributor's PERA settlement account maintained with his Cash Custodian. Crediting shall be made three (3) days after the receipt of the Notice of Withdrawal/Termination by the TRUSTEE from the ADMINISTRATOR, subject to the applicable cut-off time.</p>
U. Prior Notice of Redemption	<p>May be required.</p> <p>At least three (3) banking days' notice before redemption.</p> <p>The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.</p>
V. Trust Fee, Accrual, and Frequency of Fee Collection	Half percent (0.50%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W. Holding Period	: Thirty (30) calendar days
X. Penalty for Early Redemption	<p>Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, penalties, and other qualified expenses of the Fund).</p> <p>At no instance shall the penalty be less than Ten U.S. Dollars (USD10.00).</p> <p>The penalty collected shall accrue to the Fund.</p>



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Y. Custody of Securities	: Standard Chartered Bank or any BSP-accredited third-party custodian appointed by the Trustee.
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Each UITF is established, administered, and maintained in accordance with a written Plan Rules/Declaration of Trusts drawn by the LANDBANK Trust Banking Group. These are available upon request during regular banking hours at the LANDBANK Head Office and are also available at www.landbank.com

Target Market

- Individuals
- Private Institutions (except for PERA UITFs)

Cut-off time:

- Every 12:00noon of any banking day

Penalties and Other Applicable Charges

Early redemption penalties if withdrawn within the minimum holding period:

- For Peso-denominated Funds: 25% on the net earnings of the redeemed principal amount. At no instance shall the penalty be less than PhP500.00
- For Dollar-denominated Funds: 25% on the net earnings of the redeemed principal amount. At no instance shall the penalty be less than US\$10.00

Other Qualified Charges:

- Custodianship fees
- External Auditor fees
- Other expenses payable to a third party and covered by a contract if the same is necessary to preserve or enhance the value of the Fund

The Net Asset Value per Unit (NAVpU) is already net of trust fees, taxes, and qualified charges, except for early withdrawal penalties.

2. INSTITUTIONAL TRUST ACCOUNTS

Institutional Trust Accounts refers to trust arrangements where the trustor is a juridical entity (i.e. but not limited to corporations, institutions, organizations) or incorporated funds (i.e. retirement funds, pension funds, etc.)

3.1 EMPLOYEE BENEFIT

This refers to trust arrangements established to hold the assets of an employee benefit plan wherein the beneficiaries are the employees of the corporation or institution.

2.1.1 DEFINED BENEFIT RETIREMENT PLAN (Gratuity Plan)

This is based on a specific and defined amount of benefit provided by the company expressed in a number of months per year of service. An actuarial valuation is necessary to provide an estimate on how much funds the company should contribute or set aside to fulfill its obligation/liability to its qualified employees in case of retirement. The company is the sole contributor and the employees have no option to contribute to the fund.

2.1.2 DEFINED CONTRIBUTION RETIREMENT PLAN (Provident Plan)

A contributory retirement fund wherein both the employer and employee contribute to the retirement plan. The retirement benefit of the employee is dependent on the defined contribution. Contributions are based on either a specific amount or percentage of the salary of the employee that the employer is willing to contribute.

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This type of plan does not require an actuarial valuation. However, if the contributed amount of the employer is not sufficient to cover the minimum benefit required by law (R.A. 7641), the employer will have to top up on the retirement benefit of the employee.

2.1.3 HYBRID RETIREMENT PLAN

A combination of a Defined Benefit Plan (Gratuity Plan), based on actuarial valuation and Defined Contribution Plan (Provident Plan), wherein the employees have the option to contribute to the retirement fund.

Hybrid Plans are also registered with the BIR for tax exemption approval and certification.

TARGET MARKET

- Government Accounts
- Corporate/Institutional Accounts
- Cooperatives/Associations/Organizations

3.2 PRE-NEED ACCOUNTS

This refers to trust arrangements established by pre-need companies in compliance with the regulatory requirement to maintain trust accounts for such activities.

3. INDIVIDUAL TRUST ACCOUNTS

This refers to trust arrangements established by an individual or a natural person, usually consisting of disposition of assets to designated beneficiaries and settlement of the estate of the deceased.

4.1 PERSONAL MANAGEMENT TRUST (PMT)

A type arrangement that is ideal for those who wish to preserve or earn from their assets to answer for the current needs or the future use of the trustor or his beneficiaries.

In a PMT, a trust agreement between LANDBANK Trust Banking Group and the trustor is established during the lifetime of the trustor, to provide for the financial needs of the trustor and/or his/her designated beneficiaries.

