



**LANDBANK**

**CITIZEN'S CHARTER**

2023 (2<sup>nd</sup> Edition)



**LANDBANK**

**CITIZEN'S CHARTER**  
2023 (2<sup>nd</sup> Edition)



## **I. Mandate:**

The Land Bank of the Philippines (LANDBANK) is the official depository bank of the National Government. As a government financial institution, it operates with the constant goal of financial viability, delivering on its promise of excellence with its bank offerings and public service.

LANDBANK simultaneously serves to fulfil its social mandate of promoting countryside development, helping spur credit activity and financial inclusivity for rural folks and communities. Through its commercial activities as well as developmental programs and initiatives, LANDBANK is able to strike a balance between sustainable profitability and progress for all its stakeholders, including the unbanked and unserved across the nation.

## **II. Vision:**

By 2028, LANDBANK shall be at the forefront of nation-building through the promotion of financial inclusion, digital transformation and sustainable development that benefits all Filipinos.

## **III. Mission:**

We are the leading universal bank with a government mandate that provides responsive services beyond banking to all clients, publics and stakeholders.



#### **IV. Service Pledge:**

We commit to:

1. Help customers grow by putting them first;
2. Listen and understand customer needs;
3. Value customer feedback/voice and ensure they are at the heart of everything we do;
4. Explore ways to efficiently address customer needs and requirements;
5. Deliver quality, accessible, reliable products and services that help achieve financial goals;
6. Take ownership and pride in what we do;
7. Act promptly and deliver what is promised;
8. Delight customers by exceeding their expectations;
9. Consistently base our performance on the highest standards of ethics and excellence; and
10. Serve with competence, professionalism, and utmost respect at all times.

## V. List of Services

### **Agrarian Services**

#### **External Services**

**A-1**

- |     |  |      |
|-----|--|------|
| 1.  | Adjustment of Valuation for PD 27 / EO 228 Claims                              | A-2  |
| 2.  | Bond Redemption and Interest Payment   | A-4  |
| 3.  | Facilitation in the Issuance of Accreditation<br>Reference Number              | A-10 |
| 4.  | Issuance of Certificate of Full Payment and Release<br>of Real Estate Mortgage | A-12 |
| 5.  | Issuance of Certificate of Payment/s   | A-15 |
| 6.  | Issuance of Certification on Status of AR Bond                                 | A-16 |
| 7.  | Payment of Land Transfer Claim Proceeds  | A-17 |
| 8.  | Refund of Excess Payment   | A-24 |
| 9.  | Sale of AR Bonds   | A-27 |
| 10. | Transfer/Conversion/Exchange/Replacement of AR<br>Bonds                        | A-29 |
| 11. | Valuation of Landholdings under RA 6657/RA 9700                                | A-31 |

#### **Internal Services**

**A-33**

- |     |   |      |
|-----|---|------|
| 12. | Authentication of Agrarian Reform Bonds   | A-34 |
| 13. | Refund of Excess Land Amortization  | A-35 |
| 14. | Review for Legal Sufficiency of Claims Folders and<br>Signs on the Payment Release Form for<br>Purposes of Payment of Just Compensation<br>(Simple)           | A-39 |
| 15. | Review for Legal Sufficiency of Claims Folders and<br>Signs on the Payment Release Form for<br>Purposes of Payment of Just Compensation<br>(Complex)          | A-41 |
| 16. | Review for Legal Sufficiency of Claims Folders and<br>Signs on the Payment Release Form for<br>Purposes of Payment of Just Compensation<br>(Highly Technical) | A-43 |
| 17. | Validation of New Land Transfer Claims (LTCs) and<br>Crediting of Cash Portion through CA/SA<br>Systematics   | A-45 |
| 18. | Validation of Adjustments of LTCs and<br>Crediting/Debiting of Cash Portion through<br>CA/SA Systematics  | A-48 |

## **Branch Banking Services**

### **External Services**

	<b>B-1</b>
19. Acceptance of Online Collection Payments	B-2
20. Application for Outgoing Remittance/Wire Transfer	B-4
21. Availment of Loan Against Hold-out on Deposit	B-13
22. Bond Redemption and Interest Payment Agrarian Beneficiaries	B-16
23. Cash Deposit – (Peso/Foreign Currencies)	B-21
24. Check Deposit	B-23
25. Check Deposit – Foreign Currency	B-25
26. Claim of Remittance Proceeds	B-27
27. Closure of Deposit Account	B-30
28. Domestic Bills Purchase Initiation/Availment	B-33
29. Encashments	B-36
30. Enrolment to/Updating of iAccess (Non-Financial/Financial Transactions)	B-39
31. Handling of Customer's Complaint	B-51
32. Issuance of a Bank Certification/Bank Guarantee	B-54
33. Issuance of Bank Certificate of Deposit	B-57
34. Opening of a Deposit Account	B-60
35. Opening of a Deposit Account through Digital Onboarding System	B-75
36. Payment of Salary Loan	B-79
37. Processing of Electronic Fund Transfer and Purchase of Over-the-Counter Check	B-81
38. Reactivation/Closure of Dormant Deposit Account	B-84
39. Release of Captured Card	B-88
40. Release of Inward Returned Check to Depositors	B-90
41. Renewal/Pre-termination/Termination of Certificate of Time Deposit (Peso and Dollar) and High Yield Savings Account	B-92
42. Request for ATM PIN Change via Force PIN	B-95
43. Request for Bank Certification/Statement of Account for Salary Loan	B-98
44. Request for Card/Passbook Replacement	B-101
45. Request for Checkbook	B-106
46. Request for Over-the-Counter Fund Transfer	B-108
47. Request for Stop Payment Order	B-110



**LANDBANK**

48.	Request for the Printing and Reprinting of Snapshot/Bank Statement	B-114
49.	Request for the Reprinting of Bank Statement not available in Branch (IDRARS)	B-116
50.	Salary Loan	B-118
51.	Sale/Purchase of Foreign Currencies	B-122
52.	Servicing of Modified Disbursement System Transactions	B-125
53.	Trust/Treasury Placements	B-127
54.	Updating of Bank Records – Change in Account Details	B-168
55.	Updating of Bank Records – Change in Account Type	B-171
56.	Withdrawal	B-173
	<b>Internal Services</b>	<b>B-176</b>
57.	Releasing of Debit Cards	B-177
58.	Retrieval of Bank Statements	B-178
	<b>Conditional Cash Transfer and Other Government Program Services</b>	
	<b>External Services</b>	<b>C-1</b>
59.	Batch Opening of LANDBANK Institutional Cash Card for Government Programs	C-2
60.	Processing of Cash Grants to Government Programs' Beneficiaries through LANDBANK Institutional Cash Card	C-6
61.	Validation of Conditional Cash Transfer (CCT) Program Response Files	C-11
	<b>Internal Services</b>	<b>C-14</b>
62.	Batch Opening of Cash Card Accounts	C-15
63.	Handling of Cash Card Batch-Opened Files for Government Programs	C-17
64.	Regular Batch Processing	C-19
65.	Releasing of Cash Cards	C-20
66.	Releasing of System-Generated PIN Mailers to Requesting LBP Branches	C-22

# **Credit Card Services**

## **External Services**

	<b>D-1</b>
67. Application for LBP Credit Card Easy Pay Program through Customer Care Department	D-2
68. Application for LBP Credit Card Easy Pay Program through LBP Accommodating Branch	D-4
69. Automatic Debit Arrangement	D-6
70. Change of Name and Civil Status through Customer Care Department	D-8
71. Change of Name and Civil Status through LBP Accommodating Branch	D-11
72. Credit Card Annual Fee Waiver through Customer Care Department	D-14
73. Credit Card Annual Fee Waiver through LBP Accommodating Branch	D-16
74. Increase/Decrease of Credit Limit through Customer Care Department	D-18
75. Increase/Decrease of Credit Limit through LBP Accommodating Branch	D-22
76. Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation through Customer Care Department	D-25
77. Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation through LBP Accommodating Branch	D-30
78. Lifting of Hold-out on Deposit through Customer Care Department	D-35
79. Lifting of Hold-out on Deposit through LBP Accommodating Branch	D-38
80. Payment Processing	D-40
81. Printed Copy of Statement of Account through Customer Care Department	D-43
82. Printed Copy of Statement of Account through LBP Accommodating Branch	D-46
83. Queries on Billing Statement through Customer Care Department	D-48
84. Refund of Overpayment through Customer Care Department	D-50
85. Refund of Overpayment through LBP Servicing Branch	D-52





**LANDBANK**

86.	Reissuance of Credit Card through Customer Care Department	D-54
87.	Reissuance of Credit Card through LANDBANK Accommodating Branch	D-56
88.	Reward Points Redemption through Customer Care Department	D-58
89.	Reward Points Redemption through LBP Accommodating Branch	D-60
90.	Settlement of Past Due Account via One-Time-Payment/Compromise Settlement - Request through Customer Care Department	D-62
91.	Settlement of Past Due Account via One-Time-Payment/Compromise Settlement – Request through LBP Accommodating Branch	D-66
92.	Settlement of Past Due via Plan of Payment/Restructuring – Request through Customer Care Department	D-70
93.	Settlement of Past Due via Plan of Payment/Restructuring – Request through LBP Accommodating Branch	D-73
94.	Upgrading/Downgrading through Customer Care Department	D-76
95.	Upgrading/Downgrading through LBP Accommodating Branch	D-80
	<b>Internal Services</b>	<b>D-84</b>
96.	Settlement and Booking of Credit Card Transactions	D-85
97.	Settlement and Booking of Dollar Credit Card Transactions	D-87
	<b>e-Banking Services</b>	
	<b>External Services</b>	<b>E-1</b>
98.	Application for Accreditation as Agent Banking Partner	E-2
99.	Application for Accreditation as Point-of-Sale Debit Terminal Partner Institution/Merchant	E-6
100.	Processing of LANDBANK Institutional Cash Card Batch Top-up Files for Institutional Clients	E-9
	<b>Internal Services</b>	<b>E-13</b>
101.	Batch Top-up Crediting	E-14
102.	Opening of Clearing Accounts for CT Terminal Online Collection and Other Channels	E-17



**LANDBANK**

103.	Regular Batch Processing	E-19
	<b>Lending Services</b>	
	<b>External Services</b>	<b>F-1</b>
104.	Certificate of Full Payment	F-2
105.	Conduct of Public Bidding	F-4
106.	Execution and Issuance of Redemption Certificate	F-6
107.	Issuance of Certificate of Outstanding Balances and Interest Paid	F-8
108.	Issuance of Letter of Guarantee	F-10
109.	Loan Inquiry, Counseling and Processing	F-11
110.	Negotiation of Letters of Credit (Payment to Beneficiary)	F-38
111.	Opening of Letters of Credit (Cash)/Stand-by Letters of Credit	F-43
112.	Partial Release of Collaterals	F-48
113.	Procedure for Refund of 10% of the Offered Price for Disapproved Negotiated Sales Offer	F-51
114.	Processing of Declaration/Approval of Winning Bidder – Public Bidding for Bid Price up to PHP 30 Million	F-53
115.	Processing of Declaration/Approval of Winning Bidder – Public Bidding for Bid Price up to PHP 50 Million	F-55
116.	Processing of Declaration/Approval of Winning Bidder – Public Bidding for Bid Price over PHP 50 Million	F-57
117.	Processing of Outgoing Telegraphic Transfer related to Trade Transaction	F-59
118.	Processing of Redemption and Acceptance of Full Payment of Redemption Price	F-61
119.	Release of Collaterals as a Result of Full Payment	F-64
120.	Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions	F-66
121.	Release of Repossessed Vehicles	F-68
122.	Release of Sale Documents to ROPA Buyer	F-71
123.	Release of Underlying Collaterals for LBP-Rediscounted Loan Obligations of Borrowers of Closed Banks under PDIC Receivership/Liquidation	F-73
124.	Requests for Certification	F-75



**LANDBANK**

125.	Settlement of LBP-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation	F-77
126.	Settlement of Loan Obligations by Delinquent Borrowers	F-80
	<b>Internal Services</b>	<b>F-85</b>
127.	Appraisal Services	F-86
128.	Collection of Customs Duties	F-95
129.	Credit Information/Background Information Services	F-96
130.	Credit Rating of LBP Borrowers (Large Enterprise, Micro, Small and Medium Enterprise (MSME), Cooperative, Partner Financial Institutions, and Easy Home Loan (EHL)	F-103
131.	Documentation and Review of Legal Sufficiency of Loan Contracts – Simple	F-104
132.	Documentation and Review of Legal Sufficiency of Loan Contracts – Complex	F-106
133.	Documentation and Review of Legal Sufficiency of Loan Contracts – Highly Technical	F-108
134.	Environmental and Social Assessment of LANDBANK-Financed Projects	F-110
135.	Issuance of Certificates	F-112
136.	Issuance of Letters of Credit (L/C)	F-114
137.	Issuance of Statement of Account	F-120
138.	Letters of Credit (L/C) Amendment	F-121
139.	Loan Documentation (Non-Standard Loan)	F-124
140.	Loan Documentation (Standard Loan)	F-129
141.	Notarial Services	F-134
142.	Processing of Direct Import Remittance	F-135
143.	Processing of Documents Against Acceptance	F-136
144.	Processing of Documents Against Payment	F-138
145.	Processing of Domestic Bills	F-141
146.	Processing of Inward Remittance	F-143
147.	Processing of Import Bills (IB)	F-145
148.	Processing of Open Account	F-147
149.	Retrieval and Safekeeping of Collaterals Documents	F-148
150.	Skip Tracing and Asset Verification	F-150
151.	Title Verification (TV)	F-151

## **Remittance Services**

### **External Services**

**G-1**

- |      |  |     |
|------|--|-----|
| 152. | Account Opening of Remittance Agency Partner       | G-2 |
| 153. | Conversion of Inward Dollar Remittance to PHP      | G-5 |
| 154. | Incoming Domestic and Foreign Telegraphic Transfer | G-9 |

### **Internal Services**

**G-12**

- |      |   |      |
|------|---|------|
| 155. | Confirmation of Cleared FX Check  | G-13 |
| 156. | Crediting of Inward Dollar Remittance to PHP for Payroll and Payment Transactions | G-14 |
| 157. | Issuance of Certification of Inward Remittance                                    | G-16 |
| 158. | Outgoing Domestic and Foreign Telegraphic Transfer                                | G-17 |

## **Treasury and Investment Banking Services**

### **External Services**

**H-1**

- |      |   |      |
|------|---|------|
| 159. | Brokering / Distribution of Peso-Denominated Corporate Bonds or LBP Issues in the Primary Market  | H-2  |
| 160. | Brokering / Distribution of Peso-Denominated Corporate Bonds or LBP Issues in the Secondary Market (Purchase)   | H-7  |
| 161. | Brokering / Distribution of Peso-Denominated Corporate Bonds or LBP Issues in the Secondary Market (Sale)   | H-13 |
| 162. | Brokering / Distribution of Peso-Denominated Government Securities (GS) – Retail Treasury Bonds (RTBs) in the Primary Market  | H-17 |
| 163. | Brokering / Distribution of Peso-Denominated Government Securities – Treasury Bills (T-Bills), Retail Treasury Bonds and Fixed Rate Treasury Notes (FXTNs) in the Primary Market                          | H-20 |
| 164. | Brokering / Distribution of Peso-Denominated Government Securities (GS) – Treasury Bills (T-Bills), Retail Treasury Bonds (RTBs) and Fixed Rate Treasury Notes (FXTNs) in the Secondary Market (Purchase) | H-22 |
| 165. | Brokering / Distribution of Peso-Denominated Government Securities (GS) – Treasury Bills (T-Bills), Retail Treasury Bonds (RTBs) and Fixed Rate Treasury Notes (FXTNs) in the Secondary Market (Sale)     | H-26 |



**LANDBANK**

166.	Investment Banking – Arranging for the Issuance of Bonds or Long-term Negotiated Certificates of Deposits (LTNCD) or Equity Securities	H-28
167.	Investment Banking – Financial Advisory	H-35
168.	Investment Banking – Issuance of Certification on Outstanding Equity Investments in Countryside Financial Institutions	H-39
169.	Investment Banking – Issuance of Statement of Account on Equity Investments in Countryside Financial Institutions	H-41
170.	Over-the-Counter Purchase and Sale of Foreign Currencies (External)	H-42
171.	Sale/Purchase of Foreign Currencies	H-46
172.	Trading – Debt Securities and Foreign Exchange (via Voice Broker)	H-48
173.	Trading – Equities (via Stock Broker)	H-50
174.	Trading – Debt Securities, Money Market and Foreign Exchange (Direct Transaction with Counterparty)	H-52
	<b>Internal Services</b>	<b>H-54</b>
175.	FID – Accreditation of Securities Brokers (Voice Brokers)	H-55
176.	FID – Accreditation of Stock Brokerage Firms	H-57
177.	FID – Establishment and Renewal of Money Market, Foreign Currency and LC Confirmation/Bank Guarantee Lines for Foreign Financial Institutions	H-62
178.	FID – Establishment and Renewal of Money Market, Foreign Currency and LC Confirmation/Bank Guarantee Lines for Local/Domestic Financial Institutions	H-68
179.	FSHSD – Over-the-Counter Purchase and Sale of Foreign Currencies	H-74
180.	LRMD – Funding of Peso/Foreign Currency Transactions	H-76
181.	LRMD – Special Rates / Pricing on Peso High Yield Savings Account (HYSA) and US Dollar Certificate of Time Deposits (CTDs)	H-77
182.	RFTD – Client Foreign Exchange Transactions (Special Rate)	H-78



**LANDBANK**

183.	TOD – Batch Issuance of Confirmation of Sale of Retail Treasury Bonds at Initial Public Offering and Client’s Summary of Transactions thru LBP-Servicing Branch	H-80
184.	TOD – Issuance of Certification on Outstanding Equity Investments in Countryside Financial Institutions	H-86
185.	TOD – Issuance of Confirmation of Sale of Government Securities and Client’s Summary of Transactions thru LBP-Servicing Branch	H-87
186.	TOD – Issuance of Statement of Account (SOA) on Equity Investments in Countryside Financial Institutions	H-92
187.	TOD – Issuance of Schedule of Income pertaining to Treasury Transactions	H-93
188.	TOD – Verification of Signature	H-94
	<b>Trust Services</b>	
	<b>External Services</b>	<b>I-1</b>
189.	Account Closure/Termination	I-2
190.	Account Withdrawal	I-7
191.	Additional Contribution / Reinvestment	I-10
192.	Escrow Accounts Opening [Bureau of Internal Revenue, Department of Human Settlement and Urban Development (DHSUD), Department of Migrant Workers (DMW)]	I-12
193.	Issuance of Collateral/Mortgage Participation Certificate (New, Cancellation, Replacement, Additional)	I-26
194.	Other Trust Accounts Opening	I-29
195.	Request for Bank Certification	I-44
196.	Unit Investment Trust Fund Account Opening for Associations, Corporations, Entities or Firms	I-46
197.	Unit Investment Trust Fund Account Opening for Individuals	I-49
198.	Unit Investment Trust Fund Account Opening thru LBP Branches	I-52
199.	Withdrawal of Documents Held for Safekeeping	I-54
200.	Third Party Custodianship – Account Opening of Retail Accounts	I-56
201.	Third Party Custodianship – Billing and Collection Process	I-58



**LANDBANK**

202.	Third Party Custodianship – Client Complaints (No Involvement of Third Parties)	I-60
203.	Third Party Custodianship – Client Complaints (With Involvement of Third Parties)	I-62
204.	Third Party Custodianship – Closure of Account	I-64
205.	Third Party Custodianship – Issuance of Bank Certification, Replacement of Registry Confirmation and Other Client Requested Report	I-67
206.	Third Party Custodianship – Quarterly Reports to Client/ Bondholders	I-71
207.	Third Party Custodianship – Remittance of Personal Equity and Retirement Account Contributions	I-73
208.	Third Party Custodianship – Settlement for Corporate Action Events	I-76
209.	Third Party Custodianship – Settlement for Securities Custody Transactions	I-79
210.	Third Party Custodianship – Settlement for Securities Registry Transactions	I-82
211.	Third Party Custodianship – Updating of Account Details	I-89

**Operations and Administrative Support Services**

**External Services**

	<b>External Services</b>	<b>J-1</b>
212.	Appraisal of Road Right of Way	J-2
213.	Closure/Updating of Modified Disbursement Scheme (MDS) Sub-Account/s to the MDS Online System	J-4
214.	Credit Information/Background Information Services – Leasing	J-5
215.	Deliberation and Selection of Hiring Candidates	J-7
216.	Deployment of Service Company Workers (SCWs)	J-10
217.	Employment Verification and Other Queries	J-12
218.	Enrollment of Large Taxpayer/Non Large Taxpayer Account in the Electronic Tax Payment System (ETPS) Enrollment Facility	J-13
219.	Enrollment of MDS Sub-Account/s to the MDS Online System	J-18
220.	Evaluation of Proposal for Regular Hiring	J-20
221.	Generation of Internet Banking Back-Office MIS Reports	J-23
222.	Generation of Mobile Banking Application (MBA) Reports	J-25





**LANDBANK**

223.	Issuance of Bidding Documents	J-28
224.	Processing and Remittance of Philippine Health Insurance Corporation (PHIC) Collections	J-30
225.	Processing of Claims/Disbursement Transactions (Field Units) - Simple	J-34
226.	Processing of Claims/Disbursement Transactions (Field Units) - Complex	J-48
227.	Processing of Claims/Disbursement Transactions (Head Office) - Simple	J-58
228.	Processing of Claims/Disbursement Transactions (Head Office) - Complex	J-77
229.	Processing of Claims/Disbursement Transactions (Head Office) - Highly Technical	J-108
230.	Processing of Notice of Cash Allocations (NCAs) through Modified Disbursement Scheme (MDS) Online System	J-122
231.	Remittance of e-Tax Collections from Large/Non-Large Taxpayers	J-124
232.	Request for Document/Record of Separated Employees (with Records Archived at Antipolo Warehouse)	J-127
233.	Request for Replacement of Lost, Old/Outdated, or Damaged Alumni IDs	J-130
234.	Request for Service Record of Separated Rank and File Employees (with records on-site)	J-132
235.	Settlement of LANDBANK Mobile Loan Saver (LMLS) Service Fees	J-134
236.	Sourcing/Talent Acquisition	J-137
	<b>Internal Services</b>	<b>J-141</b>
	<b>Corporate Services Sector – Property Valuation and Credit Information Department</b>	<b>J-142</b>
237.	Credit Information/Background Information Services	J-142
238.	Title Verification and Securing Certified Title Electronic Copy (CTEC)	J-144
	<b>Corporate Services Sector – Provident Fund Department</b>	<b>J-147</b>
239.	Motor Vehicle (MV) Lease Purchase Plan – Processing, Evaluation and Approval	J-147
240.	Motor Vehicle (MV) Lease Purchase Plan – Reimbursement of 50% Registration Cost and Third-Party Liability (TPL) – Per Account	J-152
241.	Motor Vehicle (MV) and Motorcycle (MC) Loan	J-153





**LANDBANK**

242.	Provident Fund (PF) Loan	J-158
243.	Real Estate Loan (REL) – Processing, Evaluation and Approval	J-162
244.	Real Estate Loan (REL) – Documentation and Releasing of Loan Proceeds	J-171
245.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Processing of Refundable Equity	J-174
246.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Release of Mutual Aid Benefit Fund (MABF) Claim	J-176
247.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Release of Loss of Life and Disability Benefit Program (LLDBP) Claim	J-177
248.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Release of Mutual Medical Emergency Assistance Fund (MMEAF) Financial Assistance	J-178
249.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Request of SOA/Certification of Equity Contributions and Loan Balance	J-179
250.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Release of Original/Transfer Certificate of Title (OCT/TCT) for Real Estate Mortgage and Certificate of Registration for Motor Vehicle Loan	J-181
251.	Request for Statement of Processing and Release of Insurance Claim	J-182
	<b>Corporate Services Sector – Facilities and Procurement Services Group</b>	<b>J-185</b>
252.	Function Room Reservation	J-185
253.	Parking Car Pass	J-187
254.	Request for Service Vehicle	J-189
	<b>Corporate Services Sector – Human Resource Management Group</b>	<b>J-191</b>
255.	Authority to Travel Abroad	J-191
256.	Availment of Leave Benefits (e.g., Magna Carta for Women, Sick Leave with Pay, Study Leave, Rehabilitation Leave, Maternity Leave, etc.)	J-193



**LANDBANK**

257.	Bank-wide Clearance	J-195
258.	Certificate of Employment (COE) for Officers	J-196
259.	Certificate of Employment (COE) for Rank-and-File	J-197
260.	Certificate of Employment with Job Description	J-198
261.	Certificate of Last Salary/Other Allowances, Bonuses and Incentives	J-200
262.	Certificate of Leave without Pay or Unused Leave Credits	J-201
263.	Certificate of Premium/Loan Payments	J-202
264.	Certification of Performance Rating	J-203
265.	Employment Verification and Other Queries	J-204
266.	Issuance of Certificate of Trainings Attended	J-205
267.	Issuance of Certification for IPCR Rating	J-206
268.	Issuance of Medical Certificate for Training, Gym Clearance, Wellness Participation, etc.	J-207
269.	Request for Exemption from Wearing Office Uniform or on Certain Prescribed Dress Code of the Bank	J-209
270.	Request for Replacement of Lost, Old/Outdated or Damaged LBP Employee IDs	J-211
271.	Request for Service Record of Officer	J-213
272.	Request for Service Record of Rank-and-File (with records archived in warehouse)	J-214
273.	Request for Service Record of Rank-and-File (with records on-site)	J-217
274.	Request for Updating of Contact Details to avail of the Electronic Salary Loan (ESL)	J-219
275.	Request to Practice Other Profession/Permission to Teach	J-220
276.	Request for Document/Record of Active Employees	J-222
277.	Request for the Grant of Professional Award	J-224
	<b>Corporate Services Sector – Corporate Affairs Group</b>	<b>J-227</b>
278.	Request for weAccess Account Maintenance	J-227
	<b>Office of the President – Legal Services Group</b>	<b>J-229</b>
279.	Processing of Clearances - Pendency/Non- Pendency of Administrative Cases	J-229



**LANDBANK**

280.	Processing of Clearances - Pendency/Non-pendency of Administrative Cases and Evaluation for any Anomaly or Irregularity	J-231
	<b>Operations Sector – Controllership Group</b>	<b>J-233</b>
281.	Issuance of PhilHealth Certification and signed Claim Form 1 (CF1) and Claim Signature Form (CSF)	J-233
282.	Processing of Claims/Disbursement Transactions	J-235
283.	Processing of Claims/Disbursement Transactions for Reimbursement of Expenses for Token Award under Programs on Awards and Incentives for Service Excellence (Field Units)	J-239
284.	Validation of GSIS Loan Applications	J-243



# **Agrarian Services**

## **External Services**

## 1. Adjustment of Valuation for PD 27 / EO 228 Claims

Adjustment of the value by the Bank of the subject land covered by PD 27 or EO 228, in coordination with the Department of Agrarian Reform (DAR)

<b>Office or Division:</b>	Agrarian Operations Center (AOC)
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2G - Government to Government
<b>Who may avail:</b>	Department of Agrarian Reform (DAR)
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Register of Deeds (ROD) e-copy of Emancipation Patent (EP), if available or ROD Certification that no EP was issued (1 original copy)	DAR-PARPO
Final Survey documents (original copies of each document)	DAR-PARPO
Operation Land Transfer (OLT) Form No. 1 (Land Valuation Summary and Farmer's Undertaking) (1 original copy)	DAR-PARPO
OLT Form No. 2 (DAR Municipal Office [DARMO] CF Transmittal to DAR Provincial Office [DARPO]) (1 original copy)	DAR-PARPO
OLT Form No. 3 (DAR Order to adjust Land Value and pay the Landowner [LO]) (1 original copy)	DAR-PARPO
OLT Form No. 4 (DARPO Claim Folder [CF] Transmittal to LBP-AOC (1 original copy)	DAR-PARPO



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Provide requirements	1.1 Receive claim folder with complete documents	None	1 Banking Day	<i>Agrarian Affairs Processor (AAP), AOC</i>
None	1.2 Prepare Claim Processing Form (CPF) and route for approval	None	5 Banking Days	<i>AAP, Agrarian Affairs Analyst (AAA), Agrarian Affairs Specialist I (AASI), AASII, Assistant Division Chief (ADC), Land Transfer Processing Department (LTPD)/Claims Review and Processing Unit (CRPU)/LBP CARP Claims Unit (LCCU), AOC</i>
	<b>TOTAL</b>	<b>None</b>	<b>6 Banking Days</b>	

## 2. Bond Redemption and Interest Payment

Processing, approval and releasing of bond maturities and interest to Bondholder

<b>Office or Division:</b>	Bond Servicing Department (BSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Bondholder or Authorized Representative			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex A below</i>		See <i>Annex A below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit application for bond redemption and interest payment together with requirements	1.1 Receive complete documents and evaluate sufficiency	None	1 Banking Day	Agrarian Affairs Analyst/Specialist (AAA/AAS), Payments Assessment and Preparation Division (PAPD), BSD
None	1.2 Process computation of bond maturities and interest; submit for approval; and prepare payment instruments	None	1 Banking Day	AAA/AAS, Assistant Division Chief (ADC)/Division Chief (DC), CA/SA Approvers PAPD - BSD
None	1.3 Record and release payment instruments	None	1 Banking Day	AAA/AAS, PAPD - BSD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

**Annex A**

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>1. Basic Requirements</b>	
Agrarian Reform (AR) Bond Certificate (1 original copy)	Bondholder/Authorized Representative
Photo-bearing valid Identification Document (ID) <sup>1</sup> of Bondholder/Heirs/Authorized Representative/Signatories (1 original copy)	Bondholder/Authorized Representative
Client Information and Specimen Signature Card (CISSC) to be accomplished by Bondholder/Heirs/Authorized Representative/Signatories (1 original copy)	PAPD - BSD
Data Privacy Consent Form (DPCF) to be accomplished by Bondholder/Heirs/Authorized Representative/Signatories (1 original copy)	PAPD - BSD
Form I - Application for Bond Servicing Transaction (ABST) for Bond Payment (1 original copy)	PAPD - BSD
Form II - ABST for Bond Transfer/ Conversion/Exchange/Replacement (1 original copy)	PAPD - BSD
<b>2. For Legally Incompetent/Incapacitated Bondholders</b>	
Special Power of Attorney (SPA) <sup>2</sup> ; or, in case of minor, Affidavit of Guardianship/Letters of Guardianship, issued by competent Court (1 original copy)	Bondholder/Authorized Representative
Confirmation Letter from Bondholder, in case consent of Bondholder in SPA <sup>2</sup> needs further confirmation (1 original copy)	
Medical Certificate, issued by examining Physician, in case health condition of Bondholder needs further confirmation (1 original copy)	

<sup>1</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022

<sup>2</sup> Validity of SPA is one (1) year only



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Birth Certificate, issued by Philippine Statistics Authority (PSA), in case age or relationship with minor needs further confirmation (1 original copy or 1 certified true copy)	
Oath of Office issued by competent Court, in case of Judicial Guardian (1 original copy or 1 certified true copy)	
<b>3. For Deceased Bondholders</b>	
<b>▪ Extra-Judicial Settlement</b>	
Death Certificate, issued by PSA (1 original or 1 certified true copy)	Bondholder/Authorized
Deed of Extra-Judicial Settlement of Estate/Affidavit of Self-Adjudication, registered with Registry of Deeds (ROD) (1 original or 1 certified true copy)	
<b>▪ Judicial Settlement</b>	
Final and executory Order, issued by competent Court on the distribution of estate of deceased Bondholder (1 original or 1 certified true copy)	Bondholder/Authorized Representative
Letters of Administration/Testamentary of Administrator or Executor (1 original or 1 certified true copy)	Competent Court
Oath of Office of Administrator or Executor (1 original or 1 certified true copy)	
Certification, officially stating that the grant of authority to Administrator or Executor is valid and subsisting (1 original or 1 certified true copy)	Clerk of Court of the Court where the Judicial Settlement of Estate is pending

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
4. For Institutions		
▪ Domestic Corporations		Securities and Exchange Commission (SEC)
Certificate of Incorporation, (1 original or 1 certified true copy)		
Articles of Incorporation, authenticated by SEC (1 original or 1 certified true copy)		
Latest General Information Sheet (GIS), received by SEC (1 original or 1 certified true copy)		
Certificate of Corporate Status/ Information, issued by SEC (1 original or 1 certified true copy)		
Board Resolution or notarized Corporate Secretary's Certificate of such Resolution, attested by the President, authorizing the bond transaction and naming the authorized representative to effect the same (1 original copy)		Bondholder/Authorized Representative
▪ Foreign Corporations		
Certificate of License to do Business in the Philippines, issued by SEC (1 original or 1 certified true copy)		SEC
Certificate of Incorporation/Registration, issued by appropriate foreign government agency (1 original or 1 certified true copy)		
Articles of Incorporation, authenticated by SEC (1 original or 1 certified true copy)		
Latest General Information Sheet (GIS), received by SEC (1 original or 1 certified true copy)		
Notarized Secretary's Certificate of the Board Resolution, authorizing the bond transaction and naming the Resident Agent or authorized representative to effect the same (1 original or 1 certified true copy)		Bondholder/Authorized Representative
▪ For Partnerships		
Certificate of Recording of Partnership, issued by SEC (1 original or 1 certified true copy)		SEC
Articles of Partnership, authenticated by SEC (1 original or 1 certified true copy)		

<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
<ul style="list-style-type: none"> <li>▪ <b>Dissolved Corporations</b> Basic Requirements for Corporations</li> </ul>		
Board Resolution, signed by the remaining directors constituting themselves as trustees for purposes of liquidating corporate assets and naming the authorized representative to effect the bond transaction with undertaking to hold LANDBANK and its officers/employees free from any liability or suits that may arise therefrom (1 original copy)		Bondholder/Authorized Representative
Certification that corporation is not subject of pending litigation involving intra- corporate dispute; under receivership or liquidation proceedings (1 original or 1 certified true copy)		Executive Clerk of Court of appropriate Regional Trial Court
Final and executory Order, in case of settled judicial proceedings, naming the representative authorized to transact business with appropriate Government Agencies with regard to disposition of properties of the corporation (1 original or 1 certified true copy)		Competent Court
<ul style="list-style-type: none"> <li>▪ <b>Dissolved Partnerships</b> Basic Requirements for Partnerships</li> </ul>		
Articles of Dissolution or Affidavit of Dissolution, signed by the remaining partners, naming the authorized representative to effect the bond transaction with undertaking to hold LANDBANK and its officers/employees free from any liability or suits that may arise from bond transaction (1 original or 1 certified true copy)		Bondholder/Authorized Representative
Final and executory Order, in case of settled judicial proceedings, naming the representative authorized to transact business with appropriate Government Agencies with regard to disposition of properties of the partnership (1 original or 1 certified true copy)		Competent Court

<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
<b>▪ Financial Institutions under Receivership</b>		
Appointment Paper of the Liquidator, issued by appropriate Government Agency, certified by Secretary, specifying the scope of authority and responsibility of the Liquidator in relation to the bond transaction (1 original or 1 certified true copy)		Bondholder/Authorized Representative
Resolution of appropriate Government Agency or Secretary's Certificate of such Resolution, placing the financial institution under receivership (1 original or 1 certified true copy)		
<b>5. For Government Agency</b>		
Appointment Paper of Head of Office, certified by Secretary (1 original or 1 certified true copy)		Bondholder/Authorized Representative
Resolution of Government Agency or Secretary's Certificate of such Resolution, authorizing the bond transaction and naming the authorized representative/s to effect the same (1 original or 1 certified true copy)		

### 3. Facilitation in the Issuance of Accreditation Reference Number

Facilitating the request of the buyer for the issuance of Accreditation Reference Number (ARN), in coordination with the Department of Agriculture Credit Policy Council

<b>Office or Division:</b>	Bond Servicing Department (BSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Bondholder or Authorized Representative			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter-Request (1 original copy)		Bondholder/Authorized Representative		
Presentation of AR Bond Certificate (1 original copy)		Bondholder/Authorized Representative		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request to facilitate the issuance of ARN together with requirements	1.1 Receive complete documents and evaluate sufficiency	None	1 Banking Day	AAA/AAS, Bond Marketing and Trading Division (BMTD), BSD
None	1.2 Request certification on status and outstanding balance of AR Bond	None	1 Banking Day	ADC/DC, BMTD – BSD Head, BSD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Forward endorsement letter of Bondholder's Request to Department of Agriculture (DA) - Agricultural Credit and Policy Council (ACPC)	None	1 Banking Day	ADC/DC, BMTD - BSD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

#### 4. Issuance of Certificate of Full Payment and Release of Real Estate Mortgage

Certification issued by the Agrarian Operations Center (AOC) as proof of full payment

<b>Office or Division:</b>	Agrarian Operations Center (AOC)- ASDiv			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Agrarian Reform Beneficiaries (ARBs) <ul style="list-style-type: none"> <li>• By principal ARB, or</li> <li>• Through authorized representatives</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex B below</i>		See <i>Annex B below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request for the needed Certificate; present ID/s and/or SPA <sup>1</sup>	1.1 Validation of the following: <ul style="list-style-type: none"> <li>a. Valid IDs presented</li> <li>b. Death certificate from PSA, Deed of Undertaking with quitclaim, SPA<sup>1</sup>, if applicable</li> </ul>	None	7 Banking Days	AAA, AAP, AAS, ASDiv, AOC

---

<sup>1</sup> Validity of SPA is one (1) year only



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Release Certificate of payment or Certificate of Full Payment and Release of Real Estate Mortgage (CFP/ ROREM)	None		AAA, AAP, AAS, ASDiv, AOC
	<b>TOTAL</b>	<b>None</b>	<b>7 Banking Days</b>	



**Annex B**

<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
<b>1. Principal Agrarian Reform Beneficiary (ARB)</b>	
Presentation of photo-bearing government issued ID <sup>1</sup> or Barangay certificate (1 original copy) (for initial transaction or updating)	ARB
Presentation of Original Owners Duplicate Copy (ODC) of CLOA/EP	ARB
<b>2. Representative of ARB</b>	
Notarized Special Power of Attorney (SPA <sup>2</sup> ) (1 original copy)	ARB
Presentation of photo-bearing government issued ID <sup>1</sup> or barangay certificate of the ARB and the authorized representative (1 original copy) (for initial transaction or updating)	ARB and ARB's Authorized Representative
Presentation of Original Owners Duplicate Copy (ODC) of CLOA/EP	ARB
<b>3. For Deceased ARB</b>	
Deed of undertaking with quitclaim and/or SPA <sup>2</sup> , if applicable (1 original copy)	Heir/s of the ARB
Death Certificate (1 original or 1 certified true copy)	PSA
Presentation of photo-bearing government issued ID <sup>1</sup> or Barangay certificate of all the heirs and authorized representative, if applicable (1 original copy)	Heir/s of the ARB
Affidavit of two (2) disinterested persons in cases of discrepancy in the names and/or data in the pertinent documents such as CLOA/EP and the CFP/ROREM (1 original copy)	Heir/s of the ARB
Marriage Contract in case where spouse is claiming the CFP/ROREM (1 original copy or 1 certified true copy)	PSA

<sup>1</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022

<sup>2</sup> Validity of SPA is one (1) year only

## 5. Issuance of Certificate of Payment/s

Certification issued by the Agrarian Operations Center as to payments made by the ARB.

<b>Office or Division:</b>	Agrarian Operations Center (AOC)- ASDiv			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Agrarian Reform Beneficiaries (ARBs) <ul style="list-style-type: none"> <li>• By principal ARB, or</li> <li>• Through authorized representatives</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Principal Agrarian Reform Beneficiary (ARB)				
Presentation of photo-bearing government issued ID <sup>1</sup> or Barangay certificate (1 original copy)		ARB		
2. Representative of ARB				
Notarized SPA <sup>2</sup> (1 original copy)		ARB		
Presentation of photo-bearing government issued ID <sup>1</sup> or barangay certificate of the ARB and the authorized representative (1 original copy)		ARB and ARB's Authorized Representative		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request for the needed Certificate; present ID/s and/or Special Power of Attorney (SPA) <sup>2</sup>	1.1 Validation of ID/s presented and SPA <sup>2</sup> , if applicable	None	3 Banking Days	AAA, AAP, AAS, ASDiv, AOC
	1.2 Release Certificate of payment	None		
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

<sup>1</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022

<sup>2</sup> Validity of SPA is one (1) year only

## 6. Issuance of Certification on Status of AR Bond

Certification issued by BSD that the AR Bond is still outstanding and is not among those included in the list of bonds with adverse claims

<b>Office or Division:</b>	Bond Servicing Department (BSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Bondholder or Authorized Representative			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
AR Bond Certificate (1 original copy)		Bondholder/Authorized Representative		
Form I - ABST (1 original copy)		Bondholder/Authorized Representative		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request for the status certification of AR Bond together with requirements	1.1 Receive complete documents and evaluate their sufficiency	None	2 Banking Days	AAA/AAS, Records Management and Information Division (RMID), BSD
None	1.2 Issue Certification on Status of AR Bond	PHP100 per Certification	1 Banking Day	ADC/DC, RMID – BSD Head, Payments Validation and Processing Unit (PVPU) BSD Head, BSD
	<b>TOTAL</b>	<b>PHP100 per Certification</b>	<b>3 Banking Days</b>	

## 7. Payment of Land Transfer Claim Proceeds

Processing, approval and releasing of Land Transfer Payment both in cash and AR Bond in favor of Landowners (LOs) or their heirs

<b>Office or Division:</b>	Land Transfer Processing Department (LTPD)/ Agrarian Operations Center (AOC)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Natural Persons <ul style="list-style-type: none"> <li>• Individual</li> <li>• Heirs of the deceased Landowner (LO)</li> </ul> Juridical Persons <ul style="list-style-type: none"> <li>• Partnership</li> <li>• Corporation</li> <li>• Association</li> <li>• Cooperative</li> <li>• Government Instrumentalities</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex C below</i>		See <i>Annex C below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request for the payment of Land Transfer Claim (LTC) proceeds; submit the required documents	1.1 Receive complete documents and evaluate sufficiency vis-à-vis payment requirements  <i>If with SPA<sup>1</sup>,</i> <ul style="list-style-type: none"> <li>• Conduct Know-Your-Customer procedures</li> <li>• Confirm with the Principal whether SPA is still valid</li> <li>• Ensure that Principal is still alive</li> </ul>	None	7 Banking Days	AAS, AA Analyst, AA Assistant, CPPD, AOC  AAP, AAA, AASI, AASII, ADC, Claims Review and Processing Unit (CRPU), LTPD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Prepare and request approval of Payment Release Form (PRF) from signing/approving authorities	None	7 Banking Days	AAP, AAA, AASI, AASII, ADC, CRPU, LTPD/BSD  AOC/CPPD/AgAD, Legal, Servicing Branch
None	1.3 Prepare Manager's Check, EMT, credit to LBP account	None	5 Banking Days	AAP, AAA, AASI, AASII, ADC, BSD  AAA, AAP, AAS, ASDiv, AOC/Servicing Branch
None	1.4 Release claim proceeds	None	1 Banking Day	AAP, AAA, AASI, AASII, ADC, CRPU, LTPD  AAA, AAP, AAS, ASDiv, AOC/Servicing Branch
	<b>TOTAL</b>	<b>None</b>	<b>20 Banking Days</b>	

---

<sup>1</sup> SPA has no expiry

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Principal LO	
PD 27/EO 228 (For titled properties)	
Presentation of Owner's Duplicate Copy (ODC) of title (1 original copy)	LO
Real estate tax clearance or statement of tax delinquency as of October 21, 1972; <b>or</b> Real estate tax clearance or statement of tax delinquency as of date of Order of Placement (OP) if tenanted after October 21, 1972 issued by the Municipal or City Treasurer's Office, with authority to deduct delinquency FROM claim proceeds (1 original copy)	Municipal or City Treasurer's Office
Electronic ROD copy of Emancipation Patent (EP) or electronic ROD copy of the LO's title bearing the annotation of the EP/s issued by the DAR, free from all liens and encumbrances	DAR-PARPO
Execution and annotation of Deed of Assignment Warranties and Undertaking (DAWU) on the LOs title if without EPs issued (1 original copy)	LO
Presentation of photo-bearing government issued ID <sup>1</sup> (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
2. PD 27/EO 228 (For Untitled properties)	
ROD certified or electronic copy of OCT-EP/s	DAR-PARPO
Real estate tax clearance or statement of tax delinquency as of October 21, 1972 or date of order of placement if tenanted after October 21, 1972 with authority to deduct delinquency from the land transfer claim proceeds (1 original copy)	Municipal or City Treasurer's Office
Execution and annotation of DAWU on the LOs Tax Declaration (1 original copy)	LO
DENR-CENRO certification stating that the claimant has acquired a vested right over the landholding (area to be specified) (1 original copy)	DENR-CENRO
Presentation of photo-bearing government issued ID <sup>1</sup> (1 original copy)	LO

<sup>1</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022  
Page A-19



**LANDBANK**

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
DENR certification stating that the landholding is not a subject of a patent application and no patent title has been issued for the landholding (1 original copy)	DENR
3. RA 6657/RA 9700 (For titled properties)	
Presentation of Owners Duplicate Copy (ODC) of title	LO
Real estate tax clearance or statement of tax delinquency as of date of registration of the RP title or CLOA registration with the ROD issued by the Municipal or City Treasurer's Office, if no RP Title was issued (1 original copy)	Municipal or City Treasurer's Office
Electronic copy of RP title or CLOA, free from liens and encumbrances	DAR-PARPO
Presentation of photo-bearing government issued ID <sup>1</sup> (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
4. RA 6657/RA 9700 (For Untitled properties)	
Tax declaration in the name of the Republic issued by the Municipal or City Assessor (1 original copy) or Electronic copy of OCT CLOA free from liens and encumbrances	DAR-PARPO  ROD
DENR-CENRO certification that the LO has acquired vested right over the untitled landholding (area to be specified) (1 original copy)	DENR-CENRO
Municipal or City Treasurer's Office Real estate tax clearance (1 original copy) or Municipal or City Treasurer's Office statement of tax delinquency as of date of registration of the RP title or CLOA registration with authority to deduct delinquency from the land transfer claim proceeds (1 original copy)	Municipal or City Treasurer's Office

<sup>1</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022



**LANDBANK**

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Presentation of photo-bearing government issued ID <sup>1</sup> (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
DENR certification stating that the landholding is not a subject of a patent application and no patent title has been issued for the landholding (1 original copy)	DENR
5. Other requirements (Individual)	
Presentation of photo-bearing government issued Identification document <sup>1</sup> of the LO and Attorney-In-Fact (AIF), if applicable (1 original copy)	LO or AIF
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
Notarized Special Power of Attorney (SPA) <sup>1</sup> if transaction is made through a representative (1 original copy)	LO or AIF
6. Other requirements (Deceased)	
Death Certificate (1 original or 1 certified true copy)	PSA
Settlement of estate (extra-judicial or judicial) duly registered with the ROD (1 original copy)	Heirs of the deceased LO
Heirs bond in favor of the bank two years after extra-judicial settlement registration equivalent to the amount of the claim to be secured from licensed Insurance Agency (1 original copy)	Heirs of the deceased LO
Presentation of photo-bearing government issued ID <sup>2</sup> by the individual heirs (1 original copy)	Heirs of the deceased LO
In case transactions shall be through a representative: <ul style="list-style-type: none"> <li>Notarized SPA<sup>1</sup> executed within the Philippines (1 original copy) or</li> <li>Special Power of Attorney authenticated by the Consul Gen. of the Philippine Consular Office of the country where the SPA<sup>1</sup> was executed or Apostillized SPA<sup>1</sup> if the document was executed in a country/jurisdiction signatory to the Apostille</li> </ul>	Heirs of the deceased LO

<sup>1</sup> SPA has no expiry

<sup>2</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Treaty or Apostille Convention (1 original copy)	Heirs of the deceased LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
7. Other requirements (If payee is a minor, applicable only when the estate exceeds Php50,000.00 or is an Incapacitated person)	
Letters of guardianship issued by a competent court (1 original copy)	Competent Court
Presentation of photo-bearing government issued ID <sup>2</sup> by the Guardian (1 original copy)	Minor's Guardian
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
Oath of office of the Guardian (1 original copy)	Competent Court
Court authority for the guardian to dispose of the subject property pursuant to RA 6657, as amended and to sign all land transfer documents and registration thereof (1 original copy)	Competent Court
8. Other requirements (Juridical Persons, Active Corporation)	
Certificate on filing and information of the corporation indicating the status of the corporation (1 original copy)	SEC
Authenticated copies of the Articles of Incorporation and by-laws of the Corporation with Certificate of Registration from the SEC (1 original copy)	LO
SEC-received latest general information sheet	SEC
Board Resolution or Corporate Secretary's Certificate appointing and authorizing a particular person to sign the necessary land transfer claim documents, to receive, encash, sell AR bond proceeds, for and in behalf of the Corporation (1 original copy)	LO
Presentation of photo-bearing government issued ID <sup>1</sup> of Corporate Officer/ Legal Representative (1 original copy)	LO

<sup>1</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
9. Other requirements (Juridical Persons, Dissolved Corporation)	
SEC certificate on filing and information of the corporation indicating the status of the corporation (1 original copy)	SEC
Latest SEC-certified copy of the General Information Sheet (GIS) filed by the corporation prior to dissolution (1 original copy)	LO
Certification issued by the RTC Executive Clerk of Court of the province having jurisdiction over the corporation, stating that the corporation is not the subject of any pending litigation involving intra-corporate dispute, or under receivership or liquidation proceedings (1 original copy)	RTC Executive Clerk of Court
Resolution signed by a majority of the remaining board of directors of the dissolved corporation constituting themselves as trustees for purposes of liquidating the corporate assets (1 original copy)	LO
SPA <sup>1</sup> signed by the trustees of the dissolved corporation appointing a representative to transact with LBP on the payment of the land transfer proceeds, if any, and undertaking to hold LBP and its officers and employees free and harmless from any liability or suits that may arise from the release of the proceeds in the name of the representative appointed by the trustees (1 original copy)	LO
Presentation of photo-bearing government issued ID <sup>2</sup> of Trustees/Legal Representative (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC

<sup>1</sup> SPA has no expiry

<sup>2</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
10. Other requirements (Active Partnership)	
Certificate of recording of partnership issued by the SEC (1 original copy)	SEC
Notarized articles of partnership (1 original copy)	LO
Presentation of photo-bearing government issued ID <sup>2</sup> (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
11. Other requirements (Dissolved Partnership, Extra-judicial Dissolution)	
Articles/affidavit of dissolution with designation of a legal representative duly received by the SEC (1 original copy)	LO
Presentation of photo- bearing government issued ID <sup>2</sup> by the designated trustees/ legal representative (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC
12. Other requirements (Dissolved Partnership, Judicial Dissolution)	
Certified true copy of court decision/order and Certificate of Finality (1 original copy)	Competent Court
Certified true copy of court order designating a liquidator, if applicable (1 original copy)	Competent Court
Presentation by the designated liquidator/ legal representative of photo- bearing government issued ID <sup>2</sup> (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	LTPD/AOC

## 8. Refund of Excess Payment

Issuance of Manager's Check to the ARB or authorized representative representing refund or excess payment

<b>Office or Division:</b>	Agrarian Operations Center (AOC)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Agrarian Reform Beneficiaries (ARBs) <ul style="list-style-type: none"> <li>• By principal ARB, or</li> <li>• Through authorized representatives</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex D below</i>		See <i>Annex D below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request for refund of payment; present ID/s and required documents	1.1 Validate ID/s and evaluate applicable documents	None	2 Banking Days	AAA, AAP, AAS, ASDiv, AOC
None	1.2 Prepare memo advice to Agrarian Accounting Department (AgAD) for the withdrawal of funds from the Trust Banking Group	None	2 Banking Days	AAA, AAP, AAS, ASDiv, AOC
None	1.3 Validate the request and originate corresponding transaction contra the branch concerned for the payment of refund to ARB	None	5 Banking Days, 7 Hours, 30 Minutes	Accounts Assistant/ Administrative Specialist II/ Division Chief, ARR Subsidiary Ledger Division/ Accounts Management Assistant/ Division Chief, SFCAD Department Head, AgAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Prepare Managers Check (MC) and release to the ARB/ Authorized Representative	None	5 Banking Days	Servicing Branch
	<b>TOTAL</b>	<b>None</b>	<b>14 Banking Days, 7 Hours, 30 Minutes</b>	

<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
<b>1. Principal ARB</b>		
Request for refund duly signed by the ARB (1 original copy)		ARB
Presentation of photo-bearing government issued ID <sup>1</sup> or Barangay certificate (1 original copy)		ARB
<b>2. Representative of ARB</b>		
Request for refund duly signed by the ARB (1 original copy)		ARB
Notarized SPA <sup>2</sup> (1 original copy)		ARB
Presentation of photo-bearing government issued ID <sup>1</sup> or barangay certificate of the ARB and the authorized representative (1 original copy)		ARB and ARB's Authorized Representative
<b>3. For Deceased ARB</b>		
Request for refund duly signed by the heir/s of the ARB (1 original copy)		
Deed of undertaking with quitclaim and/or SPA <sup>2</sup> , if applicable (1 original copy)		Heirs of ARB or Authorized Representative
Death Certificate (1 original copy)		PSA
Presentation of photo-bearing government issued ID <sup>1</sup> or Barangay certificate of the heirs and authorized representative, if applicable (1 original copy)		Heirs of ARB or Authorized Representative
Affidavit of two (2) disinterested persons in cases of discrepancy in the names and/or data in the pertinent documents (1 original copy)		Heirs of ARB or Authorized Representative
Marriage Contract in case where spouse is claiming the CFP/ROREM (1 original copy or 1 certified true copy)		PSA