4.2 PERSONAL RETIREMENT TRUST ACCOUNT (PRTA)

A trust agreement between LANDBANK-Trust Banking Group during the lifetime of the trustor, established to cater to the retirement needs of the trustor.

4.3 LIFE INSURANCE TRUST

This refers to agency agreements where LANDBANK-Trust Banking Group shall collect the proceeds of the life insurance policy of the client upon the death of the insured to distribute the same to assigned beneficiaries stated in the agreement.

B. OTHER INSTITUTIONAL SERVICES

This refers to trust/agency agreements wherein LANDBANK-Trust Banking Group may act as the depository of the assets and properties and shall manage the same in accordance with the provisions of the agreement.



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1. LEGISLATED AND QUASI-JUDICIAL TRUST SERVICES

This refers to trust arrangements mandated by law, executive order, a court, or other government regulatory agency, such as in cases of, but not limited to receivership, receiving/custodianship arrangements for IPOs, rights, or offerings.

TARGET MARKET

- Government Agencies
- Private Institutions

2. CORPORATE FIDUCIARY ACCOUNTS

2.1 MORTGAGE TRUST INDENTURE (MTI)

LANDBANK-Trust Banking Group holds a pool of properties, real estate, and/or chattel mortgage on behalf of creditors. Mortgage Participation Certificates are issued to represent the proportionate share of creditors on the collateral pool.

The LANDBANK-Trust Banking Group acts as an intermediary between the borrower and the creditors and among the creditors themselves in the administration of the loan agreement and the mortgaged properties.

TARGET MARKET

- Government Borrowers
- Corporate/Institutional Borrowers

2.2 FACILITY AND LOAN / PAYING AGENCY

The LANDBANK-Trust Banking Group acts as an intermediary between the Borrower/Issuer and a syndicate of Lenders/Noteholders in accordance with the Loan/Notes facility. The Facility Agent is appointed as such to centralize the monitoring and the administration of the Notes Facility, ensuring that payments due under the Notes are settled promptly, reports are submitted as stipulated in the Agreement and to a certain extent, ensures that terms and conditions of the Agreement are faithfully complied by all parties.

LANDBANK-Trust Banking Group may be engaged as Paying Agent to ensure disbursement of periodic interest to creditors/lenders

SERVICES:

- Issue/transmit notices to Lenders and Borrower to ensure compliance with the loan agreement
- Inform the Lenders of any event to comply with its obligations to the Lenders
- Prepare/send to the borrower and lenders the Interest Rate for the applicable period
- Computation and distribution of periodic interest payments and principal repayments;
- Maintenance and administration of Debt Service Account

TARGET MARKET

- Government Borrowers
- Corporate/Institutional Borrowers

3. ESCROW AGENCY



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LANDBANK-Trust Banking Group as an Escrow Agent acts as a third and impartial party to intervene or to hold in escrow contracts involving money, securities, property titles, or documents to secure faithful compliance by either or both parties with the terms of the contract.

BENEFITS

- Efficient supervision and monitoring of the conditions of the contract of parties involved
- Transaction risk is mitigated by securing the interests of both transaction parties
- Assured of delivery of the escrow deposit or asset upon fulfillment of the requirements or conditions set forth in the Escrow Agreement

ESCROW Services Offered by TBG

3.1 POEA Escrow

Based on Part II, Rule II of the 2002 POEA rules and regulations governing the recruitment and employment of land-based Overseas Filipino Workers (OFW) and on Part II, Rule II, 2003 POEA rules and regulations governing the recruitment and employment of seafarers. This is a standard escrow arrangement required by the POEA in the application and renewal for a license of overseas employment agencies.

All overseas employment agencies are required to set up an Escrow account with an accredited reputable bank and deliver to the Escrow agent the amount of at least P1.0 Million or \$20,000.00. This is to ensure that there are funds set aside by the manning/recruitment agency for any eventuality of garnishment due to disputes between the manning/recruitment agency and the OFW.

3.2 Capital Gains (BIR) Escrow

Based on BIR Revenue Regulation No.13-99, as amended by BIR Regulation No. 14-00, governing the exemption of certain individuals from the capital gains tax on the sale, exchange, or disposition of his Principal Residence. This is also a standard Escrow Arrangement wherein a Filipino citizen who has sold his Principal Residence (house and lot), may set up an Escrow with BIR and deliver to the Escrow Agent/Authorized Agent Bank (AAB) the amount equivalent to the capital gains tax derived from the sale, exchange, disposition of his Principal Residence. The seller is given by BIR a maximum of 18 months from the date of the sale or disposition to acquire or construct a new Principal residence using the proceeds from the sale, exchange, or disposition of his old Principal Residence. The Escrow Agent/AAB shall release to the Seller/Transferor within 18 calendar months after showing proof of acquisition/construction and clearance from BIR.