<sup>1</sup> The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022

<sup>2</sup> Validity of SPA is one (1) year only

## 9. Sale of AR Bonds

Providing assistance to the original bondholders in the sale of their AR Bonds

<b>Office or Division:</b>	BSD			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Seller: • Original Bondholder Buyer-Investor: • Rural Bank • Insurance Companies • Foreign Corporations • Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. AR Bond Certificate (1 original copy)		Bondholder/Authorized Representative		
2. Basic Requirements for Bond Transactions (See: <b>Annex A on page A-5 to A-9</b> )		Bondholder/ Buyer-Investor/Authorized Representative [for AR Bond and Know-Your-Customer Documents] BMTD - BSD [for LANDBANK Forms]		
3. Supporting Documents (if applicable to specific applicant) (See: <b>Annex A on page A-5 to A-9</b> )		Bondholder/ Buyer-Investor/Authorized Representative		
4. Bond Receipt to be accomplished by Bondholder (1 original copy)		BMTD - BSD		
5. Authority to Sell to be accomplished by Bondholder (1 original copy)		BMTD - BSD		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request for facilitation of AR Bond sale together with the requirements	1.1 Receive complete documents and evaluate their sufficiency	For Original Bondholders: Processing Fee of 3/4 of 1% of Bond Proceeds	3 Banking Days	AAA/AAS, BMTD - BSD
None	1.2 Issue clearance on sale documents	For Buyer/ Investor: Investor's Fee of 1.25% of the Principal Balance of Bond	5 Banking Days	ADC/DC, BMTD - BSD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Offer AR Bond for sale to Buyer-Investor	None	Market-Driven (subject to availability of willing buyer/s)	ADC/DC, BMTD - BSD
None	1.4 Process and document sale transaction	None	7 Banking Days	AAA/AAS, BMTD - BSD
None	1.5 Prepare payment instruments or credit advice for account of Bondholder	None	4 Banking Days	AAA/AAS, ADC/DC, BMTD - BSD, CA/SA Approvers
None	1.6 Release of new AR Bond to Buyer-Investor	None	1 Banking Day	ADC/DC, BMTD - BSD
	<b>TOTAL</b>	<b>For Original Bondholders: Processing Fee of 3/4 of 1% of Bond Proceeds</b>  <b>For Buyer/Investor: Investor's Fee of 1.25% of the Principal Balance of Bond</b>	<b>20 Banking Days</b>	



## 10. Transfer/Conversion/Exchange/Replacement of AR Bonds

Processing, approval and releasing of new AR Bond upon application of the Bondholder for assignment, conversion, exchange or replacement

<b>Office or Division:</b>	Bond Servicing Department (BSD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Bondholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex A on page A-5 to A-9</i>		See <i>Annex A on page A-5 to A-9</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit application for transfer/ conversion/ exchange/ replacement of bonds together with requirements	1.1 Receive complete documents and evaluate their sufficiency	Transfer Fee: PHP150 per Bond Certificate	3 Banking Days	AAA/AAS, PAPD - BSD
None	1.2 Issue clearance on AR Bond transaction	Documentary Stamp Tax (If applicable): Principal Balance/ PHP200* 1.5 or a fraction thereof	1 Banking Day	ADC/DC, PAPD - BSD
None	1.3 Process/ generate new AR bonds and record in the Bond Registry Book		2 Banking Days	AAA/AAS, ADC/DC PAPD - BSD, AAA/AAS, RMID - BSD, ADC/DC, CA/SA Approvers



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Release AR Bonds	None	1 Banking Day	AAA/AAS, PAPD – BSD AAA/AAS, RMID - BSD
	<b>TOTAL</b>	<b>Transfer Fee: PHP150 per Bond Certificate</b>  <b>Documentary Stamp Tax (If applicable): Principal Balance/ PHP200* 1.5 or a fraction thereof</b>	<b>7 Banking Days</b>	

## 11. Valuation of Landholdings under RA 6657/RA 9700

Determination by the Bank of the value of the subject land covered by RA 6657 and RA 9700, in coordination with the DAR

<b>Office or Division:</b>	Agrarian Operations Center (AOC)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	DAR			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Latest ROD certified e-copy of title (titled property)		DAR-PARPO		
CARPER LAD Form No 2-B (DENR-CENRO Certification for untitled property) (1 original copy)		DAR-PARPO		
LRA Certification that property is not within any decreed or titled property (for untitled property) (1 original copy)		DAR-PARPO		
CARPER LAD Form Nos. 1 and 2 (1 original copy)		DAR-PARPO		
Tax declaration of the property (1 original copy)		DAR-PARPO		
Preliminary Information on landholdings Validated and projected and subject of Joint Field Investigation (1 original copy)		DAR-PARPO		
Approved Subdivision/Segregation Plan (1 original copy)		DAR-PARPO		
Notice of Coverage for CA (1 original copy)		DAR-PARPO		
MARPO certification on the LO's failure to submit BIR-filed audited financial statement (1 original copy)		DAR-PARPO		
Field Investigation Report (1 original copy)		DAR-PARPO		
Memorandum Request to Value Land (1 original copy)		DAR-PARPO		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit the claim folder with the above documents	1.1 Receive claim folder with complete documents <i>(Incomplete claim folder shall not be received)</i>	None	1 Banking Day	<i>Property Valuation Specialist (PVS), AOC</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Evaluate and review all document submitted	None	14 Banking Days	PVS, AOC
None	1.3 Prepare CVPF approve the computation of the valuation	None	5 Banking Days	<i>PVS, Valuation and Field Services Unit (VFSU) Head, AOC</i>
	<b>TOTAL</b>	<b>None</b>	<b>20 Banking Days</b>	



# **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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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
	<b>TOTAL</b>	<b>P5 – P100</b> <b>(Depend-</b> <b>ing on</b> <b>the</b> <b>Agree-</b> <b>ment with</b> <b>the</b> <b>concern-</b> <b>ed</b> <b>Agency/</b> <b>Institu-</b> <b>tion)</b>	<b>30 Minutes</b>	



## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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 <b>Annex E below</b> 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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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





**LANDBANK**

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 <b><i>Annex F below</i></b>	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>
	<b>TOTAL</b>	See <b><i>Annex F below</i></b>	<b>45 Minutes</b>	

**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



**LANDBANK**

**Annex F**

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



**LANDBANK**

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.)	PHP500.00
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
d) 5" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,500.00
e) 10" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP2,500.00
<b>Conditions on the use of SDB:</b> 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. 2022-0727-004





**LANDBANK**

## F. Digital Banking Transactions

Transactions/ Services	LAND- BANK Visa Debit Card (SYDOV/ OSIS UMID)	Proprietary (included: Sikat Saka, Bagong Bayani)	RFID	E-Card	LANDBANK Prepaid Card (LPO)-Cash Card	LANDBANK Prepaid Card (LPO) (GPS, 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 <b>LANDBANK ATM</b> 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 <b>Other Banks' ATMs</b> 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		
Bill 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	OF Bank 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

Transactions/ Services	LAND- BANK Visa Debit Card (SYDOV/ OSIS UMID)	Proprietary (Included: Sikat Saka, Bagong Bayani)	RFID	E-Card	LANDBANK Prepaid Card (LPO)-Cash Card	LANDBANK Prepaid Card (LPO) (GPS, 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 <sup>1</sup>	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	<b>LANDBANK PISO Card</b>	<b>OF Bank Card</b>
							N/A	PHP150.00
Replacement Card Fee	Regular - PHP150.00  OSIS UMID - PHP300.00	PHP110.00	PHP300.00	PHP250.00	PHP150.00	PHP150.00	PHP110.00	PHP150.00
Request for PIN Mailer <sup>2</sup>	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00
Request for PIN Resetting/ PIN Change <sup>3</sup>	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00
Transactions via <b>LANDBANK ATM</b>	<b>LANDBANK Card</b>	<b>Internationally-Issued Cards</b>		<b>Other Bank's card</b>				
ATM Withdrawal <sup>4</sup>	Free	PHP250.00		PHP10.00			FREE	FREE
Balance Inquiry	Free	Free		PHP2.00			FREE	FREE

<sup>1</sup> Applicable fees are subject to change without prior notice.

<sup>2</sup> Replacement fee for cash card issued under special programs (e.g. grants, subsidies) shall be based on the approved project guidelines.

<sup>3</sup> Includes cardless withdrawal for LANDBANK cards and cash advance transactions for credit cards.

<sup>4</sup> No initial card fee shall be collected if existing MGA provides free issuance of initial card.

<sup>5</sup> Except OSIS Beneficiaries

Deposits are insured by PDIC up to PHP1,000,000 per depositor.

A proud member of **BancNet**

Regulated by the Bangko Sentral ng Pilipinas  
T: (+632) 8068-7087 | E-mail: [consumers@basp.gov.ph](mailto:consumers@basp.gov.ph)  
Webchat: <http://www.bsp.gov.ph/> | SMS: 021552277 (09ba)  
Facebook: @BangkoSentralngPilipinas



**LANDBANK**

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

As of March 6, 2023



**LANDBANK**

SERVING THE NATION

### 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"> <li>Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter</li> <li>Collection - Monthly to start at the end of the 2nd month</li> </ul>	USD 5.00
Closing of Account <ul style="list-style-type: none"> <li>Closing of Account within 30 days from opening date</li> </ul>	USD 10.00
Dormant Account <ul style="list-style-type: none"> <li>Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and which fall below the required ADB</li> <li>Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction</li> </ul>	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 <sup>1/</sup> 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 <sup>1/</sup> 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 <sup>1/</sup> P0.50 for every P200.00 of the applied amount

### D. EURO and Other Third Currency Demand Draft

Transaction	Fees/Charges
<b>Euro</b>	
FCDU	EUR 25.00
Regular	EUR 25.00 plus DST <sup>1/</sup> P0.50 for every P200.00 of the applied amount
<b>Other Third Currency</b>	
FCDU	USD 15.00
Regular	USD 15.00 plus DST <sup>1/</sup> P0.50 for every P200.00 of the applied amount



**LANDBANK**

## 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 <sup>4</sup>	P50.00 plus DST <sup>11</sup> P0.60 for every P200 of the applied amount <sup>4</sup> Additional P100.00 bank commission for Easy-\$-Pension Account
For credit to other local bank USD - GSRT <sup>12</sup>	USD 15.00
USD - PDDTS <sup>13</sup>	USD 5.00
PHP - RTGS <sup>14</sup>	P150.00 plus DST <sup>11</sup> P0.60 for every P200 of the applied amount plus Ad Valorem
PHP - PesoNet <sup>15</sup>	P120.00 plus DST <sup>11</sup> 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 <sup>11</sup> P0.60 for every P200 of the applied amount

### 2. PESO CURRENCY

#### 2.1 From Local Bank

Type of Channel	Fees/Charges
PesoNet <sup>16</sup>	None
RTGS <sup>17</sup>	P150.00

## F. Outward Remittance

### 1. FOREIGN CURRENCY

#### 1.1 To Foreign Bank via OTT<sup>18</sup>

##### 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 <sup>11</sup> P0.60 for every P200.00 of the applied amount	P500.00
	Our	USD 20.00 plus DST <sup>11</sup> 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 <sup>11</sup> 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





**LANDBANK**

**1.1 To local bank via GSRT<sup>2/</sup>**

Transaction	Fees/Charges
FCDU	USD 15.00
Regular	USD 15.00 plus DST <sup>1/</sup> P0.60 for every P200.00 of the applied amount

**2. PESO CURRENCY**

**2.1 To Local Bank**

Type of Channel	Fees/Charges
RTGS <sup>4/</sup>	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

<sup>1/</sup>DST - Documentary Stamp Tax

<sup>2/</sup>GSRT - Gross Settlement Real-Time channel for dollar denominated transactions

<sup>3/</sup>PDDTS - Philippine Dollar Domestic Transfer System

<sup>4/</sup>RTGS - Real-Time Gross Settlement channel for peso denominated transactions

<sup>5/</sup>PesoNet - Peso denominated transactions (electronic fund transfer service)

<sup>6/</sup>OTT - Outgoing Telegraphic Transfer



**LANDBANK**

**SERVING THE NATION**

Subscribe to our official online and social media channels:



[www.landbank.com](http://www.landbank.com)

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

A proud member of **BancNet**

Regulated by the Bangko Sentral ng Pilipinas

T: (+632) 8708-7087 | E-mail: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph) | Webchat: <http://www.bsp.gov.ph/>  
SMS: 021582277 (Globe) | Facebook: [@BangkoSentralngPilipinas](https://www.facebook.com/BangkoSentralngPilipinas)



### 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		Issued by the Bank upon Account Opening
2. Loan application and approval form (1 copy)		Standard format provided by the Bank upon application
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		
In addition to the above documents, the following shall be submitted:		
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

<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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



**LANDBANK**

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
	<b>TOTAL</b>	<b>Advance Interest</b>  <b>Applicable DST as imposed by BIR</b>  <b>Notarial Fee</b>	<b>4 Hours</b>	



#### 4. Bond Redemption and Interest Payment for Agrarian Beneficiaries

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<b>For Individuals:</b>				
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 <b>Annex E on page B-6</b> 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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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), LBP Branch</i>



**LANDBANK**

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



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



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



**LANDBANK**

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





## 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 <sup>rd</sup> Currencies	
Yen	LBP Plaza & Buendia

<b>Office or Division:</b>	LBP Branch (for third currencies, **selected Branches only)
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
<b>Who may avail:</b>	Individuals, Government and Private Institutions
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
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 <sup>rd</sup> currency) (Two [2] copies)	LBP Branch Lobby
3. Cash for Deposit and the applicable inter-branch service charge	Depositor
<b>Notes:</b> <ul style="list-style-type: none"> <li>a) In case of deposit <b>above P500,000.00</b> through a representative, presentation of one (1) valid photo bearing government-issued ID by the representative is required.</li> <li>b) Further, <b>all cash deposits above P500,000.00</b> requires the disclosure by the depositor of the <b><u>Purpose of Deposit</u></b></li> <li>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.</li> </ul>	



**LANDBANK**

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 <b>Annex F on page B-7 to B-12</b>	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>
	<b>TOTAL</b>	See <b>Annex F on page B-7 to B-12</b>	<b>30 Minutes</b>	



## 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

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
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 <b>above P500,000.00</b> through a representative shall require presentation of one (1) valid photo bearing government-issued ID by the representative.  b) Further, <b>all check deposits above P500,000.00</b> requires the disclosure by the depositor of the <b><u>Purpose of Deposit.</u></b>		

*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.*

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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 <b>Annex F on page B-7 to B-12</b>	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
	<b>TOTAL</b>	See <b>Annex F on page B-7 to B-12</b>	<b>15 Minutes</b>	

## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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 <b>Annex F on page B-7 to B-12</b>	5 Minutes	NAC, LBP Branch



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>10 Minutes</b>	



## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<b>For Individuals</b>				
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 <b>Annex E on page B-6</b> 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		
<b>For Government and Private Institution</b>				
1. Deposit Account		LANDBANK Branch		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Fill-out the Remittance Claim Form (RCF), and provide the following mandatory details:  <ul style="list-style-type: none"> <li>Reference Number</li> <li>Remitter's Name</li> <li>Beneficiary's Name</li> <li>Amount Expected</li> </ul>	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>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>





**LANDBANK**

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>
	<b>TOTAL</b>	<b>None</b>	<b>45 Minutes</b>	

## 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.

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
1. Individual (Single or Joint) Peso or Dollar <ul style="list-style-type: none"> <li>ATM Card/ Passbook/Certificate of Time Deposit (CTD)</li> <li>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</li> </ul>		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)



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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>
	<b>TOTAL</b>	<b>Closing fee</b>	<b>1 Hour, 15 Minutes</b>	



## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Selected Bank depositors			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
<b>Initiation</b>				
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



**LANDBANK**

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>
	<b>TOTAL</b>	<b>None</b>	<b>40 Minutes</b>	
<b>Availment</b>				
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>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>None</b>	<b>30 Minutes</b>	

## 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 <b>Annex E on page B-6</b> 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 <b>Encashment above P100,000.00</b> other than the Depositor, confirmation from the Depositor shall be conducted.			



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 <b><i>Annex F on page B-7 to B-12</i></b> 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



**LANDBANK**

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

## 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.

<b>Office or Division:</b>		LBP Branch		
<b>Classification:</b>		Simple		
<b>Type of Transaction:</b>		G2C – Government to Citizen		
<b>Who may avail:</b>		Individuals		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Duly filled out account information details		iAccess Home Page		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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),</i> LBP Branch
None	1.2 Validate information provided by the depositor	None	20 Minutes	NAC, LBP Branch



**LANDBANK**

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
	<b>TOTAL</b>	<b>None</b>	<b>30 Minutes</b>	

## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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 <b>Annex E on page B-6</b> for complete list of Acceptable IDs.</i>				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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



**LANDBANK**

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	FEEES 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>
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour</b>	

### 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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 <b>Annex E on page B-6</b> 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.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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



**LANDBANK**

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
	<b>TOTAL</b>	<b>None</b>	<b>53 Minutes</b>	



**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.

<b>Office or Division:</b>	LBP Branch
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2C – Government to Citizen
<b>Who may avail:</b>	Individuals
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
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 <b>Annex E on page B-6</b> 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.)



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
<p>1. Forward through the Branch of Account official e-mail address the scanned or clear picture copy of the following:</p> <p>a. duly filled out iAccess Enrollment and Maintenance Agreement Form,</p> <p>b. 1 valid photo bearing government issued ID, and</p> <p>c. documentary requirements to support information updates, as applicable</p>	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



**LANDBANK**

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



**LANDBANK**

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
	<b>TOTAL</b>	<b>None</b>	<b>58 Minutes</b>	

### 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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished Complaint/Dispute Form		New Accounts Counter or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
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 <b>Annex E on page B-6</b> for complete list of Acceptable IDs.</i>				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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															





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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
	<b>TOTAL</b>	<b>None</b>	<b>50 Minutes and number of Banking Days on the table</b>	

#### 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished Customer Request Form (CRF) (One [1] copy)		New Accounts Counter or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
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 <b>Annex E on page B-6</b> 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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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 <b>Annex F on page B-7 to B-12</b>	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
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>52 Minutes</b>	



## 15. Issuance of Bank Certificate of Deposit

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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished Customer Request Form (CRF)		New Accounts Clerk (NAC), LBP Branch		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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



**LANDBANK**

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 <b><i>Annex F on page B-7 to B-12</i></b>	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 <b><i>Annex F on page B-7 to B-12</i></b>	5 Minutes	<i>CA/SA Bookkeeper LBP Branch</i>



**LANDBANK**

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
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>40 Minutes</b>	

## 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.

<b>Office or Division:</b>	LBP Branch
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
<b>Who may avail:</b>	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
<b>For Individuals:</b>	
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"> <li>• Please see <b>Annex E on page B-6</b> for complete list of Acceptable IDs.</li> <li>• 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.</li> </ul>	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



Page B-61



**LANDBANK**

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	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> 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	<i>BSO/BOO/BH,</i> LBP Branch



**LANDBANK**

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

**DOCUMENTARY REQUIREMENTS FOR OPENING AN ACCOUNT**

Classification	Required Document/s
<b>INDIVIDUAL</b>	
<b>Filipino residents</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID</li> <li>2. Two (2) recent ID photos (in case of manual account opening)</li> <li>3. Birth certificate of the child, in case of parents opening an account in behalf of their child</li> <li>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</li> <li>5. Waiver and Quit Claim, if customer is blind or visually impaired and shall transact OTC by himself/herself</li> <li>6. Professional Regulation Commission (PRC) certificate of registration/license - for individual Real Estate Broker (REB)</li> <li>7. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable</li> </ol>
<b>Foreigner</b>	<ol style="list-style-type: none"> <li>1. Passport</li> <li>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</li> </ol> <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"> <li>3. Two (2) recent ID photos (in case of manual account opening)</li> </ol>
<b>Sole Proprietorship</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID</li> <li>2. Two (2) recent ID photos (in case of manual account opening)</li> <li>3. Certificate of Registration with the DTI</li> <li>4. Business/Mayor's Permit</li> <li>5. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR)</li> <li>6. Professional Regulation Commission (PRC) certificate of registration/license - for individual Real Estate Broker (REB)</li> <li>7. DHSUD Registration Certificate – for Real Estate Developer (RED)</li> <li>8. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable</li> </ol>

Classification	Required Document/s
<b>Court-appointed Fiduciary (Guardian, Administrator, Trustee or Receiver)</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID of the Court-appointed Fiduciary and the Beneficial Owner</li> <li>2. Two (2) recent ID photos of the Court-appointed Fiduciary and the Beneficial Owner (in case of manual account opening)</li> <li>3. Original Copy of the document containing the Fiduciary's appointment, specifically:               <ol style="list-style-type: none"> <li>a. For Guardian – Letter of Guardianship</li> <li>b. For Executor of a Will – Letters Testamentary</li> <li>c. For Administrator of a Will – Letters of Administration</li> <li>d. For Rehabilitation Receiver or Liquidator (of financially distressed corporations and individuals) – Court Order</li> <li>e. For Liquidation Receiver (in the case of involuntary dissolution of corporation per Securities and Exchange Commission [SEC]) – Court Order</li> <li>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</li> </ol> </li> </ol> <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"> <li>▪ Original notarized Secretary's Certificate/Board Resolution pertaining to the designation/appointment of a liquidation trustee</li> <li>▪ Latest General Information Sheet (GIS) filed with the SEC</li> </ul> <ol style="list-style-type: none"> <li>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</li> <li>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</li> </ol>
<b>NON-INDIVIDUAL</b>	
<b>Partnership</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID of each Partner</li> <li>2. Two (2) recent ID photos of each Partner (in case of manual account opening)</li> <li>3. Articles of Partnership and By-laws, including amendments, if any</li> <li>4. Certificate of Registration with the SEC</li> <li>5. Notarized agreement/resolution designating the extent of authority of each Partner in dealing with the depository Bank</li> <li>6. Business/Mayor's Permit</li> <li>7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR)</li> </ol>

Classification	Required Document/s
	<ol style="list-style-type: none"> <li>8. DHSUD Registration Certificate – for Real Estate Developer (RED)</li> <li>9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable</li> </ol>
<b>Corporation</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories</li> <li>2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening)</li> <li>3. Articles of Incorporation and By-Laws, including amendments, if any.</li> <li>4. Certificate of Registration with the SEC</li> <li>5. Duly notarized Board Resolution or Secretary's Certificate containing the following:               <ol style="list-style-type: none"> <li>a. Authority to open an account with LANDBANK</li> <li>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</li> <li>c. Certification that the resolution remains effective and subsisting and has not been amended, revoked or suspended</li> </ol> </li> <li>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)</li> <li>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</li> <li>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)</li> <li>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.</li> <li>10. Business/Mayor's Permit</li> <li>11. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR)</li> <li>12. DHSUD Registration Certificate – for Real Estate Developer (RED)</li> <li>13. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable</li> </ol>
<b>Foreign Corporation</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories</li> <li>2. Two (2) recent ID photos of each of the Authorized</li> </ol>

Classification	Required Document/s
	<p>Signatories (in case of manual account opening)</p> <ol style="list-style-type: none"> <li>3. Articles of Incorporation and By-Laws, including amendments, if any</li> <li>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</li> <li>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></li> <li>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</li> <li>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)</li> <li>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.</li> <li>9. Business/Mayor's Permit</li> <li>10. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR)</li> <li>11. DHSUD Registration Certificate – for Real Estate Developer (RED)</li> <li>12. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable</li> </ol>
<b>One Person Corporation (OPC)</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID</li> <li>2. Two (2) recent ID photos (in case of manual account opening)</li> <li>3. Certificate of Incorporation from the SEC which shall bear the suffix OPC</li> <li>4. Articles of Incorporation</li> <li>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.</li> <li>6. Business/Mayor's Permit</li> <li>7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR)</li> <li>8. DHSUD Registration Certificate – for Real Estate Developer</li> </ol>

Classification	Required Document/s
	(RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
<b>Joint Ventures/ Consortiums</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories</li> <li>2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening)</li> <li>3. For incorporated Joint Ventures/Consortiums:               <ol style="list-style-type: none"> <li>a. Certificate of Registration with the SEC</li> <li>b. Articles of Incorporation and By-Laws of each of the corporations involved in the joint venture, including amendments, if any</li> <li>c. Notarized Secretary's Certificate of the Joint Venture/Consortium containing the following:                   <ul style="list-style-type: none"> <li>• Authority to open an account with LANDBANK</li> <li>• 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</li> </ul> </li> </ol> </li> <li>4. For unincorporated Joint Ventures/Consortiums between Individuals and Corporations:               <ol style="list-style-type: none"> <li>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</li> <li>b. Copy of the Joint Venture/Consortium Agreement</li> <li>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"> <li>• 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</li> <li>• 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</li> </ul> </li> </ol> </li> </ol>



Classification	Required Document/s
	<ol style="list-style-type: none"> <li>5. For unincorporated Joint Ventures/Consortiums between Individuals:               <ol style="list-style-type: none"> <li>a. Joint Venture/Consortium Agreement</li> <li>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"> <li>• 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</li> </ul> </li> </ol> </li> <li>6. Philippine Contractors Accreditation Board (PCAB) License of the parties involved, if engaged in the construction business</li> <li>7. Business/Mayor's Permit</li> <li>8. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR)</li> <li>9. DHSUD Registration Certificate – for Real Estate Developer (RED)</li> <li>10. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable</li> </ol>
<b>Corporation in the process of incorporation</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID of the "Treasurer-in-Trust for"</li> <li>2. Two (2) recent ID photos of the "Treasurer-in-Trust for" (in case of manual account opening)</li> <li>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</li> </ol>

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

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

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><b>Per Section 454 of the Local Government Code</b></p> <p><i>C. For Current Accounts (Except for Barangays)</i></p> <ul style="list-style-type: none"> <li><i>Sanggunian Resolution on the concurrence to the appointment of the local administrator by the local chief executive is required.</i></li> </ul> <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"> <li><i>A new Sanggunian Resolution when the previous Sanggunian Resolution specifically indicates the name of the former Local Chief Executive or Local Treasurer.</i></li> <li><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></li> <li><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></li> <li><i>Charter and/or law creating the LGU may be required, as applicable</i></li> </ul>

Classification	Required Document/s
<b>Barangay</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories</li> <li>2. Two (2) recent ID photos of each of the Authorized Signatories (In case of manual account opening)</li> <li>3. Barangay Council Resolution stating its authorized signatories</li> <li>4. List of Officers</li> <li>5. Officers' Oath of Office</li> <li>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"> <li>• A new Barangay Resolution when the previous Barangay Resolution specifically indicates the name of the former Barangay Chairperson or Barangay Treasurer.</li> <li>• 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.</li> <li>• 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.</li> </ul> </li> </ol>
<b>Unincorporated Units of the Government (i.e., for accounts opened for Public Officials for funds held in their official capacity)</b>	<ol style="list-style-type: none"> <li>1. At least one (1) original valid photo-bearing ID of the public official and each of the Authorized Signatories</li> <li>2. Two (2) recent ID photos of the public official and each of the Authorized Signatories (in case of manual account opening)</li> <li>3. Letter of intent to open a deposit account with the Bank by the public official</li> <li>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</li> </ol>

Classification	Required Document/s
<b>For corporate/ institutional customers opening additional accounts</b>	<ol style="list-style-type: none"> <li>1. Duly authenticated copy of Certificate of Registration issued by:               <ol style="list-style-type: none"> <li>a. Security and Exchange Commission (SEC) for corporations and partnerships;</li> <li>b. Cooperative Development Authority (CDA) for cooperatives;</li> <li>c. Bangko Sentral ng Pilipinas (BSP); and</li> <li>d. Proof of registration with AMLC for money changers/foreign exchange dealers and remittance agents.</li> </ol> </li> <li>2. Articles of Incorporation or Association, and By-Laws or any equivalent documents</li> <li>3. Original copy of the following:               <ol style="list-style-type: none"> <li>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;</li> <li>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.</li> </ol> </li> <li>4. Valid ID/s of the Corporate Secretary (in case of manual account opening)</li> <li>5. Written authorization for the authorized representative, as applicable.</li> </ol>
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"> <li>1. Copy of email sent by AMLC to the Real Estate Broker/Developer as proof of Registration in the AMLC portal</li> <li>2. Professional Regulation Commission certificate of registration/license for individual or Secretary's certificate and/or board/partnership resolution, designating the compliance officer.</li> </ol>

## 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](http://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.

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
<b>For Individuals:</b>		
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"> <li>• Please see <b>Annex E on page B-6</b> for complete list of Acceptable IDs.</li> <li>• 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</li> </ul>		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	<b>₱150 initial card fee for ATM account (should the depositor opt to get the physical card)</b>	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





**LANDBANK**

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

**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 (HYUSD TD)

**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 Checkwriter.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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government; G2B – Government to Business;			
<b>Who may avail:</b>	Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<b>For Government and Private Institutions:</b>				
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)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>None</b>	<b>35 Minutes</b>	

## 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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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 <b>Annex E on page B-6</b> 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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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), LBP Branch</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the transaction	See <b>Annex F on page B-7 to B-12</b>	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>



**LANDBANK**

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

## 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

<b>Office or Division:</b>	LBP Branch
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
<b>Who may avail:</b>	Individuals, Government and Private Institutions
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
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 <b>Annex E</b> 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





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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>
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 40 Minutes</b>	

## 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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Valid photo bearing government-issued ID in the name of the cardholder/authorized representative (One [1] original) <i>Note: Please see <b>Annex E on page B-6</b> 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 <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	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>
	<b>TOTAL</b>	<b>None</b>	<b>22 Minutes</b>	

## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Valid photo bearing government-issued ID, if claimed by a representative (One [1] original)  <i>Note: Please see <b>Annex E on page B-6</b> for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC etc)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>None</b>	<b>30 Minutes</b>	

### 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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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),</i> LBP Branch
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,</i> LBP Branch





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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

## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished ATM Card Request/Update Form (ACRUF) (1 copy)		New Accounts Counter or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
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 <b>Annex E</b> on page B-6 for complete list of Acceptable IDs.</i>				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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 <b>Annex F on page B-7 to B-12</b>	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>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>35 Minutes</b>	

## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Customer Request Form		New Accounts Clerk		
2. Cash for payment of Service Fee or Authority to Debit Account		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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



**LANDBANK**

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 <b>Annex F on page B-7 to B-12</b>	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>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>1 Hour, 25 Minutes</b>	



## 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

<b>Office or Division:</b>	LBP Branch
<b>Classification:</b>	Complex
<b>Type of Transaction:</b>	G2C – Government to Citizen
<b>Who may avail:</b>	Individuals, Government and Private Institutions
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
<b>For Individuals:</b>	
1. Properly accomplished ATM Card Request Update Form (ACRUF) (One [1 ] copy)	New Accounts Counter or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>
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 <b>Annex E on page B-6</b> for complete list of Acceptable IDs</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
<b>For Government and Private Institutions</b> <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
<b>Passbook replacement shall be done at the Branch of account</b>				
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 <b>Annex F on page B-7 to B-12</b>	10 Minutes	<i>Teller/ CA/SA Bookkeeper LBP Branch</i>

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
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>54 Minutes</b>	

\*\* if card to be issued is not Instant Card

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<b>ATM Card Generation</b>				
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 &amp; III/ Administrative Specialist III/ Sr. eProducts Management Specialist</i> CMPT – ACCIMU, BBSD
None	1.4 Send to Authorized Courier	None	On the 5 <sup>th</sup> - 11th Banking Day	<i>Authorized Personnel, FMD</i>
<b>On the 6<sup>th</sup> Banking Day for NCR and nearby Provincial Branches and 12<sup>th</sup> Banking Day for Provincial Branches – Customer to Claim the Card Replacement</b>				



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>
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>15 Minutes</b>	

## 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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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),</i> LBP Branch
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,</i> LBP Branch



**LANDBANK**

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 <b>Annex F on page B-7 to B-12</b>	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>
	<b>TOTAL</b>	See <b>Annex F on page B-7 to B-12</b>	<b>20 Minutes</b>	



## 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Individuals/Institution			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished Authority to Debit/Credit Account (ADCA) Form (One [1] set)		New Accounts Counter		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>





**LANDBANK**

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 <b>Annex F on page B-7 to B-12</b>	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>
	<b>TOTAL</b>	See <b>Annex F on page B-7 to B-12</b>	<b>32 Minutes</b>	

## 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.

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



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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 <b>Annex F on page B-7 to B-12</b>	10 Minutes	<i>Teller/ CA/SA Bookkeeper, LBP Branch</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>55 Minutes</b>	



### 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished Customer Request Form (CRF) (1 copy)		New Accounts Counter or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
2. Photo bearing government-issued ID, if BS will be claimed by a representative (One (1) valid ID) <i>Note: Please see <b>Annex E on page B-6</b> 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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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 <b>Annex F on page B-7 to B-12</b>	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>
	<b>TOTAL</b>	See <b>Annex F on page B-7 to B-12</b>	<b>43 Minutes</b>	



### 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished Customer Request Form (CRF) (1 copy)		New Accounts Counter or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
2. Photo bearing government-issued ID, if BS will be claimed by a representative (One (1) valid ID) <i>Note: Please see <b>Annex E on page B-6</b> 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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Review and approve the transaction accordingly	See <b>Annex F on page B-7 to B-12</b>	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
	<b>TOTAL</b>	See <b>Annex F on page B-7 to B-12</b>	<b>6 Banking Days, 38 Minutes</b>	

## 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](http://www.landbank.com)

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Employees of Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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"> <li>• Duly Notarized Salary Loan Application/Agreement Form</li> <li>• Employer's Certification</li> <li>• Certified/True copy of latest Payslip</li> </ul>		LBP Branch/Agency Authorized Officer		
4. Borrower-Co maker List, for Electronic Salary Loan		Agency		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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 <b><i>Annex I</i></b> 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>



**LANDBANK**

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

Parameter	Terms and Conditions
Interest Rate	8.5% per annum based on monthly diminishing balance payable in arrears
<b>Non-Interest Charges</b>	
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 <sup>st</sup> 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 <sup>rd</sup> Currencies	
Chinese Yuan	Cash Department
Yen	Cash Department & Buendia
Euro	Cash Department, East Ave. Greenhills, General Santos Highway and Intramuros

<b>Office or Division:</b>	LBP Branch
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2C – Government to Citizen
<b>Who may avail:</b>	Individuals
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
<b>For Individual:</b>	
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 <b>Annex E on page B-6</b> for complete list of Acceptable IDs.</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
3. Currency for Exchange	Customer



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>



**LANDBANK**

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



### 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

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



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 37 Minutes</b>	



### 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.

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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 <b>Annex E on page B-6</b> 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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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



**LANDBANK**

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 <b>Annex K</b></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



**LANDBANK**

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>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>None</b>	<b>2 Hours</b>	



**LANDBANK**

**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
<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 aim for high liquidity and minimal risk but with decent returns





**LANDBANK**

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

		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. <b>Cash, Short-term, and Long-term Deposits</b> 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. <b>Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP)</b> (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.





**LANDBANK**

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

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.



**LANDBANK**

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

### 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"> <li>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;</li> <li>b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed);</li> <li>c. Fixed-Income Securities <ul style="list-style-type: none"> <li>▪ 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;</li> <li>▪ 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;</li> </ul> </li> </ul>



**LANDBANK**

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

	<ul style="list-style-type: none"> <li>▪ 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;</li> <li>▪ 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</li> </ul>
	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>





**LANDBANK**

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

		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.



**LANDBANK**

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

### 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	<ul style="list-style-type: none"> <li>a. <b>Cash, Short-term, and Long-term Deposits</b> 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;</li> <li>b. <b>Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed);</b></li> <li>c. <b>Fixed-Income Securities</b> <ul style="list-style-type: none"> <li>• 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</li> </ul> </li> </ul>



**LANDBANK**

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

	<p>treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds;</p> <ul style="list-style-type: none"><li>▪ 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;</li><li>▪ 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;</li><li>▪ 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;</li></ul> <p>d. <b>Derivative Instruments</b> 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. <b>Tradable Loans</b> 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>
--	--





**LANDBANK**

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

	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



**LANDBANK**

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

	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.





**LANDBANK**

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

### 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"> <li>a. <b>Cash, Short-term, and Long-term Deposits</b> 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;</li> <li>b. <b>Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP)</b> (if allowed);</li> <li>c. <b>Fixed-Income Securities</b> <ul style="list-style-type: none"> <li>▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or</li> </ul> </li> </ul>



**LANDBANK**

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

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



**LANDBANK**

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

	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>f. <b>Tradable Loans</b> 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>g. 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	: Simple average of the percentage change in the following indices: <p>a. Bloomberg Government Bond Index AI</p> <p>b. Closing Philippine Stock Exchange Index (PSEI)</p> <p>or, in its absence, any relevant and industry-accepted benchmark</p>
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.





**LANDBANK**

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

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	: 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. <ul style="list-style-type: none"> <li>a. <b>Cash and Short-term Deposits</b> 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;</li> <li>b. <b>Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (if allowed);</b></li> <li>c. <b>Equities</b> Exchange-listed shares of stock of corporations, common and/or preferred equities, comprising the PSEi, which are already listed or being offered</li> </ul>



**LANDBANK**

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

	publicly and soon to be listed in the Philippine stock market.
	<p>d. <b>Collective Investment Vehicles</b> 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. <b>Derivative Instruments</b> 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.



**LANDBANK**

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

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.





**LANDBANK**

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

### 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	a. <b>Certificates of Deposit</b> <ul style="list-style-type: none"> <li>US\$-denominated certificates of deposit of the Land Bank of the Philippines</li> <li>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;</li> </ul> b. <b>Fixed-Income Securities</b> <ul style="list-style-type: none"> <li>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"> <li>Government of the Republic of the Philippines or any of its subdivisions or instrumentalities;</li> <li>government instrumentality or local government units; and</li> <li>the Bangko Sentral ng Pilipinas (BSP)</li> </ul> </li> </ul>





**LANDBANK**

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

<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"> <li>▪ US\$-denominated bonds, commercial papers, notes, or debentures that are traded in an organized exchange;</li> </ul>	
c. <b>Derivative Instruments</b>	<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. <b>Tradable Loans</b>	<ul style="list-style-type: none"> <li>▪ US\$-denominated tradable loans secured by the abovementioned instruments;</li> <li>▪ 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;</li> </ul>
e. <b>Such other investments that are allowed under regulations issued by the BSP</b>	
K. <b>Modified Duration</b>	: Shall not exceed ten (10) years
L. <b>Frequency of Minimum Disclosure</b>	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. <b>Benchmark</b>	: The average of the daily one-year ROP rates or, in its absence, any relevant and industry-accepted benchmark
N. <b>Required Minimum Initial Participation / Minimum Maintaining Balance</b>	: USD1,000.00
O. <b>Required Minimum Additional Participation</b>	: USD200.00
P. <b>Frequency of Participation (Admission/Redemption)</b>	: Any banking day
Q. <b>NAVPU at launch/Par Value</b>	: 1.000000
R. <b>Cut-off Time</b>	: 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



**LANDBANK**

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

		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.

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

### 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 FUND<sup>1</sup>

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

<sup>1</sup> Not yet available/launched.



**LANDBANK**

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

	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.

Updated: 19 November 2021

Page 22 of 36





**LANDBANK**

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

	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 FUND<sup>2</sup>**

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
<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 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.

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



**LANDBANK**

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

I. Risk Profile Suitability	Moderate and above.
J. Allowable Investment Outlets/Underlying Assets	<p>a. <b>Cash, Short-term, and Long-term Deposits</b> 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. <b>Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP)</b> (if allowed);</p> <p>c. <b>Fixed-Income Securities</b></p> <ul style="list-style-type: none"> <li>▪ 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;</li> <li>▪ 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;</li> <li>▪ 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;</li> <li>▪ 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;</li> </ul> <p>d. <b>Derivative Instruments</b> 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>



**LANDBANK**

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

	approved by the Trust Committee and disclosed to participants;
	e. <b>Tradable Loans</b> 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
	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 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

Updated: 19 November 2021

Page 25 of 36





**LANDBANK**

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

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 \$ FUND<sup>3</sup>

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. <b>Certificates of Deposit</b> <ul style="list-style-type: none"> <li>• US\$-denominated certificates of deposit of the Land Bank of the Philippines</li> <li>• US\$-denominated certificates of deposit of other of private, foreign or government banks, or other selected financial intermediaries accredited by LANDBANK's Financial Institution</li> </ul>

<sup>3</sup> Not yet available/launched.





**LANDBANK**

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

	<p>Department and LANDBANK Trust Banking Group;</p> <p>b. <b>Fixed-Income Securities</b></p> <ul style="list-style-type: none"><li>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:</li><li>Government of the Republic of the Philippines or any of its subdivisions or instrumentalities;</li><li>government instrumentality or local government units; and</li><li>the Bangko Sentral ng Pilipinas (BSP)</li></ul> <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"><li>US\$-denominated bonds, commercial papers, notes, or debentures that are traded in an organized exchange;</li></ul> <p>c. <b>Derivative Instruments</b> 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>d. <b>Tradable Loans</b></p> <ul style="list-style-type: none"><li>US\$-denominated tradable loans secured by the abovementioned instruments;</li><li>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;</li></ul> <p>e. Such other investments that are allowed under regulations issued by the BSP</p>
--	---



**LANDBANK**

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

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	: 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+3 credit to Contributor's PERA settlement account maintained with his/her Cash Custodian  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.
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 (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 Ten U.S. Dollars (USD10.00).  The penalty collected shall accrue to the Fund.

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

Y. Custody of Securities	: Standard Chartered Bank or any BSP-accredited third-party custodian appointed by the Trustee.
--------------------------	---

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](http://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.

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

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.



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

---

### **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**



**LANDBANK**

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

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/CTTs, 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



**LANDBANK**

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

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.

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

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





**LANDBANK**

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

---

### **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.

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

### 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

<b>Office or Division:</b>	LBP Branch
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
<b>Who may avail:</b>	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
<b>For Individuals:</b>	
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"> <li>• Please see <b>Annex E on page B-6</b> for complete list of Acceptable IDs</li> <li>• 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</li> </ul>	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		
<b>For Government and Private Institutions</b> <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>



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>
	<b>TOTAL</b>	<b>None</b>	<b>42 Minutes</b>	



### 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"**

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
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"> <li>• Please see <b>Annex E on page B-6</b> for complete list of Acceptable IDs</li> <li>• 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</li> </ul>				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>None</b>	<b>27 Minutes</b>	





### 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

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
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: <b>Withdrawal above P100,000.00 through representative</b> requires confirmation from the depositor.</i>		



**LANDBANK**

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	1.1 Receive and verify completeness, validity, and accuracy of information on the Withdrawal Slip :  Up to ₱100,000.00  Above ₱100,000.00, then forward to Teller for processing	None	5 Minutes	<i>Teller,</i> LBP Branch  <i>Document Examiner,</i> LBP Branch
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 <b><i>Annex F on page B-7 to B-12</i></b>	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



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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>
	<b>TOTAL</b>	<b>See Annex F on page B-7 to B-12</b>	<b>30 Minutes</b>	



**Conditional Cash Transfer and Other  
Government Programs Services  
External Services**



## 1. Batch Opening of LANDBANK Institutional Cash Card for Government Programs

This service covers the Batch Opening of LANDBANK Institutional Cash Card (LICC) for Government Programs' Beneficiaries.

Office or Division:	Digital Banking Support Department (DBSD)			
Classification:	Highly Technical			
Type of Transaction:	G2G – Government to Government			
Who may avail:	Government Institution [DSWD, Department of Agriculture (DA) and other Government Agencies]			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter request for opening of Cash Card (1 original copy)		Client-Initiated Documents		
Accomplished Account Enrollment Form (AEF, excel file)				
Accomplished LICC Enrollment Forms		LBP Issuing Branch/DSWD Beneficiaries		
Valid ID with specimen signature (1 photocopy)		Government Programs' Beneficiaries		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit to Government Programs Support Department (GPSD) the letter-request for Batch Opening of LICC and to Systems Implementation Department (SID) the Batch Opening Files	1.1 Receive and ensure completeness of documents from the government agency	None	1 Banking Day (Preparation of memo to SID, transmittal to SID)	Program Management Assistant, GPSD
	1.2 Prepare batch card opening memo request for SID	None		Program Management Assistant, Supervisor and Head, GPSD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Receive, validate and process the request and files for LICC Batch Card Opening	None	1 Banking Day	<i>Systems Implementation Analyst/System Implementation Specialist, SID</i>
None	1.4 Initiate Technology Change Request and deliver technical support	None	10 Banking Days	<i>Systems Analyst or QA Analyst, Applications Developer, Team Leader, Department Head, RBSD</i>
None	1.5 Perform the batch opening of LICC	None	3 Hours	<i>Information Technology Assistant/ Specialist I/II/III Senior IT Specialist Unit Head,</i>  Computer Operations Team, Data Center Management Department (DCMD)]

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.6 On the next banking day after batch opening, download from IDRARS and convert the Cash Card Batch-Opened Report from text to excel format and provide the government agency with a copy through Secured File Transfer Protocol (SFTP). Send email notification to the government agency regarding uploaded file	None	30 Minutes	<i>e-Products Specialist II, DBSD</i>
None	1.7 Coordinate and monitor the production of card to be handled by the Card Vendor	None	3 Banking Days	<i>Administrative Assistant/ Administrative Analyst/ eProducts Management Specialist I, II and III / Senior eProducts Management Specialist CMPT, ATM Channels and Card Inventory Management Unit (ACCIMU), BBSD</i>



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.8 If LICCs require PIN Mailers based on the batch opening request, generate PIN Mailers	None	1 Banking Day	<i>Information Technology Assistant/Specialist I/II/III Senior IT Specialist Unit Head, (Computer Operations Team, DCMD)</i>
None	1.9 Transmit the EMV-chip enabled LICCs and PIN Mailers (as applicable) to LBP Branches through authorized representative/ FMD	None	7 Banking Days	<i>Administrative Assistant/ Administrative Analyst/ eProducts Management Specialist I, II and III / Senior eProducts Management Specialist CMPT, ACCIMU, BBSD</i>
	<b>TOTAL</b>	<b>None</b>	<b>23 Banking Days, 3 Hours, 30 Minutes</b>	





## 2. Processing of Cash Grants to Government Programs' Beneficiaries through LANDBANK Institutional Cash Card

This service covers the crediting of DSWD's cash grants to eligible DSWD beneficiaries to LANDBANK Institutional Cash Card (LICC).

Office or Division:	Digital Banking Support Department (DBSD)			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2G – Government to Government			
Who may avail:	Program Beneficiaries Government Institution (DSWD, DA and other Government Agencies)			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Cash Card Top-up Files		Client-Initiated Documents		
Summary of Pay-out				
Authority to Debit Account (ADA)/On-Us Check				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit Summary of Pay-out and ADA/On-Us Check to LBP Servicing Branch (e.g., LBP Batasan Branch for DSWD, LBP Elliptical Branch for DA)	1.1 Validate the amount reflected on the Summary of Pay-out against ADA/On-Us Check	None	30 Minutes	New Accounts Clerk, LBP Servicing Branch (e.g., LBP Batasan Branch for DSWD, LBP Elliptical Branch for DA)
	1.2 Perform signature verification	None		Document Examiner, LBP Servicing Branch (e.g., LBP Batasan Branch for DSWD, LBP Elliptical Branch for DA)
	1.3 Process ADA/On-Us Check	None		Bookkeeper, LBP Servicing Branch (e.g., LBP Batasan Branch for DSWD, LBP Elliptical Branch for DA)

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Upload the encrypted Cash Card Top-up Files thru SFTP and send e-mail notification to DBSD	2.1 Retrieve e-mail notification from the government agencies regarding the uploaded Cash Card Top-up Files	None	1 Minute	<i>e-Products Specialist II, DBSD</i>
None	2.2 Download the encrypted Top-up Files sent by the government agencies thru SFTP	None	1 Hour	<i>e-Products Specialist II, DBSD</i>
None	2.3 Upload the encrypted Top-up files in the URL Site for file transfer to generate file key	None	30 Minutes	<i>e-Products Specialist II/Maker, DBSD</i>
None	2.4 Access the IST-CMS (CCTUF) menu, register the Top-up files using the file key and validate the required details	None	25 Minutes	<i>e-Products Specialist II/Maker, DBSD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.5 If the files are in order, acknowledge receipt of files thru email and prepare and send memo-request for funding to GPSD	None	30 Minutes	<i>e-Products Specialist II/Maker, Supervisor and Head, DBSD</i>
None	2.6 Provide memo instruction to LBP Servicing Branch for the funding of accounts duly noted by the Branch Banking Sector Head	None	2 Banking Days <i>(Preparation of memo, routing of memo for signature and transmittal of memo to branch)</i>	<i>Program Management Assistant, Supervisor and Head, GPSD</i>
None	2.7 Validate if funding of account is successful; Prepare and send memo request addressed to DBSD to load the top-up file before the scheduled pay-out date duly approved by the Branch Head and signature verified by Document Examiner of the Cash Department	None	30 Minutes	<i>Bookkeeper and Head, LBP <b>Servicing</b> Branch</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.8 Access the IST-CMS (CCTUF) menu to search the top-up files and validate the required details	None	20 Minutes	<i>Supervisor/Approver, DBSD</i>
None	2.9 If with discrepancy, delete the erroneous files. If without discrepancy, proceed with the following based on the summary provided by the government agency: <ul style="list-style-type: none"> <li>- For files with subsidy fee, encode the amount fee and payout period and approve the file for crediting</li> <li>- For files without subsidy fee, approve the file for crediting</li> </ul>	None	30 Minutes	<i>Supervisor/Approver and Head, DBSD</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.10 Perform batch top-up crediting for LICC accounts	None	2 Hours	<i>TMG Operator, DCMD</i>
None	2.11 On the next banking day, download the Cash Card Confirmation Report from IDRARS and validate details	None	30 Minutes	<i>e-Products Specialist II, DBSD</i>
None	2.12 Upload the Cash Card Confirmation Report (Successful and Rejected) thru SFTP and send e-mail notification to the government agency	None	30 Minutes	<i>e-Products Specialist II, DBSD</i>
	<b>TOTAL</b>	<b>None</b>	<b>2 Banking Days, 7 Hours, 16 Minutes</b>	

### 3. Validation of Conditional Cash Transfer (CCT) Program Response Files

Validation and reporting of DSWD's CCT Response files submitted by Service Providers

<b>Office or Division:</b>	Digital Banking Support Department (DBSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Business Entity			
<b>Who may avail:</b>	Service Providers			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Response Files (Updated CSV files)		Service Providers (with SFTP)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Upload the CCT Response Files thru SFTP and send email notification to DBSD regarding the uploaded Response Files	1.1 Open email notification from Service Providers regarding the uploaded CCT Response Files	None	1 Minute	<i>E-Products Specialist II, DBSD</i>
None	1.2 Download Response Files from the SFTP of Service Providers	None	5 Minutes	<i>E-Products Specialist II, DBSD</i>
None	1.3 Forward the Response Files to assigned DBSD personnel for validation	None	5 Minutes	<i>E-Products Specialist II, DBSD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Validate the Response Files against the Summary of Uploaded Payroll Files per Service Provider	None	1 Banking Day <i>(Processing time may took longer depending on the volume of Response Files submitted)</i>	<i>E-Products Specialist II,</i> DBSD
None	1.5 Update the Response Files Monitoring File	None	1 Hour	<i>E-Products Specialist II,</i> DBSD
None	1.6 Prepare and print Summary of Response Files and memo to GPSD regarding the Summary of Response Files	None	30 Minutes	<i>E-Products Specialist II, Supervisor and Head,</i> DBSD
None	1.7 Once approved, forward the memo and summary to GPSD	None	10 Minutes	<i>E-Products Assistant and Specialist,</i> DBSD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.8 Send copy of Summary of Response Files (Detailed/Per Payroll) to Service Providers and GPSD thru email	None	15 Minutes	<i>E-Products Specialist, DBSD</i>
	<b>TOTAL</b>	<b>None</b>	<b>1 Banking Day, 2 Hours, 6 Minutes</b>	





## **Credit Card Services**

### **External Services**



## 1. Application for LBP Credit Card Easy Pay Program through Customer Care Department

This service allows new and existing LBP Credit Card Cardholders in active and current status to convert retail transactions, single purchases into monthly installments of up to 24 months.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in current and active status			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished LANDBANK Easy Pay Program Application Form (1 scanned copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the Cardholder (1 scanned copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  customer care@mail.landbank.com	1.1 Acknowledge the request and forward the same to the CCAD	None	3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)
None	1.2 Evaluate and process if eligible for Easy Pay Program	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/  Department Head, CCAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Forward request to Loan Operations Management Department (LOMD) for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD
None	1.5 Post approve Easy Pay Application in the Credit Card Mgt. System (CCMS)	None	5 Minutes	<i>Loan processor/s LOMD</i>  <i>Loans Operations Specialist III/Senior Loans Specialist LOMD</i>  <i>Assistant Department Manager LOMD</i>
None	1.6 Once posted, inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/Credit Card Operations Specialist CSAMU, CCAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>6 Banking Days, 15 Minutes</b>	



## 2. Application for LBP Credit Card Easy Pay Program through LBP Accommodating Branch

This service allows new and existing LBP Credit Card Cardholders in active and current status to convert retail transactions, single purchases into monthly installments of up to 24 months.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in current and active status			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished LANDBANK Easy Pay Program Application Form (1 original)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the Cardholder (1 photocopy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the duly accomplished LBP Easy Pay Program Application Form and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Evaluate and process if eligible for Easy Pay Program	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head</i> CCAD
None	1.4 Forward request to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD
None	1.5 Post approve Easy Pay Application in the Credit Card Mgt. System (CCMS)	None	5 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Once posted, Inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 45 Minutes</b>	

### 3. Automatic Debit Arrangement

This service includes request for automatic debiting from cardholders' nominated LBP CA/SA for payment of their credit card accounts which may be either in full payment or minimum amount due.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Authority to Debit Account (ADA) Form (2 original)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Fill-out ADA form and enroll any LBP CA/SA and submit to Branch of Account for verification and approval	1.1 Validate if the account enrolled is active and signature verify the ADA form	None	5 Minutes	<i>Verifier</i> Branch of Account
None	1.2 Transmit the duly verified ADA Form to CCAD  <i>Note: Branch may send advance copy through email to facilitate immediate processing</i>	None	6 Banking Days	<i>Verifier</i> Branch of Account



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Check the cardholder's information against the system	None	5 Minutes	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.4 Include/encode client's name in the monitoring list of accounts for ADA	None	5 Minutes	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>6 Banking Days, 15 Minutes</b>	



#### 4. Change of Name and Civil Status through Customer Care Department

This service includes cardholder's request for change of name and civil status.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 scanned copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 scanned copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
Marriage Certificate (1 scanned copy)		PSA		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Email letter request to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD/in-charge	None	Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through CuCD Email/ CA Desk Manager b. Request retrieval of cardholder's record c. Check if cardholder submitted the required documents through email	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF)	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.5 Review/ Recommend approval of cardholder's request	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.6 Approve the CCRF	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.7 Encode approved change of name and civil status in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>
None	1.8 Approve change of name and civil status in the CCMS	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.9 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/I/II/III/Administrative Specialist III/Sr. e-Products Management Specialist Branch Banking Support Department, (BBSO)</i>
None	1.10 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.11 Delivery of card to customer by the service provider	None	7 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 18 Banking Days, 1 Hour</b> <b>If thru email: 21 Banking Days</b>	



## 5. Change of Name and Civil Status through LBP Accommodating Branch

This service includes cardholder's request for change of name and civil status.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 original/signature verified)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy and authenticated by the branch)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
Marriage Certificate (1 photocopy and authenticated by the branch)		PSA		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1.Submit request and complete documents to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD/in-charge via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk</i> LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through email or fax by the branch b. Request retrieval of the cardholder's record c. Check if documents submitted are complete	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF)	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.5 Review/ Recommend approval of cardholder's request	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Approve the CCRF	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.7 Encode approved change of name and civil status in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>
None	1.8 Approve change of name and civil status in the CCMS	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.9 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/I/II/III/Administrative Specialist III/Sr. e-Products Management Specialist, BBSD</i>
None	1.10 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD</i>
None	1.11 Delivery of card to customer by the service provider	None	7 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>18 Banking Days, 30 Minutes</b>	

## 6. Credit Card Annual Fee Waiver through Customer Care Department

This service shall be provided to qualified Cardholders who are requesting for waiver of Annual Fee.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Service Request through call or e-mail to LBP Customer Care Department (CuCD)		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Cardholder shall request through any of the following:  Call Customer Care Hotline (+632) 8-405-7000  or  PLDT Domestic Toll Free 1-800-10-405-7000  or  customercare@mail.landbank.com	1.1 Validate Cardholder's identity and other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD	None	Call: 1 Hour  Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)
	1.2 Evaluate request and process if eligible for waiver of Annual Fee	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/  Department Head CCAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Forward request to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist, CSAMU, CCAD</i>
None	1.5 Post approve Request for Waiver of Annual Fee in the CCMS	None	5 Minutes	<i>Loan processor/s LOMD</i>  <i>Loans Operations Specialist III/Senior Loans Specialist LOMD</i>  <i>Assistant Department Manager LOMD</i>
None	1.6 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 Minutes	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 3 Banking Days, 1 Hour, 20 Minutes</b>  <b>If thru email: 6 Banking Days, 20 Minutes</b>	





## 7. Credit Card Annual Fee Waiver through LBP Accommodating Branch

This service shall be provided to qualified Cardholders who are requesting for waiver of Annual Fee.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF) (1 original)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
None	1.2 Evaluate request and process if eligible for waiver of Annual Fee	None	2 Banking Days	<i>Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head</i> CCAD
None	1.4 Forward request to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.5 Post approve Request for Waiver of Annual Fee in the CCMS	None	5 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Once posted, inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>4 Banking Days, 45 Minutes</b>	

## 8. Increase/Decrease of Credit Limit through Customer Care Department

This service includes cardholder's request for increase/decrease in credit limit.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 scanned copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment (1 scanned copy) FOR EMPLOYED INDIVIDUALS: <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> FOR SELF-EMPLOYED: <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>		Employer  Employer/BIR Employer  DTI/SEC BIR Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Email letter request to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD/in-charge	None	Call: 1 Hour  Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through CuCD Email/ CA Desk Manager b. Request retrieval of cardholder's record c. Check if cardholder submitted the required documents through email	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF) or Recommendation for denial Form and denial memo/letter	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Review/ Recommend approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve the CCRF or Recommendation for denial, and sign denial memo/letter	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.7 Encode approved increase/ decrease in the Credit Card Management System (CCMS)	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.8 Approve increase/ decrease in CCMS  <i>Note: An e-mail alert shall be automatically sent to the Credit Card holder</i>	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.9 Email denial memo or letter	None		<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 7 Banking Days, 1 Hour</b>  <b>If thru email: 10 Banking Days</b>	

## 9. Increase/Decrease of Credit Limit through LBP Accommodating Branch

This service includes cardholder's request for increase/decrease in credit limit.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 original/signature verified)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment (1 original/certified photocopy) <b>FOR EMPLOYED INDIVIDUALS:</b> <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> <b>FOR SELF-EMPLOYED:</b> <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>		Employer  Employer/BIR Employer  DTI/SEC BIR Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request and complete documents to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD/ in-charge via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk</i> LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through email or fax by the branch b. Request retrieval of cardholder's record c. Check if documents submitted are complete	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF) or Recommendation for Denial Form and denial memo/letter	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Review/ Recommend for approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve the CCRF or Recommendation for Denial, and sign denial memo/ letter	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head CCAD Head/ CASA Approving Authority</i>
None	1.7 Encode approved increase/ decrease in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.8 Approve increase/ decrease in the CCMS  <i>Note: An e-mail alert shall be automatically sent to the Credit Card holder</i>	None		<i>Unit Head, CPCEU,CCAD/ Department Head, CCAD</i>
None	1.9 Email denial memo or letter	None		<i>Credit Card Operations Assistant/ Analyst/Specialist</i> CPCEU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>7 Banking Days, 30 Minutes</b>	

## 10. Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation through Customer Care Department

This service includes permanent cancellation of card as requested by Cardholder and/or preparation of Certificate of Full Settlement upon request of Cardholders who have already fully paid their accounts.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"> <li>• Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li> <li>• Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 scanned copy)</li> </ul>		Customer  LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Download CRF at <a href="http://www.landbank.com">www.landbank.com</a> , fill it out and send scanned copy to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information	None	Calls: 1 Hour  emails: 3 Banking Days	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Check/review if account is already fully settled and has no other existing account(s) or receivables; Request cardholder to fully settle the balance, if there's any and the Certification Fee at any LBP Branch or e-payment channels; Issue Service Request Number to Cardholder	Certification Fee - PHP100 (if full payment was made within a year) or PHP200 (if fully paid more than a year from date of request)		<i>Phone Banker</i> CuCD-CAG
2. Pay at any LBP Branch or e-payment channels the total amount due, if any, plus Certification Fee	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction	None	15 Minutes	<i>Teller,</i> LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Provide client with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller, LBP Branch</i>
3. Receive validated payment slip and corresponding attachment as applicable and submit proof of payment to CCAD	3.1 Based on the Service Request from CuCD, monitor/check if account is already fully settled and if Certification Fee is already posted in the system or validate against the proof of payment from Cardholder, if available	None	15 Minutes	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>
None	3.2 Evaluate and prepare request for card cancellation and/or Certificate of Full Payment and attach supporting documents	None	2 Banking Days	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.3 Approve/sign the request for card cancellation and/or the Certificate of Full Payment	None	1 Banking Day	<i>Unit Head</i> Collections and Operations Support Unit (COSU), Customer Service and Account Management Unit (CSAMU), CCAD  <i>Department Head</i> CCAD
None	3.4 For card cancellation, forward request to CSAMU to effect request in the Credit Card Management System	None	15 Minutes	<i>Credit Card Operations Analyst/Specialist,</i> CSAMU  <i>Unit Head,</i> CSAMU
None	3.5 Resolve ticket in the CA Desk; Include in the report for updating of Cardholder's record with the Credit Bureau (in case reported as delinquent account)  <i>Note: Report on Cardholder Updates is submitted to the Credit Bureau on a monthly basis</i>	None	15 minutes	<i>Credit Card Operations Assistant/Specialist,</i> CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.6 Send the original copy of the Certificate of Full Payment to Cardholder's billing address (Delivery period)  <i>Note: Advance copy may be sent via e-mail if requested</i>	None	7 Banking Days	Credit Card Operations Analyst/Specialist COSU, CCAD
	<b>TOTAL</b>	<b>Certificati on Fee - PHP100 (if full payment was made within a year) or PHP200 (if fully paid more than a year from date of request)</b>	<b>If thru call: 10 Banking Days, 2 Hours</b>  <b>If thru email: 13 Banking Days, 1 Hour</b>	



## 11. Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation through LBP Accommodating Branch

This service includes permanent cancellation of card as requested by Cardholder and/or preparation of Certificate of Full Settlement upon request of Cardholders who have already fully paid their accounts.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 original)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit CRF to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via fax or email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Document Examiner</i> LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Upon receipt of the verified CRF from the Branch, check/review if account is already fully settled and has no other existing account(s) or receivables; Inform the Cardholder thru fastest means (email or call) to pay the total amount due, if there's any, plus the Certification Fee at any LBP Branch or via e-payment channels	Certification Fee - PHP100 (if full payment was made within a year or PHP200 if fully paid more than a year from date of request)	30 Minutes	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
2. Pay at any LBP Branch or e-payment channels the total amount due, if any, plus Certification Fee	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction	None	15 Minutes	<i>Teller,</i> LBP Branch





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.2 Provide client with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller, LBP Branch</i>
3. Receive validated payment slip and corresponding attachment as applicable and submit proof of payment to CCAD	3.1 Check if account is already fully settled and if Certification Fee is already posted in the system or validate against the proof of payment from Cardholder, if available	None	15 Minutes	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>
None	3.2 Evaluate/ prepare request for card cancellation and/or Certificate of Full Payment and supporting documents	None	2 Banking Days	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.3 Approve/sign the card cancellation and/or request Certificate of Full Payment	None	1 Banking Day	<i>Unit Head</i> Collections and Operations Support Unit (COSU)/ Customer Service and Account Management Unit (CSAMU), CCAD  <i>Department Head</i> CCAD
None	3.4 For card cancellation, forward request to CSAMU to effect request in the Credit Card Management System	None	15 Minutes	<i>Credit Card Operations Analyst/Specialist,</i> CSAMU  <i>Unit Head,</i> CSAMU
None	3.5 Include in the report for updating of Cardholder's record with the Credit Bureau (in case reported as delinquent account)  <i>Note: Report on Cardholder Updates is submitted to the Credit Bureau on a monthly basis</i>	None	15 Minutes	<i>Credit Card Operations Assistant</i> COSU, CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.6 Send the original copy of the Certificate of Full Payment to Cardholder's billing address (Delivery Period period)  <i>Note: Advance copy may be sent via e-mail if requested</i>	None	7 Banking Days	<i>Credit Card Operations Analyst/ Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>Certificati on Fee - PHP100 (if full payment was made within a year) or PHP200 (if fully paid more than a year from date of request)</b>	<b>10 Banking Days, 2 Hours</b>	

## 12. Lifting of Hold-out on Deposit through Customer Care Department

This service includes request for lifting of hold-out on deposit of cancelled account.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Cardholders with hold-out on deposit and cancelled account			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Request from Cardholder through any of the following: <ul style="list-style-type: none"><li>Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li></ul>		Customer		
<ul style="list-style-type: none"><li>Letter request sent (1 scanned copy)</li></ul>		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send request through any of the following:  Email letter request to customercare@mail.landbank.com  or  Call Customer Care Hotline (+632) 8-405-7000  or  PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD/in-charge	None	Call: 1 Hour          Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Receive Cardholder's request through Email/CA Service Desk Manager and Request retrieval of cardholder's record	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Evaluate cardholder's request for lifting of hold-out account based on existing policies/ guidelines of the bank	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.4 Prepare memo to branch for lifting of hold-out on deposit	None		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.5 Review cardholder's request for lifting of hold-out account and affix initial on the memo	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Approve cardholder's request for lifting of hold-out account and sign memo	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.7 Send the memo to Branch through email	None		<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>
None	1.8 Inform Cardholder of the approval of request	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 3 Banking Days, 1 Hour, 5 Minutes</b>  <b>If thru email: 6 Banking Days, 5 Minutes</b>	

### 13. Lifting of Hold-out on Deposit through LBP Accommodating Branch

This service includes request for lifting of hold-out on deposit of cancelled account.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders with hold-out on deposit and cancelled account			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request (1 original and signature verified)		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD/in-charge via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk</i> LBP Branch
None	1.2 Receive Cardholder's request through Email and request retrieval of cardholder's record	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Evaluate cardholder's request for lifting of holdout account based on existing policies/ guidelines of the bank and prepare memo to branch for lifting of hold-out on deposit	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.4 Review cardholder's request for lifting of hold-out account and affix initial on the memo	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.5 Approve cardholder's request for lifting of hold-out account and sign memo	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.6 Send memo to Branch thru email	None		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.7 Inform Cardholder of the approval of request	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 35 Minutes</b>	



## 14. Payment Processing

This service includes activities in handling payments from Cardholders through various payment channels (OTC and e-payment facilities) via uploading of payment hand-off files to post it to Cardholder's account in the Credit Card Management System.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Individuals and Private and Govt. Institutional Clients			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Accomplished Oncoll Payment Slip for Over-the-counter payments (1 original copy)		LANDBANK Branch		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Pay at any LBP Branch or e-payment channels  <i>Note: Check payment is subject set clearing period per Bank policy however, value date shall be the date of payment.</i>	1.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction and provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	<i>Teller</i> Servicing Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<p>1.2 Generate consolidated hand-off file and upload in the Shared Folder together the reports (Merge Summary Report &amp; Reject Items) after end-of-day batching;</p> <p><i>Note: Reports are normally available to CCAD first hour the next banking day after payment date</i></p>	None	1 Banking Day	<p><i>Computer Operator</i> Computer Operations Unit, Data Center Management Department (COU, DCMD)</p> <p><i>Data Analyst</i> COU, DCMD</p> <p><i>IT Analyst</i> COU, DCMD</p> <p><i>Senior IT Specialist</i> COU, DCMD</p>
None	1.3 Send payment hand-off file to System host for uploading to the Credit Card Management System (CCMS)	None	30 Minutes	<i>Credit Card Operations Specialist</i> CCAD-COSU
None	1.4 Upload payment and generate reports of successful and reject items after end-of-day processing of the CCMS	None	4 Hours	<i>System Host (MTPL)</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Verify and post rejected items during batch processing by RBSD and during uploading in the CCMS, if any, and collections through Automatic Debit Arrangement (ADA) needing to be manually posted in the CCMS. End-of-Day Processing in the CCMS	None	2 Banking Days	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 4 Hours 45 Minutes</b>	

*Note: Generally, payments are posted in the Cardholder's account within 2 banking days from date of payment. Value date is the date of payment. In some cases, rejected/unposted payments requiring further investigation may need more time.*

## 15. Printed Copy of Statement of Account through Customer Care Department

This service shall be provided to Cardholders who are requesting to print/re-print a copy of their Statement of Account (SOA).

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"> <li>Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li> <li>Duly Accomplished Opt-In Form (1 original/scanned/photocopy)</li> </ul>		Customer  LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Call Customer Care Hotline (+632) 8-405-7000  or  PLDT Domestic Toll Free 1-800-10-405-7000  or  <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a>	1.1 Validate Cardholder's identity other relevant information, issue Service Request Number to cardholder and forward the request to CCAD	None	Call: 1 Hour  emails: 3 Banking Days	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Check if form is duly accomplished/ check requests through CuCD and Prepare printing/ reprinting of statement and request for charging of fees to cardholder's account	PHP100	6 Hours	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Approve request for printing and charging of fees to cardholder's account	None	1 Banking Day	<i>Credit Card Operations Officer</i> CSAMU, CCAD  <i>Department Head,</i> CCAD
None	1.4 Post approve request for charging of fees to cardholder's account in the CCMS	None	5 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Dispatch of requested printed SOA, log the action taken in the CA Service Desk Manager and inform Cardholder via e-mail/text message/call	None	4 Hours	<i>Credit Card Operations Assistant/Credit Card Operations Specialist CSAMU, CCAD</i>
	<b>TOTAL</b>	<b>PHP 100.00 per SOA</b>	<b>If thru call: 2 Banking Days, 3 Hours, 5 Minutes</b>  <b>If thru email: 5 Banking Day, 2 Hours, 5 Minutes</b>	

## 16. Printed Copy of Statement of Account through LBP Accommodating Branch

This service shall be provided to Cardholders who are requesting to print/re-print a copy of their Statement of Account (SOA).

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Opt-In Form (1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request to any LBP Branch	1.1 Validate Cardholder's identity other relevant information, signature verify the duly accomplished Opt-in Form and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
None	1.2 Check if form is duly accomplished and prepare printing/ reprinting of statement and request for charging of fees to cardholders	PHP 100.00 per SOA	6 Hours	<i>Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Approve request for printing and charging of fees to cardholder's account	None	1 Banking Day	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head</i> CCAD
None	1.4 Post approve request for charging of fees to cardholder's account in the CCMs	None	5 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.5 Dispatch of requested printed SOA and inform Cardholder via e-mail/text message/call	None	4 Hours	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>PHP 100.00 per SOA</b>	<b>2 Banking Day, 2 Hours, 35 Minutes</b>	



## 17. Queries on Billing Statement through Customer Care Department

Credit Cardholders are given up to thirty (30) calendar days from statement date to report any error or discrepancy in their statement of account or billing statement.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Service Request through call or e-mail to LBP Customer Care Department (CuCD)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Call Customer Care Hotline (+632) 8-405-7000  or  PLDT Domestic Toll Free 1-800-10-405-7000  or  customercare@mail.landbank.com	1.1 Validate Cardholder's identity and other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD	None	Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Conduct a thorough evaluation, make appropriate corrections in the Bank's records and send a written explanation/ clarification to the cardholder Resolve/log-in action taken in the CA Desk	None	90 Banking Days*	<i>Credit Card Operations Analyst/ Specialist</i> Customer Care and Account Management Unit (CSAMU), CCAD/  <i>Unit Head</i> CSAMU/  <i>Department Head</i> CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 90 Banking Days*, 1 Hour</b>  <b>If thru email: 93 Banking Days*</b>	

\*Standard Processing Time per BSP Memorandum Circular 1003, Series of 2018

## 18. Refund of Overpayment through Customer Care Department

This service shall be provided to Cardholders who requested refund of valid overpayment reflected on their account either through credit to deposit account (CA/SA) or issuance of check.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C- Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Service Request through call or e-mail to LBP Customer Care Department (CuCD)		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Call Customer Care Hotline (+632) 8-405-7000  or  PLDT Domestic Toll Free  or  1-800-10-405-7000 customercare@mail.landbank.com	1.1 Validate Cardholder's identity other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD	None	Call: 1 Hour  emails: 3 Banking Days	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)
	1.2 Check details of payment; Evaluate and process if eligible for Refund of Overpayment	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Check and approve if qualified for Refund of Overpayment	None	1 Banking Day	<i>Credit Card Operations Officer</i> CSAMU, CCAD <i>Department Head</i> CCAD
None	1.4 Forward to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i>  Customer Service and Account Management Unit (CSAMU), CCAD
None	1.5 Receive and verify request for booking and process in CCMS and FIAS	None	1 Banking day	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 3 Banking Days, 1 Hour, 15 Minutes</b>  <b>If thru email: 6 Banking Days, 15 Minutes</b>	



## 19. Refund of Overpayment through LBP Servicing Branch

This service shall be provided to Cardholders who requested refund of valid overpayment reflected on their account either through credit to CA/SA or issuance of check.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF) (1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request to any LBP Branch	1.1 Validate Cardholder's identity other relevant information, signature verify the CRF and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
None	1.2 Upon receipt of the verified CRF, check details of payment; Evaluate and process if eligible for refund of overpayment	None	2 Banking Days	<i>Credit Card Operations Assistant/ Specialist Card Processing and Account Management Unit (CSAMU), CCAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Check and approve if qualified for Refund of Overpayment	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD  <i>Department Head</i> CCAD
None	1.4 Forward to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.5 Receive and verify request for booking and process in CCMS and FIAS	None	1 Banking Day	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>5 Banking Days, 40 Minutes</b>	

## 20. Reissuance of Credit Card through Customer Care Department

This service includes reissuance of LBP Credit Card in accordance with the guidelines.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"><li>• Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li></ul>		Customer		
<ul style="list-style-type: none"><li>• Duly Accomplished Credit Card Cardholder Request Form (CRF), 1 scanned copy)</li></ul>		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<ul style="list-style-type: none"><li>• Proof of Full Payment of amount due and demandable (Payment slip/screen shot of e-banking transaction)</li><li>• Proof of income</li></ul>		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request and proof of full payment of amount due and demandable through any of the following:  Download CRF at <a href="http://www.landbank.com">www.landbank.com</a> , fill it out and send to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a>  Or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD	None	Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Check if the account is updated/paid and if payment has been posted already in the system	None	1 Banking Day	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Retrieve cardholder's record. Evaluate and prepare proposal either for Denial or for Reissuance of Card	None	3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.4 Seek approval of the authorized signatory/ies; Resolve/update ticket in the CA Desk	None	5 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.5 Forward to CPCEU the approved reissuance for encoding in the CCMS		2 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
None	1.6 Encode in the CCMS and forward to CPCEU verifier for review			<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
None	1.7 Review and Verify in the CCMS then forward for approval			<i>Credit Card Operations Specialist</i> CPCEU, CCAD





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.8 Approve the CRF and in the CCMS			<i>Credit Card Operations Officer</i> CPCEU, CCAD/  <i>Department Head</i> CCAD
None	1.9 Generate and forward embossing file to Card Vendor	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/I/II/III/Administrative Specialist III/Sr. e-Products Management Specialist, BBSD</i>
None	1.10 Monitor card production		3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.11 Send card to Service Provider or thru FMD for delivery to Cardholder	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 22 Banking Days, 1 Hour</b>  <b>If thru email: 25 Banking Days</b>	



## 21. Reissuance of Credit Card through LANDBANK Accommodating Branch

This service includes reissuance of LBP Credit Card in accordance with the guidelines.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of Full Payment of amount due and demandable (Payment slip/screen shot of e-banking transaction, 1 original/ photocopy/printed) Proof of income		Customer		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit CRF and complete documents to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via fax or email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk Document Examiner LBP Branch</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Upon receipt of verified CRF, check if the account is updated/paid and if payment has been posted already in the system	None	1 Banking Day	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Retrieve cardholder's record. Evaluate and prepare proposal either for Denial or for Reissuance of Card	None	3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.4 Seek approval of the authorized signatory/ies. In case of denial, inform Cardholder via email	None	5 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.5 Forward to CPCEU the approved reissuance for encoding in the CCMS	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Encode in the CCMS and forward to CPCEU verifier for review CPCEU verifier for review	None		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.7 Review and Verify in the CCMS then forward for approval	None		<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.8 Approve in the CCMS	None		<i>Credit Card Operations Officer</i> CPCEU, CCAD/  <i>Department Head</i> CCAD
None	1.9 Generate and forward embossing file to Card Vendor for card production Monitor card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specialist III/Sr. e-Products Management Specialist ,BBS</i>
None	1.10 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.11 Delivery of card to client by the service provider	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>22 Banking Days, 30 Minutes</b>	

## 22. Reward Points Redemption through Customer Care Department

This service allows Cardholders to apply earned Reward Points as Cash Rebate.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Service Request through call or e-mail to LBP Customer Care Department (CuCD)		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Call Customer Care Hotline (+632) 8-405-7000  or PLDT Domestic Toll Free 1-800-10-405-7000  or customer care@mail.landbank.com	1.1 Validate Cardholder's identity and other relevant information, issue Service Request and forward the request to CCAD	None	Call: 1 Hour  Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)
	1.2 Evaluate and process if eligible for redemption of points	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/  Department Head CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Post approve Reward Points Redemption Request in the Credit Card Mgt. System (CCMS)	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	1.5 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call:</b> <b>3 Banking Days,</b> <b>1 Hour,</b> <b>15 Minutes</b>  <b>If thru email:</b> <b>6 Banking Days,</b> <b>15 Minutes</b>	



## 23. Reward Points Redemption through LBP Accommodating Branch

This service allows Cardholders to apply earned Reward Points as Cash Rebate.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C- Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request to any LBP Branch	1.1 Validate Cardholder's identity other relevant information, signature verify and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
None	1.2 Evaluate and process if eligible for redemption of points	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head</i> CCAD
None	1.4 Post approve Reward Points Redemption Request in the Credit Card Mgt. System (CCMS)	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.5 Inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 40 Minutes</b>	



## 24. Settlement of Past Due Account via One-Time-Payment/Compromise Settlement - request through Customer Care Department

This service includes the computation of One-Time-Payment (OTP) as full settlement of past due account.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"> <li>• Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li> <li>• Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 scanned copy)</li> </ul>		Customer  LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following: Download CRF at <a href="http://www.landbank.com">www.landbank.com</a> , fill it out and send to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a>  or Call Customer Care Hotline (+632) 8-405-7000  or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD and issue Service Request Number to Cardholder	None	Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Request and wait for SOA from LOMD	None	2 Banking Days	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Preparation of Manual Statement of Account	None	3 Banking Days	<i>Loans Operations Analyst/Loans Operations Specialist III, LOMD</i>
None	1.4 Evaluate/ review/ the request of the cardholder and compute the amount to be offered under the OTP scheme in accordance with the guidelines	None	1 Banking Day	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.5 Seek approval of the authorized signatory/ies in accordance with CASA	None	2 Banking Days	<i>Unit Head,</i> COSU, CCAD/
None	1.6 Forward the approved Offer to cardholder for conforme via e-mail; Negotiate further with Cardholder, if necessary	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.7 Resolve ticket in the CA Desk	None		<i>Credit Card Operations Specialist</i> COSU, CCAD
2. Receive the OTP Offer Sheet and sign on the conforme portion and pay the agreed OTP at any LBP Branch or e-payment channels e-payment channels	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction and provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	<i>Teller,</i> LBP Branch
3. Submit the proof of payment to CCAD together with the signed Offer Letter	3.1 Upon receipt of the proof of payment from Cardholder, review the documents and prepare proposal for Compromise Settlement/ One-time-Payment Scheme.	None	1 Banking Day	<i>Credit Card Operations Specialist,</i> COSU, CCAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.2 Seek final approval of the authorized signatory/ies in accordance with CASA	None	3 Banking Days	<i>Credit Card Operations Specialist, COSU, CCAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 19 Banking Days, 1 Hour, 15 Minutes</b>  <b>If thru email: 22 Banking Days, 15 Minutes</b>	



## 25. Settlement of Past Due Account via One-Time-Payment/Compromise Settlement - Request through LBP Accommodating Branch

This service includes the computation of One-Time-Payment (OTP) as full settlement of past due account.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit CRF to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Upon receipt of the verified CRF, request and wait for SOA from LOMD	None	2 Banking Days	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Preparation of Manual Statement of Account	None	3 Banking Days	<i>Loans Operations Analyst/Loans Operations Specialist III, LOMD</i>
None	1.4 Evaluate/ review the request of the cardholder and compute the amount to be offered under the OTP scheme in accordance with the guidelines	None	1 Banking Day	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.5 Seek approval of the authorized signatory/ies in accordance with CASA	None	2 Banking Days	<i>Unit Head,</i> COSU, CCAD/
None	1.6 Forward the approved Offer directly to cardholder via e-mail for conforme; Negotiation with Cardholder	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Receive the OTP Offer Sheet and sign on the conforme portion and pay the agreed OTP at any LBP Branch or e-payment channels	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction and Provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	<i>Teller,</i> LBP Branch
3. Submit the proof of payment to CCAD together with the signed Offer Letter	3.1 Upon receipt of the proof of payment from Cardholder, review the documents and prepare proposal for Settlement Scheme with Waiver of Penalty and Interest	None	1 Banking Day	<i>Operations Specialist,</i> COSU, CCAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.2 Seek final approval of the authorized signatory/ies with accordance to CASA	None	3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>19 Banking Days, 45 Minutes</b>	



## 26. Settlement of Past Due via Plan of Payment/Restructuring – Request through Customer Care Department

This service includes settlement of past due account through Plan of Payment/Restructuring and other settlement schemes.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter/written request from Cardholder (Email or Scanned/Original Copy) Once Approved: Compromise/Restructuring Agreement (Letter Format, 3 Original Copies)		Customer		
Proof of Income/sources of payment (1 original/scanned/photocopy) FOR EMPLOYED INDIVIDUALS:		Employer		
<ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul>		Employer/BIR		
FOR SELF-EMPLOYED:		Employer		
<ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>		DTI/SEC		
IF UNEMPLOYED/RETIREEES		BIR		
<ul style="list-style-type: none"> <li>• Deposit ADB (Pensioners)</li> </ul>		Customer		
		Depository Bank		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send letter/written request through <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD and issue Service Request Number to Cardholder	None	Call: 1 Hour  Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Check completeness of submitted documents and evaluate/ negotiate with Cardholder and prepare Restructuring Proposal and Amortization Schedule Update/log-in actions taken in the CA Desk	None	5 Banking Days	<i>Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD</i>
None	1.3 Seek approval of the authorized signatory/ies	None	10 Banking Days	<i>Approving Authorities, LBP</i>
None	1.4 Require Cardholder to sign his conformity of the Compromise/ Restructuring Agreement (Letter Format) and other documents	None	1 Banking Day	<i>Credit Card Operations Specialist COSU, CCAD</i>
2. Sign the Compromise/ Restructuring Agreement (Letter Format), Amortization Schedule and submit to CCAD	2.1 Forward the transaction to the Loan Operations Management Department (LOMD) for booking	None	1 Hour	<i>Credit Card Operations Specialist COSU, CCAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Receive request for booking and verify from system the outstanding balance	None	40 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call:</b> <b>16 Banking Days,</b> <b>2 Hours,</b> <b>40 Minutes</b>  <b>If thru email:</b> <b>19 Banking Days,</b> <b>1 Hour,</b> <b>40 Minutes</b>	

## 27. Settlement of Past Due via Plan of Payment/Restructuring – Request through LBP Accommodating Branch

This service includes settlement of past due account through Plan of Payment/Restructuring and other settlement schemes.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2C - Government to Citizen
<b>Who may avail:</b>	Individuals
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Letter/written request from Cardholder (Email or Scanned/Original Copy) Once Approved: Compromise/Restructuring Agreement (Letter Format, 3 Original Copies)	Customer
Proof of Income/sources of payment (1 original/scanned/photocopy) <b>FOR EMPLOYED INDIVIDUALS:</b> <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> <b>FOR SELF-EMPLOYED:</b> <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul> <b>IF UNEMPLOYED/RETIREEES</b> <ul style="list-style-type: none"> <li>• Deposit ADB (Pensioners)</li> </ul>	Employer  Employer/BIR Employer  DTI/SEC BIR Customer  Depository Bank
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC etc.)



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit letter/written request with complete documents to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the documents and send to CCAD	None	30 Minutes	<i>New Accounts Clerk/Document Examiner</i> LBP Branch
None	1.2 Check completeness of submitted documents and evaluate/ negotiate with Cardholder and prepare Restructuring Proposal and Amortization Schedule	None	5 Banking Days	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Seek approval of the authorized signatories	None	10 Banking Days	<i>Approving Authorities,</i> LBP
None	1.4 Require Cardholder to sign his conformity of the Compromise/ Restructuring Agreement (Letter Format) and other documents	None	1 Banking Day	<i>Credit Card Operations Specialist</i> COSU, CCAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Sign the Letter of Intent, Amortization Schedule and the Restructuring Agreement (should be notarized) and submit to CCAD	2.1 Forward the transaction to the Loan Operations Management Department (LOMD) for booking	None	1 Hour	<i>Credit Card Operations Specialist</i> COSU, CCAD
	2.2 Receive request for booking and verify from system the outstanding balance	None	40 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	<b>None</b>	<b>16 Banking Days, 2 Hours, 10 Minutes</b>	

## 28. Upgrading/Downgrading through Customer Care Department

This service includes cardholder's request for upgrading/downgrading.

This service includes cardholder's request for upgrading/downgrading.				
<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 scanned copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment (1 scanned copy) FOR EMPLOYED INDIVIDUALS: <ul style="list-style-type: none"><li>• Certificate of Employment and Compensation</li><li>• Latest Income Tax Return</li><li>• Payslips for the last three (3) months</li></ul> FOR SELF-EMPLOYED: <ul style="list-style-type: none"><li>• Registration Papers with DTI or SEC</li><li>• Latest Income Tax Return</li><li>• Latest Audited Financial Statements</li></ul>		Employer  Employer/BIR Employer  DTI/SEC BIR Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Email letter request to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD/in-charge	None	Call: 1 Hour  Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through CuCD Email/CA Desk Manager b. Request retrieval of cardholder's record c. Check if cardholder submitted the required documents through email	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF) or Recommendation for Denial Form	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Review/ Recommend approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve the CCRF or Recommend ation for denial, and sign denial memo/letter	None	2 Banking Days	<i>Unit Head,</i> CPCEU, CCAD/ <i>Department Head,</i> CCAD/ CASA Approving Authority
None	1.7 Encode approved upgrade/ downgrade in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.8 Approve upgrade/ downgrade in the CCMS	None		<i>Unit Head,</i> CPCEU, CCAD/ <i>Department Head,</i> CCAD
None	1.9 Email denial memo or letter	None		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.10 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specilaist III/Sr. e-Products Management Specialist, BBSD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.11 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>
None	1.12 Delivery of card to client by the service provider	None	7 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 18 Banking Days, 1 Hour</b>  <b>If thru email: 21 Banking Days</b>	

## 29. Upgrading/Downgrading through LBP Accommodating Branch

This service includes cardholder's request for upgrading/downgrading.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 original/signature verified)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment (1 original/certified photocopy) <b>FOR EMPLOYED INDIVIDUALS:</b> <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> <b>FOR SELF-EMPLOYED:</b> <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>		Employer  Employer/BIR Employer  DTI/SEC BIR Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request and complete documents to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD/ in-charge via email or fax to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk</i> LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 a. Receive Cardholder's Request through email or fax by the branch b. Request retrieval of cardholder's record b. Check if documents submitted are complete	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> COSU, CCAD
None	1.4 a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF) or Recommendation for Denial Form and denial memo/letter	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Review/ Recommend for approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve the CCRF or Recommendation for Denial, and sign memo/letter	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.7 Encode approved upgrade/ downgrade in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.8 Approve upgrade/ downgrade in the CCMS	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.9 Email denial memo or letter	None		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.10 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/I/II/III/Administrative Specialist III/Sr. e-Products Management Specialist, BBSD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.11 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.12 Delivery of card to client by the service provider	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>18 Banking Days, 30 Minutes</b>	



# **e-Banking Services**

## **External Services**

## 1. Application for Accreditation as Agent Banking Partner

This service covers the processing of application for accreditation of Agent Banking Partner.

<b>Office or Division:</b>	LBP Branch
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2B – Government to Business
<b>Who may avail:</b>	Corporation and Single Proprietorship
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
<b>Registered Entities, Micro, Small and Medium Enterprise (Private non-Financial), Large Enterprises (Private/Non-Financial, Government, Financial), Cooperatives, Non-Bank Financial Institution</b> <ul style="list-style-type: none"> <li>• SEC Registration (1 photocopy)</li> <li>• BIR/ITR Form 1901/1701/1702, ITR or Audited Financial Statement (first 5 pages, 1 photocopy)</li> <li>• Business Permit (1 photocopy)</li> <li>• Location map, Land title or lease contract</li> <li>• Barangay Certification</li> <li>• Valid Identification documents of principal</li> </ul>	<ul style="list-style-type: none"> <li>• SEC</li> <li>• BIR, Applicant</li> </ul>
<b>Single Proprietorship</b> <ul style="list-style-type: none"> <li>• BIR/ITR Form 1901/1701/1702, ITR or Audited Financial Statement (first 5 pages, 1 photocopy)</li> <li>• DTI/Mayor's Permit/Business Permit (1 photocopy)</li> <li>• Location map, Land Title or lease contract</li> <li>• Barangay Certification</li> <li>• Valid Identification documents of principal</li> </ul>	<ul style="list-style-type: none"> <li>• LGU</li> <li>• BIR, Applicant</li> <li>• DTI, LGU</li> </ul>
Duly signed and notarized Memorandum of Agreement, Service Level Agreement and other Documentary Requirement (MOA, 1 original)	





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Visit LBP Branch of account, proceed to Manager's Office and express intention to avail the Agent Banking Services services	1.1 Provide Partner Institution Info Sheet	None	1 Banking Day	<i>Marketing Unit/Head LBP Branch</i>
2. Fill-out Partner Institution Info Sheet and submit together with the required documents to the Manager's Office of the LBP Branch	2.1 Receive submitted requirements and perform initial assessment on completeness of documents	None	1 Banking Day	<i>Marketing Unit/Head LBP Branch</i>
None	2.2 Perform and approve Accreditation	None	10 Banking Days	<i>LBP Branch Head and staff</i>
None	2.3 Secure appropriate approval	None	3 Banking Days	<i>Head, Branch Group</i>  <i>If with deviation, for Management Approval (14 days)</i>
None	2.4 Coordinate with the client preparation/completion/signing/execution of requirements	None	1 Banking Day	<i>Marketing Unit/ Head LBP Branch</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
3. Submit the complete and duly-approved requirements to Manager's Office of the LBP Branch	3.1 Validate and approve the submitted requirements then endorse to Electronic Products Department (EPD) the approved Agent Banking Request together with complete documentary requirements	None	2 Banking Days	<i>Marketing Unit/Head LBP Branch</i>
None	3.2 Receive and evaluate completeness of documents submitted	None	1 Banking Day	<i>e-Products Analyst/ e-Product Specialist I / II / III EPD</i>
None	3.3 Request from Bancnet definition of the terminal/s. Once defined, send to Service Provider for system definition and terminal deployment	None	30 Banking Days	<i>e-Products Analyst/ e-Product Specialist I / II / III EPD</i>
None	3.4 Inform LBP Branch of the POS installation schedule	None	1 Banking Day	<i>e-Products Analyst/ e-Product Specialist I / II / III EPD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.5 Request FMD for transmittal of Deployment Kit to Branch	None		<i>e-Products Analyst/ e-Product Specialist I / II / III EPD</i>
None	3.6 Coordinate with ABP the schedule of AB Training	None		<i>e-Product Specialist I / II / III/ e-Product Officer EPD</i>
None	3.7 Transmit Deployment Kit to Branch via courier	None	7 Banking Days	<i>FMD/LBP Branch</i>
4. Participate in the AB Training	4.1 Conduct AB training	None	1 Banking Day	<i>e-Product Specialist I / II / III/ e-Product Officer EPD</i>
	<b>TOTAL</b>	<b>None</b>	<b>58 Banking Days</b>	

## 2. Application for Accreditation as Point-of-Sale Debit Terminal Partner Institution/Merchant

This service covers the process in the application/ installation of Point-of-Sale (POS) Debit terminal/s.

POS is a complete payment system that allows ATM cardholders to pay for goods and/or services rendered by the merchants using their ATM/Debit cards.

<b>Office or Division:</b>	Cards and ATM Management Department (CAMD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	LBP Branch, Government Agencies, Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
POS Merchant Request (1 original) Merchant Outlet Form (1 original) Terms and Condition (1 photocopy) Memorandum of Agreement (1 photocopy) Letter of Certification (1 photocopy) Payment Instruction Form (1 original) Memo of Approval (1 photocopy) Branch/CMSD Endorsement (1 original)		Branch of Account or Cash Management Solutions Department (CMSD)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit complete documentary requirements to LBP Branch	1.1 Receive the request from the Gov't. Agency/ Private Institutions and evaluate the completeness of the documents and forward to CAMD	None	1 Banking Day	<i>New Accounts Clerk</i> LBP Branch



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Receive and evaluate the completeness of documents from the LBP Branch/CMSD	None	3 Banking Days	<i>E-Products Management Assistant/Specialist</i> CAMD
None	1.3 Send the Merchant Outlet Form and Payment Instruction Form to POS Provider; Provide a copy of Memo Request for POS Installation to MDS & Collections Management Department (MCMD); Monitor and follow up the POS Provider on status of the request and facilitate the creation of Terminal ID	None	21 Banking Days	<i>E-Products Management Assistant/Specialist</i> CAMD
None	1.4 Inform Branch/CMSD for the schedule time of installation and Activation	None	1 Banking Day	<i>E-Products Management Assistant/Specialist</i> CAMD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Inform the client once enrollment is completed	None	1 Banking Day	<i>Marketing Officer/ Marketing Assistant/ Implementation Specialist CMSD/ LBP Branch</i>
None	1.6 Assist client with post-implementation concerns and endorse/coordinate with CAMD if needed	None	1 Banking Day	<i>Implementation Specialist CMSD/ LBP Branch</i>
	<b>TOTAL</b>	<b>None</b>	<b>28 Banking Days</b>	



### 3. Processing of LANDBANK Institutional Cash Card Batch Top-up Files for Institutional Clients

This service covers updating and crediting of KYC and Fund Files through Cash Card Batch Top-up for loan proceeds of their member-borrowers

Office or Division:	Electronic Banking Support Unit (eBSU)			
Classification:	Simple			
Type of Transaction:	G2B – Government to Business; G2G – Government to Government			
Who may avail:	Private Institution/Government Agency			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
eMail notification regarding uploaded Top-up Files and Letter instruction regarding funding (1 Original/Scanned copy) from Institutional Client		Institutional Client (HDMF/SBC)		
Cash Card Top-up Files (KYC and Fund Files) (Soft copy)				
Schedule of Credits (1 Original Copy)				
List of Due and Demandable Accounts Payable – Authority to Debit (LDDAP-ADA)/On-Us Check (1 Original Copy)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit Letter instruction, if applicable, Schedule of Credits and LDDAP-ADA/On-Us Check to Servicing Branch (LBP Makati Atrium Branch/LBP Makati Business Center Branch)	1.1 Validate the amount reflected on the Schedule of Credits against ADA/On-Us Check	None	5 Minutes	New Accounts Clerk, Servicing Branch
	1.2 Perform signature verification	None	10 Minutes	Document Examiner, Servicing Branch
	1.3 Process ADA/On-Us Check	None	15 Minutes	Bookkeeper, Servicing Branch



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Upload the Top-up files and send e-mail notification to eBSU regarding the uploaded files	2.1 Download Top-up Files from SFTP and validate details against email notification from Institutional Client and KYC Validator Facility	None	30 Minutes	<i>e-Products Specialist</i> // eBSU
None	2.2 Upload Top-up files to PCAS through shared Folder for further validation	None	5 Minutes	<i>e-Products Specialist</i> // eBSU
None	2.3 Validate details against the funding memo from Servicing Branch, prepare and forward memo to PCAS for processing	None	20 Minutes	<i>e-Products Specialist</i> // eBSU
None	2.4 Validate the Top-up files as to the number of accounts and amount to be credited, file format	None	5 Minutes	<i>Information Systems Specialist (ISS) I and II</i> (1 <sup>st</sup> shift), PCAS





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.5 Inform eBSU of the result of the validation whether successful or with noted discrepancy	None	2 Minutes	<i>ISS I and II (1<sup>st</sup> shift), PCAS</i>
None	2.6 Upon receipt of e-mail confirmation from PCAS, send e-mail notification to Institutional Client to acknowledge receipt of the Top-up files	None	5 Minutes	<i>e-Products Assistant eBSU</i>
None	2.7 Perform batch top-up crediting for LICC accounts	None	1 Banking Day, 1 Hour	<i>Information Systems Specialist, PCAS Information Technology Assistant/Specialist I/II/III Senior IT Specialist Unit Head, (Production Engineering and Computer Operations Team, DCMD)</i>
None	2.8 Accomplish corresponding reports relative to the crediting and secure approval of the same, and upload Feedback File to the shared folder	None	30 Minutes	<i>ISS I and II (2<sup>nd</sup> shift), PCAS</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.9 On the next banking day, retrieve Feedback File from PCAS thru shared folder and convert the file from text to excel using the KYC Feedback Report Generator; Validate details of the converted Feedback File against the uploaded file	None	15 Minutes	<i>e-Products Specialist</i> // eBSU
None	2.10 Upload the Feedback File or the converted Feedback File, as applicable, to Institutional Client thru SFTP and send e-mail notification to Institutional Client regarding the uploaded file	None	10 Minutes	<i>e-Products Specialist</i> // eBSU
	<b>TOTAL</b>	<b>None</b>	<b>1 Banking Day, 3 Hours, 32 Minutes</b>	



## **Lending Services**

### **External Services**



## 1. Certificate of Full Payment

A Certificate of Full Payment is issued once the Borrower has fully paid its loan with the Bank.

<b>Office or Division:</b>	Lending Centers			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	<u>Government to Citizen</u> - Small Farmers and Fishers - Overseas Filipino Workers (OFW) - Consumer Client <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Banks - Non-Bank Financial Institutions <u>Government to Government</u> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request of the Borrower signed by authorized signatory		Borrower		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit a letter request to the Lending Unit (LU) managing your loan account (may also send via mail or e-mail)	1.1 Verify the request and prepare request for Certificate of Full Payment	PHP 200.00 per Certificate	1 Hour	Account Officer/ Account Assistant (AO/AA) Head Office Lending Unit or Provincial Lending Center



CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>Request for Certificate of Outstanding Balances and Interest Paid from LU</b>			
None	1.2 Verify details of balances and prepare Certificate	None	1 Hour, 30 Minutes	<i>Loan Processor, Division Chief, Assistant Department Manager, Department Head Loan Operations Management Department (LOMD)</i>
None	1.3 Upon receipt of Certificate from LOMD, transmit the same to the Borrower	None	1 Hour	<i>AO/AA Head Office Lending Unit or Provincial Lending Center</i>
	<b>TOTAL</b>	<b>PHP 200.00 per Certificate</b>	<b>3 Hours, 30 Minutes</b>	

## 2. Conduct of Public Bidding

Sale or disposal of Real and Other Properties Acquired (ROPA) effected through public bidding in accordance with law.

(Disclaimer: Based on Bank's policy, A Pre-Bidding Conference should be conducted by the HOCAD Secretariat at least three (3) banking days prior to the scheduled public bidding. Details of the schedule of Pre-Bidding Conference are specified in the published ITB. The prospective bidders shall be briefed of the conditions and procedures on the conduct of the Public Bidding.

<b>Office or Division:</b>	Asset Recovery Support Department (ARSD) & Special Assets Department (SPAD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G –Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>• Employed or Self-employed Individuals who are at least 18 years of age</li> <li>• Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>• Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>• LGUs and GOCCs</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Application to Participate in Public Bidding (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Conditions on the Conduct of Public Bidding (1 photocopy)		LBP-ARSD – HOCAD Secretariat		
Customer Information Sheet (CIS) (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Secretary's Certificate authorizing the representative to sign and negotiate, if applicable (1 original copy)		Corporate Secretary of the Corporate Bidder		
Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy)		Bidder		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit the bid bond with bid documents in a sealed envelope before the specified cut-off time	1. Assist bidder in dropping of bids	None	10 Minutes	HOCAD Secretariat ARSD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Participate in the bidding process	2.1 Facilitate bidding process (including opening of the sealed Bids, review details on the bid form and announce the winning bidder)	None	2 Hours	<i>HOCAD Secretariat</i> ARSD
	2.2 Endorse to SPAD the winning bidders including the submitted bid documents	None	10 Minutes	<i>HOCAD Secretariat</i> ARSD
3. Wait for the hand-over of the Official Receipt	3. Prepare request for Payment Acceptance Order, facilitate payment of the bid bond, hand-over Official Receipt and discuss the schedule of payments	None	3 Hours	AO/AA SPAD
	<b>TOTAL</b>	<b>None</b>	<b>5 Hours, 20 Minutes</b>	

### 3. Execution and Issuance of Redemption Certificate

Foreclosed real estate properties registered in the name of an individual that may be redeemed within the redemption period as prescribed by the Bank

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Mortgagor-debtor;</li> <li>- Heirs and/or successors in interest;</li> <li>- Judicial or judgment creditor of the mortgagor-debtor; or</li> <li>- Any person having a lien on the property subsequent to the mortgage</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Customer Information Sheet (CIS) (1 original copy)		LBP- Special Assets Department		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	<b>Legal Sufficiency and Secretary's Certificate</b>			
1. Wait for the issuance of Redemption Certificate (RC) for signing and notarization	1.1 Issue legal sufficiency on the RC to SPAD	None	3 Banking Days, 3 Hours	<i>Legal Officer</i> LSG
None	1.2 Issue Secretary's Certificate to SPAD	None	3 Banking Days, 30 Minutes	<i>Administrative Assistant/Analyst/ Specialist/Officer</i> <i>Corporate Secretary</i> OCS
None	1.3 Finalize and sign the RC and send to Redemptioner	None	3 Banking Days	AO/AA SPAD





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>Signing and Notarization of RC by the Redemptioner</b>			
2. Submit to SPAD the RC and wait for the release of the securities (Owner's Duplicate copy of title and other pertinent documents)	2.1 Upon receipt of RC, request LSG to notarize the acknowledgment portion of the Bank	None	1 Banking Day	AO/AA SPAD  <i>Legal Officer</i> LSG
	2.2 Furnish notarized RC and other documents to Loan Operations Management Department (LOMD) for booking	None	1 Hour	AO/AA SPAD
	2.3 Book the redemption transaction and issue Certificate of Full Payment to SPAD	None	1 Banking Day	<i>Loan Processor;</i> <i>Division Chief;</i> <i>Assistant Department</i> <i>Manager; Department</i> <i>Manager</i> LOMD
None	2.4 Facilitate the Release of Securities (i.e. Owner's Duplicate Copy of Title/s and other pertinent documents to Redemptioner	None	3 Banking Days	AO/AA SPAD
3. Receive RC	None	None	None	
	<b>TOTAL</b>	<b>None</b>	<b>14 Banking Days, 4 Hours, 30 Minutes</b>	



#### 4. Issuance of Certificate of Outstanding Balances and Interest Paid

The certificate of Outstanding Loan Balances and interest payment made is being issued upon the request of the Borrower. This is usually needed by the Borrower to validate their loan and interest paid to the Bank for their recording purposes.

<b>Office or Division:</b>	Lending Centers			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government;			
<b>Who may avail:</b>	<u>Government to Citizen</u> - Small Farmers and Fishers - Overseas Filipino Workers (OFW) - Consumer Client <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Banks - Non-Bank Financial Institutions <u>Government to Government</u> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request of the Borrower signed by authorized signatory (1 original copy)		Borrower		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit a letter request to the Lending Unit managing the loan account (may also send via mail or e-mail)	1.1 Verify request and prepare memo-request to Loan Operations Management Department (LOMD) for the said Certificate	PHP 200.00 per Certificate	1 Hour	Account Officer/ Account Assistant (AO/AA) Head Office Lending Unit or Provincial Lending Center



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>Request for Certificate of Outstanding Balances and Interest Paid from LU</b>			
None	1.2 Verify details of balances and prepare Certificate	None	1 Hour, 30 Minutes	<i>Loan Processor Division Chief, Assistant Department Manager Department Head LOMD</i>
None	1.3 Transmit the Certificate to the Borrower	None	1 Hour	<i>AO/AA Head Office Lending Unit or Provincial Lending Center</i>
2. Receive Certificate of Outstanding Balances and Interest	None	None	None	
	<b>TOTAL</b>	<b>PHP 200.00 per Certificate</b>	<b>3 Hours, 30 Minutes</b>	

## 5. Issuance of Letter of Guarantee

A Letter of Guarantee is issued to the supplier of public utility vehicles for loans under the SPEED program of the Bank. The supplier allows the transfer of the OR/CR under the name of the Borrower prior to loan release.