3.3 Buy and Sell (Procurement) / Loan Releases Escrow

This is usually resorted to in a Deed of Conditional Sale, Contract to Sell, or Long-term purchase agreements. The buyer or seller delivers certain assets, documents, source codes to the Escrow agent as specified in the contract or upon fulfillment of the contract or service. Release of funds, securities, legal documents, TCTs/CCTs, or source codes will only be triggered upon fulfillment of the conditions of the contract or service by either or both parties to the agreement.

3.4 Escrow Services for Funds/Assets under Dispute of Ownership

This arrangement is resorted to for assets where ownership is under dispute by two or more parties. This arrangement could be triggered by a court order or the mutual consent of all parties. The funds or assets are set aside and held and received by an Escrow Agent until a final



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decision on the rightful owner of the assets by a competent body or final instruction by all parties depending on what is stipulated in the contract (e.g. government BOT/PPP projects & procurements, disputes in inheritance, tax refunds, etc.)

- 3.5 Other escrow arrangements required by regulations such as, but not limited to, HLURB escrows, HDMF collection arrangements, DENR escrows, outsourcing projects, government projects/programs, E.Os, grants, and loan agreements depending on the need of the clients.

TARGET MARKET

- Individuals intending to secure, buy or sell transactions of real properties or securities
- Government Agencies
- Private Institutions

4. THIRD-PARTY SECURITIES CUSTODY AND REGISTRY SERVICES

The Bank as Custodian, thru its Third-Party Custodianship and Registry Department (TCRD), holds securities under a written agreement with clients and facilitates receiving and delivering of securities upon instruction.

As Registrar, TCRD establishes and maintains the official record of all registered holders of a corporate/bank issuance as designated or appointed by the issuer.

5. PERSONAL EQUITY & RETIREMENT ACCOUNT – CASH CUSTODIANSHIP

The Bank, thru its Third-Party Custodianship and Registry Department (TCRD), acts as PERA Cash Custodian to the Contributor's PERA pursuant to Republic Act No. 9505 of 2008 (PERA Law).

TCRD oversees the receipt, acknowledgment, and release of all funds in connection with PERA.

6. SAFEKEEPING SERVICES

LANDBANK-Trust Banking Group provides a complete range of custody and safekeeping solutions to meet the client's objectives. LANDBANK-Trust Banking Group receives, safekeeps, delivers, records, and preserves the properties consisting of non-marketable securities, titles, and other documents placed under safekeeping and deliver the same, upon instruction by the client.

TARGET MARKET

- Individuals
- Government Agencies
- Private Institutions

C. INVESTMENT/PORTFOLIO MANAGEMENT (PHP or US\$)

This service involves the prudent management of funds or assets on behalf of the client based on his investment objectives, risk profile, and liquidity requirements.

LANDBANK – Trust Banking Group acts as an investment/portfolio manager with the primary intention of income generation, risk optimization, and assurance of liquidity.

The types of investments such as bank deposits, government securities, corporate bonds, equities, Collective Investment Schemes (CIS), other alternative investments are prudently assessed and evaluated to suit clients' requirements and risk appetite.

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The arrangement could be directional – wherein prior consent from the client is required before any decision is made; or, discretionary – wherein the bank is given full authority to invest the fund in pre-agreed investment guidelines.

The Investment Management Account is an Agency Arrangement and as such, the principal shall at all times retain legal title to funds of this arrangement. This type of arrangement's primary objective is most commonly for wealth build-up or wealth accumulation.

BENEFIT

- Relieves the investor of the intricacies of day to day management of the fund
- Recommends solutions to investment requirements

TARGET MARKET (with a minimum investment of PhP1.0 Million)

- Individuals
- Government Agencies
- Private Institutions

D. SPECIAL PURPOSE TRUST

LANDBANK-Trust Banking Group acts as an independent party to a special purpose vehicle consisting of undivided ownership interest in a segregated or identifiable pool of assets or receivables. This pool of assets or receivables is then sold or transferred to LANDBANK-Trust Banking Group for management. The LANDBANK-Trust Banking Group will sell securities to the investors backed by the assets. The cash flows generated by the underlying assets are then transferred to investors.