<b>Office or Division:</b>	Lending Centers			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Business			
<b>Who may avail:</b>	<u>Government to Business</u> - Small and Medium Enterprises (SMEs) - Large Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request of the Borrower signed by authorized signatory (1 original copy)		Borrower		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit a letter request to the Lending Unit managing the loan account (may also send via mail or e-mail)	1. Verify the request and prepare the Letter of Guarantee	PHP 200.00 per Certificate	2 Banking Days	AA/AO Head Office Lending Unit or Provincial Lending Center
2. Receive Letter of Guarantee	None	None	None	
	<b>TOTAL</b>	<b>PHP 200.00 per Certificate</b>	<b>2 Banking Days</b>	

## 6. Loan Inquiry, Counseling and Processing

Lending Units will assist prospective clients who are interested to avail loan products of LBP. This may involve discussions on the various available loan facilities, policies, terms and conditions of the subject of financing and the detailed procedures in availing the loan from loan application, loan processing, documentation, loan release/avilment and loan repayment.

<b>Office or Division:</b>	Lending Units
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government
<b>Who may avail:</b>	<u>Government to Citizen</u> - Small Farmers and Fishers - Overseas Filipino Workers (OFW) - Consumer Client <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Banks - Non-Bank Financial Institutions - Microfinance Institution <u>Government to Government</u> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs)
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
See <i>Annex L below</i>	See <i>Annex L below</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Go to the nearest Lending Unit (LU) to inquire how to apply for a loan fit for your financial needs (may also inquire through telephone call, email, or website)	1.1 Interview the client about his/her financial needs	None	30 Minutes	Account Officer/ Account Assistant (AO/AA) Head Office Lending Unit or Provincial Lending Center
	1.2 Orient the client about loan requirements and applicable lending policies and standard fees	None		
None	1.3 Provide the client with the Loan Application Form and Checklist of Requirements	None		AO/AA Head Office Lending Unit or Provincial Lending Center
None	1.4 Advise the client where to submit his/her application and loan requirements	None		AO/AA Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Accomplish the Loan Application Form and complete the required documents and payment fees for submission to the concerned LU	2.1 Review the completeness of the filled-out Loan Application Form	See <b><i>Annex M below</i></b>	30 Minutes	AO/AA Head Office Lending Unit or Provincial Lending Center
	2.2 Verify if all the required documents submitted are complete	None		AO/AA Head Office Lending Unit or Provincial Lending Center
	2.3 Accepts the properly filled-out application form and complete documents	None		AO/AA Head Office Lending Unit or Provincial Lending Center
3. Wait for the issuance of letter or AO/AA's advice (if with minor lacking documents) on whether the documents submitted are complete or incomplete	3.1 Evaluate the loan application and documents submitted	None	1 Hour	AO/AA Head Office Lending Unit or Provincial Lending Center



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.2 Prepare request for Credit Information/ Background Investigation (CI/BI), Property Appraisal, Title Verification, and Environmental Impact Assessment (for Class A, B projects with High and Medium Risk Rating)	See <b><i>Annex M below</i></b>	<p>1 Banking Day</p> <p>Note: Simultaneous activities (With separate Turn Around Time [TAT] of about 10 Banking Days for CI/BI to be provided by PVCID)</p> <p>(With separate TAT of about 20 Banking Days for Property Appraisal to be provided by PVCID)</p> <p>(With separate TAT of about 2 Banking Days for Title Verification to be provided by PVCID)</p> <p>(With separate TAT of about 12 Banking Days for Env't'l Impact Assessment to be provided by EPMD)</p>	AO/AA Head Office Lending Unit or Provincial Lending Center



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.3 Prepare Term Sheet for Large Corporate Accounts, LGUs, GOCCs, SUCs and FI	None	2 Hours	AO Head Office Lending Unit or Provincial Lending Center
None	3.4 Conduct Site Visit and prepare call report	None	1 Banking Day	AO/LU Head Head Office Lending Unit or Provincial Lending Center
	<ul style="list-style-type: none"> <li>Conduct Operations Review for Cooperatives</li> </ul>	None	(2 Banking Days and being conducted annually)	AO/LU Head Head Office Lending Unit or Provincial Lending Center
	<ul style="list-style-type: none"> <li>Prepare memo request to CRMD for Client's Credit Rating</li> </ul>	None	(With separate TAT of about 1 Banking Day to be provided by CRMD)	<i>Risk Management Analyst/Risk Management Specialist 1; Unit Head; Department Head, CRMD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.5 Prepare Spreadsheet (Historical and Projected), Revenue and Expense Summary (RES) (Actual and Projected), Basic Business Information (BBI) and other related documents and reports (i.e. Real Estate Stress Test, DOSRI Ceiling, etc.)	None	2 Banking Days	<i>Account Assistant</i> Head Office Lending Unit or Provincial Lending Center



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.6 Prepare Credit Facility Proposal (CFP)	None	5 Banking Days	AO Head Office Lending Unit or Provincial Lending Center
None	3.7 Review CFP	None	1 Banking Day	LU Head Head Office Lending Unit or Provincial Lending Center
None	3.8 Finalize CFP with the approval/ signature of the LU Head	None	<p>If approval is at the level of:</p> <ul style="list-style-type: none"> <li>• Lending Unit Head – up to 5 Banking Days</li> <li>• Group Head – up to 15 Banking Days</li> <li>• Credit Committee (CreCom) – up to 30 Banking Days</li> <li>• Investment Loan Committee – up to 35 Banking Days</li> <li>• Board – up to 45 Banking Days</li> </ul>	<i>(Hierarchy of approval of the loan varies depending on the amount of the loan availed)</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.9 Prepare memo / letter to client on the credit decision (in case of approved or disapproved)	None	1 Banking Day	AO/AA Head Office Lending Unit or Provincial Lending Center
4. For approved loan/s: Sign and send back Notice of Loan Approval (NOLA) Letter of Guarantee, if applicable, and submit/comply with pre-release documents  For denied loans: Receive submitted documents	4.1 Examine the documents and request for legal review of loan documents	None	1 Banking Day	<i>Account Officer/ Account Assistant (AO/AA)</i> Head Office Lending Unit or Provincial Lending Center
None	4.2 Draft loan documents for legal review	None	1 Banking Day	AO/AA Head Office Lending Unit or Provincial Lending Center
None	4.3 Conduct of Legal Review of loan documents	None	(With separate TAT of about 3 Banking Days, 3 Hours to be provided by LSG)	<i>Legal Officer LSG</i>
None	4.4 Coordinate with client for signing of loan documents	None	2 Hours	AO/AA Head Office Lending Unit or Provincial Lending Center

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
5. Go to the LU to sign loan documents, secure notarization of the applicable documents, and submit necessary documents for the issuance of legal sufficiency	5.1 Sign loan documents, cause the notarization of applicable documents and provide assistance to Bank's representative in the registration of the public instrument with the concerned government agency/ Registry of Deeds and annotation on the TCT/CCT of the Real Estate Mortgage in Favor of LANDBANK	None	1 Banking Day  (With separate TAT for registration of the public instrument with concerned government agency/ Registry of Deeds)	<i>AO/AA, Head Head Office Lending Unit or Provincial Lending Center</i>  <i>Legal Officer BLSD/Field Legal Unit</i>
None	5.2 Request for legal sufficiency of the applicable loan documents	None	3 Hours  (With separate TAT for legal sufficiency of about 3 Banking Days, 3 Hours for Head Office Units and 19 Banking Days, 10 Minutes for Field Units to be provided by LSG)	<i>AO/AA, Head Head Office Lending Unit or Provincial Lending Center</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
6. Deposit the amount representing bank charges, after which, check the account if the loan proceeds has been credited (whole loan amount or net of bank charges, i.e. Handling Fees, Commitment Fees, Insurance Premium, etc.)	<p>6.1 Process loan release (after compliance of pre-release requirements, if any)</p> <p>Note:</p> <ul style="list-style-type: none"> <li>For FIs &amp; Micro FIs secured by assignment of sub-Promissory Notes (PNs), conduct verification of sub-PNs amounting to P1M and above prior to every loan release</li> <li>Releases for term loans may either be one-time or staggered based on project accomplishment</li> </ul>	None	6 Banking Days <sup>1</sup>	AO/AA, Head Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	6.2 Provide client with loan amortization schedule and copies of the loan documents (e.g., Loan Agreement, PN, Disclosure Statement, Real Estate Mortgage)	None		AO/AA, Head Head Office Lending Unit or Provincial Lending Center  Loan Processor; Assistant Division Chief; Division Chief; Assistant Department Manager Loan Operations Management Department (LOMD), Accounting Center (AC) (for Amortization Schedule)
None	6.3 Request Accounting Unit Concerned for the Certification of Outstanding Balances/ Availment/ Statement of Account (applies only in case of loan collection)	None		AO/AA, LU Head Head Office Lending Unit or Provincial Lending Center
7. Verify LBP deposit account, if loan proceeds has been credited	7.1. Instruct Branch/LOMD for the crediting of the loan proceeds	None		LU Head Head Office Lending Unit or Provincial Lending Center



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<ul style="list-style-type: none"> <li>Credit loan proceeds</li> </ul>	None		<i>Bookkeeper Branch</i>  <i>Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD</i>
8. Pay his/her loan amortization when due, preferably via authority to debit from his/her deposit account to LBP	<ul style="list-style-type: none"> <li>Concerned unit to effect payment</li> </ul>		1 Banking Day	Head Office Lending Unit or Provincial Lending Center  Account Officer/Account Assistant

<sup>1/</sup> Processing Time will vary depending on the volume of request received





<b>CLIENT</b>	<b>BASIC REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Small Farmers and Fishers (AFFORD)	One (1) certified true copy of endorsement and certification that: - For Palay – the endorsing Irrigators Association (IA) or Small water Irrigation System Association (SWISA) is in good standing to be issued by NIA or BSWM, respectively, and; - For Corn – The endorsing FA is in good standing to be issued by Philippine Maize Federation, Inc. (PHILMAIZE), LGU/MAO or DA RFO	IA, SWISA  PHILMAIZE, LGU/MAO, DA RFO
	Endorsement of farmers by participating Service Conduits together with the following (1 certified true copy of each): - Certification from the service conduit that the farmer applicant is the actual tiller of the land and has no existing loan for palay and corn production, as the case may be; and - Summary of the farmer availing of the Loan containing the following information: name of farmer, Address, location of the farm, hectarage, amount of loan being applied	Department of Agrarian Reform (DAR)
	One (1) photocopy of land title or any proof of ownership for other properties/assets acceptable to LANDBANK such as certificate of registration, certificate of large cattle, etc.	Land Registration Authority (LRA)
	One (1) certified true copy of Farm Plan and budget	Borrower

<b>CLIENT</b>	<b>BASIC REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Small Farmers and Fishers (AFFORD)	One (1) certified true copy of purchase order or marketing contract with: - For Palay – NFA or other reliable buyers, if applicable - For Corn – Reliable buyers as endorsed by the Corn Board	Borrower
	One (1) certified true copy of Certificate of trainings attended on the Program or similar extension and training services on the subject, conducted by ATI, other DA concerned agencies and/or the LGUs	
	One (1) certified true copy of the duly signed Management Agreement between the Service Conduit and farmer	DAR
Consumer Client (Mortgage Loan)	One (1) original copy of Certificate /Contract of Employment indicating compensation (if employed/ salaried) Latest Contract of Employment, if OFW	Employer of Borrower
	One (1) certified true copy of Pay slips (last 3 pay periods)	
	One (1) certified true copy of latest Income Tax Return	Bureau of Internal Revenue (BIR)
	One (1) certified true copy of Marriage Contract, for married applicants or Certificate of No Marriage (CENOMAR) for single applicants.	Philippine Statistics Office (PSA)
	One (1) certified true copy of Philippine Overseas Employment Administration (POEA) validated Exit Pass/Information Sheet (for seaman)	Philippine Overseas Employment Association (POEA)
	For OFW Borrowers, - Copy of passport with entry and exit - One (1) copy of Apostille Convention on Authentication of Documents (DFA authentication only) of Special Power of Attorney (SPA), if applicable (For those not in the Philippines, SPA must be duly authenticated by the consul, if applicable)	Department of Foreign Affairs (DFA)

<b>CLIENT</b>	<b>BASIC REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Consumer Client (Mortgage Loan)	If with business, submit one (1) certified true copy of: - Latest BIR-stamped Audited Financial Statements (AFS), except for micro-enterprises which may submit other proof of acceptable income, if self-employed - Notarized Lease Contract, if applicable, if self-employed	BIR Revenue District Office (RDO)
	- Business Permit/ Mayor's Permit	BIR Revenue District Office (RDO) or Local Government Unit (LGU) – Barangay/ Municipal/ City Hall
	- Letter of Intent to Borrow, Securities and Exchange Commission (SEC) Registration/Articles of Incorporation & By-Laws (if partnership or corporation)	Borrower or SEC
	- Partnership/Corporate Board Resolution to borrow and authorized signatories	
	- Business Profile/Company Profile	
	For Appraisal, submit one (1) certified true copy of: - Copy of Transfer Certificate of Title (TCT)/ Condominium Certificated of Title (CCT)  - Lot plan with vicinity map certified by a Geodetic Engineer  - Tax Declaration of lot and/or improvements - Real Estate Tax Receipt and Tax Clearance - Master Deeds and Declaration of Restrictions , including amendments if any & Diagrammatic Plan (for condominium only) - Pictures of offered collateral	Borrower or LGU – Municipal/ City Hall

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
	If corporation, submit one (1) certified true copy of: - General Information Sheet	Borrower
	- BIR-stamped Audited Financial Statements for the last three (3) years	BIR RDO
	If Sole Proprietor/Partnership, submit one (1) certified true copy of: - DTI Registration	Department of Trade and Industry DTI
	- Latest BIR-stamped Audited Financial Statements, except for micro-enterprises which may submit proof of acceptable income	BIR RDO
Consumer Client (HOME Loan and End Buyers Financing Tie-up)	One (1) photocopy of latest one (1) month pay-slip indicating net take home pay	Employer of Borrower
	One (1) photocopy of Marriage Contract, for married applicants or Certificate of No Marriage (CENOMAR) for single applicants.	PSA
	One (1) original copy of Certificate /Contract of Employment indicating compensation (if employed) and BIR Form 2316	Employer of Borrower
	Two (2) certified true copy of any Proof of Billing Address (Meralco, Water, Phone, Cable, Internet, etc.)	Borrower
	One (1) certified true copy of Statement of Account from Accredited Developers, if the property is to be purchased from a developer	Borrower
	If with business, submit one (1) certified true copy of: - Business Registration and Licenses - BIR stamped Financial Statements and Income Tax Return for the last 3 years	BIR RDO
	- Business Permit/ Mayor's Permit	LGU – Municipal/ City Hall
	- List of Suppliers	Borrower

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
	<p>For Appraisal, submit one (1) certified true copy of:</p> <ul style="list-style-type: none"> <li>- Copy of Transfer Certificate of Title (TCT)/ Condominium Certificated of Title (CCT)</li> <li>- Tax Declaration of Tax Declaration for Land and Building (copy of Tax Declaration for Building only if the property is a condominium unit)</li> <li>- Real Estate Tax Receipt and Tax Clearance</li> </ul>	<p>LGU- Municipal/ City Hall</p>
	<ul style="list-style-type: none"> <li>- Contract to Sell or Reservation Agreement</li> <li>- Lot plan with vicinity map certified by a Geodetic Engineer</li> <li>- Master Deeds and Declaration of Restrictions , including amendments if any &amp; Diagrammatic Plan (for condominium only)</li> <li>- Additional Requirements for House Renovation/Repair: <ul style="list-style-type: none"> <li>- Building Plans</li> <li>- Building Specifications</li> <li>- Building Permit</li> </ul> </li> </ul> <p>Building only if the property is a condominium unit)</p> <ul style="list-style-type: none"> <li>- Real Estate Tax Receipt and Tax Clearance</li> </ul> <ul style="list-style-type: none"> <li>- Contract to Sell or Reservation Agreement</li> <li>- Lot plan with vicinity map certified by a Geodetic Engineer</li> <li>- Master Deeds and Declaration of Restrictions , including amendments if any &amp; Diagrammatic Plan (for condominium only)</li> <li>- Additional Requirements for House Renovation/Repair: <ul style="list-style-type: none"> <li>- Building Plans</li> <li>- Building Specifications</li> <li>- Building Permit</li> </ul> </li> </ul>	<p>Borrower</p>

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
	One (1) copy of Apostille Convention on Authentication of Documents (DFA authentication only) of Special Power of Attorney (SPA), if applicable (For those not in the Philippines, SPA must be duly authenticated by the consul, if applicable)	DFA
Financial Institutions	One (1) Letter of Application indicating the type of credit facility/loan and amount of loan being applied for (and where possible, the application form shall be prepared in the CFI's stationery)	Borrower
	One (1) original copy of Board Resolution duly signed by the Board of Directors (BOD) authorizing the CFI to borrow funds, negotiate and enter into agreement with the Bank and designating at least two (2) officers authorized to sign all papers	
	One (1) certified true copy of List of incumbent Members of the BOD and principal officers indicating therein their respective education attainment and work experience as of recent date	
	One (1) certified true copy of List of existing principal shareholders and their stockholdings (with 10%) or more total shares	
	One (1) certified true copy of Brief Company Profile	
	One (1) certified true copy of Articles of Incorporation/Corporation and By-laws including amendments thereto, if any	

<b>CLIENT</b>	<b>BASIC REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Financial Institutions	One (1) certified true copy of Certificate of Registration (with SEC) and Certificate of Authority to Operate from the BSP (for new applicant only)	Bangko Sentral ng Pilipinas (BSP) or SEC
	For projects involving constructions, one (1) certified true copy of: Cost Estimates, Plans and Specifications, Bill of Materials and Work Program/Schedule	Borrower
	One (1) certified true copy of year-end latest quarterly RBCAR Report as submitted to BSP (to determine its compliance to certain RAAC, such as capital, RBCAR and Tier-1 Based Ratio)	
	One (1) certified true copy of Updated Income Tax Return (ITR), duly stamped as received by the Bureau of Internal Revenue, together with the supporting financial statements, as applicable per BSP Circular No. 855, s. of 2014.	BIR
Large Corporations	One (1) certified true copy of Three (3) years track record	BIR RDO
	One (1) certified true copy of Profitable operations for the past three (3) years	
	One (1) certified true copy of No ownership dispute for the past three (3) years	
	One (1) certified true copy of No labor dispute for the past three (3) years	
	One (1) certified true copy of Credit facilities of multinational companies may be packaged provided they are labor intensive and/or export-oriented, as well as business ventures and projects with evident socio-economic impact that is highly beneficial to the company	
	One (1) certified true copy of Company and stockholders/officers of good credit standing (i.e., no adverse finding)	
	One (1) certified true copy of D:E ratio is within the 75:25 benchmark	



<b>CLIENT</b>	<b>BASIC REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Large Corporations	One (1) certified true copy of Annual Percentage Rate (APR) of 3%	BIR RDO
Microfinance	One (1) Certified true copy of the Certificate of Registration with Cooperative Development Authority (CDA), in case of coops; BSP and SEC, in case of CFIs; and SEC, in case of NGOs	CDA
	One (1) Certified true copy of Articles of Cooperation (for Coops), and Articles of Incorporation (for CFIs and NGOs)	Borrower
	One (1) original signed copy of Information Sheet of the Board of Directors and Officers	
	One (1) original signed copy of Board Resolution authorizing the MFI to borrow, and designating at least two (2) officers to negotiate loan with LBP and sign loan documents with their specimen signature and pictures	
	One (1) certified true copy of Audited FS for the last 3 years plus latest Interim FS at the time of application	
Cooperatives	One (1) certified true copy of Audited Financial Statement (FS) for 3 years, or interim financial statement for new cooperatives	Borrower
	One (1) Photocopy of registration with Articles of Cooperation and Bylaws;	
	One (1) certified true copy of list of Board of Directors and Core Management Team (COMAT) with bio-data and ID pictures	
	One (1) certified true copy of BODs' and COMATs educational attainment and years in the cooperative will be included.	

<b>CLIENT</b>	<b>BASIC REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Cooperatives	One (1) certified true copy of Board resolution authorizing the cooperative to borrow (stating the amount and purpose of loan) and designating at least two (2) officers to negotiate and sign loan documents	Borrower
	One (1) certified true copy of Submission of the master list of members of the registered coop, duly certified by the Coop's Manager and Secretary	
	One (1) certified true copy of Audited financial statements for the last three (3) years and/or interim financial statements (for new cooperatives)	
	One (1) certified true copy of CDA registration	CDA - Registration Division
Micro, Small and Medium Enterprises	One (1) photocopy of Certificate of Registration with DTI, Securities and Exchange Commission (SEC) or Board of Investments (BOI)	DTI/ SEC/ BOI
	One (1) certified true copy of CTC of Articles of Incorporation/Partnership and By-Laws	Borrower

<b>CLIENT</b>	<b>BASIC REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Micro, Small and Medium Enterprises	One (1) original copy of Notarized Board Resolution authorizing the management to obtain loan from LBP and designating the authorized signatories - Board of Directors (corporations only) - Principal Stockholders and their stockholding (corporations only)	Borrower
	One (1) original copy of Bio-data of borrowers/ proprietors, partners, key officers and BOD	
	One (1) original copy of Sworn Statement of Assets and Liabilities of borrowers/ proprietors, partners, key officers, and Board of Directors	
	One (1) certified true copy of Photocopy of ITR and audited (BIR-received) FS (last 3 years)	
	One (1) certified true copy of Latest interim financial statements	
	One (1) certified true copy of Projected income statement, balance sheet, and cash flow statement with basic assumptions	
	Brief certified true copy of history of business	
Local Government Unit (LGUs)	One (1) original copy of Sanggunian Resolution - Authorizing the local Chief Executive (LCE) to borrow funds, negotiate and enter into a loan agreement with LBP; - Authorizing the LCE to sign, endorse loan documents, mortgages, deed of assignments, agreements, notes, and other documents pertaining to the loan obtained from LBP; and - Approving the projects to be financed and these are in accordance with the approved local development plan and public investment program or approved annual procurement/investment program;	Borrower

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
	One (1) certified true copy of Commission on Audit (COA) Audited Financial Statements preferably for the past 3 years and latest interim FS;	COA
Local Government Unit (LGUs)	One (1) original copy of Approved budget for the current year;	Borrower
	One (1) original copy of Ordinance approving the Local Development Plan/Annual Investment Program	
	One (1) original copy signed by authorized signatory List of elected officials and key officers	
	One (1) original copy signed by authorized signatory Feasibility Study (whenever applicable)	
	One (1) original copy signed by authorized signatory Schedule of LGU's IRA for the past 2 years	
	For projects involving construction, one (1) original copy signed by authorized signatory: Cost Estimates, Plans and Specifications, Bill of Materials and Work Program/ Schedule duly approved by the LCE	
	One (1) original copy signed by authorized signatory for acquisition of machinery and equipment, quotation from supplier/s	
	One (1) original copy signed by authorized signatory of Certification on the local school board budget for the current year in cases where SEF is to be assigned for construction, improvement or repair of public schools	
Government-Owned and Controlled Corporations	One (1) certified true copy of Office of the President approval/clearance to apply for a loan	Borrower
	One (1) certified true copy of MB Opinion	
	One (1) certified true copy of No adverse finding	
	One (1) certified true copy of Profitability track record of at least 3 years	
	One (1) certified true copy of Maximum D:E ratio 75:25	

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
	One (1) certified true copy of APR of 3%	
State Universities and Colleges (SUCs)	One (1) certified true copy of Monetary Board Opinion	Borrower
	One (1) certified true copy of Audited FS for the last 3 years	
	One (1) original copy of Board Resolution to borrow	
State Universities and Colleges (SUCs)	One (1) original copy of Approved budget for the current year	Borrower
	One (1) original signed by authorized signatory of List of Officials	
	One (1) certified true copy of SUC's strategic plan	
	One (1) certified true copy of Setting-up of Project Implementation Structure (for stand-alone projects)	
Water Districts	One (1) certified true copy of Conditional Certificate of Conformance issued by Local Water Utilities Administration (LWUA)	LWUA Office
	One (1) certified true copy of COA audited financial statements for the past three years	COA
	One (1) original copy of Board Resolution authorizing an officer of the water district to negotiate, borrow, mortgage, sign, and enter into a loan agreement with LBP	Borrower
	One (1) certified true copy of Feasibility Study, WD Development Plan and Program of Work approved by LWUA or reviewed and approved by LBP	LWUA
	One (1) certified true copy of Monetary Board Opinion (MBO) issued by BSP's Monetary Board on the monetary and balance of payments implications of proposed domestic borrowings by LGUs and Government Entities as per provisions of Section 123 of R.A. No. 7653	Borrower

<b>CLIENT</b>	<b>BASIC REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Water Districts	One (1) certified true copy of Clearance from LWUA allowing the water district to secure a loan from LANDBANK	LWUA
Government Agencies	One (1) certified true copy of Real Estate Mortgage (REM) on real properties and improvements	Borrower
	One (1) certified true copy of Chattel Mortgage (CM) on machinery and equipment	
	One (1) certified true copy of Hold out on deposits	
	One (1) certified true copy of Assignment of Inventories, receivables, LCs, POs, guarantee cover	

**FEES TO BE PAID**

For commercial loan account (except OFW) payment of application and appraisal fees will be collected in advance upon filing of loan application:

Application fee for:

- New Customer: PHP 2,000
- Renewal: PHP 1,000

Appraisal Fee will depend on the type of property with a minimum appraisal fee of PHP 4,500 to a maximum of PHP 10,000.

For Mortgage Loan and EASY Home Loan and End Buyers Financing Tie-Up

Appraisal fee of:

- PHP 5,000 for regular/walk-in clients
- PHP 3,500.00 for acquisition from developers without MOA
- PHP 2,500.00 for acquisition from developers with MOA

## 7. Negotiation of Letters of Credit (Payment to Beneficiary)

Upon receipt of the Shipping Documents from our correspondent bank, the Bank shall examine the same with reasonable care to ensure compliance with the terms and conditions of the Letters of Credit (L/C). If the documents evidencing shipment are found in order, the Bank shall book IB and effect payment/reimbursement to the paying/correspondent bank, if applicable. Upon client's/importer's payment of IB, the Bank shall turn over the documents to the client/importer who shall present the same to the shipping/airline company to take possession of the goods or to cancel shipping guaranty issued by the Bank.

Upon receipt of the documents from the beneficiary/seller, the Bank shall examine the same with reasonable care to ensure compliance with the terms and conditions of the domestic L/C. If the documents evidencing delivery are found in order, the Bank shall book DB and effect payment directly to the beneficiary.

<b>Office or Division:</b>	Public Sector Department (PSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Local Government Units (LGUs)</li> <li>- Government Owned and Controlled Corporations (GOCCs)</li> <li>- Government Agencies (GAs)</li> <li>- State Colleges and Universities (SUCs)</li> <li>- National Government Agencies</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex N below</i>		See <i>Annex N below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Applicant – Send L/C negotiation documents as required by applicant in L/C payment	1.1 Receive or pick-up L/C negotiation requirement, check/ verify completeness of submitted documents and endorse/ forward documents to International Trade Department (ITD)	None	1 Banking Day	Account Officer/ Account Assistant (AO/AA) PSD



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Process non-L/C transactions	See <b><i>Annex O</i></b> below	1 Hour, 15 Minutes	<i>Document Specialist Assistant Department Manager ITD</i>
None	1.3 Send the copy of Society for Worldwide Interbank Financial Telecommunication payment to via e-mail or fax applicant, copy furnished, the beneficiary	None	5 Minutes	AO/AA PSD
2. Receive the Letters of Credit (Payment to Beneficiary)	None	None	None	
	<b>TOTAL</b>	See <b><i>Annex O</i></b> below	<b>1 Banking Day, 1 Hour, 20 Minutes</b>	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>For Local Government Unit (LGU)</u></b>	
1. Original or duplicate copy of Resolution (w/ official seal) stating therein the authorized signatory/ies in the opening of Letter/s of Credit with the Land Bank of the Phils. (LBP) signed by the majority of Council Members and approved by the Head Local Government Unit (1 original or photocopy copy)	<div data-bbox="824 535 1211 850"> <p>} Client-initiated document</p> </div>
2. For Commercial L/C: Signed Firm Offer/Pro-forma Invoice and; For Foreign and Domestic Standby L/C; Bid/contract copy for Standby L/C/Performance Guarantee (1 photocopy)	
3. Application and Agreement for Commercial Letter of Credit (3 original copies)	<div data-bbox="824 1039 1365 1270"> <p>} LBP-International Trade Department</p> </div>
4. Duly accomplished Application to Purchase Foreign Exchange (FX) form (1 original copy)	
5. P.D. 1466 for Govt. Importation (Foreign L/C) (1 original copy)	
6. Signature Card (1 original copy)	LBP-Treasury Operations Department-Central Communications Unit
7. Single Administrative Documents (SAD) for foreign LC only (1 photocopy)	Bureau of Customs (Note: Thru E2M Bureau of Customs System)
8. Proof of exemption from Payment of Custom Duties (Foreign L/C), if applicable (1 photocopy)	Department of Finance-One Stop Shop
9. Clearance for Government importation (Foreign L/C) (1 original copy)	Department of Trade and Industry - Fair Trade Enforcement Bureau – Import Regulation Division

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>For Government Agency</u></b>	
1. Certification of the Head of Agency/Undersecretary as to the authorized signatory/ies in the opening of L/C with Landbank. (1 original copy or Certified True copy)	} Client-initiated document
2. Appointment paper of the authorized signatory duly signed by the President of the Republic of the Phils. (1 original copy or Certified True copy)	
3. For Commercial L/C: Signed Firm Offer / Pro-forma Invoice and; For Foreign and Domestic Standby L/C; Bid/contract copy for Standby LC/Performance Guarantee (1 photocopy)	
4. Application and Agreement for Commercial Letter of Credit (3 original copies)	} LANDBANK-International Trade Department
5. Duly accomplished Application to Purchase Foreign Exchange (FX) form (1 original copy)	
6. P.D. 1466 for Govt. Importation (Foreign L/C) (1 original copy)	
7. Signature Card (1 original copy)	LANDBANK-Treasury Operations Department-Central Communications Unit (TOD-CCU)
8. Single Administrative Documents (SAD) for foreign L/C only (1 photocopy)	Bureau of Customs (Note: Thru E2M Bureau of Customs System)
9. Proof of exemption from Payment of Custom Duties (Foreign L/C), if applicable (1 photocopy)	Department of Finance-One Stop Shop
10. Clearance for Government importation (Foreign L/C) (1 original copy)	Department of Trade and Industry - Fair Trade Enforcement Bureau – Import Regulation Division

**FEES TO BE PAID**

- 1. Processing of Direct Import Remittance (DIR)**
  - a. Commission - 1/8 of 1% of principal amount; minimum of PHP 1,000
  - b. Swift Cost – PHP 500 or USD 30
  - c. Documentary Stamps – PHP 0.60 for every PHP 200
  - d. FX Bank's fees USD15 for USD wire
    - GBP 13 for GBP wire
    - SGD 25 for SGD wire
    - AUD 22 for AUD wire
    - JPY 5,500 for JPY wire
    - EUR 45 for EUR wire
  
- 2. Processing of Domestic Bills (DB)**
  - a. Documentary Stamps – P0.60 for every PHP 200 based on the Bank Draft amount
  - b. If proceed is via RTGS:
    - RTGS Fee – PHP 150
    - Ad Valorem – bank draft Amount x 0.00001, minimum of PHP 10 maximum of PHP 400
    - Swift Cost- PHP 300
  - c. If USD domestic L/C via GSRT/ PDDTS
    - SWIFT Cost – USD 10
    - GSRT/ PDDTS Fee – USD 3
    - Handling Commission -¼ of 1% minimum USD 25
  
- 3. Processing of Open Account (O/A)**
  - a. Commission - ¼ of 1% of collection amount; minimum of PHP 1,000.00
  - b. Swift Cost – PHP 500.00 or USD 30.00
  - c. Documentary Stamps – PHP 0.60 for every PHP 200.00
  - d. FX Bank's fees
    - USD 15 for USD wire
    - GBP 13 for GBP wire
    - SGD 25 for SGD wire
    - AUD 22 for AUD wire
    - JPY 5,500 for JPY wire
    - EUR 45 for EUR wire

## 8. Opening of Letters of Credit (Cash)/Stand-by Letters of Credit

A commercial Letters of Credit (L/C) is a trade payment method in which a written financial document is issued by a buyer's bank, in favor of a seller, authorizing the seller to request payment of goods and services in accordance with certain conditions and terms. An L/C guarantees the seller's immediate payment or payment in the future if the seller requests payment and presents documents that absolutely conform to the L/C requirements. It also provides financing opportunities for both import and export transactions.

A Stand-by Letters of Credit (SBYLC) is an undertaking issued by the Bank on behalf of its client that payment will be made to a beneficiary in the event that the client does not make good its obligation. It is normally drawn only if the Bank's client (account party) is in default in one of the following:

1. Payment of a note, loan or advances
2. Performance under a bid or contract
3. Bidding requirements

<b>Office or Division:</b>	Public Sector Department (PSD)
<b>Classification:</b>	Complex
<b>Type of Transaction:</b>	G2G – Government to Government
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Local Government Units (LGUs)</li> <li>- Government Owned and Controlled Corporations (GOCCs)</li> <li>- Government Agencies (GAs)</li> <li>- State Colleges and Universities (SUCs)</li> <li>- National Government Agencies</li> </ul>
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
See <i>Annex N on page F-40 to F-41</i>	See <i>Annex N on page F-40 to F-41</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Obtain fund (L/C Cover) from Applicant via check or debit from Applicant's account	1.1 Receive debit letter or pick-up check from Applicant and endorse documents to International Trade Department (ITD)	None	1 Banking Day	Account Officer/ Account Assistant (AO/AA) PSD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Examine documents and process the funding for Applicant	None	1 Hour, 5 Minutes	<i>Assistant Department Manager ITD</i>
2. Accomplish and submit Bank's L/C application form and other L/C opening documentary requirements e.g., PD1466 Certification, Fair Trade Enforcement Bureau Certification, Application to Purchase Foreign Exchange, Pro-forma Invoice and Single Admin Document	2.1 Receive or pick-up L/C opening requirements from Applicant and check/verify completeness of submitted documents	None	2 Banking Days	AO/AA PSD
	2.2 Request from ITD the applicable computation/billing for the L/C opening charges	None	30 Minutes	AO/AA PSD
	2.3 Prepare billing statement for L/C opening charges	None	10 Minutes	<i>Document Specialist ITD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.4 Send the billing statement for L/C opening charges via e-mail or fax to Applicant, copy furnished, the beneficiary	None	15 Minutes	AO/AA PSD
3. Settle the Bank charges at any LBP branch (for domestic commercial) or via Standard Chartered Bank New York or any depository bank of LBP abroad (for foreign commercial)	3.1 Inform ITD that L/C opening charges have been paid	Applicable L/C opening charges  The opening charges on approved L/Cs shall be computed as recommended by the LU concerned.	3 Banking Days	AO/AA PSD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
		Said charges shall include bank commission and documentary stamps, among others		
None	3.2 Process payment of charges and release L/C copy	None	50 Minutes	<i>Assistant Department Manager, Assistant Vice President ITD</i>
None	3.3 Send copy of Society for Worldwide Interbank Financial Telecommunication cable of foreign L/C or copy of irrevocable L/C for domestic L/C via e-mail or fax	None	5 Minutes	AO/AA PSD





CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	<p>Appli- cable L/C opening charges</p> <p>+</p> <p>Bank commis- sion and docu- mentary stamps, among others</p>	6 Banking Days, 2 Hours, 55 Minutes	

## 9. Partial Release of Collaterals

In meritorious cases, borrower may request for the partial release of collaterals. Loan Recovery Department shall then evaluate borrower's request and present before the appropriate approving authorities of the LBP for consideration.

Consistent with the LBP's commitment to the GCG, Loan Recovery Department endeavors to formally notify borrower of the LBP management's decision within 45 days from receipt of complete documentary requirements.

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Written request (1 original copy)		Borrower		
For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request	1. Evaluate request and determine take-out value of collaterals requested for release	Standard fees per Credit Policy Issuance	3 Banking Days	Account Officer (AO) LRD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved) from the Bank	2.1 If borrower passed the evaluation criteria, prepare and recommend the credit proposal <sup>1/</sup>	None	45 Banking Days from date of submission of complete documents	<i>Account Assistant (AA)/AO, Department Head LRD</i>
None	2.2 Send notice of approval. If disapproved, send notice of denial	None	1 Banking Day	<i>AO/AA, Department Head LRD</i>
3. Remit take-out value	2.1 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)	None	1 Banking Day	<i>AO/AA, Department Head LRD</i>
None	Notarize documents	None	1 Banking Day	<i>Legal Officer LSG</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
4. Present authority to receive collateral and/or valid ID	4. Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	AO/AA, LRD
	<b>TOTAL</b>	<b>Standard fees per Credit Policy Issuance</b>	<b>52 Banking Days</b>	

<sup>1/</sup> In case of partial release due to loan take-out by other financial institutions, Loan Recovery Department shall facilitate borrowing of title with Loan Operations Management Department and annotation of mortgage of other Financial Institution in coordination with BLSD which may take 15 to 45 Banking Days from date of submission of complete documents. Further and if the computed take-out value exceeds the amount guaranteed by the HDMF/other financial institution as indicated in its Letter of Guarantee, borrower must agree to shoulder such excess amount otherwise the request for release of collaterals shall be denied outright.

## 10. Procedure for Refund of 10% of the Offered Price for Disapproved Negotiated Sales Offer

Procedures for the refund of the 10% of the Offered Price for Disapproved Negotiated Sales Offer

<b>Office or Division:</b>	Special Assets Department (SPAD)
<b>Classification:</b>	Complex
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>• Employed or Self-employed Individuals who are at least 18 years of age</li> <li>• Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>• Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>• LGUs and GOCCs</li> </ul>
<b>CHECKLIST OF REQUIREMENTS</b>	
Deposit of at least 10% of the Purchase Price (1 photocopy of the Official Receipt)	Buyer
Customer Information Sheet (1 original copy)	LBP- Special Assets Department
Negotiated Sale Offer Forms (1 original copy)	LBP- Special Assets Department
Know-Your-Client Questionnaire (1 original copy)	LBP- Special Assets Department
Valid IDs with 3 specimen signatures ((1 photocopy)	Concerned Agencies
TIN	BIR- TIN Verification Section
Letter of Guaranty (1 original copy)	Financing Institution
<b>Additional Requirements for Corporation</b>	
SEC Certificate of Registration of Articles of Incorporation & By-Laws & amendments thereto, if any. (1 certified true copy)	Corporate Secretary of the Corporate Buyer
Articles of Incorporation and By-Laws & amendments thereto, if any (1 certified true copy)	

<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Board Resolution/Secretary's Certificate authorizing the transaction, authorized representative and signatory/s with the corresponding specimen signature/s (1 certified true copy)		Corporate Secretary of the Corporate Buyer		
Latest General Information Sheet submitted to SEC. (1 certified true copy)				
Two (2) valid ID's of the authorized representative (1 certified true copy and 1 photocopy)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Receive the Notice of Disapproval	1.1 In the event of disapproval of an offer to purchase, prepare memo request to the servicing unit/ Branch for the preparation of Manager's Check (MC)	None	1 Hour	AO/AA/ Department Head SPAD
None	1.2 Preparation of MC payable to the Offeror/Buyer	None	5 Banking Days	AAD / Branch
2. Receive the MC	2. Release the MC to the Offeror/buyer	None	10 Minutes	AAD/Branch
	<b>TOTAL</b>	<b>None</b>	<b>5 Banking Days, 1 Hour, 10 Minutes</b>	

## 11. Processing of Declaration/Approval of Winning Bidder – Public Bidding for Bid Price up to PHP 30 Million

Sale or disposal of Real and Other Properties Acquired (ROPA) effected through public bidding in accordance with law.

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G –Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>• Employed or Self-employed Individuals who are at least 18 years of age</li> <li>• Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>• Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>• LGUs and other GOCCs</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Application to Participate in Public Bidding (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Conditions on the Conduct of Public Bidding (1 photocopy)		LBP-ARSD – HOCAD Secretariat		
Customer Information Sheet (CIS) (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Secretary's Certificate authorizing the representative to sign and negotiate, if applicable (1 original copy)		Corporate Secretary of the Corporate Bidder		
Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy)		Bidder		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Wait for the issuance of Notice Of Award (NOA)	1.1. Prepare NOA	None	30 Minutes	AO/AA/Department Head SPAD
	1.2. Review and approve NOA	None	5 Minutes	HOCAD Chairman

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Receive NOA which indicates the schedule of payment based on Bank's policy (i.e. payment of additional 10% on the next Banking Day and 80% balance within five (5) Banking Days, both reckoned from date of NOA).	2. Hand-over NOA to the client and explain the procedure of succeeding payments to be made	None	15 Minutes	AO/AA SPAD
	<b>TOTAL</b>	<b>None</b>	<b>50 Minutes</b>	



## 12. Processing of Declaration/Approval of Winning Bidder – Public Bidding for Bid Price up to PHP 50 Million

Sale or disposal of Real and Other Properties Acquired (ROPA) effected through public bidding in accordance with law.

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G –Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>• Employed or Self-employed Individuals who are at least 18 years of age</li> <li>• Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>• Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>• LGUs and GOCCs</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Application to Participate in Public Bidding (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Conditions on the Conduct of Public Bidding (1 photocopy)		LBP-ARSD – HOCAD Secretariat		
Customer Information Sheet (CIS) (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Secretary's Certificate authorizing the representative to sign and negotiate, if applicable (1 original copy)		Corporate Secretary of the Corporate Bidder		
Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy)		Bidder		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Wait for the issuance of NOA	1.1 Secure approval of the transaction based on the Bank's policy	None	15 Banking Days	AO/AA SPAD
None	1.2 Prepare NOA	None	30 Minutes	AO/AA/Department Head SPAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Review and approve NOA	None	1 Banking Day	<i>HOCAD Chairman</i>
2. Receive NOA which indicates the schedule of payment based on Bank's policy (i.e. payment of additional 10% on the next Banking Day and 80% balance within five (5) Banking Days, both reckoned from date of NOA)	2. NOA to be sent to the client (via email and/or registered mail)	None	10 Minutes	AO/AA SPAD
	<b>TOTAL</b>	<b>None</b>	<b>16 Banking Days, 40 Minutes</b>	

### 13. Processing of Declaration/Approval of Winning Bidder – Public Bidding for Bid Price over PHP 50 Million

Sale or disposal of Real and Other Properties Acquired (ROPA) effected through public bidding in accordance with law.

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G –Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>• Employed or Self-employed Individuals who are at least 18 years of age</li> <li>• Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>• Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>• LGUs and GOCCs</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Application to Participate in Public Bidding (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Conditions on the Conduct of Public Bidding (1 photocopy)		LBP-ARSD – HOCAD Secretariat		
Customer Information Sheet (CIS) (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Secretary's Certificate authorizing the representative to sign and negotiate, if applicable (1 original copy)		Corporate Secretary of the Corporate Bidder		
Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy)		Bidder		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Wait for issuance of Notice of Approval (NOA)	1.1 Secure approval of the transaction based on the Bank's policy	None	20 Banking Days  (may be extended for another maximum period of 20 Banking Days)	AO/AA SPAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Prepare NOA	None	30 Minutes	AO/AA/ Department Head SPAD
None	1.3 Review and approve NOA	None	1 Banking Day	HOCAD Chairman
2. Receive NOA which indicates the schedule of payment based on Bank's policy (i.e. payment of additional 10% on the next Banking Day and 80% balance within five (5) Banking Days, both reckoned from date of NOA).	2. Send NOA to the client (via email or registered mail)	None	10 Minutes	AO/AA SPAD
	<b>TOTAL</b>	<b>None</b>	<b>21 Banking Days, 40 Minutes</b>	

## 14. Processing of Outgoing Telegraphic Transfer related to Trade Transaction

Outgoing Foreign Telegraphic transaction provides payment to various beneficiaries (individual or corporate). A mean of fund transfer either in international or local using bank-to-bank electronic system. Payments are made either in local currency or multi-currency. Globally, delivery of payment is fast, safe and reliable.

<b>Office or Division:</b>	Public Sector Department (PSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Local Government Units (LGUs)</li> <li>- Government Owned and Controlled Corporations (GOCCs)</li> <li>- Government Agencies (GAs)</li> <li>- State Colleges and Universities (SUCs)</li> <li>- National Government Agencies</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex N on page F-40 to F-41</i>		See <i>Annex N on page F-40 to F-41</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit to the Bank the shipping documents and other requirements for Direct Payment	1.1 Receive or pick-up Outgoing Telegraphic Transfer requirements, checks/verify completeness of submitted documents and endorse documents to International Trade Department (ITD)	None	1 Banking Day	Account Officer/ Account Assistant (AO/AA) PSD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Process non-L/C transactions	See <b><i>Annex O on page F-42</i></b>	1 Hour, 15 Minutes	<i>Document Specialist Assistant Department Manager International Trade Department</i>
None	1.3 Send the copy of Society for Worldwide Interbank Financial Telecommunication cable copy via e-mail or fax to applicant	None	5 Minutes	AO/AA PSD
2. Receive payment	None	None	None	
	<b>TOTAL</b>	<b>See Annex O on page F-42</b>	<b>1 Banking Day, 1 Hour, 20 Minutes</b>	

## 15. Processing of Redemption and Acceptance of Full Payment of Redemption Price

Foreclosed real estate properties registered in the name of an individual that may be redeemed within the redemption period as prescribed by the Bank

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Mortgagor-debtor;</li> <li>- Heirs and/or successors in interest;</li> <li>- Judicial or judgment creditor of the mortgagor-debtor; or</li> <li>- Any person having a lien on the property subsequent to the mortgage</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Customer Information Sheet (CIS) (1 original copy)		LBP- Special Assets Department		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit offer to redeem the property (at least 3 months prior to expiry of redemption offer)	1.1 Receive offer to redeem the property from the former owner or any party eligible to redeem the foreclosed property within the redemption period	None	1 Hour	Account Officer/ Account Assistant (AO/AA) SPAD
None	1.2 Acknowledge receipt of the offer to redeem	None	1 Banking Day (cut-off at 3:00 PM)	AO/AA SPAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Prepare request for computation of the redemption price from Loan Operations Management Department (LOMD) for Head Office Units/ Accounting Centers (AC) for Field Units	None	1 Hour	AO/AA SPAD
	<b>Computation of Redemption Price</b>			
None	<ul style="list-style-type: none"> <li>Prepare and issue Statement of Account (SOA) to SPAD</li> </ul>	None	1 Banking Day	<i>Loan Processor; Assistant Division Chief; Division Chief; Assistant Department Manager LOMD</i>  <i>Bookkeeper; Financial Analyst; Financial Specialist; Accountant; Accounting Center Head Accounting Center</i>
None	1.4 Inform the Redemptioner about the Redemption Price and the corresponding terms and conditions	None	1 Banking Day	AO/AA SPAD





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Facilitate upfront payment of at least 20% of the Redemption Price or full payment of the same	2.1 Receive proof of upfront of at least 20% of total redemption price or full payment of the redemption price	None	1 Hour	AO/AA SPAD
None	2.2 Secure approval of the redemption transaction based on Bank's policy	None	7 Banking Days	AO/AA SPAD
None	2.3 Issue Notice of Approval (NOA) of Redemption	None	1 Banking Day	AO/AA SPAD
3. Facilitate full payment, if applicable	3. Receive full payment, if applicable	None	1 Banking Day	AO/AA SPAD
	<b>TOTAL</b>	<b>None</b>	<b>12 Banking Days, 3 Hours</b>	

## 16. Release of Collaterals as a Result of Full Payment

Loan Recovery Department shall facilitate the release of collaterals within seven (7) days from date of full payment of borrower.

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Full payment		Borrower		
For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Remit full payment	1.1 Request for Certificate of Full Payment and retrieval of collateral titles and other loan documents from Loan Operations Management Department (LOMD)	None	1 Hour	Account Officer/ Account Assistant (AO/AA) LRD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Issue Certificate of full payment and forward the collateral titles and other loan documents to LRD	None	2 Hours	<i>Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD</i>
None	1.3 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)	None	1 Banking Day	<i>AO/AA, Department Head LRD</i>
None	1.4 Notarize documents	None	1 Banking Day	<i>Legal Officer LSG</i>
2. Present authority to receive collateral and/or valid ID	2. Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	<i>AA/AO LRD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 3 Hours</b>	

## 17. Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions

Borrowers may negotiate with other financial institutions (FIs) to take-out their loans with LBP. In which case, Loan Recovery Department (LRD) shall facilitate the release of collaterals within seven (7) days from date of full remittance of take-out proceeds.

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Written request (1 original copy)		Borrower		
Letter of Guarantee issued by other Financial Institutions (1 original copy)		Other Financial Institutions (FIs)		
For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request together with Letter of Guarantee	1.1 Evaluate request and inform borrower if LBP is amenable to the terms of the Letter of Guarantee and/or propose revised terms acceptable to the LBP	None	3 Banking Days	Account Officer (AO) LRD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Facilitate borrowing of title with Loan Operations Management Department (LOMD) and annotation of mortgage of other FI in coordination with Legal Services Group (LSG)	None	45 Banking Days from date of submission of complete documents	<i>Account Assistant (AA)/AO LRD</i>
2. Remit take-out value	1.1 Prepare cancellation of mortgage document and request notarization	None	1 Banking Day	<i>AO/AA, Department Head LRD</i>
None	Notarize documents	None	1 Banking Day	<i>Legal Officer LSG</i>
3. Present authority to receive collateral and/or valid ID	3. Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	<i>AA/AO LRD</i>
	<b>TOTAL</b>	<b>None</b>	<b>51 Banking Days</b>	

## 18. Release of Repossessed Vehicles

Release of repossessed vehicles after full payment of the offered price / bid price.

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Employed or Self-employed Individuals who are at least 18 years of age</li> <li>- Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>- Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>- Local Government Units and Government-Owned or Controlled Corporations</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Signed/Conforme Notice of Approval of Sale/ Notice of Award (1 original copy)		SPAD		
Official Receipt/s (O/Rs) as proof of the full payment of the Purchase Price / Bid Price (1 photocopy)		Buyer		
Duly notarized Special Power of Attorney (SPA) authorizing the representative to negotiate, if applicable (1 original copy)		Buyer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Sign the Notice of Approval/ Notice of Award	1.1 Prepare/issue payment acceptance order (PAO)	None	50 Minutes	AO/AA SPAD
	1.2 Review and approve PAO	None	1 Hour	AO Unit Head SPAD
	1.3 Email to the client the approved PAO		10 Minutes	AO/AA SPAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Submit copy of OR as proof of the full payment of the 90% remaining balance on the purchase price	2.1 Prepare Gate Pass	Amount equivalent to the 90% of the purchase price	1 Banking Day	AO/AA SPAD
	2.2 Review and approve Gate Pass	None	1 Hour	AO, Unit Head, Department Head SPAD
	2.3 Email to client approved Gate Pass and scanned copy of Official Receipt/ Certificate of Registration (OR/CR)	None	1 Hour	AO/AA/Unit Head/ Department Head SPAD
3. Receive/print Gate Pass to be presented at the warehouse to the guard on duty	3.1 Prior to release of the repossessed vehicle:  Request for valid identification card of the client for verification;  If thru a representative, request for the original and notarized SPA with the specified details of the repossessed vehicle therein	None	1 Hour	Security Guard on duty Warehouse concerned



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	Amount equivalent to the 90% of the purchase price	1 Banking Day, 5 Hours	



## 19. Release of Sale Documents to ROPA Buyer

After full payment of the purchase price and advances made by the Bank and execution of the Deed of Absolute Sale (DAS) the Bank shall release all the sale documents pertaining to the Properties to the ROPA Buyer.

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	ROPA Buyers			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Official Receipt/s for the payment of purchase price (1 photocopy)		LBP Branch where the payment was made		
Certificate of Full Payment (COFP) (1 photocopy)		LBP – Loan Operations Management Department (LOMD) through SPAD		
Secretary's Certificate for the Bank's authorized signatory to the sale transaction (1 original copy)		LBP – Office of the Corporate Secretary through SPAD		
Notarized Deed of Absolute Sale (DAS, double acknowledgment contract) (6 original copies)		Buyer's Notary and LBP's Notary by Legal Department through SPAD		
Special Power of Attorney (SPA) or Secretary's Certificate (1 original copy)		ROPA Buyer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Pay the remaining balance of the purchase price within deadline as specified in the Notice of Approval of Sale	1.1 Receive and issue Official Receipt as proof of payment	Remain-ing balance of the purchase price	30 Minutes	<i>LBP Branch where payment is made</i>
2. Pay the applicable dues or taxes and/or advances, if any (CWT share, insurance premium, real estate tax, association dues and other assessments) within thirty (30)	2.1 Receive and issue Official Receipt as proof of payment	CWT share, insurance premium, real estate tax, association dues and other assessments	30 Minutes	<i>LBP Branch where payment is made</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
calendar days from Bank's notice				
3. Wait for the release of DAS for execution/ notarization	3.1 Upon receipt of the COFP, prepare and send the DAS to the ROPA buyer for execution/ notarization	None	3 Banking Days	AO/AA SPAD
4. Submit the partially notarized DAS	4.1 Complete the execution/ notarization of the DAS	None	1 Banking Day (after receipt of the partially notarized DAS from the Buyer)	AO/AA SPAD
5. Wait for the release of sale documents	5.1 Book the sale transaction	None	1 Banking Day (after completion of evaluation)	<i>Loans Operation Specialist / Analyst</i> LOMD
	5.2 Retrieve of the Owner's Duplicate Copy (ODC) of title from the records custodian	None	1 Banking Day	<i>Loans Operation Specialist / Analyst</i> LOMD
6. Receive the sale documents from the Bank	6.1 Release the sale documents including ODC of title to the ROPA Buyer	None	30 mins	AO/AA SPAD
	<b>TOTAL</b>		<b>6 Banking Days, 1 Hour, 30 Minutes</b>	

## 20. Release of Underlying Collaterals for LBP-Rediscounted Loan Obligations of Borrowers of Closed Banks under PDIC Receivership/Liquidation

Loan Recovery Department shall facilitate the release of collaterals within seven (7) days from date of full payment of sub-borrower.

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Sub-Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Full payment		Sub-Borrower		
Affidavit of Non-remittance, as applicable (1 original notarized copy)		PDIC - Loan Management Department I, II or III		
Certificate of Full Payment or Certificate of No Outstanding Balance as of RB Closure (1 original copy)		PDIC - Loan Management Department I, II or III		
Authorization Letter indicating the authorized recipient/s of the collateral documents (1 original copy)		PDIC - Loan Management Department I, II or III		
For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Sub-Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Remit full payment and request for release of collateral	1.1 Validate payment and request retrieval of collateral documents from Loan Operations Management Department (LOMD)	None	2 Banking Days	Account Officer/ Account Assistant (AO/AA) LRD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Retrieve documents and forward to LRD	None	7 Hours, 10 Minutes	<i>Loan Processor, Division Chief, Assistant Department Manager</i> LOMD
None	1.3 Prepare transmittal letter addressed to the PDIC-authorized person	None	1 Banking Day	<i>AO, Department Head</i> LRD
2. Present authority to receive collateral and/or valid ID	2.1 Release collateral documents	None	1 Banking Day	<i>AA/AO</i> LRD
	<b>TOTAL</b>	<b>None</b>	<b>4 Banking Days, 7 Hours, 10 Minutes</b>	

## 21. Requests for Certification

Borrowers may request for certifications (e.g., account status, outstanding balance, etc.).

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Written request (1 original copy)		Borrower		
For person/s authorized by borrower to receive the requested certifications, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request	1. Prepare requested certifications	Requests coursed through LRD for certification that will have to be prepared by other units of the LBP (i.e., re-issuance of Certificate of Full Payment, etc.) may be subject to processing fee as determined by such other LBP units	2 Banking Days	Account Officer/ Account Assistant (AO/AA) LRD



CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Present authority to receive collateral and/or valid ID	2. Release requested certifications	None	1 Banking Day	AO/AA LRD
	<b>TOTAL</b>	<b>Applicable Fees</b>	<b>3 Banking Days</b>	

## 22. Settlement of LBP-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation

Borrowers of closed banks under PDIC receivership/liquidation may propose for the orderly settlement of their LBP-rediscounted loans (e.g., compromise settlement). Loan Recovery Department then evaluates sub-borrower's settlement proposal and facilitates its approval/denial before the appropriate approving authorities of the LBP. Loan Recovery Department endeavors to formally notify borrower of the LBP management's decision within 45 days from receipt of complete documentary requirements.

<b>Office or Division:</b>	Loan Recovery Department (LRD)
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business
<b>Who may avail:</b>	Sub-Borrowers of closed banks under PDIC receivership/liquidation
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Written settlement proposal (1 original copy)	Sub-Borrower
Proof of income/source of repayment (financial statements, ITR, purchase order, business contracts, permits, etc.) (1 certified true copy)	Sub-Borrower
For person/s authorized by borrower to transact in his/her/its behalf, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)	Sub-Borrower
KYC documents of borrower, his/her/its authorized representative and third party owner of properties offered for dacion or collateral (valid ID, articles of incorporation, etc.) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)	Persons mentioned
Philippine Deposit Insurance Corporation (PDIC) Statement of Account (1 original copy)	PDIC - Loan Management Department I, II or III



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit proposal and pertinent documents	1.1 Inform borrower of the appropriate documents for submission depending on borrower's proposal and advise the borrower of the Bank's policies and procedures	None	2 Hours	<i>Account Officer/ Account Assistant (AO/AA) LRD</i>
None	1.2 Evaluate borrower's proposal vis-à-vis the documents submitted	None	1 Banking Day	<i>AO LRD</i>
None	1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD) and PDIC and validate the same with PDIC <sup>1/</sup>	None	1 Banking Day	<i>AO/AA, LRD</i>
None	1.4 Prepare Statement of Account	None	1 Hour, 15 Minutes	<i>Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager LOMD</i>





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Request for appraisal, as applicable, with Property Valuation and Credit Information Department (PVCID)	None	1 Hour	AO/AA LRD
None	1.6 Prepare reports	None	20 Banking Days	<i>Administrative Assistant, Unit Head, Team Head, Property Appraiser, Property Valuation Specialist, Department Head, Sector Head (if applicable)</i> PVCID
None	1.7 Negotiate amount to be paid by sub-borrower	None	1 Banking Day	AO, Department Head LRD
None	1.8 Prepare and recommend the credit proposal	None	45 Banking Days from date of submission of complete documents	AO/AA, Department Head LRD
None	1.9 Send notice of approval/ denial	None	1 Banking Day	AO/AA LRD
	<b>TOTAL</b>	<b>None</b>	<b>69 Banking Days, 4 Hours, 15 Minutes</b>	

<sup>1/</sup> Timetable may vary depending on the PDIC's response time. If sub-borrower has not yet secured a PDIC SOA, LRD shall request the same with the PDIC. Either way, LRD shall coordinate with the PDIC within 2 working days from receipt of settlement proposal from sub-borrower.

## 23. Settlement of Loan Obligations by Delinquent Borrowers

Delinquent LBP borrowers may propose for the orderly settlement of their loans (e.g., loan restructuring, dacion en pago, compromise settlement, etc.). Loan Recovery Department (LRD) shall then evaluate borrower's settlement proposal and present before the appropriate approving authorities of the LBP for consideration. Consistent with the LBP's commitment to the GCG, LRD endeavors to formally notify borrower of the LBP management's decision within 45 days from receipt of complete documentary requirements.

<b>Office or Division:</b>	Loan Recovery Department (LRD)		
<b>Classification:</b>	Highly Technical		
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business		
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>	
Written settlement proposal (1 original copy)		Borrower	
Proof of income/source of repayment (financial statements, ITR, purchase order, business contracts, permits, etc.) (1 certified true copy)		Borrower	
Documents evidencing absolute ownership for properties offered for dacion or as collateral (TCT, CCT, OCT, stock certificates, etc.) (1 original owner's duplicate copy)		Property owner	
For properties owned by person/s other than the borrower and offered for dacion or collateral, documents evidencing consent and/or authority given to borrower for the said purpose (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Property owner	
For person/s authorized by borrower to transact in his/her/its behalf, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Borrower	

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
KYC documents of borrower, his/her/its authorized representative and third party owner of properties offered for dacion or collateral (valid ID, articles of incorporation, etc.) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit proposal	1.1 Inform borrower of the documents for submission depending on borrower's proposal and advise borrower of the Bank's policies and procedures	None	2 Hours	Account Officer (AO) LRD
2. Submit required documents	2.1 Evaluate <sup>1/</sup> borrower's proposal vis-à-vis the documents submitted	None	5 Banking Days	AO LRD
None	2.2 Request for updated Statement of Account with Loan Operations Management Department (LOMD)	None	1 Hour	AO/Account Assistant (AA) LRD
None	2.3 Prepare Statement of Account	None	1 Hour, 15 Minutes	Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager LOMD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.4 Request for credit investigation, appraisal, skip tracing and asset verification, as applicable, with PVCID	None	1 Hour	AO/AA LRD
None	2.5 Prepare Reports	None	45 Banking Days	<i>Administrative Assistant, Property Appraiser, Property Valuation Specialist, Team Head, Unit Head, Department Head</i> PVCID
None	2.6 Evaluate the PVCID's reports upon receipt and discuss with borrower issues noted on documents/ reports	None	1 Banking Day	AO LRD
None	2.7 Conduct site inspection at borrower's place of business and properties offered for dacion or collateral	None	1 Banking Day	AO/AA, Department Head LRD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
3. Wait for the Notice of Loan approval (if approved) or Denial (if disapproved) from the Bank	3.1 If borrower passed the evaluation criteria, prepare and recommend the credit proposal	None	45 Banking Days from date of submission of complete documents	<i>AO/AA, Department Head LRD</i>
None	3.2 Send notice of approval. If disapproved, send notice of denial	None	1 Banking Day	<i>AO/AA, LRD</i>
4. Conduct loan signing	3.1 Prepare loan documents and request for review and issuance of certificate of legal sufficiency, if applicable, with Legal Services Group (LSG)	None	2 Banking Days	<i>AO/AA, Department Head LRD</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	Review and issue Certificate of legal sufficiency	None	7 Banking Days, 3 Hours	<i>Legal Officer</i> LSG
None	3.3 Facilitate the signing of loan documents	None	2 Hours	<i>AO/AA, Department Head</i> LRD
	<b>TOTAL</b>	<b>None</b>	<b>108 Banking Days, 2 Hours, 15 Minutes</b>	

<sup>1/</sup> LRD may require additional documents and/or information if, in the course of its evaluation, it determines the need for other supporting documents or information to fully validate the feasibility of borrower's repayment proposal. Such requirements shall be conveyed to borrower in writing.



# **Remittance Services**

## **External Services**



## 1. Account Opening of Remittance Agency Partner

This service covers the processes in account opening of Remittance Agency Partner (RAP) who signed up a remittance agreement with Remittance Management Department

<b>Office or Division:</b>	Remittance Management Department (RMD)	
<b>Classification:</b>	Complex	
<b>Type of Transaction:</b>	G2B - Government to Business	
<b>Who may avail:</b>	RAP	
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	
<ul style="list-style-type: none"> <li>• Board Resolution /Secretary's Certificate Intent for Corporation (1 photocopy) or Letter of Intent for Sole Proprietorship (original)</li> <li>• SEC Certificate of Registration for corporation or DTI Certificate of Registration for Sole Proprietorship (1 photocopy)</li> <li>• Articles of Incorporation &amp; By-Laws (1 photocopy)</li> <li>• General Information Sheet for corporation (1 photocopy)</li> <li>• Business Permit &amp; OR (1 photocopy)</li> <li>• BSP Certificate of Registration (1 photocopy)</li> <li>• BSP Certificate of Registration (1 photocopy)</li> <li>• Latest Audited Financial Statement (1 photocopy)</li> <li>• Valid IDs of Authorized Signatory/ies, Board of Directors and Senior Management, whichever is applicable (1 photocopy)</li> <li>• AML Policy (1 photocopy)</li> <li>• Accomplished LBP AML/KYC Questionnaire or Wolfsberg Questionnaire (original)</li> <li>• Duly Accomplished Specimen Signature Card of Authorized Signatory/ies (2 original)</li> </ul>	<p>Client Initiated Documents</p>           <p>LANDBANK Remittance Management Department</p> <p>LANDBANK website  <a href="https://www.landbank.com/images/inner_template/1630478_094_6-Specimen-Signature-Card_AUG2021.pdf">https://www.landbank.com/images/inner_template/1630478_094_6-Specimen-Signature-Card_AUG2021.pdf</a> </p>	





<ul style="list-style-type: none"> <li>Duly Accomplished Client Information Sheet (CIS) for Private Institution (for corporation) or CIS for Sole Proprietorship (original)</li> <li>Duly Accomplished Client Information Sheet (CIS) for Authorized Signatory of all signatories (original)</li> </ul>		<p>LANDBANK website  <a href="https://www.landbank.com/images/inner_template/1630478094_3-CIS-Private-Intstitution_AUG2021.pdf">https://www.landbank.com/images/inner_template/1630478094_3-CIS-Private-Intstitution_AUG2021.pdf</a>  <a href="https://www.landbank.com/images/inner_template/1630478094_2-CIS-Sole-Proprietorship_AUG2021.pdf">https://www.landbank.com/images/inner_template/1630478094_2-CIS-Sole-Proprietorship_AUG2021.pdf</a>  <a href="https://www.landbank.com/images/inner_template/1630478094_5-CIS-Authorized-Signatory_AUG2021.pdf">https://www.landbank.com/images/inner_template/1630478094_5-CIS-Authorized-Signatory_AUG2021.pdf</a></p>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Forward the complete account opening requirements to RMD together with the original set	1.1 Receive documents from RAP representative	None	5 Minutes	Marketing Officer, RMD
None	1.2 Authenticate/ validate the photocopy against the original copy and prepare the requisite customer due diligence documentation	None	2 Hours	Marketing Officer, RMD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Review documents submitted, evaluate their AML compliance	None	4 Hours	Head/Assistant, RMD – Team 2
None	1.4 Prepare an endorsement letter to open an account addressed to servicing branch	None	10 Minutes	Marketing Officer, RMD
None	1.5 Review and sign the endorsement letter	None	5 Minutes	<i>Head, RMD</i>
None	1.6 Submit documents to the servicing branch	None	10 Minutes	Head/Assistant, RMD – Team 2
None	1.7 Prepare evaluation, documentation and approval then process account opening	None	1 day	<i>New Accounts Clerk, Cash Department</i>
	<b>TOTAL</b>	<b>None</b>	<b>1 day, 6 Hours, 30 Minutes</b>	

## 2. Conversion of Inward Dollar Remittance to PHP

This service includes the conversion of remittances credited to the USD account of Remittance Agency Partner (RAP) to PHP initiated via email or call.

<b>Office or Division:</b>	Remittance Management Department (RMD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2B - Government to Business			
<b>Who may avail:</b>	RAPs			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
RAP Debit Authority [1 Original or Security Code (SECO) tested]		Client Initiated Documents		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Inquire to RMD for the latest USD/ PHP conversion rate	1.1 Request quote from FX Sales and Hedging solutions Department (FSHSD) on the current USD buying rate	None	5 Minutes	Head/Assistant, RMD - Team 1
None	1.2 Relay the quoted buying rate to RAP representative	None		Head/Assistant, RMD - Team 1
None	1.3 Confirm the deal with FSHSD if RAP agreed on the quoted rate	None		Head/Assistant, RMD - Team 1
2. Send Original copy or Tested Debit Authority to RMD	2.1 Receive Debit Authority	None	10 Minutes	Assistant, RMD - Team 1
None	2.2 Have the debit authority verified or Seco decoded	None		Assistant, RMD - Team 1

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.1 Check details of the debit authority then prepare the FX Deal Sheet	None	30 Minutes	<i>Assistant, RMD - Team 1</i>
None	2.2 Sign the FX Deal Sheet	None	5 Minutes	<i>Authorized Signatory/ies, RMD</i>
None	2.3 Forward the documents to FDRD for processing	None	5 Minutes	<i>Assistant, RMD - Team 1</i>
None	2.4 Process and credit to destination account	<p>For credit to account with LBP – None</p> <p>For credit to account maintained with other Local Bank</p> <p>via Pesonet– Php 120</p> <p>via Real Time Gross Settlement (RTGS) - PHP150 plus Ad Valorem (see Annex X below)</p>	5 Minutes	<i>Processor/ Division Chief, Inward Remittances and Settlement Unit, Foreign and Domestic Remittance Department</i>



**LANDBANK**

	<b>TOTAL</b>	<b>For credit to account with LBP – None</b>  <b>For credit to account maintained with other Local Bank</b>  <b>via Pesonet– Php 120</b>  <b>via Real Time Gross Settlement (RTGS) - PHP150 plus Ad Valorem (see Annex X below)</b>	<b>1 Hour</b>	
--	--------------	---	---------------	--



***Annex X***

**Matrix for Ad Valorem**

TRANSACTION VALUE	FEE PER TRANSACTION
1.00 – 100.00	Free of Charge
101.00 – 500,000.00	PHP 5.00
500,001.00 – 1,000,000.00	PHP 10.00
1,000,001.00 – 39,999,999.99	Ad Valorem Fee = Transaction Value x 0.00001 (round-off to the nearest Peso)
40,000.000.00 and Above	PHP 400.00

### 3. Incoming Domestic and Foreign Telegraphic Transfer

Electronic transfer from an individual or financial institution sent thru Remittance Agency Partner (RAP) or network such as Society for Worldwide Interbank Financial Telecommunication (SWIFT), Philippine Domestic Dollar Transfer System (PDDTS), Real Time Gross Settlement (RTGS), PesoNet, Gross Settlement Real Time (GSRT) for credit to account maintained with LANDBANK or other Local bank.

<b>Office or Division:</b>	Foreign and Domestic Remittance Department (FDRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	RAPs/Branch clients			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Filled-out data in the LANDBANK Remittance System (LBRS)		RAP's Office, Accredited RAP		
SWIFT Messages		Foreign Correspondent Bank		
PesoNet/PDDTS/GSRT/RTGS		Local Bank		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Encode transaction in the required/ applicable Systems	1. Check data, process and credit proceeds to corresponding beneficiary	For credit to account with LBP: Bank commission USD - \$5.00 PESO – PHP50 plus doc stamps (PHP.60/ PHP200) Note: PESONet – none For credit to other bank: USD (GSRT) - \$15 (PDDTS) - \$5 PESO (RTGS) PHP150*	LBRS – 5 Minutes  SWIFT – 4 Hours  PESONet – 3 Hours  PDDTS – 25 Minutes  GSRT – 15 Minutes  RTGS – 10 Minutes	<i>Division Chief, IRSU, FDRD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
		(PesoNet) PHP120** *plus doc. Stamps (PHP.60/ PHP200) and Ad Valorem (See <b>Annex X</b> on page G-8) **plus doc. Stamps (PHP.60/ PHP200)		
	<b>TOTAL</b>	<b>For credit to account with LBP:</b> Bank commission USD - \$5.00 PESO – PHP50 plus doc stamps (PHP.60/ PHP200)  <b>For credit to other bank:</b> USD (GSRT) - \$15 (PDDTS) - \$5 PESO (RTGS) PHP150*	<b>LBRS – 5 Minutes</b>  <b>SWIFT – 4 Hours</b>  <b>PESONet – 3 Hours</b>  <b>PDDTS – 25 Minutes</b>  <b>GSRT – 15 Minutes</b>  <b>RTGS – 10 Minutes</b>	





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
		(PesoNet) PHP120**  *plus doc. Stamps (PHP.60/ PHP200)  and Ad Valorem (See Annex X on page G- 8) **plus doc. Stamps (PHP.60/ PHP200)		



# **Treasury and Investment Banking Services**

## **External Services**

## 1. **Brokering / Distribution of Peso-Denominated Corporate Bonds or LBP Issues in the Primary Market**

Purchase of Peso-denominated Corporate Bonds and LBP issues in the Primary Market.

<b>Office or Division:</b>	Treasury Brokering and Marketing Unit (TBMU)
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B - Government to Business; G2G - Government to Government
<b>Who may avail:</b>	Eligible Investors, All Government Agencies, Individual and Institutional
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)  and/or  Updated and valid Tax Exemption Certificate/BIR Ruling for institutional accounts claiming tax exemption (1 certified true copy)*  <i>*Note: Subject to Issuer's approval.</i>	Any government agency issuing identification cards     Bureau of Internal Revenue (BIR)
Properly accomplished forms, signature verified by LBP Branch <b>Individual</b> <ul style="list-style-type: none"> <li>✓ Client Agreement (1 original copy)</li> <li>✓ Data Privacy Consent Form for Investors (1 original copy)</li> <li>✓ Risk Disclosure Statement (1 original copy)</li> <li>✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy)</li> <li>✓ Order Ticket (1 original copy)</li> <li>✓ Client Suitability Assessment (CSA) (1 original copy)</li> </ul>	LBP Branch – New Accounts or TBMU Treasury Sales Specialist/Officer

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<b>Institutional</b> Above plus: <ul style="list-style-type: none"> <li>✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy)</li> <li>✓ Such other documents as may be reasonably required by any of the Underwriters or the Registrar</li> </ul>		Client		
<b>All Investors:</b> <ul style="list-style-type: none"> <li>✓ Application to Purchase (ATP) (3 original copies)</li> <li>✓ Registry Paying Agent (RPA) Specimen Signature Sheet (2 original copies)</li> <li>✓ Other documents required by Issuer (1 original copy)</li> </ul>		Underwriter / Selling Agent – Distribution Unit		
Updated / Active LBP Deposit Account <i>Note: LBP Account with Branch Code 500 are not allowed.</i>		Any LBP Branch – New Accounts		
Authority to Debit/Credit Account (ADCA) (1 original copy)*; or  Local/Manager's Check or cash for placement (if applicable)  <i>*Waived if payment instruction is already covered in the Order Ticket</i>		LBP Branch – New Accounts		
		Client		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Visit or call any LBP Branch – New Accounts to inquire on Treasury Products; inquiry may also be done via e-mail at <a href="mailto:customer care@mail.landbank.com">customer care@mail.landbank.com</a> )	1.1 Attend to customer concern; conduct Know-Your-Customer (KYC) procedures; provide overview of Treasury Products	None	1 Hour	Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO) LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Conduct CSA to determine the client's risk profile and the investment product appropriate for client's profile	None		<i>Licensed Salesmen Branch Personnel/ Treasury Sales Personnel TBMU</i>
2. Submit the commitment form to the LBP Branch – New Accounts	2.1 Submit volume bid to respective Underwriter/ Selling Agent and wait for LBP's awarded volume on the Allocation Advice date	None	20 Minutes	<i>Head / BOO / BSO LBP Branch  or  Head TBMU</i>
None	2.2 Inform client of the allocation advice	None		
3. Submit duly accomplished Treasury Investment documents to the LBP Branch of account – New Accounts	3.1 Process the investor's placement	PHP 100 account opening fee [Long Term Negotiable Certificate of Time Deposit (LTNCD) only]	25 Minutes	<i>Teller (if paid through cash/check)  CA/SA Bookkeeper (if through debit from account),  LBP Branch</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	3.2 Provide client with a copy of the Order Ticket or machine validated Order Ticket/ Deposit Slip/ ADCA	None	15 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
None	3.3 Submit original copy of ATP, other documents required by Issuer, if any, and sales report to TBMU	None	3 Banking Days	<i>Executive Assistant LBP Branch</i>
None	3.4 Prepare consolidated sales report based from original ATP, other registry-required documents, and sales report received from the Branch	None	1 Banking Day	<i>Treasury Sales Personnel TBMU</i>
None	3.5 Submit original copies of the ATP, other registry-required documents, and consolidated sales report to Selling Agent	None	2 Banking Days (Last day of offer period)	<i>Treasury Sales Personnel TBMU</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
4. Wait for branch's advise on the availability of the Purchase Advice – from LBP Branch of account – New Accounts Personnel <i>(for LTNCD only)</i>	4.1 Send Purchase Advice (for <b>LTNCD</b> only) to concerned LBP Branches	None	10 Banking Days (from receipt of Final Sales Report from TBMU)	<i>Treasury Operations Department (TOD)</i> <i>Personnel</i> TOD
None	4.2 Deliver or advise investor to pick up the Purchase Advice	None	30 Minutes	<i>Head / BOO / BSO/</i> <i>New Accounts</i> LBP Branch
	<b>TOTAL</b>	<b>PHP 100 account opening fee (LTNCD only)</b>	<b>16 Banking Days, 2 Hours, 30 Minutes</b>	

## 2. **Brokering / Distribution of Peso-Denominated Corporate Bonds or LBP Issues in the Secondary Market (Purchase)**

Purchase of peso-denominated Corporate Bonds and LBP Issues in the Secondary Market

<b>Office or Division:</b>	Treasury Brokering and Marketing Unit (TBMU)		
<b>Classification:</b>	Highly Technical		
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B - Government to Business; G2G - Government to Government		
<b>Who may avail:</b>	Eligible Investors, All Government Agencies, Individual and Institutional		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>	
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)		Any government agency issuing identification cards	
Properly accomplished forms, signature verified by LBP Branch: <b>Individual</b> <ul style="list-style-type: none"><li>✓ Order Ticket (1 original copy)</li><li>✓ Client Agreement (1 original copy)</li><li>✓ Data Privacy Consent Form for Investors (1 original copy)</li><li>✓ Risk Disclosure Statement (1 original copy)</li><li>✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy)</li><li>✓ Client Suitability Assessment (CSA) (1 original copy)</li></ul>		LBP Branch – New Accounts or TBMU Treasury Sales Specialist/Officer	
<b>Institutional</b> Above plus: <ul style="list-style-type: none"><li>✓ Board Resolution or Secretary’s Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy)</li></ul>		Client	



CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<b>All Investors:</b> <ul style="list-style-type: none"> <li>✓ Investor Registration Form (1 original copy)</li> <li>✓ Registry Paying Agent (RPA) Specimen Signature Sheet (2 original copies)</li> <li>✓ Other documents required by Issuer</li> </ul>		Registry Paying Agent (RPA) – Philippine Depository and Trust Corporation (PDTC) ADCU Team		
Updated / Active LBP Deposit Account  <i>Note: LBP Account with Branch Code 500 are not allowed.</i>		Any LBP Branch – New Accounts		
Authority to Debit/Credit Account (ADCA) (1 original copy)*; or  Local/Manager's Check or cash for placement (if applicable)  <i>*Waived if payment instruction is already covered in the Order Ticket</i>		LBP Branch – New Accounts   Client		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Visit or call any LBP Branch – New Accounts to inquire on Treasury Products; inquiry may also be done via e-mail at <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> )	1.1 Attend to customer concern; conduct Know-Your-Customer (KYC) procedures; provide overview of Treasury Products	None	1 Hour	Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO) LBP Branch
None	1.2 Conduct CSA to determine the client's risk profile and the investment product appropriate for client's profile	None		Licensed Salesmen Branch  Personnel/Treasury Sales Personnel TBMU



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Submit duly accomplished Treasury Investment documents to the LBP Branch of account – New Accounts	2.1 Process the investor's order; endorse to TBMU	See <b>Annex Y</b> below	3 Banking Days, 25 Minutes	<i>Teller (if paid through cash/check) CA/SA Bookkeeper (if through debit from account), Executive Assistant LBP Branch</i>
None	2.2 Endorse duly signed investment documents to Treasury Operations Department (TOD) for transmittal to PDTC, subject for latter's review and processing	None	3 Banking Days	<i>Treasury Sales Personnel TBMU  and  TOD Personnel TOD</i>
None	2.3 Receive confirmation with RPA (clearance to execute purchase transaction)	None	1 Banking Day	<i>Treasury Sales Personnel TBMU</i>
3. Confirm purchase of security with LBP Branch – New Accounts or with the assigned Treasury Personnel	3.1 Purchase client's preferred security	See <b>Annex Z</b> below	1 Banking Day	<i>Treasury Sales Personnel TBMU</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.2 Provide client with a copy of the Order Ticket or machine validated Order Ticket/ Deposit Slip/ ADCA	None	15 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
	<b>TOTAL</b>	<b>See Annex Y below + See Annex Z below</b>	<b>8 Banking Days, 1 Hour, 40 Minutes</b>	



*Annex Y*

**Account Opening Fee / Trade Transfer Fee**

**For LTNCD**

PHP 100  
account opening fee  
+  
PHP 100 trade transfer fee

**For Corporate Bond**

PHP 100  
account opening fee  
+  
PHP 100 trade transfer fee

**Fee Schedule – Brokering / Placement****Broker's fee:**

Face value x 0.001 x Term / 360 or PHP200, whichever is higher  
(for securities with tenor of 360 days or less)

Face value x 0.001 or PHP 200, whichever is higher  
(for securities with tenor of more than 1 year)

**Philippine Dealing Exchange Mapping fee:**

Face value x 0.000025 x Term / 365  
(for securities with tenor of 365 days or less)

Face value x 0.000025  
(for securities with tenor of more than 1 year)

**Uplift Fee:**

Face value x 0.00001 or PHP 100, whichever is lower

### 3. **Brokering / Distribution of Peso-Denominated Corporate Bonds or LBP Issues in the Secondary Market (Sale)**

Sale of Peso-denominated Corporate Bonds and LBP Issues in the Secondary Market

<b>Office or Division:</b>	Treasury Brokering and Marketing Unit (TBMU)		
<b>Classification:</b>	Complex		
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B - Government to Business; G2G - Government to Government		
<b>Who may avail:</b>	Eligible Investors, All Government Agencies, Individual and Institutional		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>	
Order Ticket (1 original copy)		LBP Branch – New Accounts or TBMU Treasury Sales Specialist/Officer	
<div>✓ Registry Trade-Related Transfer Form (2 original copies)</div> <div>✓ Other documents required by Issuer (1 original copy)</div>		Registry Paying Agent (RPA) – Philippine Depository and Trust Corporation (PDTC) ADCU Team	
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)		Any government agency issuing identification cards	
<div>✓ Client's Letter Request (1 original copy)</div> <div>✓ Registry Confirmation (RC) (1 original copy)</div> <div>✓ Notarized Affidavit of Loss, in case of loss RC (1 original copy)</div> <div><b>Institutional Client,</b> Above plus:<div>✓ Board Resolution or Secretary's Certificate authorizing the sale, signature verified by LBP Branch (1 original copy)</div></div>		Client	



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit client's letter request and RPA- required documents to the LBP Servicing Branch	1.1 Process the investor's order to sell security; endorse to TBMU	PHP 100 trade transfer fee	3 Banking Days, 25 Minutes	<i>Teller / Bookkeeper / New Accounts Clerk/ Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO) LBP Branch</i>
None	1.2 Endorse duly signed documents and transmit to PDTC for review and processing	None	3 Banking Days	<i>Treasury Sales Personnel TBMU</i>  <i>and</i> <i>TOD Personnel TOD</i>
None	1.3 Receive confirmation with RPA (clearance to execute sale transaction)	None	1 Banking Day	<i>Treasury Sales Personnel TBMU</i>
2. Confirm sale of security to the LBP Branch – New Accounts or to the assigned Treasury Sales Personnel	2.1 Sell client's security	See <b><i>Annex AA</i></b> below	1 Banking Day	<i>Treasury Sales Personnel TBMU</i>
3. Wait for the crediting of proceeds to the LBP Depositor's Account	3.1 Transfer net proceeds for the sale of securities thru IBTOLS to the LBP Servicing Branch and facilitate release to Investor	None	1 Banking Day (one day after the trade date)	<i>TOD Personnel TOD</i>  <i>and</i> <i>Bookkeeper / Head / BOO / BSO LBP Branch</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	PHP 100 trade transfer fee + See Annex AA below	9 Banking Days, 25 Minutes	



**Fee Schedule – Brokering / Placement**

**Broker's fee:**

Face value x 0.001 x Term / 360 or PHP 200, whichever is higher  
(for securities with tenor of 360 days or less)

Face value x 0.001 or PHP 200, whichever is higher  
(for securities with tenor of more than 1 year)

**Philippine Dealing Exchange Mapping fee:**

Face value x 0.000025 x Term/365  
(for securities with tenor of 365 days or less)

Face value x 0.000025  
(for securities with tenor of more than 1 year)

#### 4. **Brokering / Distribution of Peso-Denominated Government Securities (GS) – Retail Treasury Bonds (RTBs) in the Primary Market**

Purchase of Peso-denominated RTBs in the Primary Market

Office or Division:	Treasury Brokering and Marketing Unit (TBMU)		
Classification:	Complex		
Type of Transaction:	G2C - Government to Citizen; G2B - Government to Business; G2G - Government to Government		
Who may avail:	Eligible Investors, All Government Agencies, Individual and Institutional		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)  and/or  Updated and valid Tax Exemption Certificate/BIR Ruling for institutional accounts claiming tax exemption (1 certified true copy)*  <i>*Note: Subject to Issuer's approval.</i>		Any government agency issuing identification cards          Bureau of Internal Revenue (BIR)	
Properly accomplished forms, signature verified by LBP Branch:  <b>Individual</b> <ul style="list-style-type: none"><li>✓ Order Ticket (1 original copy)</li><li>✓ Client Agreement (1 original copy)</li><li>✓ Data Privacy Consent Form for Investors (1 original copy)</li><li>✓ Risk Disclosure Statement (1 original copy)</li><li>✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy)</li><li>✓ Investor's Undertaking (notarized) (1 original copy)</li><li>✓ Authorization (1 original copy)</li></ul>		LBP Branch – New Accounts / TBMU Treasury Sales Specialist/Officer	

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<p>✓ Client Suitability Assessment (CSA) (1 original copy)**</p> <p><i>**Note: Waived for clients investing in plain vanilla peso-denominated Government Security with remaining tenors of up to seven (7) years.</i></p> <p><b>Institutional</b> Above plus: Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy)</p>		Client		
<p>Updated / Active LBP Deposit Account</p> <p><i>Note: LBP Account with Branch Code 500 are not allowed.</i></p>		Any LBP Branch – New Accounts		
<p>Authority to Debit/Credit Account (ADCA) (1 original copy)*; or</p> <p>Local/Manager's Check or cash for placement (if applicable)</p> <p><i>*Waived if payment instruction is already covered in the Order Ticket</i></p>		LBP Branch – New Accounts		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Visit or call any LBP Branch – New Accounts to inquire on Treasury Products; inquiry may also be done via e-mail at customercare@mail.landbank.com)	1.1 Attend to customer concern; conduct Know-Your-Customer (KYC) procedures; provide overview of Treasury Products and provide checklist of requirements	None	1 Hour	Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO) LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Conduct CSA to determine the client's risk profile and the investment product	None		<i>Licensed Salesmen Branch</i>  <i>Personnel/Treasury Sales Personnel TBMU</i>
2. Submit duly accomplished Treasury Investment documents to the LBP Branch of account – New Accounts	2.1 Process the investor's placement	None	40 Minutes	<i>Teller (if paid through cash/check)</i> <i>CA/SA Bookkeeper (if through debit from account),</i> <i>BSO/BOO/BH,</i> <i>LBP Branch</i>
	2.2 Provide client with a copy of the Acknowledgment Receipt, Order Ticket, or machine-validated Order Ticket/ Deposit Slip/ ADCA	None		
3. Wait for the branch's advice on the availability of the Confirmation of Sale (COS)	3.1 Send COS to the concerned LBP Branches	None	22 Banking Days (within 20 Banking Days after issue date)	<i>TOD Personnel</i> <i>TOD</i>
<i>Note: The COS will be available after the issue date.</i>	3.2 Deliver or advise investor to pick up the COS	None	30 Minutes	<i>Head / BOO / BSO/</i> <i>New Accounts</i> <i>LBP Branch</i>
	<b>TOTAL</b>	<b>None</b>	<b>22 Banking Days, 2 Hours, 10 Minutes</b>	

## 5. Brokering / Distribution of Peso-Denominated Government Securities – Treasury Bills (T-Bills), Retail Treasury Bonds (RTBs) and Fixed Rate Treasury Notes (FXTNs) in the Primary Market

Purchase of T-Bills, RTBs and FXTNs in the Primary Market

<b>Office or Division:</b>	Treasury Brokering and Marketing Unit (TBMU)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B - Government to Business; G2G - Government to Government			
<b>Who may avail:</b>	Eligible Investors, All Government Agencies and Institutional (QIB Investor)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Bid-Thru Order / Letter of Intent to participate in Auction  <i>Note: Limited to Qualified Buyers only (Individual or Institutional with existing LBP deposit account)</i>		LBP Branch of Account – New Accounts or TBMU Treasury Sales Specialist/Officer		
Authority to Debit/Credit Account (ADCA) (1 original copy)*  or  Local/Manager's Check or cash for placement (if applicable)  <i>*Waived if payment instruction is already covered in the Order Ticket</i>		LBP Branch – New Accounts   Client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit duly accomplished Investor's documents (Bid thru order only, if existing investor) to the LBP Branch – New Accounts or to TBMU	1.1 Submit consolidated orders to Capital Markets Trading Department (CMTD)	None	2 Hours	Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO)/ New Accounts Clerk/ Bookkeeper LBP Branch  Or  Treasury Sales Personnel TBMU



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Submit order to the Bureau of Treasury	None	2 Hours	<i>Treasury Personnel / Trader CMTD</i>
None	1.3 Send auction results to TBMU	None	1 Hour	<i>Treasury Personnel / Trader CMTD</i>
None	1.4 Inform Branch or investor on auction result	None	10 Minutes	<i>Treasury Sales Personnel TBMU</i>
2. Confirm purchase of security	2.1 Purchase client's security	Bid Thru Fee: Face Value x 0.001	1 Banking Day	<i>Treasury Sales Personnel TBMU</i>
	<b>TOTAL</b>	<b>Bid Thru Fee: Face value x 0.001</b>	<b>1 Banking Day, 5 Hours, 10 Minutes</b>	

## 6. Brokering / Distribution of Peso-Denominated Government Securities (GS) – Treasury Bills (T-Bills), Retail Treasury Bonds (RTBs) and Fixed Rate Treasury Notes (FXTNs) in the Secondary Market (Purchase)

Purchase of T-Bills, RTBs and FXTNs in the Secondary Market

<b>Office or Division:</b>	Treasury Brokering and Marketing Unit (TBMU)	
<b>Classification:</b>	Highly Technical	
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B - Government to Business; G2G - Government to Government	
<b>Who may avail:</b>	Eligible Investors, All Government Agencies, Individual and Institutional	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (1 photocopy)		Any government agency issuing identification cards
Properly accomplished forms, signature verified by LBP Branch: <b>Individual</b> <ul style="list-style-type: none"> <li>✓ Order Ticket (1 original copy)</li> <li>✓ Client Agreement (1 original copy)</li> <li>✓ Data Privacy Consent Form for Investors (1 original copy)</li> <li>✓ Risk Disclosure Statement (1 original copy)</li> <li>✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy)</li> <li>✓ Investor's Undertaking (notarized) (1 original copy)</li> <li>✓ Notarized Special Power of Attorney (1 original copy)</li> <li>✓ Client Suitability Assessment (1 original copy)**</li> </ul>		LBP Branch of Account – New Accounts or TBMU Treasury Sales Specialist/Officer
<b>**Note:</b> Waived for clients investing in plain vanilla peso-denominated GS with remaining tenors of up to seven (7) years.		

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<b>Institutional</b> Above plus: ✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy)		Client		
Updated / Active LBP Deposit Account  <i>Note: LBP Account with Branch Code 500 are not allowed.</i>		Any LBP Branch – New Accounts		
Authority to Debit/Credit Account (ADCA) (1 original copy)  or  Local/Manager's Check or cash for placement (if applicable)		LBP Branch – New Accounts    Client		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Visit or call any LBP Branch – New Accounts to inquire on Treasury Products; inquiry may also be done via e-mail at <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> )	1.1 Attend to customer concern; conduct Know-Your-Customer (KYC) procedures; provide overview of Treasury Products and provide checklist of requirements	None	1 Hour	Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO) LBP Branch
None	1.2 Conduct CSA to determine the client's risk profile and the investment product	None		Licensed Salesmen Branch  Personnel/Treasury Sales Personnel TBMU





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Submit duly accomplished Treasury Investment documents to the LBP Branch – New Accounts	2.1 Accept and coordinate the investor's placement with TBMU	None	20 Minutes	Head / BOO / BSO LBP Branch
3. Confirm purchase of security	3.1 Purchase client 's security	See <b>Annex AA</b> on page H-16	1 Banking Day	Treasury Sales Personnel TBMU
4. Wait for the confirmation of done transaction	4.1 Inform client on the details of done transactions	None	55 Minutes	Head / BOO / BSO  Teller (if paid through cash/check)  CA/SA Bookkeeper (if through debit from account  LBP Branch
None	4.2 Credit the payment and provide client with a copy of the Order Ticket, or machine-validated Order Ticket/ Deposit Slip/ ADCA	None		
5. Wait for the branch's advise on the availability of the Confirmation of Sale (COS)	5.1 Send COS to the concerned LBP Branches	None	6 Banking Days	Treasury Operations Department (TOD) Personnel TOD
	5.2 Deliver or advise investor to pick up the COS	None	30 Minutes	Head / BOO / BSO/ New Accounts LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	See Annex AA on page H-16	7 Banking Days, 2 Hours 45 Minutes	

## 7. Brokering / Distribution of Peso-Denominated Government Securities (GS) – Treasury Bills (T-Bills), Retail Treasury Bonds (RTBs) and Fixed Rate Treasury Notes (FXTNs) in the Secondary Market (Sale)

Sale of T-Bills, RTBs and FXTNs in the Secondary Market

<b>Office or Division:</b>	Treasury Brokering and Marketing Unit (TBMU)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B - Government to Business; G2G - Government to Government			
<b>Who may avail:</b>	Eligible Investors, All Government Agencies, Individual and Institutional			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (1 photocopy)		Any government agency issuing identification cards		
Client's Letter Request (1 original copy) Order Ticket (1 original copy)		Client		
Confirmation of Sale (COS)/ Affidavit of Loss in case of lost COS (1 original copy for full sale) (1 certified true copy if partial sale)		Client		
<b>Institutional Client</b> Above plus: Board Resolution or Secretary Certificate authorizing the sale (signature verified by LBP Branch) (1 original copy)		Client		
Updated / Active LBP Deposit Account <i>Note: LBP Account with Branch Code 500 are not allowed.</i>		Any LBP Branch – New Accounts		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit duly accomplished client letter-request to sell addressed to LBP Branch – New Accounts and other required documents	1.1 Accept and process the investor's order to sell security; endorse to TBMU	None	3 Banking Day, 25 Minutes	Teller / Bookkeeper / New Accounts Clerk / Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO) Executive Assistant LBP Branch



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Confirm sale of security	2.1 Sell client's security (once prevailing rates have been relayed to the investor)	See <b>Annex AA</b> on page H-16	1 Banking Day	<i>Treasury Sales Personnel</i> TBMU
3. Wait for the confirmation of done transactions	3.1 Inform the client on the details of done transactions	None	30 Minutes	<i>Head / BOO / BSO</i> LBP Branch
4. Wait for the crediting of proceeds in the LBP Depositor's Account	4.1 Transfer net proceeds for the sale of securities thru IBTOLS to the LBP Servicing Branch and facilitate release to Investor	None	1 Banking Day (one day after the trade date)	<i>Treasury Operations Department (TOD)</i> <i>Personnel</i> TOD  and  <i>Teller / Bookkeeper / New Accounts Clerk/ Head / BOO / BSO</i> LBP Branch
5. Wait for the branch's advise on the availability of the Confirmation of Purchase (COP)	5.1 Send COP to the concerned LBP Branches	None	6 Banking Days	<i>TOD Personnel</i> TOD
	<b>TOTAL</b>	See <b>Annex AA</b> on page H-16	<b>11 Banking Days, 55 Minutes</b>	

## 8. Investment Banking – Arranging for the Issuance of Bonds or Long-term Negotiated Certificates of Deposits (LTNCD) or Equity Securities

The process of advising the Issuer on the structure and timing of the issuance and managing the entire bond / LTNCD / equity securities issuance.

Equity securities can be common and preferred shares. These also include bank's capital requirements such as Additional Tier 1 and Tier 2 securities.

<b>Office or Division:</b>	Investment Banking Department 1 (IBD 1) and / or Investment Banking Department 2 (IBD 2)
<b>Classification:</b>	Highly Technical; Multi-stage Processing
<b>Type of Transaction:</b>	G2B - Government to Business; G2G - Government to Government
<b>Who may avail:</b>	Private Sector: Corporations, Small and Medium Enterprises (SMEs) Public Sector: Republic of the Philippines (ROP), Government-Owned and/or Controlled Corporations (GOCCs), State Colleges and Universities (SUCs), Local Government Units (LGUs), Government Agencies (GAs) and other Government Instrumentalities Financial Institutions: Banks and Non-Bank Financial Institutions
<b>CHECKLIST OF REQUIREMENTS</b>	
<b>WHERE TO SECURE</b>	
Invitation Letter / Request for Proposal (RFP) (1 original copy)	To be provided by Borrower / Client / Other Banks
Certificate of Registration (1 photocopy)	Department of Trade and Industry (DTI) / Securities and Exchange Commission (SEC) / Board of Investments (BOI)
Articles of Incorporation and By-Laws (1 photocopy)	Copy received by the SEC
Latest General Information Sheet (GIS) (1 photocopy)	Copy received by the SEC
Bio-Data of Officers and Directors (1 photocopy)	Borrower / Client
Business Permits (1 photocopy)	LGU Mayor's Office / Other Government Agency depending on the nature of business / industry
Audited Financial Statements (last three years) (1 photocopy)	To be provided by Borrower / Client
Latest Interim Financial Statements (not more than six months old at the time of application) (1 photocopy)	To be provided by Borrower / Client



CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Authority to Verify Personal Information Form in accordance with Republic Act (R.A.) No. 10173 known as Data Privacy Act of 2012 (1 original copy)		Form from IBD 1 or IBD 2 to be provided to Borrower / Client		
Basic Business Information Form (1 original or 1 photocopy)		Form from IBD 1 or IBD 2 to be provided to Borrower / Client		
Clearance from Regulatory Bodies (G2G) (1 original copy)		Office of the President (OP), Commission on Audit (COA), National Economic and Development Authority (NEDA), Department of Finance (DOF), Bureau of Local Government Finance (BLGF), Securities and Exchange Commission (SEC), Monetary Board (MB) / Bangko Sentral ng Pilipinas (BSP), Philippine Competition Commission (PCC), Office of the Government Corporate Counsel (OGCC), Governance Commission for GOCCs (GCG), etc.		
Other documents as may be requested by LBP depending on the type of business (1 original and/or 1 photocopy)		To be provided by / to the Borrower / Client depending on other document/s requested		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send Invitation Letter/ RFP for LANDBANK to act as an Arranger of the Bond/ LTNCD/ equity securities Issuance	1.1 Review Invitation Letter/ RFP	None	10 Banking Days	Account Officer (AO), Department Head concerned + Group Head + Sector Head IBD 1 / IBD 2 + Investment Banking Group (IBG) + Treasury and Investment Banking Sector (TIBS)
	1.2 Submit Mandate Letter with Proposal/ Pitchbook in accordance with the terms and conditions of the RFP	None		



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Review and sign Mandate Letter/ Term Sheet to act as an Arranger	<b><u>LBP as Arranger:</u></b>	None	20 Banking Days	AO + Department Head concerned + Group Head IBD 1 / IBD 2 + IBG
	2.1 Attend meetings with the client and/or Mandated Arranger on the terms of the bond/ LTNCD/ equity securities issuance			
	2.2 Select institutions to be included in the deal	None		AO + Department Head concerned + Group Head IBD 1 / IBD 2 + IBG
None	2.3 Select necessary third party service providers to serve as transaction counsel, facility agent and trustee	None		AO + Department Head concerned + Group Head + Sector Head, if applicable IBD 1 / IBD 2 + IBG + TIBS, if applicable
	<b><u>LBP as Participating Arranger:</u></b>			
	2.1 Forward to Mandated Lead Arranger the signed / approved:	None		AO + Department Head concerned + Group Head + Sector Head, if applicable IBD 1 / IBD 2 + IBG + TIBS, if applicable



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<i>Con't 2.1 LBP as Participating Arranger</i>	a. Letter of Interest / Commitment, Confidentiality Undertaking / Agreement b. Other documents applicable for the transaction			
None	2.2 Sound off to target clients the acceptability of the proposed transaction	None		AO + Department Head concerned + Group Head IBD 1 / IBD 2 + IBG
None	2.3 Prepare and secure internal approvals of the Underwriting / Issue Management/ Arrangement Proposal	None		AO + Department Head concerned + Group Head+ Approving Committee IBD 1 / IBD 2 + IBG+ LBP Applicable Approving Committee
None	2.4 Assist the client in securing applicable regulatory approvals	None		AO + Department Head concerned + Group Head IBD 1 / IBD 2 + IBG





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Secure applicable regulatory approvals such as, but not limited to, SEC, DOF, BSP ( <i>may follow a sequential order</i> )	3.1 Draft transaction documentation / documentation meetings, offering circular, pre-offer comfort letter, pre-listing comfort letter, auditor's review of financials and prospectus	None	60 Banking Days	AO + Department Head+ Group Head (if applicable) IBD 1 / IBD 2 + IBG (if applicable)
4. Sign all transaction documents	4.1 Secure legal sufficiency on all legal documents from the Transaction Counsel and facilitate signing of all legal documents	None	10 Banking Days	AO + Department Head + Group Head + Legal Officer IBD 1 / IBD 2 + IBG + Banking Legal Services Department (BLSD)
None	4.2 Send Fee Letter for signature of Issuer	None		AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
5. Sign Fee Letter	5.1 Receive signed Fee Letter	None	10 Banking Days	AO + Department Head + Group Head IBD 1 / IBD 2 + IBG



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	5.2 Prepare for Investor Presentation, distribution of invitation letters	None		AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
6. Attend Investor Presentation / Road Shows	6.1 Pre-launch bring-down due diligence	None	5 Banking Days	AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
None	6.2 Launch to Qualified Investors / Buyers (QIBs)	None		AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
None	6.3 QIB bookbuilding period	None		AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
None	6.4 Pricing	None		AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
None	6.5 Public Offer Period	None		AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
7. Submit application documents to Philippine Depository and Trust Corporation (PDTC) for listing to Philippine Dealing Exchange (PDEX)/ Philippine Stock Exchange (PSE)	7.1 Prepare PDTC / PSE application documents	None	5 Banking Days	AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
None	7.2 Pre-closing bring-down due diligence	None		AO + Department Head + Group Head IBD 1 / IBD 2 + IBG



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
8. Submit the Condition Precedent to Arranger	8.1 Consolidation and completion of Conditions Precedent in coordination with the legal counsel and other third parties	None	3 Banking Days	AO + Department Head + Group Head IBD 1 / IBD 2 + IBG
None	8.2 Listing Ceremony/ Settlement	None	1 Banking Day	AO + Department Head + Group Head + Sector Head (if applicable) IBD 1 / IBD 2 + IBG + TIBS (if applicable)
None	8.3 Prepare a statement of account / billing statement to client	Agreed arranger's fee/ agreed percentage x amount of actual participation	1 Banking Day	Teller LBP Branch  or Accounts Assistant (AA) / AO / Department Head IBD 1 / IBD 2
9. Pay the fees to LBP	9.1 Provide official receipt to client			Teller LBP Branch  or AA/AO/Department Head IBD 1 / IBD 2
	<b>TOTAL</b>	<b>Agreed arranger's fee/ agreed percentage x amount of actual participation</b>	<b>125 Banking Days</b>	

## 9. Investment Banking – Financial Advisory

Financial Advisory is the service of providing sound advice to clients who want to explore various options for raising funds for new projects as well as loan restructuring. Normally, borrowers or issuers hire financial advisors to assist in structuring or packaging the terms of financing required, i.e., amount, tenor, rates, etc.

<b>Office or Division:</b>	Investment Banking Department 1 (IBD 1) and/or Investment Banking Department 2 (IBD 2)		
<b>Classification:</b>	Highly Technical; Multi-stage		
<b>Type of Transaction:</b>	G2B – Government to Business; G2G – Government to Government		
<b>Who may avail:</b>	Private Sector: Corporations, Small and Medium Enterprises (SMEs) Public Sector: Republic of the Philippines (ROP), Government-Owned and/or Controlled Corporations (GOCCs), State Colleges and Universities (SUCs), Local Government Units (LGUs), Government Agencies (GAs) and other Government Instrumentalities Financial Institutions: Banks and Non-Bank Financial Institutions		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>	
Invitation Letter / Request for Proposal (RFP) (1 original copy)		To be provided by Borrower / Client / Other Banks	
Certificate of Registration (1 photocopy)		Department of Trade and Industry (DTI) / Securities and Exchange Commission (SEC) / Board of Investments (BOI)	
Articles of Incorporation and By-Laws (1 photocopy)		Copy received by the SEC	
Latest General Information Sheet (GIS) (1 photocopy)		Copy received by the SEC	
Bio-Data of Officers and Directors (1 photocopy)		Borrower / Client	
Business Permits (1 photocopy)		LGU Mayor’s Office / Other Government Agency depending on the nature of business/industry	
Audited Financial Statements (last three years) (1 photocopy)		To be provided by Borrower / Client	
Latest Interim Financial Statements (not more than six months old at the time of application) (1 photocopy)		To be provided by Borrower / Client	

<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Authority to Verify Personal Information Form in accordance with Republic Act (R.A.) No. 10173 known as Data Privacy Act of 2012 (1 original copy)		Form from IBD 1 or IBD 2 to be provided to Borrower / Client		
Basic Business Information Form (1 original or 1 photocopy)		Form from IBD 1 or IBD 2 to be provided to Borrower / Client		
Other documents as may be requested by LBP depending on the type of business (1 original and/or 1 photocopy)		To be provided by/to the Borrower / Client depending on other document/s requested		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send Invitation Letter / RFP for LANDBANK to act as Financial Advisor	1.1 Review Invitation Letter / RFP	None	10 Banking Days	Account Officer (AO), Department Head, Group Head IBD 1 / IBD 2 + IBG
None	1.2 Preliminary review of the Project and Project Proponent	None		AO, Department Head, Group Head IBD 1 / IBD 2 + IBG
None	1.3 Secure LBP internal approvals of the Financial Advisory arrangement	None		AO, Department Head, Group Head, Sector Head (if applicable), Approving Officers IBD1/IBD 2 +IBG+TIBS (if applicable) + LPB Applicable Approving Committee
None	1.4 Submit to Client / Borrower the Mandate Letter in accordance with the terms and conditions of the RFP	None		AO, Department Head, Group Head, Sector Head (if applicable), Approving Officers IBD1/IBD 2+IBG+TIBS (if applicable)



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Review and sign LBP Mandate Letter to act as Financial Advisor	2.1 Request for Non-Disclosure Agreement	None	5 Banking Days	<i>Team Head / AO + Department Head + Legal Officer IBD 1 / IBD 2 + Banking Legal Services Department (BLSD)</i>
None	2.2 Request for the documents necessary to perform the financial advisory engagement	None		<i>Team Head / AO + Department Head IBD 1 / IBD 2</i>
3. Submit the documents requested by LBP	3.1 Perform the financial advisory functions	None	60 Banking Days	<i>Head / AO + Department Head + Group Head + Sector Head IBD 1 / IBD 2 + IBG + TIBS</i>
None	3.2 Secure approval of the Financial Advisory Report to be submitted to the Client	None		<i>Head / AO + Department Head + Group Head + Sector Head IBD 1 / IBD 2 + IBG + TIBS</i>
4. Receive Financial Advisory Report from LBP	4.1 Send Billing Statement to Client	None	5 Banking Days	<i>Head / AO + Department Head IBD 1 / IBD 2</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
5 Pay the corresponding Financial Advisory Fee	5.1 Provide Official Receipt or any other form evidencing receipt of payment from the Client	Agreed fee (usually, a minimum of PHP1.0 Million, depending on the complexity)	1 Banking Day	<i>Teller</i> LBP Branch  or <i>AA / AO / Department Head</i> IBD 1 / IBD 2
	<b>TOTAL</b>	<b>Agreed fee (usually, a minimum of PHP1.0 Million, depending on the complexity)</b>	<b>81 Banking Days</b>	

## 10. Investment Banking – Issuance of Certification on Outstanding Equity Investments in Countryside Financial Institutions

Certification on the status of LBP's equity investment/s in Countryside Financial Institutions (CFIs) is one of the documentary requirements prior to the release of stock certificates representing the LBP-held shares once fully redeemed by the CFI subject to BSP's approval.