TARGET MARKET

- Government Agencies
- Private Institutions



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BASIC DOCUMENTARY REQUIREMENTS FOR ACCOUNT OPENING

- **For Individuals:**
 - Client Information & Signature Specimen Card (CISSC) for Individual Customer– for the basic KYC requirement
 - At least 1 valid/ government ID such as but not limited to: unexpired passport or driver's license, SSS, GSIS, etc. – this is important to verify the identity of the authorized signatories
 - Specimen signature card
- **For Government Agencies:**
 - Charter/Law creating the government agency, as applicable
 - Provision/section in the charter/law allowing the government agency to execute a Trust Arrangement
 - Duly Notarized Board Resolution/Secretary's Certificate or Authority to open a Trust Arrangement with LANDBANK Trust Banking Group
 - Duly Notarized Board Resolution/Secretary's Certificate or Authority indicating the authorized signatories to the Trust Agreement
 - Client Information & Specimen Signature Card (CISSC) for Government Customer signed by the authorized signatory/ies for the basic KYC requirements
 - At least 1 valid/government ID such as but not limited to: unexpired passport or driver's license, SSS, GSIS, etc.
 - Specimen Signature Cards
 - Tax Identification Number (TIN) of the Government Agency and Designated Officers
- **For Private Institutions:**
 - Latest General Information Sheet
 - Certificate of Registration with the appropriate Agency, such as Securities Exchange Commission
 - Constitution and By-laws
 - Duly Notarized Board Resolution/Secretary's Certificate or Authority to Open a Trust Agreement with LANDBANK Trust Banking Group.
 - Duly Notarized Board Resolution/Secretary's Certificate or Authority designating the authorized signatories to the Trust Agreement
 - Client Information & Specimen Signature Card (CISSC) for Private/Institutional Client signed by the authorized signatory/ies for the basic KYC requirements
 - At least 1 valid/government ID such as but not limited to: unexpired passport or driver's license, SSS, GSIS, etc. of each Designated Officer/authorized signatory
 - Specimen Signature card
 - Tax Identification Number (TIN) of the Private/Institutional Client and Designated Officer/authorized signatory
 - Latest Audited Financial Statement of the Corporation, if necessary.

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CONTACT INFORMATION

1. LANDBANK TRUST BANKING GROUP (LBP-TBG)

Address: 21/F LANDBANK Plaza 1598 M.H del Pilar cor. Dr. J. Quintos Streets, Malate, Manila

Contact number: (02) 8522-0000 local 7350

E-mail address: lbp_trust@mail.landbank.com

2. Trust Desks

Contact Information	
Head Office:	
•	(02) 8522-0000 local 4059, 7408
•	(02) 8405-7119
•	(02) 8405-7100
•	(02) 8405-7761
Quezon City Trust Desk : (02) 8405-7100	
Pasig Trust Desk : (02) 8405-7100	
Manila Trust Desk : (02) 8405-7408	
Makati Trust Desk : (02) 8405-7761	
Cebu Trust Desk : (02) 8405-7761	
Davao Trust Desk : (02) 8405-7761	

3. LANDBANK Branches Nationwide

4. LANDBANK Customer Care Center

Metro Manila: (02) 8405-7000

PLDT Domestic Toll-Free: 1-800-10-405-7000

E-mail address: customercare@mail.landbank.com

Trust/Treasury Products Documentary Requirements

Trust Products

- a. Order Ticket
- b. Client Agreement For Fixed-Income Securities
- c. Data Privacy Consent Form for Investors
- d. Risk Disclosure Statement
- e. Client Suitability Assessment
- f. Acknowledgement to Invest In Specific Instruments
- g. Special Power of Attorney
- h. Investor's Undertaking
- i. Other KYC Documents required by the Branch

Treasury Products

- a. Client Suitability Assessment
- b. Acknowledgment to Invest in Specific Instruments, as applicable
- c. Risk Disclosure Statement
- d. Client Agreement
- e. Order Ticket
- f. Data Privacy Consent Form
- g. For Government Securities
 - Investor's Undertaking
 - Special Power of Attorney
- h. For Corporate Securities
 - Primary Market: Application to Purchase/BIR and valid Tax Exemption Certificate (for tax-exempt institutions) and other documents required by the Issuer
 - Secondary Market: PDTC Investor Registration Form, PDTC Specimen Signature Sheet and other documents required by PDTC

36. Updating of Bank Records – Change in Account Details

This service includes the updating of customer's records at the Branch of Account in view of any change of information as follows:

- a. Change in Account Name as a result of marriage, separation and/or an exercise of an option by the depositor
- b. Change in Address/Contact Details and/or any other material information of the customer
- c. Change of Account Signatory/ies and Key Officers

Office or Division:	LBP Branch		
Classification:	Simple		
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government		
Who may avail:	Individuals, Government and Private Institutions		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
For Individuals:			
1. Copy of evidence of deposit – CTD, ATM Card, Saving/ESP Passbook		Issued by the Bank upon Account Opening	
2. Valid photo bearing government-issued ID preferably with address in the name of the depositor/authorized signatory One (1) photocopy; original to be presented) <i>Notes:</i> <ul style="list-style-type: none">• Please see Annex E on page B-6 for complete list of Acceptable IDs• Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
3. Photocopy of Marriage Certificate/Certificate of Finality/Birth Certificate, if applicable (original to be presented) (1 copy)		Philippine Statistics Authority/Local Civil Registry/Regional Trial Court	



CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Government and Private Institutions <i>In addition to items 1-3 above, the following shall be submitted:</i>				
1. Original copy of Resolution/ Secretary Certificate requesting for the change in Account Details		From the Board/Corporate Secretary of the Institution/Authorized Signatories/Approving Authority of the Government Agency		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the reference number generated through DOBS together with the documentary requirements indicated above	1.1 Attend to customer concern	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Verify the documents presented	None	10 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.3 Review and approve the transaction accordingly, then process the transaction in accordance with the request	None	20 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.4 Issue new/updated evidence of deposit account to customer	None	2 Minutes	<i>NAC, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive new/ updated evidence of deposit account	None	None	None	<i>None</i>
	TOTAL	None	42 Minutes	



37. Updating of Bank Records – Change in Account Type

This service includes the updating of customer's records at the Branch of Account in view of a request to change the existing Account Type from an **Individual Account** to **Joint "OR" or "AND"**

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Copy of evidence of deposit		Issued by the Bank upon Account Opening		
2. Photocopy of one (1) valid photo bearing government-issued ID preferably with address in the name of the customer (original to be presented) (1 copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<i>Notes:</i> <ul style="list-style-type: none"> • Please see Annex E on page B-6 for complete list of Acceptable IDs • Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address 				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the reference number generated through DOBS together with the documentary requirements indicated above	1.1 Attend to customer concern	None	10 Minutes	New Accounts Clerk (NAC), LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the documents	None	5 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.3 Review and approve the transaction, then process the transaction in accordance with the request	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.4 Issue new/updated evidence of deposit account to customer	None	2 Minutes	<i>NAC, LBP Branch</i>
2. Receive new/updated evidence of deposit account	None	None	None	<i>None</i>
	TOTAL	None	27 Minutes	



38. Withdrawal

This service covers the processing of over-the-counter withdrawal made by the depositor or its authorized representative for debit from the account of the depositor maintained at the Branch of Account **(ON-US)** or at any other LANDBANK Branch **(Inter-Branch)** nationwide.

This includes withdrawal from any of the following deposit accounts:

- a. Savings Deposit Account
- b. Demand Deposit Account

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. A copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening
2. Properly accomplished Withdrawal Slip		LBP Branch Lobby
3. Notarized Special Power of Attorney (SPA) One (1) original copy plus one valid photo bearing government-issued ID of the representative, if applicable One (1) original		Depositor
<i>Note: Withdrawal above P100,000.00 through representative requires confirmation from the depositor.</i>		



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Withdrawal Slip	<p>1.1 Receive and verify completeness, validity, and accuracy of information on the Withdrawal Slip :</p> <p>Up to ₱100,000.00</p> <p>Above ₱100,000.00, then forward to Teller for processing</p>	None	5 Minutes	<p><i>Teller,</i> LBP Branch</p> <p><i>Document Examiner,</i> LBP Branch</p>
None	1.2 Confirm with the depositor if withdrawal through representative then forward to Teller for processing	None	15 Minutes	<i>Document Examiner,</i> LBP Branch
None	1.3 Process the transaction	See <i>Annex F</i> <i>on page</i> <i>B-7 to B-12</i>	5 Minutes	<i>Teller,</i> LBP Branch
None	1.4 If applicable, review and approve the transaction accordingly		2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Pay the depositor/ authorized representative and provide a copy of the validated cash withdrawal slip	None	3 Minutes	<i>Teller, LBP Branch</i>
2. Receive cash and a copy of the validated cash withdrawal slip, as applicable	None	None	None	<i>None</i>
	TOTAL	See Annex F on page B-7 to B-12	30 Minutes	