<b>Office or Division:</b>	Investment Banking Department 2 (IBD 2)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Business			
<b>Who may avail:</b>	CFIs with LBP equity investments			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of request or e-mail from the CFI (1 original copy)		To be provided by the CFI		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request for Certification via memorandum or e-mail; wait for the Statement of Account (SOA)	1.1 Endorse request to Treasury Operations Department (TOD)	None	3 Banking Days	<i>Account Officer</i> IBD 2
None	1.2 Accept request, prepare, and provide Certification on Equity Investments in CFIs to IBD 2	None		<i>Unit Head</i> TOD





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Send letter and/ or e-mail together with the Certification on the status of LBP's equity investment in in CFIs	None		<i>Account Officer</i> IBD 2
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

## 11. Investment Banking – Issuance of Statement of Account on Equity Investments in Countryside Financial Institutions

Statement of Accounts (SOAs) on equity investments in Countryside Financial Institutions (CFIs) contain information regarding the date of release, maturity date, principal amount redeemed, outstanding and dividends receivable paid, outstanding for number of days per year times dividend rate as applicable under the concerned equity investment program.

<b>Office or Division:</b>	Investment Banking Department 2 (IBD 2)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Business			
<b>Who may avail:</b>	CFIs with LBP equity investments			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of request or e-mail from the CFI (1 original copy)		To be provided by the CFI		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request for SOA via letter or e-mail to IBD 2	1.1 Endorse request to Treasury Operations Department (TOD)	None	3 Banking Days	<i>Account Officer</i> IBD 2
None	1.2 Accept request, prepare, and provide CFI's SOA to IBD 2	None		<i>Unit Head</i> TOD
None	1.3 Send letter and/or e-mail together with the SOA/s to CFI	None		<i>Account Officer</i> IBD2
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

## 12. Over-the-Counter Purchase and Sale of Foreign Currencies (External)

Purchase and sale of foreign currencies by individuals, corporate and government agencies dealt directly with FSHSD

<b>Office or Division:</b>	FX Sales and Hedging Solutions Department (FSHSD)
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2C - Government to Citizen; G2B - Government to Business; G2G - Government to Government
<b>Who may avail:</b>	Individuals, Corporates and Government Agencies
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>For PURCHASE of Foreign Exchange (FX) by Individuals, Corporates and Government Agencies:</p> <ol style="list-style-type: none"> <li>1. Duly accomplished Application to Purchase Foreign Currency Form (1 set in triplicate copies-original)</li> <li>2. Supporting documents in relation to purpose, i.e., bills of exchange, order of payment, bill of lading, etc. (if applicable per Manual of Regulations on Foreign Exchange Transactions)</li> </ol>	<ol style="list-style-type: none"> <li>1. For non-trade transactions: Branch of Account - New Accounts Clerk; For trade transactions: Lending Center – Account Assistant/Account Officer</li> <li>2. Customer</li> </ol>
<p>For SALE of FX by Individuals, Corporates and Government Agencies:</p> <p>Duly accomplished Application to Sell Foreign Currency Form (1 set in triplicate copies-original)</p> <ol style="list-style-type: none"> <li>1. For transactions in FX booths and airport terminals: <ul style="list-style-type: none"> <li>• Valid photo bearing government-issued ID in the name of the customer (1 photocopy)</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>1. For non trade transactions: Branch of Account - New Accounts Clerk; For trade transactions: Lending Center – Account Assistant/Account Officer</li> <li>2. Government Agencies issuing ID cards, i.e., SSS, GSIS, LTO, etc.</li> </ol>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Advise FSHSD on FX requirements and request for best applicable FX rate	1.1 Gather information relevant to the FX transaction	None	5 Minutes	<i>Treasury Sales Analyst / Specialist / Officer</i> FSHSD
None	1.2 Negotiate rates with the client in coordination with Rates and FX Trading Department (RFTD)	None	5 Minutes	<i>Treasury Sales Analyst / Specialist / Officer and FX Trader</i> FSHSD/RFTD
2. Agree with the FX rate provided by FSHSD	2.1 Close the deal with the client via voice logger per approved rates by RFTD and Financial Markets Group (FMG)	None	5 Minutes	<i>Treasury Sales Analyst / Specialist / Officer and FX Trader</i> FSHSD / RFTD / FMG
None	2.2 Send e-mail confirmation to the client regarding the details of done deal	None	5 Minutes	<i>Treasury Sales Specialist / Analyst / Officer</i> FSHSD
None	2.3 Coordinate with the servicing branch / lending unit for processing of the FX transaction	None	5 Minutes	<i>Treasury Sales Specialist / Analyst / Officer</i> FSHSD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.4 Send via e-mail to servicing branch / lending unit, copy furnished the corresponding booking unit, the details of the done FX transaction	None	5 Minutes	<i>Treasury Sales Specialist / Analyst / Officer</i> FSHSD
3. Proceed to the LBP Branch and submit required documents	3.1 Receive and verify the following: <ul style="list-style-type: none"> <li>• Accuracy of the information in the documents presented/ accomplished</li> <li>• Genuineness of the foreign currency notes for exchange, if applicable</li> </ul>	None	15 Minutes	<i>New Accounts Clerk</i> LBP Branch
None	3.2 Verify the documents presented	None	10 Minutes	<i>Document Examiner</i> LBP Branch
None	3.3 Review and approve the transaction	None	10 Minutes	<i>Branch Service Officer/ Branch Operations Officer / Branch Head</i> LBP Branch



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.4 For notes, request for appropriate currency needed. For wire transfers, prepare debit/ credit advice	None	15 Minutes	<i>Teller/ Bookkeeper</i> LBP Branch
4. Receive equivalent amount of currency exchanged	4.1 Release amount of currency exchanged, as applicable (cash or thru credit to account)	None	15 Minutes	<i>Teller/ Bookkeeper</i> LBP Branch
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 35 Minutes</b>	

### 13. 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 <sup>rd</sup> Currencies	
Chinese Yuan	Cash Department
Yen	Cash Department and Buendia
Euro	Cash Department, East Avenue Greenhills, General Santos Highway and Intramuros

<b>Office or Division:</b>	Branches			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<b>For Individual:</b>				
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 <b>Annex E on page B-6</b> of the Branch Banking Services for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. Currency for Exchange		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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	None	15 Minutes	<i>New Accounts Clerk, LBP Branch</i>



**LANDBANK**

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



#### 14. Trading – Debt Securities and Foreign Exchange (via Voice Broker)<sup>1/</sup>

Interbank trading in Foreign Exchange (FX) and Money Market instruments (Peso and Foreign Securities) executed via Voice Broker.

<b>Office or Division:</b>	Treasury and Investment Banking Sector (TIBS) <ul style="list-style-type: none"> <li>• Capital Markets Trading Department (CMTD)</li> <li>• Rates and FX Trading Department (RFTD)</li> </ul>			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2B – Government to Business			
<b>Who may avail:</b>	Banks / Financial Institutions, Voice Brokers			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
None		None		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Broadcast prices posted by other banks or received from LBP	1.1 Execute trade if trader intends to take position at the broker price	None	Subject to the regulations and trading conventions of the corresponding Self-Regulatory Organization, i.e., SEC, Bankers Association of the Philippines (BAP), Money Market Association of the Philippines (MART), Philippine Dealing Exchange (PDEX)	LBP's Authorized Traders CMTD / RFTD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Send confirmation ticket to CMTD / RFTD for mapping of done transaction	2.1 Confirm and input transaction details in the treasury system	None	1 Banking Day  (before cut-off for value today transactions)	LBP's Authorized Traders CMTD / RFTD
	<b>TOTAL</b>	<b>None</b>	<b>1 Banking Day <sup>2/</sup></b>	
<p><sup>1/</sup> Voice brokers shall first request accreditation prior to dealing with LANDBANK for interbank trading. Please refer to Service No. 1 of TIBS Internal Services, page H-74 to H-75 for the procedures in accreditation.</p> <p><sup>2/</sup> Excludes trading and processing of payment and settlement of deal which are subject to the regulations and trading conventions of the corresponding Self-Regulatory Organization, i.e., SEC, BAP, MART, PDEX)</p> <p><i>Other Information: For brokers, accreditation review is conducted every two years</i></p>				

## 15. Trading – Equities (via Stock Broker)<sup>1/</sup>

Purchase and sale of PSE-listed equities for proprietary position or investment.

<b>Office or Division:</b>	Treasury & Investment Banking Sector (TIBS) • Capital Markets Trading Department (CMTD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2B – Government to Business Entity			
<b>Who may avail:</b>	Stock Brokers			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
None		None		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Stock brokers <sup>1/</sup> send their equity flows, trade ideas and research via Bloomberg message while stock traders monitor stock prices via Bloomberg real-time ticker. If a transaction is done, stock broker sends confirmation email in our Bloomberg Messages	1.1 Update the Trader's Blotter to reflect the done transactions; Book done transactions	None	Subject to the regulations and trading conventions of Philippine Stock Exchange (PSE) as Self-Regulatory Organization (SRO)	<i>LBP's Authorized Traders</i> CMTD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>None</b>	<b>Subject to the regulations and trading conventions of PSE as SRO</b>	
<sup>1/</sup> Stock brokers shall first request accreditation prior to the purchase and sale of PSE-listed equities. Please refer to Service No. 3 to 4 of TIBS Internal Services, page H-81 to H-92 for the procedures in accreditation.  <i>Other Information: For brokers, accreditation review is conducted every two years</i>				

## 16. Trading – Debt Securities, Money Market and Foreign Exchange (Direct Transaction with Counterparty)<sup>1/</sup>

Interbank trading in Foreign Exchange (FX) and Money Market instruments (Peso and Foreign Securities, Interbank Loans Receivable).

<b>Office or Division:</b>	Treasury and Investment Banking Sector (TIBS) <ul style="list-style-type: none"> <li>• Capital Markets Trading Department (CMTD)</li> <li>• Liquidity and Reserve Management Department (LRMD)</li> <li>• Rates and FX Trading Department (RFTD)</li> </ul>			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2B – Government to Business			
<b>Who may avail:</b>	Banks <sup>1/</sup> / Financial Institutions <sup>1/</sup>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
None		None		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Call LANDBANK for treasury transactions via designated trading platforms	1.1 Provide quotation subject to LANDBANK's position, outlook, market conditions, etc.	None	Subject to the regulations and trading conventions of the corresponding Self-Regulatory Organization, i.e., SEC, Bankers Association of the Philippines (BAP), Money Market Association of the Philippines (MART), Philippine Dealing Exchange (PDEX)	<i>LBP's Authorized Traders</i> CMTD / LRMD / RFTD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Confirm transaction details via designated trading platforms	2.1 Confirm and input transaction details in the treasury system	None	1 Banking Day  (before cut-off for value today transactions)	<i>LBP's Authorized Traders</i> CMTD / LRMD / RFTD
3. Process payment/delivery instructions; settle deal via the Standard Settlement Instruction (SSI); receive funds/securities from LBP	3.1 Process the corresponding payment/delivery instructions; settle the deal via SSI; receive funds/securities from counterparty	None	Subject to the regulations and trading conventions of the corresponding Self-Regulatory Organization, i.e., SEC, BAP, MART, PDEx <sup>2/</sup>	<i>Treasury Settlement Officer</i> Treasury Operations Department
	<b>TOTAL</b>	<b>None</b>	<b>1 Banking Day <sup>2/</sup></b>	
<p><sup>1/</sup> Banks/Financial Institutions shall first request for FX or Money Market lines for treasury transactions prior to dealing with LANDBANK for interbank trading.</p> <p>Please refer to Service Nos. 3 to 4 of TIBS Internal Services, page H-81 to H-92 for the procedures in requesting FX/Money Market lines.</p> <p><sup>2/</sup> Excludes trading and processing of payment and settlement of deal which are subject to the regulations and trading conventions of the corresponding Self-Regulatory Organization, i.e., SEC, BAP, MART, PDEx)</p> <p>Other Information: For foreign Banks/FIs, annual review commences every March</p>				



# **Trust Services**

## **External Services**



## 1. Account Closure/Termination

Accounts are closed when purpose of establishing such is already fulfilled or the Client wants to use the invested funds.

<b>Office or Division:</b>	Trust Account Management Department (TrAMD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Clients			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of Instruction (LOI) from the Client duly signed by authorized signatory/ies indicating the details of request (1 original copy)		Client provided		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit LOI to TrAMD (advanced copy via email or fax is acceptable)	1.1 Receive LOI and check details on request	None	30 Minutes	Account Officer (AO) TrAMD
None	1.2 Inform Investment Officer, Trust Portfolio Management Department (TPMD) that the account will be closed	None	30 Minutes	AO TrAMD
None	1.3 Determine fund value, gains and/or losses on the invested fund	None	1 Hour	Trust Portfolio Officer TPMD





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Inform Client of possible gains/losses if investment is pre-terminated	None	30 Minutes	AO TrAMD
None	1.5 Check if signatory on the LOI to close is covered with Secretary's Certificate or Board Resolution. If not covered with latest updated document, request for updated specimen signature and Secretary's Certificate/ Board Resolution	None	30 Minutes	AO TrAMD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.6 Check destination/ recipient account of the closing proceeds, if active; if not, request Client to provide active recipient account	None	30 Minutes	AO TrAMD
2. Submit original copy of LOI	2.1 Receive LOI	None	5 Minutes	<i>Account Assistant (AA)</i> TrAMD
None	2.2 Verify signature/s on LOI	None	30 Minutes	<i>Signature Verifier</i> Trust Operations Department (TrOD)
None	2.3 Prepare and approve Instruction Sheet	None	2 Banking Days	<i>AO and Head</i> TrAMD  <i>Legal Officer</i> Trust Oversight and Strategic Management Department (TOSD)  <i>Head</i> Trust Banking Group (TBG)



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.4 Submit approved TBG-Instruction Sheet to TrOD	None	5 Minutes	AA TrAMD
None	2.5 Prepare memo and inform Cash Department for closure of the account and request for closing balance	None	2 Hours	<i>Accountant &amp; Head</i> TrOD
None	2.6 Provide closing amount and close the account	None	30 Minutes	<i>New Accounts Clerk/Teller/ Document Examiner Bookkeeper/ Branch Service Officer/Branch Operations Officer/ Branch Head Cash Department</i>
None	2.7 Encode the closing amount in the system	None	30 Minutes	AO TrAMD
None	2.8 Release closing amount either check or credit to destination account	None	1 Hour	<i>Cashier</i> TrOD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.9 Prepare, generate and approve Terminal Report	None	4 Hours	<i>Accountant and Head TrOD</i>
None	2.10 Prepare and approve transmittal letter of Terminal Report	None	2 Hours	<i>AO and Head TrAMD</i>
None	2.11 Send Terminal Report (advanced copy thru email and original copy thru messenger or thru Facilities Management Department	None	45 Minutes	AO TrAMD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 6 Hours, 55 Minutes</b>	

## 2. Account Withdrawal

Client partially or fully withdraws its funds.

Office or Division:	Trust Account Management Department (TrAMD)			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
Who may avail:	Clients			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter of Instruction (LOI) from the Client duly signed by authorized signatory/ies indicating the details of amount to be withdrawn, mode of payment whether credit to account or thru issuance of a check (1 original copy)		Client provided		
Affidavit of Loss, for lost Confirmation of Participation (COP) (1 original copy)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit LOI to TrAMD (advanced copy is acceptable for earmarking of the amount to be withdrawn and other details of the withdrawal )	1.1 Inform Investment Officer [(Trust Portfolio Management Department (TPMD)] of amount to be withdrawn	None	30 Minutes	Account Officer (AO) TrAMD
None	1.2 Earmark amount to be withdrawn	None	1 Hour	Investment Officer TPMD
None	1.3 Check whether recipient account is active or not dormant	None	30 Minutes	AO TrAMD  Cashier Trust Operations Department (TrOD)



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<p>1.4 If recipient account is not active, request Client to provide active account</p> <p>If via check release, get confirmation from Client on date of pick-up</p>	None	1 Hour	AO TrAMD
2. Provide active account as recipient of the withdrawn proceeds or if via check release, date of pick-up	2. Validate recipient account number	None	30 Minutes	AO TrAMD  <i>Cashier</i> TrOD
3. Submit original copy of LOI and/or Certificate of Loss, if applicable	3.1 Verify signature	None	30 Minutes	<i>Signature Verifier</i> TrOD
	3.2 Prepare and approve Instruction sheet for withdrawal	None	2 Hours	<i>AO and Head</i> TrAMD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.3 Release amount of withdrawal  a. Upon availability of fund	None	4 Hours	Cashier TrOD
None	b. For Money Market, Money Market Fund and Bond Fund	None	2 Banking Days	AO TrAMD  Cashier TrOD
None	c. For Equity Fund, Global Fund and Global Dollar Fund)	None	3 Banking Days	AO TrAMD  Cashier TrOD
	<b>TOTAL</b> a. <b>Upon avail-ability of fund</b>	<b>None</b>	<b>6 Hours</b>	
	b. <b>For Money Market, Money Market Fund and Bond Fund</b>		<b>2 Banking Days, 6 Hours</b>	
	c. <b>For Equity Fund, Global Fund and Global Dollar Fund)</b>		<b>3 Banking Days, 6 Hours</b>	



### 3. Additional Contribution/Reinvestment

Client's contribution as additional investment and/or roll-over funds for re-investment of directional accounts.

<b>Office or Division:</b>	Trust Account Management Department (TrAMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Clients			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
For directional account, Letter of Instruction (LOI) from the Client duly signed by authorized signatory/ies indicating tenor, investment outlet and rate for the investment/reinvestment (1 original copy)		Client provided		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit LOI to TrAMD (advanced copy via email or fax is acceptable considering the essence of time)	1.1 Indicate in the trading order the details of the investment such as amount, tenor, rate	None	1 Hour  (If received after 12 noon, to be transacted on the next Banking Day)	<i>Account Officer (AO)</i> TrAMD  <i>Head</i> TrAMD
None	1.2 Invest the amount in indicated term and rate	Investible amount is subject to 20% tax	2 Hours	<i>Investment Officer</i> Trust Portfolio Management Department





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Submit Original copy of the LOI to Trust Banking Group	2.1 Receive and verify the signature/s on the LOI	None	30 Minutes	AA TrAMD  <i>Signature Verifier</i> Trust Operations Department
None	2.2 File the document in the folder	None		AA TrAMD
	<b>TOTAL</b>	<b>Investible amount is subject to 20% tax</b>	<b>3 Hours, 30 Minutes</b>	

**4. Escrow Accounts Opening [Bureau of Internal Revenue, Department of Human Settlement and Urban Development (DHSUD), Philippine Overseas Employment Administration (POEA)]**

Trust accounts being opened are defined based on the clients' needs. Hence, these are transacted directly by the Sales and Marketing personnel.

<b>Office or Division:</b>	Trust Business Development Department (TBDD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Any person, association, corporation, entity or firm who/which has the legal capacity to contract or establish a trust.			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annexes AC to AE below</i>		See <i>Annexes AC to AE below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Inquire about intended Trust accounts (walk-in or thru phone)	1. Discuss Trust products and intended accounts to be opened, inform client about the process flow of the account opening and provide list of documentary requirements	None	1 Hour	Sales Marketing Officer (SMO)/ Sales Marketing Assistant (SMA) TBDD
2. Submit Individual, Government or Private Institutions' documents	2. Check the completeness and authenticity of the received documents	None	30 Minutes	SMA/SMO TBDD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
3. Fill-out the Know Your Customer documents	3.1 Check the completeness and authenticate signature of client	None	1 Hour	<i>SMA/SMO</i> TBDD
None	3.2 Prepare/draft Trust Agreement for review and approval of Trust Legal Officer (LO)	None	5 Banking Days	<i>SMO</i> TBDD
None	3.3 Review, and finalize/ approve the Trust Agreement	None		<i>Trust LO</i> Trust Oversight and Strategic Management Department
4. Sign Agreement of clients' authorized signatories	4. Check/validate the signature in the agreement and submit to the LBP-Trust Banking Group's (TBG) authorized signatories for signing	None	1 Banking Day	<i>TBG Approving Officers</i> TBG
5. Request for notarization of the Trust Agreement	5. Notarize the LBP-TBG's Acknowledgment page	None	2 Banking Days	<i>LO</i> Legal Services Group



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
6. Deposit or transfer funds to Savings account assigned to the opened trust account	6. Open account in the Trust Banking System and request for the opening of Savings Account at Cash Department	Fees for each fund, please see <b>Annex AF</b> below	1 Banking Day	SMA TBDD, TROD  <i>New Accounts Clerk, Branch Service Officer, Branch Operations Officer, Branch Head Cash Department</i>
7. Secure copy of agreement	7. Provide client's copy of agreement	None	1 Hour	SMA/SMO TBDD
	<b>TOTAL</b>	<b>See Annex AF below</b>	<b>9 Banking Days, 3 Hours, 30 Minutes</b>	

**Documentary Requirements  
For Escrow - BIR Capital Gains Tax**

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet for Individual (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Escrow Agreement (to be notarized by client) (7 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction (RPT) Form (1 original copy)	LBP - Trust Banking Group
One Time Transaction (ONETT) (Computation from BIR) (1 photocopy, client to present original copy)	Client to provide
Deed of Sale (1 original copy)	Client to provide
Special Power of Atty. (if applicable) (1 original copy)	Client to provide
1 Valid Government Issued IDs (1 clear photocopy, client to present original)	Client to provide

<b>Documents from the BIR Revenue District Officer (RDO)</b>	
Client Information for Government Institution (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatory	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
1 Valid Government issued ID (1 certified true copy)	RDO Officer
Appointment Papers (1 photocopy)	RDO Officer



**Annex AD**

**Documentary Requirements  
For POEA Escrow Account  
*Private Institutional Customers***

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet for Institutional Customer (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatories (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy) - for Authorized Signatory and Corporate Secretary	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Escrow Agreement (7 original copies) (to be notarized by client)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Articles of Incorporation* (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the SEC (or any equivalent document) (1 Certified-True-Copy)	Client to provide
By-Laws (or any equivalent document) (1 Certified-True-Copy)	Client to provide
SEC Latest General Information Sheet* (1 Certified-True-Copy)	Client to provide
List of Stockholders* (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Authority to open an escrow account with LBP-Trust Banking Group</li> <li>• Designated officers authorized to transact/sign with regards to the account</li> </ul>	Client to provide
1 valid government issued ID of each designated authorized signatories, corporate secretary and beneficial owners of the corporation per GIS (certified true copy)	Client to provide
Letter/Clearance from POEA that the company will transfer to another Escrow Agent (for transfer only) (1 certified true copy)	Client to provide

**Documentary Requirements  
For DHSUD Escrow Account**

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet for Institution (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatories (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy) - for Authorized Signatory, Corporate Secretary	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Escrow Agreement (7 original copies) (to be notarized by client)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the appropriate gov't. agency (if applicable) (1 Certified-True-Copy)	Client to provide
By-Laws (or any equivalent document) (if applicable) (1 Certified-True-Copy)	Client to provide
SEC Latest General Information Sheet (1 Certified-True-Copy)	Client to provide
List of Stockholders (if applicable) (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Authority to open an escrow account with LBP-Trust Banking Group</li> <li>• Designated officers authorized to transact with regards to the account</li> </ul>	Client to provide
1 valid government issued ID of each designated authorized signatories, corporate secretary and beneficial owners of the corporation per GIS (certified true copy)	Client to provide
Letter from DHSUD or Memorandum of Agreement between the Client and DHSUD on the amount to be established in Escrow (1 certified true copy)	Client to provide



<b>Documents from the DHSUD Authorized Signatory</b>	
Client Information Sheet for Institutional Customer (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatories	LBP - Trust Banking Group
Specimen Signature Card (1 original copies) – for each Authorized Signatory	LBP - Trust Banking Group
1 valid government issued ID (photocopy)	HLURB Authorized Signatory
Appointment Papers or Office Order (1 photocopy)	HLURB Authorized Signatory



**TRUST FEES BY PRODUCT**

PRODUCT	FEE
<b>A. TRUST</b>	
<b>1. LANDBANK UITFS</b>	
1.1. Money Market Fund	0.20% p.a. based on the gross portfolio value (GPV) of the fund
1.2. Cash Management Fund	0.50% p.a. based on the GPV of the fund
1.3. Money Market Plus Fund	0.50% p.a. based on the GPV of the fund
1.4. US\$ Money Market Fund	0.25% p.a. based on the GPV of the fund
1.5. Medium-Term Bond Fund	1.00% p.a. based on the GPV of the fund
1.6. Bond Fund	1.00% p.a. based on the GPV of the fund
1.7. Global \$ Fund	0.50% p.a. based on the GPV of the fund
1.8. Growth Fund	1.25% p.a. based on the GPV of the fund
1.9. Balanced Fund	1.75% p.a. based on the GPV of the fund
1.10. High Dividend Equity Fund	1.50% p.a. based on the GPV of the fund
1.11. Equity Fund	1.50% p.a. based on the GPV of the fund
1.12. Blue Chip Equity Fund	0.75% p.a. based on the GPV of the fund
1.13. Alpha Equity Fund	1.75% p.a. based on the GPV of the fund
<b>2. Institutional Trust Account</b>	
2.1 Employee Benefit	
2.1.1 Retirement Plan	<p>Opening Fee: PHP10,000.00 depending on the number of employees</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.5% p.a. based on the GPV of the fund subject to minimum of Php15,000.00 p.a., whichever is higher.</p>
2.1.2 Provident Fund Administration	<p>Opening Fee: PHP10,000.00 depending on the number of employees</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.5% p.a. based on the GPV of the fund, subject to minimum of PHP15,000.00 p.a., whichever is higher and to activity fees</p>

2.2 Pre – Need	<p>Opening Fee: PHP10,000.00</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.0% p.a. based on the GPV of the fund subject to minimum of PHP15,000.00 p.a., whichever is higher.</p>
2.3 Trustee (Bond and Notes Issuance)	<p>Opening Fee: P100,000.00</p> <p>Annual Fee: Depending on the scope of work and complexity of the terms of the trust agreement, Plus Activity-based Fee per bondholder/account holder</p>
2.4 Other Institutional Trust Account	<p>Opening Fee: PHP10,000.00</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.5% p.a. based on the GPV of the fund subject to a minimum of PHP15,000.00 p.a., whichever is higher.</p>
<b>3. Individual Trust Account</b>	
3.1 Personal Trust	
3.1.1 Personal Management Trust	<p>Opening Fee: PHP5,000.00</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.5% p.a. based on the GPV of the fund subject to a minimum of PHP15,000.00 p.a., whichever is higher.</p>
3.1.2 Testamentary Trust	<p>Opening Fee: PHP5,000.00</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.5% p.a. based on the GPV of the fund, subject to a minimum of PHP15,000.00 p.a., whichever is higher.</p>

3.2 Personal Pension Fund	<p>Opening Fee: PHP5,000.00</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.5% p.a. based on the GPV of the fund, subject to a minimum of PHP15,000.00 p.a., whichever is higher.</p>
3.3 Personal Retirement Fund	<p>Opening Fee: PHP5,000.00</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.5% p.a. based on the GPV of the fund, subject to a minimum of PHP15,000.00 p.a., whichever is higher.</p>
3.4 Other Individual Trust Account	<p>Opening Fee: PHP5,000.00</p> <p>Annual Fee: Depending on the investment profile/complexity of the account, maximum of 1.5% p.a. based on the GPV of the fund, subject to a minimum of PHP15,000.00 p.a., whichever is higher.</p>
<b>B. OTHER FIDUCIARY SERVICES</b>	
<b>1. Court Trust</b>	
1.1. Administratorship	<p>Opening Fee: PHP10,000.00</p> <p>Annual Fee: Depending on the scope of work/complexity of the account.</p>
1.2. Executorship	<p>Opening Fee: PHP10,000.00</p> <p>Annual Fee: Depending on the scope of work and complexity of the account</p>
1.3. Guardianship	<p>Opening Fee: PHP10,000.00</p> <p>Annual Fee: Depending on the scope of work and complexity of the account</p>

<b>2. Legislated and Quasi-Judicial Trust</b>	
2.1 Mining Trust	<p>Opening Fee: PHP15,000.00</p> <p>Annual Fee: Maximum of 1.0% p.a. of the AUM subject to a minimum fee of Php15,000.00 p.a., whichever is higher.</p>
2.2 Energy Trust (DOE)	<p>Opening Fee: PHP15,000.00</p> <p>Annual Fee: Maximum of 1.0% p.a. of the AUM subject to a minimum fee of Php15,000.00 p.a., whichever is higher.</p>
2.3 Other arrangements required by law, executive order, court order or other regulatory agencies	<p>Opening Fee: PHP15,000.00</p> <p>Annual Fee: Depending on the scope of work/complexity of the account</p>
<b>3. Corporate Fiduciary Account</b>	
3.1 Trust Under Indenture	<p>Opening Fee: PHP50,000.00</p> <p>Annual Fee: Depending on the scope of work and complexity of the account, subject to subject to Out of Pocket Expenses (OPE) and Activity Fees</p>
3.2 Facility/Loan Agency	<p>Opening Fee: PHP50,000.00</p> <p>Annual Fee: Depending on the scope of work and complexity of the account, subject to Out of Pocket Expenses (OPE) and Activity Fees.</p>
<b>4. Escrow</b>	
4.1 BIR (Capital Gains)	<p>Opening Fee: PHP15,000.00</p> <p>Upfront Fee: PHP25,000.00 for the 18-mos.</p>
4.2 Performance Bond	<p>Opening Fee: PHP15,000.00</p> <p>Annual Fee: Maximum of 1.0% p.a. subject to minimum of PHP15,000.00 p.a., whichever is higher</p>

4.3 Buy & Sell of Properties	<p>Opening Fee: PHP25,000.00</p> <p>Annual Fee: Depending on the AUM/complexity of the account, maximum of 1.0% p.a. of the AUM subject to a minimum fee of PHP15,000.00 p.a., whichever is higher.</p>
4.4 POEA	<p>Opening Fee:</p> <ul style="list-style-type: none"> <li>a. For local agencies – PHP25,000.00</li> <li>b. For foreign principals – USD500.00</li> </ul> <p>Annual Fee*:</p> <ul style="list-style-type: none"> <li>a. For local agencies – Maximum of 1.0% pa based on the AUM subject or minimum of PHP25,000.00, whichever is higher</li> <li>b. For foreign principals – Maximum of 1.0% p.a. based on the AUM or minimum of USD500.00, whichever is higher</li> </ul> <p>*Escrow Fee equivalent to one (1) year for local manpower agencies and four (4) years for foreign principals shall be collected upfront</p>
4.5 Sinking Fund (by RBs/CRBs)	<p>Opening Fee: PHP15,000.00</p> <p>Annual Fee: Depending on the complexity of the account, maximum of 1.0% p.a. of the AUM</p>
4.6 Source Code	<p>Opening Fee: PHP15,000.00</p> <p>Annual Fee: minimum PHP60,000.00 p.a. A fraction of a year is considered one (1) year. subject to applicable activity fee</p>
4.7 Escrow	<p>Opening Fee: PHP15,000.00</p> <p>Annual Fee: Depending on the scope of work and complexity of the account. Subject to applicable activity fees</p>
4.8 DHSUD	<p>Opening Fee: PHP15,000.00</p> <p>Annual Fee: Depending on the AUM/complexity of the account maximum of 1.0% p.a. of the AUM, subject to a minimum of PHP15,000.00 p.a., whichever is higher.</p>

<b>5. Other Fiduciary Account- Others</b>	Opening Fee: PHP15,000.00  Annual Fee: Depending on the scope of work and complexity of the account. Plus applicable activity fees and OPE
<b>C. AGENCY</b>	
<b>1. Wealth/Asset/Fund Management</b>	
1.1 Institutional Agency Accounts	
1.1.1 Employee Benefit	Annual Fee: Depending on the investment profile/complexity of the portfolio, maximum of 1.5% of the gross portfolio value, subject to a minimum fee of Php15,000.00 per annum whichever is higher.
1.1.2 Pre – Need Account	Annual Fee: Depending on the investment profile/complexity of the portfolio, maximum of 1.5% of the gross portfolio value, subject to a minimum fee of Php15,000.00 per annum whichever is higher.
1.1.3 Other Institutional Agency Account	Annual Fee: Depending on the investment profile/complexity of the portfolio, maximum of 1.5% of the gross portfolio value, subject to a minimum fee of Php15,000.00 per annum whichever is higher.
1.2 Individual Agency Accounts	
1.2.1 Personal Pension Fund	Annual Fee: Depending on the investment profile/complexity of the portfolio, maximum of 1.5% of the gross portfolio value, subject to a minimum fee of Php15,000.00 per annum whichever is higher.
1.2.2 Personal Retirement Fund	Annual Fee: Depending on the investment profile/complexity of the portfolio, maximum of 1.5% of the gross portfolio value, subject to a minimum fee of Php15,000.00 per annum whichever is higher.
1.2.3 Other Institutional Agency Accounts	Annual Fee: Depending on the scope of work and complexity of the account

<b>D. Special Purpose Trust</b>	Depending on the scope of work and complexity of the account. subject to applicable activity fees and OPE
<b>E. Custodianship and Safekeeping (documents, non-listed stocks)</b>	Opening Fee: PHP15,000.00  Annual Fee: Depending on the scope of work and complexity of the account. Plus applicable activity fees and OPE
<b>Certification Fee</b>	Minimum of PHP 100.00 per certification
<b>OUT of POCKET Expenses</b>	Other reasonable costs and expenses incurred relative to the performance and observance of functions as Trustee, including but not limited to, fund transfer charges, notarial fees, postage costs, travel expenses, photocopying, printing, couriers, compliance activities and other related activities.



## 5. Issuance of Collateral/Mortgage Participation Certificate (New, Cancellation, Replacement, Additional)

Certificates issued relative to the Collateral/Mortgage Trust Indenture among the Borrower, Lenders and Trustee.

Office or Division:	Trust Account Management Department (TrAMD)			
Classification:	Highly Technical			
Type of Transaction:	G2B – Government to Business; G2G – Government to Government			
Who may avail:	Collateral/Mortgage Trust Indenture Clients			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter of Instruction (LOI) from the Client duly signed by authorized signatory/ies indicating the details of request such as cancellation of existing Collateral/Mortgage Participation Certificate (CPC/MPC) and issuance/replacement of new one (1 original copy)		Client provided		
Notarized Affidavit of Loss, for lost CPC/MPC (1 original copy)				
Certificate of Discharge, Certificate of Outstanding Loan Balance (1 original copy)		Lender		
Copy of CPC/MPC (1 original copy each from Client and Lender)		Lender, Client		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit LOI (advanced copy via email or fax is acceptable)	1.1 Receive LOI	None	10 Minutes	Account Officer (AO) TrAMD
	1.2 Verify signature/s on LOI	None	30 Minutes	Signature Verifier Trust Operations Department (TrOD)
	1.3 Check outstanding CPC/MPCs with TrOD	None	30 Minutes	AO TrAMD





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Provide booked CPC/MPC	None	20 Minutes	<i>Securities Custodian</i> TrOD
None	1.5 Prepare Instruction Sheet for cancellation of concerned CPC/MPC	None	1 Banking Day	AO TrAMD
None	1.6 Check Loanable amount based on outstanding CPC/MPC and latest appraised value	None	1 Banking Day	AO TrAMD
None	1.7 Prepare new/ replacement CPC/MPC	None	3 Banking Days	AO TrAMD
2. Submit original copy of LOI and supporting documents	2.1 Receive and verify documents	None	30 Minutes	AO TrAMD  <i>Signature Verifier</i> TrOD
None	2.2 Send new CPC/MPC replacement to Client for signature and notarization	None	1 Banking Day	AO TrAMD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Receive CPC/MPC for notarization	3. Transmit CPC/MPC	None	1 Banking Day	AO TrAMD
4. Submit signed and notarized CPC/MPC	4.1 Validate submitted notarized CPC/MPC	None	2 Banking Days	AO TrAMD
None	4.2 Secure notarization	None		AO TrAMD
None	4.3 Notarize the CPC/MPC	None		<i>Legal Officer</i> Legal Services Group
None	4.4 Transmit CPC/MPC to Client	None	4 Banking Days	AO TrAMD
None	4.5 Submit Trust Banking Group copy to TrOD for booking and safekeeping of CPC/MPC	None		AO TrAMD
	<b>TOTAL</b>	<b>None</b>	<b>13 Banking Days, 2 Hours</b>	

## 6. Other Trust Accounts Opening

Trust accounts being opened are defined based on the clients' needs. Hence, these are transacted directly by the Sales and Marketing personnel.

<b>Office or Division:</b>	Trust Business Development Department (TBDD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Any person, association, corporation, entity or firm who/which has the legal capacity to contract or establish a trust.			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annexes AG to AP below</i>		See <i>Annexes AG to AP below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Inquire about intended Trust accounts	1. Discuss Trust products and intended accounts to be opened, inform client about the process flow of the account opening and provide list of documentary requirements	None	2 Hours	<i>Sales Marketing Officer (SMO)</i> TBDD
2. Submit Individual, Government or Private Institutions' documents	2. Check the completeness and authenticity of the received documents	None	30 Minutes	<i>SMO/Sales Marketing Assistant (SMA)</i> TBDD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
3. Fill-out the Know Your Customer documents	3.1 Check the completeness and authenticate signature of client	None	1 Hour	SMO TBDD
None	3.2 Prepare Trust Agreement for review and approval of Trust Legal Officer (LO) and Trust Officer	None	2 Banking Days	SMO TBDD
None	3.3 Review and finalize/ approve the Trust Agreement	None	8 Banking Days	<i>Trust LO</i> Trust Oversight and Strategic Management Department
4. Sign Agreement of clients' authorized signatories	4. Check/validate the signatures in the agreement and submit to the LBP-Trust Banking Group's (TBG) authorized signatories for signing	None	1 Banking Day	<i>TBG Approving Officers</i> TBG



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
5. Request for notarization of the Agreement	5. Notarize the LBP-TBG Acknowledgment page	None	2 Banking Days	LO Legal Services Group
6. Deposit or transfer funds to Savings account assigned to the opened trust account	6.1 Open account in the Trust Banking System and request for the opening of Savings Account at Cash Department	Fees for each fund, please see <b>Annex AF on page I-19 to I-25</b>	1 Banking Day	SMO/SMA TBDD
None	6.2 Open Savings Account	None	25 Minutes	TrOD  <i>New Accounts Clerk, Branch Service Officer, Branch Operations Officer, Branch Head Cash Department</i>
7. Secure copy of agreement	7. Provide client's copy of the signed agreement	None	1 Hour	SMO/SMA TBDD
	<b>TOTAL</b>	<b>See Annex AF on page I-19 to I-25</b>	<b>14 Banking Days, 4 Hours, 55 Minutes</b>	

**INVESTMENT MANAGEMENT ACCOUNT (IMA)**
*Individual Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Suitability Assessment (CSA) Form (1 original copy)	LBP - Trust Banking Group
Reclassification of Risk Profile (if applicable) (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Investment Policy Statement (IPS) (2 original copies)	LBP - Trust Banking Group
IMA Agreement (6 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Client Information for Individual Customer (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
1 valid government issued ID (1 photocopy- original to be presented)	Client to provide

**INVESTMENT MANAGEMENT ACCOUNT**
*Government Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information for Government Institution (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatories	LBP - Trust Banking Group
Specimen Signature Card (1 original copy) – Authorized Signatories, Corporate Secretary	LBP - Trust Banking Group
Client Suitability Assessment (CSA) (1 original copy)	LBP - Trust Banking Group
Reclassification of Risk Profile (if applicable) (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Investment Policy Statement (IPS) (2 original copies)	LBP - Trust Banking Group
IMA Agreement (6 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Charter and/or law creating the government corporation/ office/ agency or Executive Order/ Department Order creating the government entity (1 certified true copy)	Client to provide
Duly Notarized Board Resolution/Secretary's Cert containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Authority to open an IMA account with LBP-Trust Banking Group;</li> <li>• Designated officers authorized to transact with regards to the account</li> <li>• That the said resolution/approval is still valid and existing</li> </ul>	Client to provide
1 valid government issued ID of each designated authorized signatory, corporate secretary (as applicable) (certified true copy)	Client to provide

**INVESTMENT MANAGEMENT ACCOUNT**
*Private Institution Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information and Specimen Signature Card for Private Institution (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy) - for Authorized Signatories, Corporate Secretary	LBP - Trust Banking Group
Client Suitability Assessment (CSA) Form (1 original copy)	LBP - Trust Banking Group
Reclassification of Risk Profile (if applicable) (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Investment Policy Statement (IPS) (1 original copy)	LBP - Trust Banking Group
IMA Agreement (6 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the appropriate gov't. agency (if applicable) (1 Certified-True-Copy)	Client to provide
By-Laws (or any equivalent document) (if applicable) (1 Certified-True-Copy)	Client to provide
SEC General Information Sheet (if applicable) (1 Certified-True-Copy)	Client to provide
List of Stockholders (if applicable) (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution/Secretary's Cert containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Authority to open an IMA account with LBP-Trust Banking Group;</li> <li>• Designated officers authorized to transact with regards to the account; and</li> <li>• That the said resolution/board approval is valid and existing</li> </ul>	Client to provide
1 valid government issued ID of each designated authorized signatory, beneficial owners per GIS, corporate secretary (1 certified true copy)	Client to provide



## EMPLOYEES RETIREMENT PLAN (ERP) ACCOUNT

*Private Institution Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet for Private Institution (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy) – for Authorized Signatory and Corporate Secretary	LBP - Trust Banking Group
Client Suitability Assessment (CSA) Form (1 original copy)	LBP - Trust Banking Group
Reclassification of Risk Profile (if applicable) (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Investment Policy Statement (IPS) (1 original copy)	LBP - Trust Banking Group
Trust Agreement (8 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the appropriate gov't. agency (if applicable) (1 Certified-True-Copy)	Client to provide
By-Laws (or any equivalent document) (if applicable) (1 Certified-True-Copy)	Client to provide
SEC General Information Sheet (if applicable) (1 Certified-True-Copy)	Client to provide
List of Stockholders (if applicable) (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution /Secretary's Certificate containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Appointment of LBP-Trust Banking Group as Trustee for the Retirement benefit/Employee Benefit Trust</li> <li>• Designated officers authorized to sign/transact with regards to the account</li> <li>• That the said resolution/board approval is still valid and existing</li> </ul>	Client to provide



**LANDBANK**

1 valid government issued ID of each designated authorized signatory, beneficial owners per GIS, corporate secretary (1 certified true copy)	Client to provide
Approved retirement plan rules (1 certified true copy)	Client to provide
Actuarial valuation study (1 original)	Client to provide
BIR Tax Exemption Certificate (if applicable) (1 Certified-True-Copy)	Client to provide

## EMPLOYEES RETIREMENT PLAN (ERP) ACCOUNT

*Government Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet for Government Customer (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy) - for Authorized Signatory and Corporate Secretary	LBP - Trust Banking Group
Client Suitability Assessment (CSA) (1 original copy)	LBP - Trust Banking Group
Reclassification of Risk Profile (if applicable) (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Investment Policy Statement (IPS) (2 original copies)	LBP - Trust Banking Group
Trust Agreement (8 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Charter and/or law creating the government corporation/ office/ agency or Executive Order/ Department Order creating the government entity (1 certified true copy)	Client to provide
Duly Notarized Board Resolution/Secretary's Cert containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Appointment of LBP-Trust Banking Group as Trustee for the Retirement benefit</li> <li>• Designated officers authorized to sign/transact with regards to the account</li> <li>• That the said resolution/board approval is still valid and existing</li> </ul>	Client to provide
1 valid government issued ID of each designated authorized signatory, beneficial owners per GIS, corporate secretary (1 certified true copy)	Client to provide
Approved retirement plan rules (1 certified true copy)	Client to provide
Actuarial valuation study (1 original copy)	Client to provide
BIR Tax Exemption Certificate (if applicable) (1 Certified-True-Copy)	Client to provide



**Annex AL**

## **EMPLOYEES RETIREMENT PLAN (ERP) ACCOUNT**

*Sole Proprietorship*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet for Institution/Sole Proprietor (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
Client Suitability Assessment (CSA) (1 original copy)	LBP - Trust Banking Group
Reclassification of Risk Profile (if applicable) (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Investment Policy Statement (IPS) (2 original copies)	LBP - Trust Banking Group
Trust Agreement (8 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Certificate of Registration with the Department of Trade & Industry (1 Certified-True-Copy)	Client to provide
City/Municipal Mayor's Permit (1 Certified-True-Copy)	Client to provide
Letter of Intent containing the Appointment of LBP-Trust Banking Group as Trustee for the retirement benefit (1 original copy)	Client to provide
1 valid government issued ID of each designated signatory, beneficial owner (1 photocopy- original to be presented)	Client to provide
Approved retirement plan rules (1 photocopy)	Client to provide
Actuarial valuation study (1 original copy)	Client to provide
BIR Tax Exemption Certificate (if applicable) (1 Certified-True-Copy)	Client to provide

**CREDIT SURETY FUND (CSF) ACCOUNT**

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet for Institutional Customer	LBP - Trust Banking Group
Client Information – for Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy) – for Authorized Signatory, Coop Secretary	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Executed Trust Agreement (8 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Secretary's Certificate/ Oversight Committee Resolution or Board Approval or any equivalent document (1 original copy) <ul style="list-style-type: none"> <li>• Authorizing to open a Trust Account with LBP-Trust Banking Group</li> <li>• Indicating the Authorized Signatories to the account</li> </ul>	Client to provide
Secretary's Certificate/ Board Resolution from each member entity/ institution/ cooperative authorizing their membership to the CSF& their designated representatives to the CSF (1 original copy or certified true copy)	Client to provide
MOA between establishing the Surety Fund (1 Certified-True-Copy)	Client to provide
1 valid government issued ID of each authorized signatory, beneficial owner per GIS, corporate secretary (1 certified true copy),	Client to provide

**DIRECTORS' & OFFICERS' LIABILITY FUND (DOLF)**
*Private/Government Institution Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet for Institutional Customer (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card of each authorized signatory, Corporate Secretary (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
DOLF Agreement (8 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the appropriate government agency (1 Certified-True-Copy)	Client to provide
By-Laws (or any equivalent document) (if applicable) (1 Certified-True-Copy)	Client to provide
SEC General Information Sheet (if applicable) (1 Certified-True-Copy)	Client to provide
List of Stockholders (if applicable) (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Authority to open an escrow account with LBP-Trust Banking Group</li> <li>• Designated officers authorized to sign the Agreement, letter instructions, request for withdrawal/termination and other pertinent documents with regard to the account</li> </ul>	Client to provide
1 valid government issued ID of each designated authorized signatory, beneficial owner per GIS and corporate secretary, as applicable (certified true copy)	Client to provide
GCG approved DOLF guidelines Fund (1 Certified-True-Copy)	Client to provide

**BUY & SELL ESCROW ACCOUNT**  
*Private Institution Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet and Specimen Signature Card for Institutional Customer (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card - Authorized Signatory and Corporate Secretary (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (1 original copy)	LBP - Trust Banking Group
Notarized Escrow Agreement (8 original copies)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Amended Articles of Incorporation (if applicable) (1 Certified-True-Copy)	Client to provide
By-Laws (1 Certified-True-Copy)	Client to provide
Amended By-Laws (or any equivalent document) (if applicable) (1 Certified-True-Copy)	Client to provide
SEC General Information Sheet (1 Certified-True-Copy)	Client to provide
List of Stockholders (if applicable) (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Authority to open an escrow account with LBP-Trust Banking Group</li> <li>• Designated officers authorized to transact with regards to the acct</li> </ul>	Client to provide
1 valid government issued ID of each designated authorized signatory, beneficial owner per GIS and corporate secretary, as applicable (certified true copy)	Client to provide



**Annex AP**

**MORTGAGE TRUST INDENTURE**  
*Private Institution Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Information Sheet and Specimen Signature Card for Private Institution (1 original copy)	LBP - Trust Banking Group
Client Information Sheet for Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card - Authorized Signatory and Corporate Secretary (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
MTI Agreement (8 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (1 original copy)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide (Borrower)
Certificate of Registration with the appropriate gov't. agency (if applicable) (1 Certified-True-Copy)	Client to provide (Borrower)
By-Laws (or any equivalent document) (if applicable) (1 Certified-True-Copy)	Client to provide (Borrower)
SEC General Information Sheet (if applicable) (1 Certified-True-Copy)	Client to provide (Borrower)
List of Stockholders (if applicable) (1 Certified-True-Copy)	Client to provide (Borrower)
Duly Notarized Board Resolution/Secretary's Cert containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Authority to open MTI account with LBP-Trust Banking Group;</li> <li>• Designated officers authorized to transact w/ regards to the account; and</li> <li>• That the resolution is valid and existing</li> </ul>	Client to provide (Borrower)
Duly Notarized Secretary's Certificate on the Stockholders' Approval/Resolution, if the asset/s to be collateralized consists of all or substantially all of the assets of the corporation (1 original copy)	Client to provide (Borrower)
Latest audited financial statement to assess the percentage of its obligation to creditors which could indicate some signs of an assets being collateralized and to assess the cash flow in fulfilling event of default (1 Certified-True-Copy)	Client to provide (Borrower)





**LANDBANK**

Necessary supporting documents on the collateral pool (1 original copy)	Client to provide (Borrower)
Clear conditions/guidelines that serve as the guide for triggers and compliance by the Mortgage Trustee (1 original copy)	Client to provide (Borrower)
1 valid government issued ID of each designated authorized signatory, beneficial owner per GIS and corporate secretary, as applicable (certified true copy)	Client to provide (Borrower)
Loan Agreements or Loan Facility Agreements and the guidelines as reviewed by the Trust Legal Officer. The list and type of assets to be part of the collateral, its complete documentation and registration if stipulated in contract. (1 original copy)	Client to provide (Borrower)
<b>Documents relating Lenders:</b>	
Duly Notarized Secretary's Certificate of each Lender on the Board /approval/resolution designating the authorized signatory to the MTI account or to transact with the Trustee (1 original copy)	Client to provide (Lenders' document)
Specimen Signature Card of each authorized signatories	Client to provide (Lenders' document)
1 valid government issued ID of each authorized signatories of the Lenders (certified true copy)	Client to provide (Lenders' document)

## 7. Request for Bank Certification

Bank Certification is issued to individual as proof that they have existing accounts with the LBP-Trust Banking Group (TBG).

<b>Office or Division:</b>	Trust Account Management Department (TrAMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Trust Clients			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of Instruction (LOI) (1 original copy)		N/A. Requirement will come from client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit LOI	1.1 Receive LOI (via e-mail or fax)	None	20 Minutes	<i>Account Officer (AO)</i> TrAMD
None	1.2 Prepare and approve Instruction for the Request of Bank Certification from Trust Operations Department (TrOD)	None	2 Hours	<i>AO and Head</i> TrAMD
None	1.3 Signature verify the LOI	None	30 Minutes	<i>Signature Verifier</i> TrOD
2. Pay Bank Certification fee	2.1 Receive payment from client	PHP 100.00 per Certificate	5 Minutes	<i>Cashier</i> TrOD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Prepare Bank Certification and secure signature from authorized signatories	None	3 Hours	<i>Accountant</i> TrOD
None	2.3 Release Bank Certification to client	None		<i>Accountant</i> TrOD
	<b>TOTAL</b>	<b>PHP 100.00 per Certificate</b>	<b>5 Hours, 55 Minutes</b>	

## 8. Unit Investment Trust Fund Account Opening for Association, Corporations, Entities or Firms

Unit Investment Trust Fund (UITF) is an open-ended pooled trust fund that is invested collectively in a diversified portfolio approved by the Bangko Sentral ng Pilipinas. It is an affordable and the best vehicle to participate in the financial markets. UITF offers a simple, more convenient, and less time-consuming method of investing in a diversified portfolio.

<b>Office or Division:</b>		Trust Business Development Department (TBDD)		
<b>Classification:</b>		Complex		
<b>Type of Transaction:</b>		G2B – Government to Business		
<b>Who may avail:</b>		Any association, corporation, entity or firm which has the legal capacity to contract or establish a trust may invest in a UITF product		
<b>CHECKLIST OF REQUIREMENTS</b>			<b>WHERE TO SECURE</b>	
See <i>Annex AQ below</i>			See <i>Annex AQ below</i>	
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Inquire about the UITFs (walk-in or thru phone)	1. Discuss the types of UITF and the process flow for the opening of the account	None	30 Minutes	<i>Sales Marketing Officer/Sales Marketing Assistant (SMA)</i> TBDD
2. Submit Private Institution's documents	2. Check the completeness and authenticity of the received documents	None	30 Minutes	SMA TBDD
3. Fill-out the Know Your Customer documents	3. Check the completeness and authenticate signature of client	None	1 Hour	SMA TBDD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
4. Deposit or transfer funds to desired UITF account	4.1 Request for a copy of validated cash deposit slip or fund transfer slip	Fees for each fund, please see <b><i>Annex AF on page I-19 to I-25</i></b>	1 Hour	SMA TBDD
None	4.2 Open the account in the Trust Banking System			
5. Secure a Confirmation of Participation (COP) as proof of their investment	5. Request client's copy of COP from Trust Operations Department	None	3 Banking Days	SMA TBDD
	<b>TOTAL</b>	<b>See Annex AF on page I-19 to I-25</b>	<b>3 Banking Days, 3 Hours</b>	

**UITF Documentary Requirements**  
*Initial Placement - Private Institutional Customers*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Suitability Assessment (CSA) Form (1 original copy)	LBP - Trust Banking Group
Reclassification of Risk Profile (if applicable) (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
UITF Agreement (UITF-PTA) (1 original copy)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the SEC (or any equivalent document) (1 Certified-True-Copy)	Client to provide
By-Laws (or any equivalent document) (1 Certified-True-Copy)	Client to provide
SEC General Information Sheet (1 Certified-True-Copy)	Client to provide
List of Stockholders (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution containing the following: (1 original copy) <ul style="list-style-type: none"> <li>• Authority to open an UITF account with LBP-Trust Banking Group</li> <li>• Designated officers authorized to sign the Agreement, letter instructions, request for withdrawal/termination and other pertinent documents with regard to the account</li> </ul>	Client to provide
Client Information and Specimen Signature Card for Institutional Customer (1 original copy)	Client to provide
Specimen Signature Card (1 original copy)	Client to provide
1 Valid government issued ID of each designated signatory, beneficial owner per GIS, corporate secretary, (Certified True Copy)	Client to provide

## 9. Unit Investment Trust Fund Account Opening for Individuals

Unit Investment Trust Fund (UITF) is an open-ended pooled trust fund that is invested collectively in a diversified portfolio approved by the Bangko Sentral ng Pilipinas. It is an affordable and the best vehicle to participate in the financial markets. UITF offers a simple, more convenient, and less time-consuming method of investing in a diversified portfolio.

<b>Office or Division:</b>	Trust Business Development Department (TBDD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Any person who has the legal capacity to contract or establish a trust may invest in a UITF product			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex AR below</i>		See <i>Annex AR below</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Inquire about the UITFs (walk-in)	1. Discuss the types of UITF and the process flow for the opening of the account	None	30 Minutes	Sales Marketing Officer/Sales Marketing Assistant (SMA) TBDD
2. Request for LBP-Trust Banking Group documents	2. Provide the opening documents	None	5 Minutes	
3. Fill-out the Know Your Customer documents	3. Check the completeness and authenticate signature of customer	None	1 Hour	



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
4. Deposit or transfer funds to desired UITF account	4.1 Request for a copy of validated cash deposit slip or fund transfer slip	Fees for each fund, please see <b><i>Annex AF on page I-19 to I-25</i></b>	30 Minutes	SMA TBDD
None	4.2 Open the account in the Trust Banking System			
5. Secure a Confirmation of Participation (COP) as proof of their investment	5. Request from Trust Operations Department client's copy of COP	None	3 Banking Days	
	<b>TOTAL</b>	<b>See Annex AF on page I-19 to I-25</b>	<b>3 Banking Days, 2 Hours, 5 Minutes</b>	



**UITF Documentary Requirements**
*Initial Placement - Individuals*

<b>Checklist of Requirements</b>	<b>Where to Secure</b>
Client Suitability Assessment (CSA) Form (1 original copy)	LBP - Trust Banking Group
Reclassification of Risk Profile (if applicable) (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
UITF Data Privacy Consent Form	LBP - Trust Banking Group
UITF Acknowledgement and Signing Portion	LBP - Trust Banking Group
UITF Regular Subscription Form (if applicable)	LBP - Trust Banking Group
UITF Participating Trust Agreement (UITF-PTA) (1 original copy)	LBP - Trust Banking Group
Client Information Sheet (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
1 valid Government issued ID (1 photocopy) – original to be presented	Client to provide

## 10. Unit Investment Trust Fund Account Opening thru LBP Branches

LBP branches are also allowed to accommodate Unit Investment Trust Fund (UITF) opening, assist the customer in signing UITF forms and transmitting the documents to Trust Business Development Department.

<b>Office or Division:</b>	Trust Business Development Department (TBDD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Any person who has the legal capacity to contract or establish a trust may invest in a UITF product			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex AR on page I-51</i>		See <i>Annex AR on page I-51</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Inquire about the UITFs (thru phone)	1. Discuss the types of UITF and the process flow for the opening of the account	None	30 Minutes	Sales Marketing Officer(SMO)/Sales Marketing Assistant (SMA) TBDD
2. Request for LBP-Trust Banking Group documents	2. Provide the opening documents to LBP branch thru e-mail	None	5 Minutes	
3. Fill-out the Know Your Customer (KYC) documents	3.1 Conduct KYC procedures and facilitate deposit of fund to UITF account	None	1 Hour, 30 Minutes	Branch Service Officer, Branch Operations Officer, Teller (if paid thru cash), CASA Bookkeeper (if paid thru debit to account, Branch Head LBP Branch
None	3.2 Forward documents to TBDD	None		



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.3 Check the completeness of forms (sent by LBP branch thru email or fax)	None	1 Hour, 25 Minutes	SMO/SMA TBDD
4. Deposit or transfer funds to desired UITF account	4.1 Request for a copy of validated cash deposit slip or fund transfer slip	Fees for each fund, please see <b><i>Annex AF on page I-19 to I-25</i></b>	30 Minutes	SMO/SMA TBDD
None	4.2 Open the account in the Trust Banking System			
5. Secure a Confirmation of Participation (COP) as proof of their investment	5. Request client's copy of COP from Trust Operations Department	None	3 Banking Days	SMA TBDD
	<b>TOTAL</b>	See <b><i>Annex AF on page I-19 to I-25</i></b>	<b>3 Banking Days, 4 Hours</b>	

## 11. Withdrawal of Documents for Safekeeping

Safekept documents such as Transfer Certificate of Titles, Promissory Notes (PNs) and other related documents requested to be withdrawn/pulled-out from LBP-Trust Banking Group (TBG) custody.

<b>Office or Division:</b>	Trust Account Management Department (TrAMD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2G – Government to Government			
<b>Who may avail:</b>	Clients			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of Instruction (LOI) from the Client duly signed by authorized signatory/ies indicating the details of request (1 original copy)		Client provided		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit LOI to TrAMD (advanced copy via email or fax is acceptable)	1.1 Receive LOI and check details on request	None	30 Minutes	Account Officer (AO) TrAMD
None	1.2 Prepare Instruction Sheet Trust Operations Department (TrOD) to retrieve/ withdraw documents in safekeeping	None	2 Hours	AO, Head TrAMD
2. Submit original copy of LOI	2.1 Receive LOI	None	5 Minutes	AA TrAMD
None	2.2 Verify signature/s on LOI	None	30 Minutes	Signature Verifier TrOD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.3 Prepare and approve the Instruction Sheet	None	2 days	<i>TBG Approving Officers</i> TBG
None	2.4 Transmit/ release requested documents such as PNs, Transfer Certificate of Titles	None for other documents; Release fee for PNs	3 days	AA/AO TrAMD
	<b>TOTAL</b>	<b>None for other documents; Release fee for PNs</b>	<b>5 Banking Days, 3 Hours, 5 Minutes</b>	

## 12. Third Party Custodianship - Account Opening of Retail Accounts

Third Party Custodianship and Registry Department shall open a securities custody/registry account in Trust Banking System per client/investor/bond/noteholder.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Letter of Appointment (LOA) or Application to Purchase (ATP) (1 endorsed/certified true copy)		Securities Selling Agent/Broker/Dealer		
2. Client Information Details (Individual or Institutional) (1 endorsed/certified true copy)		Securities Selling Agent/Broker/Dealer		
3. For Institutional Client Account – Secretary's Certificate indicating the authorized signatories of the institution (1 endorsed/certified true copy)		Securities Selling Agent/Broker/Dealer		
4. Valid IDs accepted by Trust Banking Group (1 endorsed/certified true copy)		Any government agency issuing identification cards/Provided by the client		
5. Tax-Exemption Certificate, if applicable (1 certified true copy)		Provided by the client from Bureau of Internal Revenue		
6. Client Master upload file (softcopy only in excel format)		Provided by the client		
7. FATCA requirements (W8Ben, W9, etc.)		Provided by the client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit documentary requirements and Client Master upload file and wait for the confirmation thru email	1.1 Receive and check for completeness of the required document	None	30 Minutes	<i>Third Party Custodianship Support Unit (TCSU) Assistant / Specialist TCRD</i>
	1.2 Validate the reviewed documents	None	30 Minutes	<i>TCSU Assistant / Specialist TCRD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Validate the initial account opening review	None	30 Minutes	<i>TCSU Unit Head</i> TCRD
None	1.4 Send e-mail to Client for any findings in the account opening review	None	5 Minutes	<i>TCSU Assistant/ Specialist or Unit Head</i> TCRD
None	1.5 Upload the Client Master file in the Trust Banking System	None	10 Minutes	<i>TCSU Assistant/ Specialist</i> TCRD
None	1.6 Approve the account creation	None	10 Minutes	<i>TCSU Head</i> TCRD
None	1.7 Prepare and send list of account opening report to client	None	10 Minutes	<i>TCSU Assistant/ Specialist</i> TCRD
None	1.8 Scan and safekeep the account opening documents	None	30 Minutes	<i>TCSU Assistant/ Specialist</i> TCRD
	<b>TOTAL</b>	<b>None</b>	<b>2 Hours 35 Minutes</b>	

### 13. Third Party Custodianship - Billing and Collection Process

Third Party Custodianship and Registry Department shall bill and collect from the client for custody/registry fees, paying agency fees, transaction fees, bank certification, requested reports and out-of-pocket expenses.

<b>Office or Division:</b>		Third Party Custodianship and Registry Department (TCRD)		
<b>Classification:</b>		Simple		
<b>Type of Transaction:</b>		G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government		
<b>Who may avail:</b>		Individuals / Institutions / Government Owned and Controlled Corporations		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
System-generated Billing Report (1 original or softcopy in PDF format)		Clearstream, Philippine Depository & Trust Corp. (PDTC)/Bureau of the Treasury (BTR)		
Payment for the Billing Statement		Provided by the client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Wait for the billing statement and receive the same	1.1 Prepare summary for transactions and Asset Under Management movements per client for the month	None	1 Hour	<i>Third Party Securities Services Unit (TSSU)/Third Party Securities Registry Unit (TSRU) Assistant/ Specialist TCRD</i>
None	1.2 Prepare Billing Statement and annexes per Client and forward to Approver, TCRD for signature	None	30 Minutes	<i>TSSU/TSRU Assistant/ Specialist TCRD</i>
None	1.3 Check/review the Billing Statements and Annexes, and affix signature	None	1 Hour	<i>TSSU/TSRU Unit Head and Head TCRD</i>
None	1.4 Send/Deliver the Billing Statement to Client	None	1 Hour (paused-clock)	<i>Motorized Messenger TCRD</i>





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Remit payment per Billing Statement	2.1 Reconcile the payments received versus the Billing Statement. For discrepancies, coordinate with the client	None	30 Minutes	<i>Third Party Securities Services Unit (TSSU)/Third Party Securities Registry Unit (TSRU) Assistant/ Specialist TCRD</i>
None	2.2 Prepare for the fund transfer of the collection to Trust Banking Group and forward to Approver, TCRD for signature	None		<i>TSSU/TSRU Assistant/ Specialist TCRD</i>
	2.3 Review the fund transfer of collection and affix signature		5 Minutes	<i>TSSU/TSRU, Unit Head and Head TCRD</i>
	<b>TOTAL</b>	<b>None</b>	<b>4 Hours, 5 Minutes</b>	

#### 14. Third Party Custodianship - Client Complaints (No Involvement of Third Parties)

Third Party Custodianship and Registry Department shall reply to complaints received from Client.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of Complaints (1 original copy)		Provided by Client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Letter of Complaints and wait for letter reply from Trust Banking Group (TBG)-TCRD	1.1 Receive the Letter of Complaints	None	30 Minutes	<i>Assistant/Specialist</i> TCRD
	1.2 Fill-out the client incident report Template	None		
None	1.3 Review the client incident report and affix signature and provide letter/ email reply to client	None	1 Hour	<i>Unit Head</i> TCRD
None	1.4 Forward the incident report and letter/email reply to Head, TCRD for signature	None		<i>Unit Head</i> TCRD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Review the incident report and letter/email reply and affix signature	None	1 Hour	<i>Head TCRD</i>
None	1.6 Forward the signed incident report to Operational Risk Management Department (ORMD)	None	5 Minutes	<i>Assistant/Specialist/ Unit Head TCRD</i>
None	1.7 Send/Deliver the signed letter reply to client	None	1 Hour	<i>Motorized Messenger TCRD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Hours, 35 Minutes</b>	

## 15. Third Party Custodianship - Client Complaints (With Involvement of Third Parties)

Third Party Custodianship and Registry Department shall reply to complaints received from Client.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporation			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of Complaints (1 original copy)		Provided by Client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Letter of Complaints and wait for letter reply and/or resolution from Trust Banking Group (TBG)-TCRD	1.1 Receive the Letter of Complaints	None	30 Minutes (paused-clock)	<i>Assistant/Specialist</i> TCRD
	1.2 Coordinate with the third party for resolution	None		<i>Unit Head</i> TCRD
None	1.3 Upon receipt of reply from third party, fill-out client incident template to update resolution received	None	30 Minutes	<i>Assistant/Specialist</i> TCRD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Review client incident report and draft a letter advice to client to update the resolution received	None	1 Hour	<i>Unit Head</i> TCRD
None	1.5 Forward the incident report and letter advice to Head, TCRD for signature	None		<i>Unit Head</i> TCRD
None	1.6 Review the incident report and letter advice and affix signature	None	1 Hour	<i>Head</i> TCRD
None	1.7 Forward the signed incident report to ORMD	None	5 Minutes	<i>Assistant/Specialist/ Unit Head,</i> TCRD
None	1.8 Send/Deliver the letter advice to client for the update/ resolution of the complaints	None	1 Hour	<i>Motorized Messenger</i> TCRD
	<b>TOTAL</b>	<b>None</b>	<b>4 Hours, 5 Minutes</b>	

## 16. Third Party Custodianship - Closure of Account

Third Party Custodianship and Registry Department shall effect closure of account upon client's written request or letter of instruction.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of Instruction (LOI) / Request for Termination (1 original copy)		Provided by the Client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Letter of Instruction (LOI)/ Request for termination and wait for advice of the completed request	1.1 Receive the LOI/Request for Termination	Refer to the fee schedule in <b>Annex AS</b> below	20 Minutes	<i>Third Party Securities Services Unit (TSSU)/ Third Party Securities Registry Unit (TSRU) Assistant/Specialist TCRD</i>
	1.2 Verify signature on LOI/Request for Termination			<i>Verifier TrOD</i>
None	1.3 Check if the holdings are already zero and invoices are settled			<i>TSSU/TSRU Head</i>
None	1.4 Forward the duly verified LOI/Request for Termination to TCSU			<i>TSSU/TSRU TCRD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Deactivate and close client's account in the Trust Banking System based on LOI			<i>Third Party Custodianship Support Unit (TCSU) Assistant / Specialist</i> TCRD
None	1.6 Validate if the holdings are already zero and invoices are settled	Refer to the fee schedule in <b><i>Annex AS below</i></b>	20 Minutes	<i>TCSU Unit Head</i> TCRD
None	1.7 Authorize the deactivation and closure of account in the Trust Banking System			<i>TCSU Unit Head</i> TCRD
None	1.8 Advise client/ TSRU/TSSU Unit Head of the completed closure request			<i>TCSU Unit Head</i> TCRD
	<b>TOTAL</b>	<b>See Annex AS below</b>	<b>40 Minutes</b>	

Description of Fees	Fee Rate
<b>Custody Fee *</b> <ul style="list-style-type: none"> <li>Locally traded securities</li> <li>Foreign traded securities</li> </ul> <p><i>* Custody fee for Corporate Bonds and Government Securities will be based on Face Value while Market Value will be the basis for Equities &amp; Exchange-Traded Fund (ETF).</i></p>	<p>1.50 to 4.00 bps p.a.</p> <hr/> <p>Custody fee will be subject to a minimum of PHP 25,000.00 per month</p>
<b>Transaction Fee</b> <ul style="list-style-type: none"> <li>Locally traded securities</li> </ul>	<p>PHP 50.00 to PHP 250.00 per transaction</p>
<ul style="list-style-type: none"> <li>Foreign traded securities</li> </ul>	<p>USD 8.50 to USD 30.00 per transaction</p>
<b>Migration Fee</b> <ul style="list-style-type: none"> <li>Locally traded securities</li> </ul>	<p>PHP 50.00 to PHP 250.00 per transaction</p>
<ul style="list-style-type: none"> <li>Foreign traded securities</li> </ul>	<p>USD 8.50 to USD 30.00 per transaction</p>
<b>Earmarking Fee</b>	<p>PHP 100.00- PHP 200.00 plus notarization fees</p>
<b>Amendment Fee</b>	<p>PHP 100.00 – PHP 200.00/ EUR 50.00</p>
<b>Cancellation Fee</b>	<p>PHP100.00 – PHP 200.00</p>
<b>Bank Certification</b>	<p>PHP100.00 – PHP 200.00</p>
<b>Audit Confirmation</b>	<p>PHP100.00 – PHP 200.00</p>
<b>Adhoc Reports</b>	<p>PHP100.00 – PHP 200.00</p>
<b>Out-of Pocket Expenses (OPE) –</b> Other reasonable costs and expenses incurred relative to the performance and observance of functions as Custodian, including but not limited to, notarial fees, postage costs, couriers, compliance activities and other related activities, to be billed monthly.	<p>As charged by the service provider.</p>



## 17. Third Party Custodianship - Issuance of Bank Certification, Replacement of Registry Confirmation and other client Requested Report

Third Party Custodianship and Registry Department shall provide Bank certification/other reports upon request of the clients/bondholders. The department shall charge the necessary fee as stated in the fee schedule of the agreement for each certificate/report issued.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of Instruction (LOI) / Request for Bank Certification / other report (1 original copy)		Provided by the client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit the LOI for the requested report and receive the request	1.1 Receive the LOI	Refer to the fee schedule ( <b>Annexes AS on page I-66 and AT below</b> )	4 Hours	<i>Third Party Custodianship Support Unit (TCSU) / Third Party Securities Registry (TSRU) Assistant/ Specialist TCRD</i>
None	1.2 Verify the signature on LOI			Verifier TrOD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Generate the portfolio statement in the Trust Banking System to verify the client's outstanding holdings	None		<i>TCSU/TSRU Assistant/Specialist</i> TCRD
None	1.4 Prepare the certification or the requested report or registry confirmation	None		<i>TCSU/TSRU Assistant/Specialist</i> TCRD
None	1.5 Validate and check the details in the Bank certification or the requested report or the registry confirmation	Refer to the fee schedule ( <b>Annexes AS on page I-66 and AT below</b> )	3 Hours	<i>TCSU/TSRU Unit Head and Head</i> TCRD
None	1.6 Sign the Bank certification or requested report and forward to TCSU/TSRU Assistant/Specialist			<i>TSSU/TSRU Unit Head and Head</i> TCRD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.7 Send/Deliver the Bank certification or the requested report or the registry confirmation to the client/ bondholder	None	1 Hour	<i>TCSU/TSRU Assistant/ Specialist or Motorized Messenger</i> TCRD
	<b>TOTAL</b>	<b>See Annexes AS on page I-66 and AT below</b>	<b>1 Banking Day</b>	

Description of Fees	Fee Rate
<b>Initial Issuance</b>	
Upfront Fee <ul style="list-style-type: none"> <li>Preparation and Finalization of Legal Documents</li> <li>Account Opening Fee</li> </ul>	0.5bps p.a. to 1.0 bps p.a.
Registry Accounts / Recording of Securities and Registered Holders on Initial Issue	PHP 100.00-250.00 per holder
Maintenance Fee	1bps-3bps p.a. of Assets Under Management (AUM) (minimum of PHP 25,000.00 per month)
<b>Secondary Transfer</b>	
Account Opening Fee	PHP 100.00-250.00 per holder
Transaction Fee	PHP 100.00-250.00 (per Buyer and Seller)
<b>Paying Agency Fee</b>	3.5bps of amount to be paid with a minimum of PHP 15,000.00 and a maximum of PHP 100,000.00 per Payment Event
<b>Amendment Fee</b>	PHP 100.00 – PHP 200.00
<b>Bank Certification</b>	PHP 100.00 – PHP 200.00
<b>Audit Confirmation</b>	PHP 100.00 – PHP 200.00
<b>Adhoc Reports</b>	PHP 100.00 – PHP 200.00
<b>Replacement of Lost or Damaged Registry Confirmation</b>	PHP 100.00 – PHP 300.00
<b>Out-of Pocket Expenses (OPE)</b> – Other reasonable costs and expenses incurred relative to the performance and observance of functions as Custodian, including but not limited to, notarial fees, postage costs, couriers, compliance activities and other related activities, to be billed monthly.	As charged by the service provider.

## 18. Third Party Custodianship - Quarterly Reports to Clients/ Bondholders

Third Party Custodianship and Registry Department shall prepare and submit regulatory reports to client on a quarterly basis.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Summary of Portfolio Statements ( 1 original copy)		LBP-TBG-Third Party Custodianship and Registry Department		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Wait for the sending of the Summary of Portfolio Statement and receive the same	1.1 Generate the list of outstanding holdings per portfolio code from the Trust Banking System and assign allocation to TCRD personnel	None	20 Calendar Days	<i>Third Party Custodianship Support Unit (TCSU) Unit Head TCRD</i>
None	1.2 Prepare the Quarterly Portfolio Statement	None		<i>All TCRD Personnel</i>
None	1.3 Send/Deliver the Portfolio Statements to Clients/ Bondholders	None		<i>Assistant or Motorized Messenger</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Consolidate and file the receiving copy of the Portfolio Statements Summary	None		<i>TCSU/TSRU/TSSU Assistants/ Specialists</i> TCRD
	<b>TOTAL</b>	<b>None</b>	<b>20 Calendar Days</b>	

## 19. Third Party Custodianship - Remittance of Personal Equity and Retirement Account Contributions

Third Party Custodianship and Registry Department shall remit contributions of Personal Equity and Retirement Account (PERA) contributors to Product Providers as per instruction of PERA Administrators.

<b>Office or Division:</b>		Third Party Custodianship and Registry Department (TCRD)		
<b>Classification:</b>		Simple		
<b>Type of Transaction:</b>		G2B – Government to Business		
<b>Who may avail:</b>		Institutions		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Investment Instruction / Letter of Instruction (LOI) (1 original copy)		Provided by the PERA Administrator		
2. Fund Transfer of Contributions		Provided by the PERA Administrator		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit investment instruction / LOI and remit contributions to LBP and validate the discrepancies	1.1 Receive LOI and reconcile contributions received against instruction (for discrepancies, coordinate with Administrator)	PHP 240.00 for new accounts;  PHP 40.00 for existing accounts	15 Minutes	<i>Third Party Securities Settlement Unit (TSSU)</i> <i>Assistant/Specialist</i> <i>TCRD</i>
None	1.2 Verify signature on LOI			<i>Verifier</i> <i>TROD</i>
None	1.3 Prepare remittance instruction, Order/Trade File for upload in Trust Banking System and forward to TSSU Assistant/Specialist			<i>TSSU</i> <i>Assistant/Specialist</i> <i>TCRD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Check remittance instruction and forward to TCRD Head	None	10 Minutes	<i>TSSU Unit Head</i> TCRD
None	1.5 Check Order/Trade file and forward to Third Party Custodianship Support Unit (TCSU) Assistant for upload	None		<i>Third Party Custodianship Support Unit (TCSU) Assistant/Specialist</i> TCRD
None	1.6 Upload the Order/Trade File in the Trust Banking System	None	5 Minutes	<i>TCSU Assistant/Specialist</i> TCRD
None	1.7 Check the remittance instruction and forward to Third Party Securities Settlement Unit Assistant	None	5 Minutes	<i>TSSU, Unit Head and Head</i> TCRD
None	1.8 Forward the remittance instruction to Cash Department for processing	PHP 150.00 Plus Advalorem fee	5 Minutes	<i>TSSU Assistant/Specialist or Messenger</i> TCRD





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.9 Email Administrator of the remittance details	None	5 Minutes	<i>TSSU Assistant/ Specialist TCRD</i>
None	1.10 Approve the transactions in the Trust Banking System	None	15 Minutes	<i>TSSU Head, TCRD</i>
	<b>TOTAL</b>	<b>New accounts – PHP390.00 + Advalorem Fee</b>  <b>Existing accounts – PHP190.00 + Advalorem Fee</b>	<b>1 Hour</b>	

## 20. Third Party Custodianship - Settlement for Corporate Action Events

Third Party Custodianship and Registry Department shall process corporate action events such as but not limited to remittance of interest and maturity payment.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
System-generated Corporate Action Notification (1 softcopy in PDF)		Clearstream, Philippine Depository & Trust Corp (PDTC) and Bureau of the Treasury (BTR)		
Letter of Instruction (LOI) (1 original copy)		Provided by the client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Wait for the corporate notification from TCRD	1. Send corporate action notifications to Client	None	30 Minutes	<i>Third Party Securities Settlement Unit (TSSU) Assistant/ Specialist TCRD</i>
2. Receive email advice on the expected payment to be received and advise TCRD for discrepancies	2.1 One day before payment date, prepare payment schedule for the client	None	30 Minutes	<i>TSSU Assistant/ Specialist TCRD</i>
None	2.2 Check the payment schedule	None	30 Minutes	<i>TSSU Head TCRD</i>
None	2.3 Send email advice to client of the expected payment	None	30 Minutes	<i>TSSU Assistant/ Specialist TCRD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.4 On payment date, reconcile proceeds received versus the payment schedule and prepare the Cash Summary and entitlements	None	1 Hour	<i>TSSU Assistant/ Specialist</i> TCRD
None	2.5 Prepare remittance instruction for the payments received	None		<i>TSSU Assistant/ Specialist</i> TCRD
3. Receive email advice on the actual payment received and wait for the receipt of funds from TCRD	3.1 Check the Cash Summary, remittance instruction and entitlements	None	1 Hour	<i>TSSU Head</i> TCRD
None	3.2 Forward Cash Summary and remittance instruction to the Approver, TCRD	None		<i>TSSU Head</i> TCRD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.3 Check the Cash Summary and remittance instruction and approve in Clearstream/ LANDBANK Remittance System	EUR 1.33 or Php 150.00 plus Ad Valorem or USD15.00 + USD 5.00	30 Minutes	Head, TCRD
	3.4 Check the status of the payments and send advice to client via email	None	30 Minutes	TSSU Assistant/ Specialist TCRD
	3.5 If maturity payments, process in the Trust Banking System	None	15 Minutes	TSSU Head TCRD
	<b>TOTAL</b>	<b>EUR 1.33</b>  <b>or</b>  <b>PHP 150.00 plus Ad Valorem</b>  <b>Or</b>  <b>USD 15.00 plus USD5.00</b>	<b>5 Hours, 15 Minutes</b>	

## 21. Third Party Custodianship - Settlement for Securities Custody Transactions

Third Party Custodianship and Registry Department shall execute client's instruction to receive or deliver securities under a written agreement.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B - Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Order / Trade File (softcopy in excel format)		Provided by the client		
Standing Settlement Instruction (SSI)/ Letter of Instruction (LOI) (1 original copy)		Provided by the client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Order/Trade File via Security File Transfer Facility/ e-mail	1.1 Receive and upload Order/Trade File in the Trust Banking System	Refer to the fee schedule in <b><i>Annex AS on page I-66</i></b>	30 Minutes	<i>Third Party Custodianship Support Unit (TCSU) Assistant/ Specialist TCRD</i>
	1.2 For discrepancies, coordinate with Client			
2. Validate the discrepancy report and submit updated Order/ Trade File	None	None		



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Submit SSI/LOI and wait for the advice thru email on the receipt of transactions	3.1 Check the Order/Trade file and LOI for completeness, accuracy and sufficiency of securities for withdrawal	Refer to the fee schedule in <b><i>Annex AS on page I-66</i></b>	2 Hours	<i>Third Party Securities Settlement Unit (TSSU) Assistant/ Specialist TCRD</i>
None	3.2 Confirm to Client via email the receipt of transactions			<i>TSSU Assistant/ Specialist TCRD</i>
None	3.3 Prepare Trade Instruction in Clearstream/ Philippine Depository and Trust Corporation (PDTCC)/ Bureau of the Treasury (BTR) system and forward to TSSU Unit Head			<i>TSSU Assistant/ Specialist TCRD</i>
None	3.4 Check the Trade Instruction and forward to the Approver, TCRD		30 Minutes	<i>TSSU Head TCRD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.5 Check the trade instruction and approve in Clearstream/ PDTC/BTR system	None	1 Hour	Head TCRD
None	3.6 Export settled trades from Clearstream/ PDTC/BTR system and pending transactions for settlement from Trust Banking System	Refer to the fee schedule in <b>Annex AS on page I-66</b>	30 Minutes	TSSU Assistant/ Specialist TCRD
None	3.7 Approve the trades in the Trust Banking System		1 Hour	TSSU Head TCRD
None	3.8 Email pending trades to client		30 Minutes	TSSU Assistant/ Specialist TCRD
	<b>TOTAL</b>	<b>See Annex AS on page I-66</b>	<b>6 Hours</b>	

## 22. Third Party Custodianship - Settlement for Securities Registry and Paying Agency Transactions

As Registrar, Third Party Custodianship and Registry Department shall maintain the securities registry book, record the ownership of bondholders and subsequent transfer of ownership and issue Registry Confirmation to bondholders.

As Paying Agent, Third Party Custodianship and Registry Department shall process remittance of interest, maturity payments and other payments to the bondholders.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Institutions / Government-Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Order / Trade File (softcopy in excel format)		Provided by the client		
Letter of Instruction (LOI) (1 original copy)		Provided by the client		
Master Note / Certificate of Indebtedness (COI) (1 original copy)		Provided by the client		
Registry Confirmation (RC) (1 original copy)		LBP-TBG -Third Party Custodianship and Registry Department		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
<b>Initial Issuance</b>				
1. Submit Order/Trade File via Security File Transfer Facility/ e-mail	1.1 Receive and upload Order/ Trade File in the Trust Banking System	Refer to the fee schedule in <b>Annex AT on page I-70</b>	30 Minutes	Third Party Custodianship Support Unit (TCSU) Assistant/Specialist TCRD
	1.2 For discrepancies, coordinate with Client			





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Validate the discrepancy report and submit updated Order/ Trade File	None	None		
3. Submit Sales Report and confirmation on the receipt of proceeds	3.1 Export pending transactions for settlement from Trust Banking System	Refer to the fee schedule in <b>Annex AT on page I-70</b>	1 Hour	<i>Third Party Securities Registry Unit (TSRU) Assistant/ Specialist TCRD</i>
None	3.2 Reconcile transaction versus the Selling Agent's Sales Report			<i>TSRU Assistant/ Specialist TCRD</i>
None	3.3 Confirm with client if proceeds for the initial issuance have been received			<i>TSRU Assistant/Specialist TCRD</i>
None	3.4 Approve the transactions in the Trust Banking System		30 Minutes	<i>TSRU Head TCRD</i>
None	3.5 Generate Registry Confirmation for the bondholder and prepare Transmittal Slip for mailing		1 day and 4 Hours	<i>TSRU Assistant/ Specialist TCRD</i>
None	3.6 Check the generated Registry Confirmation and the Transmittal Slip		4 Hours	<i>TSRU Head TCRD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.7 Forward RC and Transmittal Slip to FMD for mailing		5 Minutes	<i>TSRU Assistant/ Specialist/ TCRD</i>
4. Submit Master Note or COI and receive Confirmation Advice via email Scheduler of Trust Banking System	4.1 Lodge the Master Note/COI in vault	Refer to the fee schedule in <b><i>Annex AT on page I-70</i></b>	10 Minutes	<i>TCSU Assistant/Specialist and TCSU Head or TCRD Head</i>
None	4.2 Encode in Trust Banking System a nominal value of "1" for each COI or Master Note or Registry Account		10 Minutes	<i>TCSU Assistant/ Specialist TCRD</i>
None	4.3 Approve in Trust Banking System		30 Minutes	<i>TSRU/TSSU Unit Head TCRD</i>
	<b>TOTAL</b>	<b>See Annex AT on page I-70</b>	<b>2 Banking Days, 2 Hours, 55 Minutes</b>	



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<b>Subsequent Transfer of Ownership</b>				
1. Submit LOI, Order/ Trade File and RC	1.1 For subsequent transfer of ownership, receive signature-verified LOI and RC	Refer to the fee schedule in <b>Annex AT on page I-70</b>	5 Minutes	<i>TSRU Assistant/ Specialist</i> TCRD
None	1.2 Review LOI, Order/Trade File and RC for completeness and accuracy		10 Minutes	<i>TSRU Assistant/ Specialist</i> TCRD
None	1.3 Upload the Order/Trade File		5 Minutes	<i>TCSU Assistant/ Specialist</i> TCRD
None	1.4 Export pending transactions for settlement from Trust Banking System and forward pending transactions, LOI and RC to TSRU Unit Head		15 Minutes	<i>TSRU Assistant/ Specialist</i> TCRD
None	1.5 Check LOI and RC and approve the transactions in the Trust Banking System		30 Minutes	<i>TSRU Head</i> TCRD
None	1.6 Cancel old RC and generate new RC to the transferee			<i>TSRU Head</i> TCRD
	<b>TOTAL</b>	<b>See Annex AT on page I-70</b>	<b>1 Hour, 5 Minutes</b>	



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<b>Interest/Maturity Payment</b>				
1. Wait for the Payment Letter and Schedule from LBP-TBG-TCRD	1.1 On record date, prepare the Payment Letter and Schedule addressed to the Issuer/ Paying Agent for the expected amount of proceeds to be remitted and forward the same to TSRU Unit Head	None	1 Hour	<i>TSRU Assistant/ Specialist TCRD</i>
None	1.2 Check the Payment Letter and Schedule and affix signature	None	1 Hour	<i>TSRU Head TCRD</i>
None	1.3 Forward the Payment Letter and Schedule to TCRD Head	None		<i>TSRU Head TCRD</i>
None	1.4 Check the Payment Letter and Schedule and affix signature	None	30 Minutes	<i>Head TCRD</i>
None	1.5 Send the Payment Letter and Schedule to the Issuer/ Paying Agent	None	5 Minutes	<i>TSRU Assistant/ Specialist/Unit Head TCRD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Send email advice to LBP-TBG-TCRD on the expected payment	2.1 One day before the payment date, check the remitted funds by the Issuer and reconcile funds received versus the Payment Letter and Schedule	None	5 Minutes  (paused-clock)	<i>TSRU Assistant/ Specialist/Unit Head TCRD</i>
	<b>TOTAL</b>	<b>None</b>	<b>2 Hours, 40 Minutes</b>	



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<b>On Payment Date</b>				
None	1.1 Prepare the remittance instruction of payments to the bondholders	None	1 Hour	<i>TSRU Assistant/ Specialist</i> TCRD
None	1.2 Check the remittance instruction for payment to the bondholders and forward to the Approver, TCRD	None	1 Hour	<i>TSRU Head</i> TCRD
None	1.3 Check the remittance instruction and approve in the LANDBANK Remittance System	Php 150.00 plus Ad Valorem	1 Hour	<i>Head</i> TCRD
2. Receive email advice on the actual payment received and wait for the receipt of funds from TCRD	2.1 Check the status of the remittance and prepare the Credit Advice	None	1 Hour	<i>TSRU Assistant/ Specialist</i> TCRD
None	2.2 Sent the Credit Advices to bondholders via email	None	1 Hour	<i>TSRU Head</i> TCRD
	<b>TOTAL</b>	<b>PHP 150.00 plus Ad Valorem</b>	<b>5 Hours</b>	

## 23. Third Party Custodianship - Updating of Account Details

TCRD shall handle amendment of client details which shall be supported by request or letter of instruction from the client.

<b>Office or Division:</b>	Third Party Custodianship and Registry Department (TCRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals / Institutions / Government Owned and Controlled Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter of Instruction (LOI) / Request for amendment (1 original copy)		Provided by Client		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Letter of Instruction (LOI)/ the Request for Amendment and wait for the advice of completed request	1.1 Receive the duly signature-verified LOI for the request of Amendment	Refer to the fee schedule in <b>Annex AS on page I-66</b>	15 Minutes	<i>Third Party Custodianship Support Unit (TCSU) Assistant/ Specialist TCRD</i>
	1.2 Execute amendment / changes on bondholder's/ client's detail			<i>TCSU Assistant/ Specialist TCRD</i>
None	1.3 Review the amended data and advise the client of the completed request		5 Minutes	<i>TCSU Head TCRD</i>
	<b>TOTAL</b>	<b>See Annex AS on page I-66</b>	<b>20 Minutes</b>	



# **Operations and Administrative Support Services**

## **External Services**





## 1. Appraisal of Road Right of Way

Request for appraisal by Department of Public Works and Highways (DPWH) for the Right-of-Way (ROW) Act under Republic Act 10752 and other Special Projects of other government agencies.

<b>Office or Division:</b>	Property Valuation and Credit Information Department (PVCID)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G– Government to Government			
<b>Who may avail:</b>	DPWH and Other Government Agencies			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request from government agency		Requesting government agency		
Parcellary Plan or Lot Plan		Bureau of Lands		
Inventory of Assets to be appraised		Requesting government agency		
Copy of title/s (all pages)		Registry of Deeds		
Current Tax Declarations		Assessor's Office		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Letter request for appraisal service with attached requirements stated above	1.1 Check if documents are complete and properly filled-out	None	2 Hours	<i>Administrative Assistant</i> PVCID
None	1.2 Evaluate, indicate instructions	None	2 Hours	<i>Department Head</i> PVCID
None	1.3 Evaluate request and instructions from the Department	None	2 Hours	<i>Unit Head</i> PVCID
None	1.4 Indicate additional instructions and assign request	None	2 Hours	<i>Team Head</i> PVCID

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Prepare Letter Proposal with Terms of Reference/ Memorandum of Agreement, and estimate appraisal fee	None	4 Hours	<i>Property Valuation Specialist (PVS)</i> PVCID
None	1.6 Review, approve and release proposal to government agency concerned for confirmation	None	68 Banking Days (inclusive of the 3-month validity period for confirmation of the proposal from the government agency concerned)	<i>PVS, Team Head, Unit Head; Department Head</i> PVCID
None	1.7 Conduct appraisal and ocular inspection of the property	None	30 Banking Days	<i>Task Force, Team Head</i> PVCID
None	1.8 Prepare appraisal report	None	20 Banking Days	<i>Task Force, Team Head</i> PVCID
None	1.9 Approve and release appraisal report	None	10 Banking Days	<i>PVS, Unit Head, Department Head</i> PVCID
	<b>TOTAL</b>	<b>None</b>	<b>129 Banking Days, 4 Hours</b>	

Notes: (a) Includes 66 banking days for client to confirm the proposal; and  
 (b) Location and area of property were considered in the processing time, thus, maximum number of days was considered in the conduct of the appraisal and said service shall be covered by a contract/agreement.

## 2. Closure/Updating of Modified Disbursement Scheme (MDS) Sub-Account/s to the MDS Online System

Closure/updating of MDS Sub-Account/s endorsed by MDS Servicing Branches (MSBs)

<b>Office or Division:</b>	MDS and Collections Management Department (MCMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	All National Government Agencies (NGAs)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Letter Request from NGAs (if any) (1 original or photocopy) 2. Endorsement memo from LBP-MSBs (1 original or photocopy)		<ul style="list-style-type: none"> <li>• NGAs-Finance Division</li> <li>• LBP-MSBs</li> </ul>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Prepare letter-request to MSBs for the closing and updating of MDS sub-accounts	1.1 MSB to receive and signature-verify letter request from the NGAs	None	3 Banking Days	Document Analyst/ Assistant Division Chief/Division Chief, MDS/MMU, MCMD
None	1.2 MSB to prepare and transmit endorsement letter to MCMD	None		
None	1.3 MCMD to receive and signature verify memo-endorsement and close/update in the MDS online system	None		
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	



### 3. Credit Information/Background Information Services – Leasing

Request for Credit Information (CI) of LBP Leasing Corporation thru Bankers' Association of the Philippines – Credit Bureau (BAPCB) Loandex Information System (LIS)

<b>Office or Division:</b>	Property Valuation and Credit Information Department (PVCID)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2B – Government to Business			
<b>Who may avail:</b>	LBP Leasing Corporation			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter Request for Credit Information with List of Account Names		LBP Leasing Corporation		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit duly accomplished Credit Information Request (CIR) Form with the following information:  For Corporate Accounts: <ul style="list-style-type: none"> <li>• Corporate name or Business name</li> <li>• Complete address</li> </ul> For Individual: <ul style="list-style-type: none"> <li>• Complete name (Given name, Surname, Middle Name)</li> <li>• Complete Address</li> <li>• Taxpayer Identification No. (TIN)</li> </ul>	1.1 Check completeness of request and supporting data/ information and input request in the LIS	None	1 Banking Day	<i>Credit and Technical information Management Unit (CTIMU) – 1 Administrative Assistant/Analyst PVCID</i>
	1.2 Evaluate and assign request	None	5 Banking Days (subject to 5 day LIS response)	<i>Credit Information Unit (CIU) Team Head PVCID</i>
	1.3 Generate and print LIS reports in the BAPCB Loandex Website on the 5 <sup>th</sup> day and forward to CIU	None	4 Hours	<i>CTIMU – 1 Administrative Assistant/Analyst PVCID</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Analyze and prepare CIR	None	4 Hours	CIA PVCID
None	1.5 Review and check CIR	None	4 Hours	<i>CIU Team Head, Unit Head</i> PVCID
None	1.6 Transmit CIR to concerned LANDBANK Leasing through couriers	None	4 Hours	<i>CTIMU – 1 Administrative Assistant</i> PVCID
	<b>TOTAL</b>	<b>None</b>	<b>8 Banking Days</b>	

#### 4. Deliberation and Selection of Hiring Candidates

Preparation of materials and presentation for Selection Board\* and LBP Board deliberations and approval.\*\*

<b>Office or Division:</b>	Personnel Administration Department (PAD) - HR Planning and Staffing Unit (HRPSU)
<b>Classification:</b>	Complex
<b>Type of Transaction:</b>	G2G – Government to Government
<b>Who may avail:</b>	Qualified Applicants/Requesting Units
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Pre-employment requirements (1 original copy each) <ul style="list-style-type: none"> <li>➤ Updated LBP Application Form,</li> <li>➤ Authenticated Copy of Eligibility</li> <li>➤ Transcript of Records (original)</li> <li>➤ Medical Test Results (original)</li> <li>➤ Civil Service Commission (CSC) Form 211 (must be original)</li> <li>➤ Persons with Disabilities (PWD) ID Card (if applicable)</li> <li>➤ National Bureau of Investigation (NBI) Clearance (must be original)</li> <li>➤ Regional/Municipal Trial Court (RTC and MTC) (must be original)</li> <li>➤ Police Clearance (must be original)</li> <li>➤ Certificate of Employment</li> <li>➤ Philippine Statistics Authority (PSA) Birth Certificate (must be original)</li> <li>➤ Certificate of Attendance to Trainings/Seminars</li> <li>➤ Affidavit of No Delinquent Financial Obligation (must be original)</li> <li>➤ Consent for Credit Information (CI) Report</li> <li>➤ Board Resolutions, Comparative Assessment Form (CAF), Agenda, Interview Sheets, Background Investigation (BI) Results, Medical Clearance, Audit Clearance, CI Report, Centralized Watch list Check</li> </ul>	Qualified Applicants, Government agencies Concerned and PAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit pre-employment requirements to PAD	1. Prepare CAF	None	1 Banking Day	<i>Human Resource Management (HRM) Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, Assistant Department Manager (ADM), Assistant Vice President (AVP) Selection and Promotion Division (SPD), PAD</i>
2. Submit BI report to PAD from Security Department (SD) and Third Party Service Provider (TPSP)	2. Include in the agenda for Selection Board deliberation****		2 Banking Days	<i>HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, ADM, AVP, SPD, PAD</i>
3. Submit Medical Clearance to PAD from Employee Relations Department (ERD)	3. Submit proposal for approval of LANDBANK Board of Directors*****		2 Banking Days	<i>HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, ADM, AVP, SPD, PAD</i>
4. Submit CI report to PAD from Property Valuation and Credit Information Department (PVCID)	4. Prepare notice of assumption upon receipt of LBP Board Resolution		2 Banking Days (Items 4.1 & 5.1)	<i>HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, ADM, AVP, SPD, PAD</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
5. Submit Audit Clearance to PAD from Internal Audit Group (IAG), if candidate is an existing Service Company Workers (SCWs)	5. Send pre-assumption requirements to candidates	None		HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, ADM, AVP, SPD, PAD
	<b>TOTAL</b>	<b>None</b>	<b>7 Banking Days</b>	

*\*A required by CSC 2017 Omnibus Rules on Appointment and Other HR Actions*

*\*\*As required by the LANDBANK Charter (RA 3844)*

*\*\*\*Excludes TAT of a.) ERD for medical clearances and additional medical examinations that may be required from candidate for hiring; b.) SD/TPSP for the conduct of BI; c.) IAG for audit clearance, if existing SCW; d.) PVCID for the CI Report*

*\*\*\*\*Subject to the scheduled Selection Board Meeting*

*\*\*\*\*\*Subject to the scheduled LBP Board of Directors Meeting*



## 5. Deployment of Service Company Workers (SCWs)

Processing of endorsement for deployment of candidates (non-permanent, relievers, project-based SCWs) in coordination with the Third-Party Service Provider (TPSP).

<b>Office or Division:</b>	Personnel Administration Department (PAD) - HR Planning and Staffing Unit (HRPSU)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	LANDBANK Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1 original copy of Deployment template addressed to PAD with complete attachments (1 original copy each): <ul style="list-style-type: none"> <li>➤ LBP Application Form</li> <li>➤ Resume</li> <li>➤ Transcript of Records</li> </ul>		LANDBANK – EO No. 083, S. 2019 Guidelines on the Deployment and Maximum Term of Service of the Service Company Workers		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send deployment template with complete attachments to PAD	1.1 Receive the deployment template with complete attachments from the requesting unit and encode in monitoring system and attach tracking sheet	None	9 Banking Days (Items 1.1-1.3)	Human Resource Management (HRM) Assistant, Division Chief, Assistant Department Manager (ADM), Headcount Management and Manpower Division (HMMPD), PAD
None	1.2 Evaluate request for deployment – request necessary documents from requesting unit	None		HRM Assistant, Division Chief, ADM, HMMPD, PAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Endorse upon receipt of requested documents	None		<i>HRM Assistant, Division Chief, ADM, HMMPD, PAD</i>
None	1.4 Endorse candidate considered for deployment to TPSP for pre-employment requirements	None	5 Banking Days	
None	1.5 Assumption of the candidate to the requesting unit*	None		<i>HRM Assistant, Division Chief, ADM, Selection and Promotion Division (SPD), PAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>14 Banking Days</b> (excluding dependencies to the TPSP, candidate, and requesting unit)	

*\*Subject to the evaluation of the TPSP; Service Level Agreement with TPSP is TAT of 10 Banking Days from receipt of request from PAD*

## 6. Employment Verification and Other Queries

Issuance of employment verification and other queries.

<b>Office or Division:</b>	Personnel Administration Department (PAD) - Separation and Records Division (SRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B - Government to Business; G2G - Government to Government			
<b>Who may avail:</b>	Private Banks and government offices			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request for employment verification through email, parcel/courier, personal appearance (1 original copy)		Various offices/companies; Personnel concerned		
Authorization letter to conduct employment verification (1 original copy)		Personnel concerned		
Valid ID (1 photocopy)		Personnel concerned		
Specimen signature (1 original copy)		Verifier from various offices/companies		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request for employment verification through email, parcel/courier, personal appearance	1.1 Receive request for employment verification	None	1 Minute	<i>Human Resource Management (HRM) Assistant, SRD, PAD</i>
None	1.2 Validate data through SAP-HRIS and print	None	1 Banking Day	<i>HRM Assistant, SRD, PAD</i>
None	1.3 Review/Affix initial/e-initial	None	1 Banking Day	<i>Assistant Division Chief, Division Chief SRD, PAD</i>
2. Receive reply through e-mail	2. Send reply through e-mail or hard copy	None	7 Hours and 59 Minutes	<i>HRM Assistant, SRD, PAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	



## 7. Enrollment of Large Taxpayer/Non Large Taxpayer Account in the Electronic Tax Payment System (ETPS) Enrollment Facility

Enrollment of Large/Non-Large Taxpayer in the Electronic Filing Payment System (EFPS) of the Bureau of the Internal Revenue (BIR)

<b>Office or Division:</b>	MDS and Collections Management Department (MCMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government; G2B – Government to Business; G2C – Government to Citizen			
<b>Who may avail:</b>	All NGAs			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Transmittal Memorandum (1 original or scanned copy) 2. e-Tax Payment Enrollment Form (1 original or scanned copy)		All LBP Servicing Branches/Extension Offices		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send duly accurately accomplished ETPS Enrolment Form and Transmittal Memo	1.1 Receive the duly accomplished and verified e-Tax Payment Enrollment Form from the Branch  <i>Note:</i>  <i>The information in e-Tax Payment Enrollment Form should match with the ETPS requirements</i>	None	3 Banking Days	<i>Document Analyst/ Assistant Division Chief/Division Chief, MDS/MMU, MCMD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Validate the completeness of the received e-Tax Payment Enrollment Form and encode in the Monitoring Tool (Excel)	None		<i>Document Specialist/ Assistant Division Chief/Division Chief/ CMD/CMU, MCMD</i>
None	1.3 Forward the validated e-Tax Payment Enrollment Form for verification	None		<i>Document Specialist/ Assistant Division Chief/Division Chief/ CMD/CMU, MCMD</i>
None	1.4 Input the data from the duly accomplished and verified e-Tax Payment Enrollment Form in the ETPS Enrollment Facility	None		<i>Document Specialist/ Assistant Division Chief/Division Chief/ CMD/CMU, MCMD</i>
None	1.5 Generate the Password/Pin Mailer from the ETPS Enrollment Facility and List of Authorized Users/Accounts and prepare Transmittal Memorandum	None		<i>Document Specialist/ Assistant Division Chief/Division Chief/ CMD/CMU, MCMD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.6 Forward the e-Tax Payment Enrollment Form, Transmittal Memorandum and List of Authorized Users/ Accounts to the Immediate Supervisor, CMD for checking. If in order, affix signature	None		<i>Document Specialist/ Assistant Division Chief/Division Chief/ CMD/CMU, MCMD</i>
None	1.7 Forward the duly checked e-Tax Payment Enrollment Form, Transmittal Memorandum and List of Authorized Users/ Accounts to ADM/Head, MCMD for approval	None		<i>Document Specialist/ Assistant Division Chief/Division Chief/ CMD/CMU, MCMD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<p>1.8 Send/forward/ release the Transmittal Memorandum together with the System Generated Password/Pin Mailer to the Depository Branch concerned</p> <p><i>Notes:</i></p> <p><i>a. For Provincial Depository Branch, the Transmittal Memorandum and the System Generated Password/Pin Mailer shall be forwarded through FMD</i></p> <p><i>b. For Metro Manila Depository Branch, the Transmittal Memorandum and the System Generated Password/Pin Mailer be shall be forwarded to concerned Branch Group</i></p>	None		<p><i>Document Specialist/ Assistant Division Chief/Division Chief/ CMD/CMU, MCMD</i></p>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	c. <i>Pick-up of System Generated Password/Pin Mailer shall be supported by an Authorization duly signed by the Head of the Depository Branch. The signature of the Depository Branch Head on the Authorization shall be verified by the Assigned Personnel, IOMD/MMU before releasing the System Generated Password/Pin Mailer to the Branch authorized personnel</i>	None		
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	



## 8. Enrollment of MDS Sub-Account/s to the MDS Online System

Enrollment of National Government Agencies (NGA's) MDS Sub-Account/s forwarded to us by MDS Servicing Branches (MSBs)

<b>Office or Division:</b>	MDS and Collections Management Department (MCMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	All NGAs			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
MDS Sub-Account Enrollment Form (duly accomplished) – 1 original or photocopy		NGAs-Finance Division LBP-MSBs		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit the following documents to MSB: <ul style="list-style-type: none"> <li>• Letter- Request to open an Account</li> <li>• BTr Clearance, Notarized copy of the Agency's Undertaking and Waiver of Confidentiality</li> <li>• Accomplished and authenticated Client information, SSCs and Terms and Conditions</li> </ul>	1.1 MSB to send list of MDS sub-account to the NGA concerned for DBM's funding	None	3 Banking Days	<i>Liaison Officer/ Account and Document Specialist/ Assistant Division Chief/Division Chief, MDS/MMU, MCMD</i>
	1.2 MSB to send the accomplished MDS Sub-Account Enrollment Form to MCMD via fax, email or courier	None		
	1.3 MCMD to verify signatures and check if properly filled-out with the required information	None		



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 MCMD to enroll the MDS sub-account in the MDS online system through the FIAS terminal	None		<i>Document Analyst/ Assistant Division Chief/Division Chief, MDS/MMU, MCMD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

## 9. Evaluation of Proposal for Regular Hiring

Evaluate/assess proposals for regular hiring and compliance to Qualification Standards (QS) of the proposed candidate.

<b>Office or Division:</b>	Personnel Administration Department (PAD) - HR Planning and Staffing Unit (HRPSU)	
<b>Classification:</b>	Complex	
<b>Type of Transaction:</b>	G2G – Government to Government	
<b>Who may avail:</b>	LANDBANK Units	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
<p>1. Original copy of memo-proposal for regular hiring addressed to PAD with complete attachments (1 original copy each):</p> <ul style="list-style-type: none"> <li>➤ Interview Sheet and Certificate of Competency</li> <li>➤ Pre-employment requirements (Updated LBP Application Form, Authenticated Copy of Eligibility, Transcript of Records, Medical Test Results, Civil Service Commission (CSC) Form 211, Persons with Disabilities (PWD) ID Card (if applicable), National Bureau of Investigation (NBI) Clearance, Regional/Municipal Trial Court (RTC and MTC), Police Clearance, Certificate of Employment, Philippine Statistics Authority (PSA) Birth Certificate, Certificate/s of Attendance to Trainings/Seminars (if applicable), Affidavit of No Delinquent Financial Obligation, Consent for Credit Information (CI) Report)</li> </ul>	LANDBANK – Hiring Policies and Procedures	



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send proposal for regular hiring with complete attachments to PAD	1.1 Receive the proposal for regular hiring from the requesting unit and encode in monitoring system and attach tracking sheet	None	1 Banking Day	PAD – Receiving
None	1.2 Evaluate and assess compliance to QS of the proposed position and completeness of requirements	None	2 Banking Days	Human Resource Management (HRM) Assistant, HRM Analyst, HRM Specialist I/II, Assistant Division Chief (ADC), DC, Selection and Promotion Division, (SPD), Head, HRPSU, Head, PAD, Head, Human Resource Management Group (HRMG)
None	1.3 Request for conduct of Background Investigation, Audit Clearance, CI Report, and training certification (if applicable)	None	2 Banking Days	
None	1.4 Send pre-employment requirements to the proposed candidate for compliance	None		



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Receive and evaluate authenticity/ completeness of submitted documents from qualified applicants	None	1 Banking Day	<i>HRM Assistant, HRM Analyst, HRM Specialist I/II, ADC, DC, SPD, Head, HRPSU, Head, PAD, Head, HRMG</i>
None	1.6 Forward medical results to Employee Relations Department (ERD) – Medical Division for clearance	None		
None	1.7 Final Interview of qualified applicant	None	1 Banking Day	
	<b>TOTAL</b>	<b>None</b>	<b>7 Banking Days*</b>	

*\*Excludes Turnaround Time of a.) ERD for medical clearances and additional medical examinations that may be required from candidate for hiring; b.) Administrative Legal Department/TPSP for the conduct of background investigation; c.) Internal Audit Group for audit clearance, if existing Service Company Worker; d.) Property Valuation and Credit Information Department for the CI Report*

*\*Excludes further the compliance of the candidate to the deadline set for the submission of requirements and other delays caused from the part of the candidate and/or other concerned departments*

## 10. Generation of Internet Banking Back-Office MIS Reports

Generation of requested reports from iAccess and weAccess Back-Office.

<b>Office or Division:</b>	Electronic Banking Support Unit (eBSU)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Government			
<b>Who may avail:</b>	LANDBANK Branches, OFBank and Other Bank Units Concerned			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Memo/e-mail request for generation of Internet Banking Back-Office MIS reports		LANDBANK Branches, OFBank and Other Bank Units concerned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request for generation of Internet Banking Back-Office MIS Reports thru memo/e-mail	1.1 Validate request if applicable	None	1 Minute	<i>e-Products Specialist II</i> eBSU
	1.2 Access the Internet Banking Back-Office	None	2 Minutes	<i>e-Products Assistant</i> eBSU
	1.3 Generate the following: <ul style="list-style-type: none"> <li>• Monthly Internet Banking Back Office MIS Reports</li> <li>• Daily Internet Banking Back-Office reports for OFBank, Credit Card Administration Department and Electronics Product Department</li> </ul>	None	21 Minutes	<i>e-Products Assistant</i> eBSU



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<ul style="list-style-type: none"> <li>Other Internet Banking Reports as needed/ requested by branches/ units concerned</li> </ul>	None		<i>e-Products Assistant</i> eBSU
None	1.4 Summarize the Performance Reports for the Internet Banking Facilities (for monthly generated reports only)	None	20 Minutes	<i>e-Products Assistant</i> eBSU
None	1.5 Send the generated reports to LANDBANK Branches, OFBank and other Bank units concerned the thru email/ Secure File Transfer Protocol	None	5 Minutes	<i>e-Products Assistant</i> eBSU
	<b>TOTAL</b>	<b>None</b>	<b>49 Minutes</b>	

## 11. Generation of Mobile Banking Application (MBA) Reports

Generation of requested reports from MBA Back-Office

<b>Office or Division:</b>	Electronic Banking Support Unit (eBSU)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Government			
<b>Who may avail:</b>	LANDBANK Branches, OFBank and Other Bank Units Concerned			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Memo/e-mail request for generation of MBA reports from LANDBANK Branches, OFBank and Other Concerned Units of the Bank		LANDBANK Branches/OFBank/Other Concerned Units of the Bank		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request for generation of MBA Reports thru memo/e-mail	1.1 Validate request if applicable	None	1 Minute	<i>e-Products Assistant</i> eBSU
None	1.2 Access the MBA Back-Office and generate the following reports for OFBank: <ul style="list-style-type: none"> <li>• Transaction Journal Report</li> <li>• Schedule of Bills Payment</li> <li>• Interbank Fund Transfer Report</li> </ul>	None	27 Minutes	<i>e-Products Assistant</i> eBSU





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Upload the generated reports to OFBank thru Secure File Transfer Protocol	None	5 Minutes	<i>e-Products Assistant</i> eBSU
None	1.4 Generate the following reports for Credit Card Administration Department (CCAD): <ul style="list-style-type: none"><li>• Schedule of Bills Payment for LANDBANK MasterCard Credit Card</li><li>• Schedule of Bills Payment for LANDBANK Visa Credit Card</li></ul>	None	5 Minutes	<i>e-Products Assistant</i> eBSU
None	1.5 Send the generated reports to CCAD thru e-mail	None	10 Minutes	<i>e-Products Assistant</i> eBSU



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Generate the following Bankwide reports to Electronic Products Department (EPD): <ul style="list-style-type: none"> <li>• Transaction Journal Report</li> <li>• Schedule of Bills Payment</li> <li>• InterBank Fund Transfer</li> <li>• MBA For The Year</li> <li>• MBA For The Month</li> </ul>	None	30 Minutes	<i>e-Products Assistant</i> eBSU
None	1.7 Send the generated reports to EPD thru e-mail	None	10 Minutes	<i>e-Products Assistant</i> eBSU
None	1.8 Generate other reports as requested by Bank Units concerned	None	15 Minutes	<i>e-Products Assistant</i> eBSU
None	1.9 Send the generated reports to Bank units concerned thru e-mail	None	10 Minutes	<i>e-Products Assistant</i> eBSU
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 53 Minutes</b>	

## 12. Issuance of Bidding Documents

To issue Bidding Documents to prospective bidders.

<b>Office or Division:</b>	HOBAC Secretariat Unit			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B - Government to Business; G2G - Government to Government			
<b>Who may avail:</b>	Prospective Bidders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
None		None		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Request Payment Acceptance Order (PAO) from HOBAC Secretariat	1.1 Confirm receipt of bidder's request  1.2 Prepare PAO and issue same to the bidders	None	30 Minutes	<i>Procurement Analyst/ Specialist</i> HOBAC Secretariat
2. Pay the bidding documents fee and submit the following:  a) Official Receipt  b) Secure File Transfer Form	2.1 Confirm receipt of bidder's OR and SFTF  2.2 Endorse Documents to ProcD for the issuance of bidding documents	PHP 500 or 1/10 of 5% of the Approved Budget for the Contract rounded off to the next hundred, whichever is higher	60 Minutes	<i>Procurement Analyst/ Specialist</i> HOBAC Secretariat



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	PHP 500 or 1/10 of 5% of the Approved Budget for the Contract rounded off to the next hundred, which-ever is higher	90 Minutes	

### 13. Processing and Remittance of Philippine Health Insurance Corporation (PHIC) Collections

Remittance of PhilHealth Collections and Submission of Collection Documents to PHIC – Head Office

<b>Office or Division:</b>	MDS and Collections Management Department (MCMD)			
<b>Classification:</b>	Simple/Highly Technical			
<b>Type of Transaction:</b>	G2G – Government to Government; G2B – Government to Business; G2C – Government to Citizen			
<b>Who may avail:</b>	All Government Agencies and Private Entities			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<ul style="list-style-type: none"> <li>Online PHIC Collections for each Quincena (2 original copies)</li> <li>PhilHealth Agents Receipt (PAR) (1 original copy)</li> <li>PhilHealth Premium Payment Slip (PPPS) (1 original copy)</li> <li>Statement of Premium Account (SPA) (1 original copy)</li> <li>Cancelled PAR (3 original copies)</li> <li>Returned Check (1 original copy)</li> <li>Summary of PhilHealth Collections indicating “No Collection” (1 original copy)</li> <li>Memo request and Summary of Debit/Credit Adjustments, if any (1 original copy)</li> </ul>		<ul style="list-style-type: none"> <li>Data Center Management Department – Technology Management Group</li> <li>All LBP Servicing Branches</li> </ul>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Accept premium payments from PhilHealth clients thru Over-The-Counter (OTC) and ePayments	1.1 Download, print and validate the required and complete reports from IDRARS and FIAS (Snapshot)	<u><b>OTC</b></u> PHP 40.00 per Transaction  <u><b>ePayment</b></u> PHP 10.00 per Transaction	1 Banking Day	<i>Document Analyst/            Document Specialist/            Assistant Division Chief/Division Chief/DMD/CMU/ MCMD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Prepare PhilHealth Remittance Report, Adjustments with corresponding Debit/Credit	None		<i>Document Analyst/ Document Specialist/ Assistant Division Chief/Division Chief/DMD/CMU/ MCMD</i>
None	1.3 Send/transmit to PhilHealth – Head Office thru email on or before 4:00 PM daily (copy furnished Pasig Capitol Branch)	None		<i>Document Analyst/ Document Specialist/ Assistant Division Chief/Division Chief/DMD/CMU/ MCMD</i>
2. Send the complete and required reports/documents within fifteen (15) banking days after the collection period	2.1 Generate the required report from IDRARS and validate against the received documents from the branches as stated in the checklist of requirements	None		<i>Document Analyst/ Document Specialist/ Assistant Division Chief/Division Chief/DMD/CMU/ MCMD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Prepare the following remittance reports/documents: <ul style="list-style-type: none"> <li>• Transmittal Letter</li> <li>• Summary of PHIC Collections</li> <li>• Online PHIC Collections</li> <li>• PAR</li> <li>• PPPS</li> <li>• SPA</li> <li>• Summary of Cancelled Receipt</li> <li>• Summary of Dishonored Check</li> <li>• Summary of Credit/Debit Adjustment</li> <li>• Summary of Lost PAR</li> </ul>	None		<i>Document Analyst/ Document Specialist/ Assistant Division Chief/Division Chief/DMD/CMU/ MCMD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.3 Deliver the remittance reports and documents to PhilHealth – Head Office on the 30 <sup>th</sup> of the month for 1 to 15 collections of the month and on the 15 <sup>th</sup> of the following month for 16 to 30/31 collections of the month	None		<i>Document Analyst/ Document Specialist/ Assistant Division Chief/Division Chief/DMD/CMU/ MCMD</i>
	<b>TOTAL</b>	<b>OTC – PHP 40.00 per Transacti on EPayment – P 10.00 per Transacti on</b>	<b>1 Banking Day</b>	



#### 14. Processing of Claims/Disbursement Transactions (Field Units) – Simple

Payments of various transactions are processed through Disbursement Orders (DOs) which are supported by required documents depending on the nature of transactions.

<b>Office or Division:</b>		Accounting Center (AC)/Accounting Unit (AU)		
<b>Classification:</b>		Simple		
<b>Type of Transaction:</b>		G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government		
<b>Who may avail:</b>		LBP Proponent Units/Departments; Supplier/Contractor/Consultant		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
List of required documents depending on the nature of transactions are presented in <b><i>Annex AU</i></b>		Where to secure the required documents are likewise presented in <b><i>Annex AU</i></b>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit/issue required documents to Requisitioning Unit	1.1 Evaluate and ensure completeness of documentary requirements	None	15 Minutes	<i>Executive Assistant (EA)/Head LBP Requisitioning Unit (RU)</i>
None	1.2 Prepare DO	None	15 Minutes	<i>EA LBP RU</i>
None	1.3 Approve DO and forward together with the required documents to AC/AU	None	1 Hour	<i>EA/Head LBP RU</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Submit DO with required documents to AC/AU	None	2 Hours	<i>EA/Head LBP RU</i>
None	1.5 Receive the DO with supporting documents and record in the logbook the DO with supporting documents	None	20 Minutes	<i>Financial Assistant/ Analyst/Specialist AC/AU-FAD</i>
None	1.6 Transmit DO to Control and Analysis Division for certification as to funds availability	None	10 Minutes	<i>Financial Assistant/ Analyst/Specialist AC/AU-FAD</i>
None	1.7 Verify available budget and certify the DO as to availability of funds	None	20 Minutes	<i>Financial Assistant/ Analyst/Specialist AC/AU-FAD</i>
None	1.8 Forward DO to processor	None	20 Minutes	<i>Financial Assistant/ Analyst/Specialist, AC/AU, FAD</i>
None	1.9 Evaluate the documents if properly approved and check completeness	None	4 Hours	<i>Financial Assistant/ Analyst/Specialist AC/AU-FAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.10 Submit to Supervisor for checking	None	10 Minutes	<i>Financial Assistant/ Analyst/Specialist</i> AC/AU-FAD
None	1.11 Check DO and validate completeness of supporting documents	None	4 Hours	<i>Assistant Division Chief (ADC)/Division Chief (DC)</i> AC/AU-FAD
None	1.12 Endorse DO to AC/AU Head for approval	None	10 Minutes	<i>ADC/DC</i> AC/AU-FAD
None	1.13 Review the DO and supporting documents/ Approve and sign the DO	None	1 Hour	<i>AC/AU Head</i> FAD
None	1.14 Send validated/ approved DO acknowledged by Clustered Branch in the DO logbook, for check issuance or credit to account	None	10 Minutes	<i>Financial Assistant/ Analyst/Specialist</i> AC/AU-FAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Submit validated/ approved DO with required documents to Clustered Branch	2.1 Receive DO with supporting documents	None	20 Minutes	New Accounts Clerk/ CASA Bookkeeper/ Branch Operations Officer/Branch Service Officer/Branch Head LBP Branch
None	2.2 Issue/process the following:  a. Prepare and approve Manager's Check  b. Credit to account	None		
	<b>TOTAL</b>	<b>None</b>	<b>1 Banking Day, 6 Hours, 30 Minutes</b>	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b>Goods and Services</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Check whichever is applicable: (1 original copy) <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Recommendation for Payment</li> <li>• Certificate of Completion</li> <li>• Inspection Report</li> <li>• Acknowledgement Receipt and Inspection Receipt (ARIR)</li> </ul> </li> <li>3. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA) (1 original copy)</li> <li>4. Delivery Receipt (DR) with signature and printed name of recipient and actual date of receipt of items to determine penalty/late delivery of goods/(to be attached if a regular/standard form of supplier) (1 original copy)</li> <li>5. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)</li> <li>6. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)</li> <li>7. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy)</li> <li>8. Procurement Request Form (PRF) funded and duly approved per approving authorities (1 original copy)</li> <li>9. Pre-repair Inspection Report (for repair of equipment) (1 original copy)</li> </ol>	<p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>Suppliers to be secured by LBP Proponent Field Units</p> <p>Suppliers to be secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p>

Page J-39

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>Approval of Department Head per approving authorities (1 original copy)</p> <ul style="list-style-type: none"> <li>• Check whichever is applicable: <ul style="list-style-type: none"> <li>○ Extension/change of delivery/contract period</li> <li>○ Waiver of liquidated damages for late deliveries</li> </ul> </li> </ul> <p>13. Warranty Certificate if noted in PO/ Terms of Reference (TOR)/Contract (1 certified true copy)</p> <p>14. Evaluation Report by the end-user (if indicated in RBAC Resolution) (1 original copy)</p> <p>15. If memo approval for Alternative Method of Procurement is thru Exclusive Distributorship (1 certified true copy)</p> <ul style="list-style-type: none"> <li>• Notarized Certificate of Sole / Exclusive Distributorship from Local Company stating that it has no sub-dealers selling at lower prices and for which no suitable substitute can be obtained at more advantageous terms</li> <li>• Notarized Certificate of Sole / Exclusive Distributorship from Foreign Company</li> </ul> <p>16. Bid Documents if procured through public bidding or Annual Procurement Plan (1 original copy)</p>	<p>Suppliers to be secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>Suppliers to be secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p>

Page J-41



Page J-42

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> <li>• Approval of Department Head per approving authorities</li> <li>• Check whichever is applicable:               <ul style="list-style-type: none"> <li>○ Extension/change of delivery/contract period</li> <li>○ Waiver of liquidated damages for late deliveries</li> </ul> </li> </ul> <p>11. Warranty Certificate if noted in PO/ TOR/Contract (1 certified true copy)</p> <p>12. Evaluation Report by the end-user (if indicated in RBAC Resolution) (1 original copy)</p> <p>13. If memo approval for Alternative Method of Procurement is thru Exclusive Distributorship (1 certified true copy)</p> <ul style="list-style-type: none"> <li>• Notarized Certificate of Sole / Exclusive Distributorship from Local Company stating that it has no sub-dealers selling at lower prices and for which no suitable substitute can be obtained at more advantageous terms</li> <li>• Notarized Certificate of Sole / Exclusive Distributorship from Foreign Company</li> </ul> <p>14. Bid Documents if procured through public bidding or Annual Procurement Plan (1 original copy)</p>	<p>Suppliers to be secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>Suppliers to be secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p>
<p><b>Utilities Expenses</b></p> <p>1. Triplicate copy of duly accomplished and approved DOs</p> <p>2. Statement of Account/Billing Statement. (1 original copy)</p> <p>3. (for newly installed unit)-</p> <p>a. Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</p>	<p>LBP Proponent Field Units</p> <p>Payee secured by LBP Proponent Field Units</p> <p>secured by LBP Proponent Field Units</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> <li>b. RBAC recommending approval (1 Certified True Copy)</li> <li>c. Purchase Order (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>d. Notice to Proceed (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>e. Notice of Award (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> </ul>	<p>RBAC secured by LBP Field Units</p> <p>RBAC secured by LBP Field Units</p> <p>RBAC secured by LBP Field Units</p> <p>RBAC secured by LBP Field Units</p>
<p><b>Seminars &amp; Training Expenses (Meals)</b></p> <ul style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Billing Statement/Statement of Account (1 original copy)</li> <li>3. Request for quotation form (1 original copy for at least 3 suppliers)</li> <li>4. For Claims above PHP10,000.00 (or Unit's threshold per RBAC Resolution)               <ul style="list-style-type: none"> <li>a. Procurement Request Form (1 original copy)</li> <li>b. RBAC recommending approval (1 original copy)</li> <li>c. Purchase Order (1 original copy)</li> <li>d. Notice to Proceed (1 original copy)</li> <li>e. Notice of Award (1 original copy)</li> </ul> </li> <li>5. OR/Sales Invoice (1 original copy)</li> </ul>	<p>LBP Proponent Field Units</p> <p>Service Provider secured by Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>secured by LBP Proponent Field Units</p> <p>RBAC secured by LBP Proponent Field Units</p> <p>RBAC secured by LBP Proponent Field Units</p> <p>RBAC secured by LBP Proponent Field Units</p> <p>RBAC secured by LBP Proponent Field Units</p> <p>RBAC secured by LBP Proponent Field Units</p> <p>Service Provider to be secured by LBP Proponent Field Units</p>
<p><b>Sports &amp; Wellness (External)</b></p> <ul style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Billing Statement / Statement of Account (SOA) (1 original copy)</li> </ul>	<p>LBP Proponent Field Units</p> <p>Payee secured by LBP Proponent Field Units</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
3. Approved Memo Request re: External Sports Budget (1 original / Certified True Copy)	LBP Proponent Field Units
4. Budgeted Cost of External Sports Program (GCAA/BAA/PCHC) (if applicable) (1 Certified True Copy)	LBP Proponent Field Units
<b>Stationary and Supplies Used</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. PRF and availability of funds duly certified by the Accounting Unit (1 original copy)</li> <li>3. Canvass Sheet if total purchase is P1,000.00 but not more than P10,000.00. Claims over P10,000 (or Unit's threshold per RBAC Resolution) should secure RBAC approval (1 original copy)</li> <li>4. Inspection Report (1 original copy)</li> <li>5. OR/Sales Invoice (1 original copy)</li> <li>6. Report of Waste Material, in case of replacement of parts/repair of semi-expendable items (i.e., items costing PHP10,000.00 and below) if applicable (1 original copy)</li> </ol>	<p>LBP Proponent Field Units</p> <p>secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units Provider of Goods to be secured by LBP Proponent Field Units LBP Proponent Field Units</p>
<b>Miscellaneous Expenses</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Procurement Request Form and availability of funds duly certified by the Accounting Unit (1 original copy)</li> <li>3. Official Receipt/Sales Invoice (1 original copy)</li> <li>4. Approval for the incurrence of expense/booking to miscellaneous expense account (1 original copy/ Certified True Copy)</li> </ol>	<p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>Provider of Goods/Services to be secured by LBP Proponent Field Units LBP Proponent Field Units</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Membership Fees</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Billing Statement/Statement of Account (SOA) (1 original copy)</li> <li>3. Invitation for Membership/ Approval of Group Head/BIR Form No. 2303 (for new membership ,if applicable) (1 Original/ Certified True Copy</li> <li>4. Approval of Group Head for additional/increase of membership. (1 original/ Certified True Copy)</li> <li>5. Official Receipt (for reimbursements) (1 original copy)</li> </ol>	<p>LBP Proponent Field Units</p> <p>Payee secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p>
<b>Seminars and Training Expense - Graduate Education Program (GEP)</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Letter from Organization Development Department (ODD) certifying of the granted GEP Scholarship (1 original copy if one-time payment/ certified true copy if recurring claims)</li> <li>3. Official Receipt (1 original copy)</li> </ol>	<p>LBP Proponent Field Units</p> <p>ODD to be secured by LBP Proponent Field Units</p> <p>Schools / Universities</p>
<b>Lease/Rent (Bank Premises)</b> <ol style="list-style-type: none"> <li>1. Board approval or certification from the proponent/originating unit that the lease of building or bank premise does not require Board approval</li> <li>2. Procurement Request Form (PRF) (numbered and dated)</li> <li>3. Notice of Award (NOA) (date should be after PRF)</li> <li>4. Contract of Lease (date should be after NOA)</li> <li>5. Purchase Order (PO) (date should be after NOA)</li> <li>6. Notice to Proceed (date should be after Contract of Lease and PO)</li> </ol>	<p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>RBAC secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>RBAC secured by LBP Proponent Field Units</p>



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
7. Certification that the Contract of Lease is legally sufficient and valid 8. Certificate of Occupancy 9. Billing Statement 10. Official Receipt	Field Legal Attorney secured by LBP Proponent Field Units Lessor secured by LBP Proponent Field Units Lessor secured by LBP Proponent Field Units Lessor secured by LBP Proponent Field Units
<b>Fidelity Bond</b> 1. Approved memo request per guidelines 2. Authority to Accept Payment (ATAP) 3. Clearance from Administrative Legal Department (ALD) 4. Office Order 5. Application Form duly approved 6. Statement of Assets, Liabilities and Net Worth 7. List of Bonded Officials/Employees certified by Unit Head 8. Assumption to Duty (for new employee) 9. Confirmation Letter issued by BTr upon receipt of proof of payment	LBP Proponent Field Units Bureau of the Treasury (BTr) secured by LBP Proponent Field Units LBP Proponent Field Units LBP Proponent Field Units LBP Proponent Field Units LBP Proponent Field Units LBP Proponent Field Units BTr secure d by LBP Proponent Field Units

## 15. Processing of Claims/Disbursement Transactions (Field Units) – Complex

Payments of various transactions are processed through Disbursement Orders (DOs) which are supported by required documents depending on the nature of transactions.

<b>Office or Division:</b>	Accounting Center (AC)/Accounting Unit (AU)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	LBP Proponent Units/Departments; Supplier/Contractor/Consultant			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
List of required documents depending on the nature of transactions are presented in <b>Annex AV</b>		Where to secure the required documents are likewise presented in <b>Annex AV</b>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit/issue required documents to Requisitioning Unit (RU)	1.1 Evaluate and ensure completeness of documentary requirements	None	15 Minutes	<i>Executive Assistant (EA)/Head LBP RU</i>
None	1.2 Prepare DO	None	15 Minutes	<i>EA, LBP RU</i>
None	1.3 Approve DO and forward together with the required documents to AC/AU	None	1 Hour	<i>EA/Head LBP RU</i>
None	1.4 Submit DO with required documents to AC/AU	None	2 Hours	<i>EA/Head LBP RU</i>
None	1.5 Receive and record in the logbook the DO with supporting documents	None	20 Minutes	<i>Financial Assistant/Analyst/Specialist AC/AU-FAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.6 Transmit DO to Control and Analysis Division for certification as to funds availability	None	10 Minutes	<i>Financial Assistant/ Analyst/Specialist</i> AC/AU-FAD
None	1.7 Verify available budget and certify the DO as to availability of funds	None	20 Minutes	<i>Financial Assistant/ Analyst/Specialist</i> AC/AU-FAD
None	1.8 Forward DO to processor	None	20 Minutes	<i>Financial Assistant/ Analyst/Specialist</i> AC/AU-FAD
None	1.9 Evaluate the documents if properly approved and check completeness	None	2 Banking Days	<i>Financial Assistant/ Analyst/Specialist</i> AC/AU-FAD
None	1.10 Submit to Supervisor for checking	None	10 Minutes	<i>Financial Assistant/ Analyst/Specialist</i> AC/AU-FAD
None	1.11 Check DO and validate completeness of supporting documents	None	1 Banking Day	<i>Assistant Division Chief (ADC)/Division Chief (DC)</i> AC/AU-FAD
None	1.12 Endorse DO to AC/AU Head for approval	None	20 Minutes	<i>ADC/DC</i> AC/AU-FAD





**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.13 Review DO and supporting documents/ approve and sign the DO	None	4 Hours	AC/AU Head FAD
None	1.14 Send validated/ approved DO acknowledged by Clustered Branch in the DO logbook, for check issuance or credit to account	None	10 Minutes	Financial Assistant/ Analyst/Specialist AC/AU-FAD
2. Submit validated/ approved DO with required documents to Clustered Branch	2.1 Receive DO with supporting documents	None	15 Minutes	New Accounts Clerk/ CASA Bookkeeper/ Branch Operations Officer/Branch Service Officer/Branch Head LBP Branch
None	2.2 Issue/process the following:  a. Prepare and approve Manager's Check  b. Credit to account	None		
	<b>TOTAL</b>	<b>None</b>	<b>4 Banking Days, 1 Hour, 35 Minutes</b>	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b>Advertising and Publicity</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Check whichever is applicable: (1 original copy) <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Certification on compliance of media mileage</li> <li>• Certificate of Performance / Service Report</li> <li>• Newspaper clippings/Copy of Advertisement evidencing publication</li> </ul> </li> <li>3. Check whichever is applicable: (1 original copy) <ul style="list-style-type: none"> <li>• Advertising Contract</li> <li>• Notarized Contract Agreement</li> <li>• Terms of Reference</li> <li>• Signed Proposal if there is no Contract/Agreement (unsigned copy is acceptable if w/ contract)</li> <li>• Approval memo on ad placement proposal in accordance with approving authorities</li> <li>• Invitation to advertise / sponsor or proposal of advertiser</li> <li>• Price Quotation Form</li> </ul> </li> <li>4. Procurement Request Form funded and duly approved per approving authorities (1 original copy)</li> <li>5. Other documents which is deemed necessary (1 original copy)</li> </ol>	<p>LBP Proponent Field Units</p> <p>Corporate Affairs Group (CAG)/LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Donations</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Letter-request indicating nature of requests and/or intended use of cash donation/requested goods (1 original copy)</li> <li>3. Memorandum of Approval/ Board Resolution/ Certificate of Donation/ Deed of Donation and Agreement (whichever is applicable) (1 original copy)</li> <li>4. Accreditation documents /Certificate of Registration with the SEC (if applicable) (1 Certified True Copy)</li> <li>5. Memo-endorsement from Bank unit concerned certifying availability of requested goods (for in Kind/fixed assets donations only) (1 original)</li> </ol>	<p>LBP Proponent Field Units</p> <p>Donee, to be secured by LBP Proponent Field Units</p> <p>CAG/LBP Proponent Field Units</p> <p>Donee, to be secured by LBP Proponent Field Units</p> <p>CAG/LBP Proponent Field Units</p>
<b>Goods and Services (see <i>Annex AU</i> on page J-38 to J-47)</b>	
<b>Janitorial Services</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs</li> <li>2. Certification of Actual Service Rendered (1 original copy)</li> <li>3. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA) (1 original copy)</li> <li>4. Billing Register of service provider to support the SOA verified as to correctness by Accounting Center/ Accounting Unit (1 original copy)</li> <li>5. Notarized certification by the service provider that the salaries of the employees for the period have been paid and corresponding deductions of PAG-IBIG, SSS and PhilHealth were likewise remitted (1 original copy)</li> <li>6. Manpower Deployment Schedule by service provider for the billing period (1 original copy)</li> </ol>	<p>LBP Proponent Field Units</p> <p>Facilities Management Department /LBP Proponent Field Units</p> <p>Suppliers to be secured by LBP Proponent Field Units</p> <p>LBP Proponent Field Units</p> <p>Suppliers to be secured by LBP Proponent Field Units</p> <p>Suppliers to be secured by LBP Proponent Field Units</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
7. Adjusted Project Cost (Basic Pay based on Wage Order) (1 certified true copy)	Suppliers to be secured by LBP Proponent Field Units
8. Individual Attendance Report duly approved (1 original copy)	Suppliers to be secured by LBP Proponent Field Units
9. Overtime claim (1 original copy)	Suppliers to be secured by LBP Proponent Field Units
10. Notarized Contract / Agreement / TOR (1 original copy)	Facilities Management Department /LBP Proponent Field Units
11. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)	LBP Proponent Field Units
12. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)	LBP Proponent Field Units
13. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy)	LBP Proponent Field Units
14. Procurement Request Form (PRF) funded and duly approved per approving authorities (1 original copy)	LBP Proponent Field Units
15. Performance Security coinciding with period of the contract / PO as required in the Notice of Award (1 certified true copy) <ul style="list-style-type: none"> <li>• If Cash or cashier's/manager's check - LBP Official Receipt</li> <li>• If Bank draft / guarantee or irrevocable letter of credit – Copy of Bank draft / guarantee or irrevocable letter of credit</li> <li>• If Surety bond was issued by a surety or insurance company thru LIBI               <ul style="list-style-type: none"> <li>– Copy of Surety bond</li> <li>– Notarized current Certification of Authority to issue Surety Bond by the Insurance Commission authenticated by the supplier</li> </ul> </li> </ul>	Suppliers to be secured by LBP Proponent Field Units

<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
16. RBAC Approval and Abstract of Bids/ Quotation (1 original copy)	LBP Proponent Field Units
17. Quotation of service provider (1 original copy)	Suppliers to be secured by LBP Proponent Field Units
18. Bid Documents if procured through public bidding or Annual Procurement Plan (1 original copy)	LBP Proponent Field Units
<b>Rentals and Maintenance of Equipment (see Annex AU on page J-38 to J-47)</b>	
<b>Postage, Cable, Telephone and Telegraph</b>	
1. Triplicate copy of duly accomplished and approved DOs	LBP Proponent Field Units
2. Statement of Account/Billing Statement (1 Original copy)	Payee secured by LBP Proponent Field Units
3. For newly installed unit	
a) Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	secured by LBP Proponent Field Units
b) RBAC recommending approval (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	RBAC secured by LBP Proponent Field Units
c) Purchase Order (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	RBAC secured by LBP Proponent Field Units
d) Notice to Proceed (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	RBAC secured by LBP Proponent Field Units
e) Notice of Award (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	RBAC secured by LBP Proponent Field Units

<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
4. Summary of Billing (for claim with multiple accounts) (1 Original copy)	Payee secured by LBP Proponent Field Units
5. For PLDT internet subscription - <ul style="list-style-type: none"> <li>– Certification of Actual Service (1 Original copy)</li> <li>– Rendered or Inspection Report (1 Certified true copy)</li> <li>– Notarized Certificate of Sole /Exclusive Distributorship (if applicable) (1 Certified true copy)</li> </ul>	LBP Proponent Field Units
6. Certification of Satisfactory Service/ Recommendation for Payment/ Certificate of Completion/ Acknowledgement Receipt (1 Original Copy)	LBP Proponent Field Units
7. Notarized Contract/ Agreement/ Terms of Reference or Signed Proposal (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	LBP Proponent Field Units
<b>Rental of Service Vehicles</b>	
1. Triplicate copy of duly accomplished and approved DOs	LBP Proponent Field Units
2. Certification of Satisfactory Service (1 Original copy)	LBP Proponent Field Units
3. Billing Statement / Statement of Account (SOA) (1 Original Copy)	Suppliers to be secured by LBP Proponent Field Units
4. Notarized Contract Agreement / Supplemental Contract / Terms of Reference (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	LBP Proponent Field Units
5. Summary of Billing Schedule / Computation of Chauffeuring Services (1 Original Copy)	LBP Proponent Field Units
6. Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	secured by LBP Proponent Field Units

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
7. RBAC recommending approval (1 Certified True copy) 8. Notice of Award, Notice to Proceed and Purchase Order (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	RBAC secured by LBP Proponent Field Units  RBAC secured by LBP Proponent Field Units
9. Board Resolution (if applicable) (1 Certified true copy) 10. Trip Ticket (for armortech only) (1 Original copy) 11. List of armor personnel and a-car unit (for armortech only) (1 Original copy)	to be secured by LBP Proponent Field Units  Suppliers to be secured by LBP Proponent Field Units Suppliers to be secured by LBP Proponent Field Units
<b>Security Services</b> 1. Triplicate copy of duly accomplished and approved DOs 2. Certificate of Satisfactory Service (1 original) 3. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA) (1 original copy) 4. Computation of amount claimed by service provider (1 original copy) 5. Guards Detailed Schedule signed by Head, Field Unit (1 original copy) 6. Notarized certification by the security agency that the salaries of the employees for the period have been paid and corresponding deductions of Pag-IBIG, SSS and PhilHealth were likewise remitted (1 original copy) 7. Daily Time Record (DTR) (1 original copy) 8. Authority to render overtime (1 original copy) 9. Summary of Daily Time Record (1 original copy) 10. Notarized Contract / Agreement / TOR (1 original copy)	LBP Proponent LBP Field Units  Security Department/LBP Proponent Field Units  Service provider to be secured by LBP Proponent Field Units  Security Department/LBP Proponent Field Units  Security Department/LBP Proponent Field Units  Service provider to be secured by LBP Proponent Field Units   Service provider to be secured by LBP Proponent Field Units Security Department/LBP Proponent Field Units  Service provider to be secured by LBP Proponent Field Units Service provider to be secured by LBP Proponent Field Units



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
11. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)	LBP Proponent Field Units
12. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)	LBP Proponent Field Units
13. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy)	LBP Proponent Field Units
14. Procurement Request Form (PRF) funded and duly approved per approving authorities (1 original copy)	LBP Proponent Field Units
<b>Fuel and Lubricants</b>	
1. Triplicate copy of duly accomplished and approved DOs	LBP Proponent Field Units
2. Sales Invoice/Billing Statement/ Statement of Account (1 Original copy)	Payee secured by LBP Proponent Field Units
3. Purchase Order with signature of approving officer, name of driver, vehicle type, plate no. & Request for Service Vehicle (RSV) number (1 original copy)	LBP Proponent Field Units
4. Approved RSV/Trip Ticket by the approving officer and end user (1 Original copy)	LBP Proponent Field Units
5. Summary of billing by the provider (1 Original Copy)	Payee secured by LBP Proponent Field Units



## 16. Processing of Claims/Disbursement Transactions (Head Office) - Simple

Payments of various transactions are processed through Disbursement Orders (DOs) which are supported by required documents depending on the nature of transactions.

<b>Office or Division:</b>		Administrative Accounting Department (AAD)		
<b>Classification:</b>		Simple		
<b>Type of Transaction:</b>		G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government		
<b>Who may avail:</b>		LBP Proponent Units/Departments; Supplier/Contractor/Consultant		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
List of required documents depending on the nature of transactions are presented in <b>Annex AW</b>		Where to secure the required documents are likewise presented in <b>Annex AW</b>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit/issue required documents to Proponent Unit (PU)	1.1 Evaluate and ensure completeness of documentary requirements	None	15 Minutes	<i>Executive Assistant (EA)</i> LBP PU
None	1.2 Prepare DO	None	15 Minutes	<i>EA</i> LBP PU
None	1.3 Approve DO and forward together with the required documents to AAD	None	1 Hour, 20 Minutes	<i>Head</i> LBP PU
None	1.4 Submit DO with required documents to AAD	None	10 Minutes	<i>EA</i> LBP PU



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Receive the DO with supporting documents, assign control number and record in the Disbursement Order Monitoring System (DOMS)	None	1 Hour	<i>Accounts Assistant Budget Management Unit (BMU)-AAD</i>
None	1.6 Evaluate DO if properly approved and with available budget	None	1 Hour	<i>Accounts Specialist BMU-AAD</i>
None	1.7 Certify budget availability	None	30 Minutes	<i>Division Chief (DC), MAD/RAD, Head BMU-AAD/AAD, Approving Authorities</i>
None	1.8 Update DOMS and forward DO to Disbursement and Payroll Unit (DPU)	None	30 Minutes	<i>Accounts Assistant BMU-AAD</i>
None	1.9 Receive DO from BMU and distribute to assigned processor	None	1 Hour	<i>Accounts Analyst/ Specialist DPU-AAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.10 Evaluate and check the completeness of all necessary requirements/ documents and endorse DO to DC for approval	None	1 Banking Day, 4 Hours	<i>Accounts Analyst/ Specialist</i> DPU-AAD
None	1.11 Recommend for approval/ approve/sign DO	None	1 Hour	<i>DC,</i> CCD/ECD/PD/SCD, <i>Head</i> DPU-AAD/AAD, <i>Approving authorities</i>
None	1.12 Forward approved DO to Financial Transaction Division	None	1 Hour	<i>Bookkeeper</i> DPU-AAD
None	1.13 Receive DO from DPU	None	30 Minutes	<i>Accounts Analyst/ Specialist</i> GAU-AAD
None	1.14 Final checking of DO for correctness and proper approval	None	1 Hour	<i>Accounts Analyst/ Specialist</i> GAU-AAD
None	1.15 Prepare Manager's Check (MC), if applicable	None	20 Minutes	<i>Bookkeeper,</i> GAU-AAD
None	1.16 Check and approve MC	None	20 Minutes	<i>Approving Authorities</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.17 Update MC number and MC date in DOMS and the MC Register	None	20 Minutes	<i>Bookkeeper</i> GAU-AAD
2. Present the requirements – FTD window 2	2.1 Validate authenticity of requirements presented	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU-AAD
None	2.2 Check if with existing claim	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU-AAD
None	2.3 Release DO to LBP employee/client for encashment thru Cash Department or client as the basis in preparing the Official Receipt (OR)	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU-AAD
3. Issuance of OR – FTD window 1	3.1 Validate correctness of OR issued (amount in words and in figures tally with the amount in the DO)	None	30 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU-AAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.2 Instruct the customer as follows: a. For MC, write the following in the MC register: ✓ Name ✓ Sig-nature ✓ OR Number ✓ Date  b. For Credit, affix his/her signature on the payment received portion in the original copy of DO	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU-AAD
None	3.3 Affix signature in the copy of the attached Tax Certificate, if applicable	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU-AAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
4. Acknowledge receipt of payment in the DO and in the attached Tax Certificate, if applicable – FTD window 2	4.1 Issue the following: a. For MC- ✓ Original copy of MC ✓ Triplicate copy of DO ✓ Three (3) copies of Tax Certificate if applicable  b. For Credit- triplicate copy of DO and three (3) copies of Tax Certificate, if applicable	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
None	4.2 If for Credit, advise the customer that payment will be credited immediately after the date of issuance of OR	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b>Goods and Services (SCD)</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Check whichever is applicable: (1 original copy) <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Recommendation for Payment</li> <li>• Certificate of Completion</li> <li>• Inspection Report</li> <li>• Acknowledgement Receipt and Inspection Receipt (ARIR)</li> <li>• Summary of Billing Reports per end-user and with recommendation for Payment signed by Head of Proponent Unit</li> </ul> </li> <li>3. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA) (1 original copy)</li> <li>4. Delivery Receipt (DR) with signature and printed name of recipient and actual date of receipt of items to determine penalty / late delivery of goods / (to be attached if a regular / standard form of supplier) (1 original copy)</li> <li>5. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)</li> <li>6. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)</li> <li>7. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
8. Procurement Request Form (PRF) funded and duly approved per approving authorities (1 original copy)	LBP Proponent Units/Departments
9. Pre-repair Inspection Report (for repair of equipment) (1 original copy)	LBP Proponent Units/Departments
10. Report of Waste Materials (for worn-out parts replacement only) (1 original copy)	LBP Proponent Units/Departments
11. Performance Security coinciding with period of the contract / PO as required in the Notice of Award (1 certified true copy) <ul style="list-style-type: none"> <li>• If Cash or cashier's/manager's check - LBP Official Receipt</li> <li>• If Bank draft / guarantee or irrevocable letter of credit – Copy of Bank draft / guarantee or irrevocable letter of credit</li> <li>• If Surety bond was issued by a surety or insurance company thru LANDBANK Insurance Brokerage Inc. (LIBI)               <ul style="list-style-type: none"> <li>○ Copy of Surety bond</li> <li>○ Notarized current Certification of Authority to issue Surety Bond by the Insurance Commission authenticated by the supplier</li> </ul> </li> </ul>	Suppliers to be secured by LBP Proponent Units/Departments
12. BAC Approval (1 original copy) <ul style="list-style-type: none"> <li>• Abstract of Bids / Quotation</li> <li>• Check whichever is applicable:               <ul style="list-style-type: none"> <li>○ Change of Supplier's name</li> <li>○ Change in Product/ Item Specifications</li> <li>○ Change of end-user</li> <li>○ Cancellation of award</li> <li>○ Increase/Reduction in amount</li> <li>○ From Non-VAT to VAT and vice versa / VAT to VAT-Exempt and vice versa</li> <li>○ Partial Payment</li> <li>○ Waiver of Required Performance Security</li> </ul> </li> </ul>	LBP Proponent Units/Departments



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> <li>• Approval of Department Head per approving authorities (1 original copy)</li> <li>• Check whichever is applicable:               <ul style="list-style-type: none"> <li>○ Extension/change of delivery/ contract period</li> <li>○ Waiver of penalty/liquidated damages for late deliveries</li> </ul> </li> </ul> <p>13. Warranty Certificate if noted in PO/ Terms of Reference (TOR)/Contract (1 certified true copy)</p> <p>14. Evaluation Report by the end-user (if indicated in BAC Resolution) (1 original copy)</p> <p>15. Memo Approval by LBP President on Alternative Method of Procurement with HOBAC recommending approval if not procured thru public bidding</p> <p>16. If memo approval for Alternative Method of Procurement is thru Exclusive Distributorship (1 certified true copy)</p> <ul style="list-style-type: none"> <li>• Notarized Certificate of Sole / Exclusive Distributorship from Local Company stating that it has no sub-dealers selling at lower prices and for which no suitable substitute can be obtained at more advantageous terms</li> <li>• Notarized Certificate of Sole / Exclusive Distributorship from Foreign Company</li> </ul> <p>17. Bid Documents if procured through public bidding or Annual Procurement Plan (1 original copy)</p>	<p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>
<p><b>Insurances</b></p> <p>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</p> <p>2. Statement of Account/Billing Statement (1 original copy)</p> <p>3. Authenticated copy of Insurance Policy</p>	<p>LBP Proponent Units/Departments</p> <p>GSIS secured by LBP Proponent Units/Departments</p>



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
4. Authority To Accept Payment (ATAP)	LBP Proponent Units/Departments
5. Certification duly signed by Department Head attesting that payment has been checked, verified, found to be correct, and recommended for payment.	
6. Summary of Items/Asset Insured (if with multiple billing statement) (1 original copy)	
7. Remittance List verified by GSIS (payment through approving authorities) (1 original copy & 1 verified emailed copy)	LBP Proponent Units/Departments
8. Memo request/instruction to Loan Operations Management Department (LOMD) re: booking of expense accounts (duly received by LOMD), if applicable (1 original copy/Certified True Copy)	LBP Proponent Units/Departments
<b>Sponsorship &amp; Advertising</b>	
1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision	LBP Proponent Units/Departments
2. Check whichever is applicable: <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Certification on compliance of media mileage</li> <li>• Certificate of Performance / Service Report</li> <li>• Newspaper clippings / Copy of Advertisement evidencing publication</li> <li>• Inspection Report (signed by Inspector and Unit Head/Department Head for items/services delivered directly to LBP-Head Office)</li> </ul>	LBP Proponent Units/Departments
3. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA)	Suppliers to be secured by LBP Proponent Units/Departments
4. Check whichever is applicable: <ul style="list-style-type: none"> <li>• Advertising Contract</li> <li>• Notarized Contract Agreement</li> </ul>	LBP Proponent Units/Departments

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> <li>• Terms of Reference</li> <li>• Signed Proposal if there is no Contract / Agreement (unsigned copy is acceptable if with contract)</li> <li>• Approval memo on ad placement proposal in accordance with CASA</li> <li>• Invitation to advertise / sponsor or proposal of advertiser</li> <li>• Price Quotation Form</li> </ul> <b>5. Procurement Request Form (PRF) funded and duly approved per CASA</b>	LBP Proponent Units/Departments
<b>Association Dues of Acquired Property</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Billing Statement / Statement of Account (SOA) (1 original copy)</li> <li>3. Memo request/instruction to LOMD re: booking of expense accounts (duly received by LOMD) (1 original copy/ Certified True Copy)</li> </ol>	LBP Proponent Units/Departments  Payee secured by LBP Proponent Units/ Departments LOMD secured by LBP Proponent Units/ Departments
<ol style="list-style-type: none"> <li>4. Certification duly signed by Department Head attesting that payment has been checked, verified, found to be correct, and recommended for payment.</li> <li>5. Certification duly signed by Department Head attesting that payment has NOT been processed yet by any LBP Branch</li> </ol>	LBP Proponent Units/ Departments
<b>Maintenance or Rental of Equipment</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Check whichever is applicable: (1 original copy) <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Recommendation for Payment</li> <li>• Certificate of Completion</li> <li>• Inspection Report</li> <li>• Acknowledgement Receipt and Inspection Receipt (ARIR)</li> </ul> </li> </ol>	LBP Proponent Units/Departments  LBP Proponent Unit/Department

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>3. Check whichever is applicable: (1 original copy)</p> <ul style="list-style-type: none"> <li>• Service Maintenance Report / Maintenance Sheet</li> <li>• Preventive Maintenance Report for repair / regular maintenance of the equipment acknowledged / signed by LBP end-user corresponding to period being billed</li> <li>• Meter Request Form/Meter Reading</li> </ul>	
<p>4. Schedule of Payments / Computation of Amount for Payment for monitoring / maintenance of equipment, if various equipment (1 original copy)</p> <p>5. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA) (1 original copy)</p> <p>6. Delivery Receipt (DR) with signature and printed name of recipient and actual date of receipt of items to determine penalty / late delivery of goods / (to be attached if a regular / standard form of supplier) (1 original copy)</p>	<p>LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p>
<p>7. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)</p> <p>8. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)</p> <p>9. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy)</p> <p>10. Procurement Request Form (PRF) funded and duly approved per approving authorities (1 original copy)</p>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>

Page J-70



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b>Utilities Expenses</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Statement of Account/Billing Statement. (1 original copy)</li> <li>3. Certification of Satisfactory Service</li> <li>4. (for newly installed unit)-               <ol style="list-style-type: none"> <li>a. Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>b. BAC recommending approval (1 Certified True Copy)</li> <li>c. Purchase Order (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>d. Notice to Proceed (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>e. Notice of Award (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> </ol> </li> <li>5. Cost-Benefit Analysis (applicable only for renewal of contract)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Payee to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>AAD-BMU to be secured by LBP Proponent Units/Departments</p> <p>BAC to be secured by LBP Proponent Units/Departments</p> <p>ProcD to be secured by LBP Proponent Units/Departments</p> <p>ProcD to be secured by LBP Proponent Units/Departments</p> <p>ProcD to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>
<p><b>Student Trainee Allowance</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Certificate of completion with rating issued by PAD</li> <li>3. Student Trainee Evaluation</li> <li>4. Approved Daily Time Record (1 original copy)</li> <li>5. Valid ID</li> </ol>	<p>Personnel Administration Department (PAD) – Recruitment Division</p> <p>PAD</p> <p>Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Refund of Retention Fee, Performance Bond and Bid Bond</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Copy of Letter Request from Supplier for Refund of Retention Fee/Performance Bond/ Bid Bond (1 original copy)</li> <li>3. LBP Official Receipt (OR) (1 original copy)</li> <li>4. Document to confirm actual date of delivery of goods / services / completion of project</li> <li>5. For non-expendable supplies / software enhancement - Payment recommendation with certification from end-user that the items delivered are free from patent and latent defects and all the conditions imposed under the contract have been fulfilled.</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>
<b>Refund of Offered Price – Acquired Assets</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Memo to Group Head re: Refund of 10% Offered Price (1 Certified True Copy)</li> <li>3. Memo to LOMD for booking of Cash Surrender Value (CSV) Refund for the rescission of the Sales Contract Receivable (SCR) Account (1 Original/ Certified True Copy)</li> <li>4. Copy of Letter Request from Supplier for Refund (1 original copy)</li> <li>5. LBP Official Receipt/Payment Acceptance Order (1 Original copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LOMD/Loans Recovery Department (LRD)</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p>



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Seminars &amp; Training Expenses (Meals)</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Billing Statement/Statement of Account (1 original copy) 3. Request for quotation form (1 original copy for at least 3 suppliers) 4. For Claims above PHP10,000.00 a. Procurement Request Form (1 original copy) b. BAC recommending approval (1 original copy) c. Purchase Order (1 original copy) d. Notice to Proceed (1 original copy) e. Notice of Award (1 original copy) 5. OR/Sale Invoice (1 original copy)	LBP Proponent Unit/Department  Service Provider to be secured by Proponent Unit  LBP Proponent Unit/Department  AAD-BMU to be secured by LBP Proponent Units/Departments BAC to be secured by LBP Proponent Units/Departments ProcD to be secured by LBP Proponent Units/Departments ProcD to be secured by LBP Proponent Units/Departments ProcD to be secured by LBP Proponent Units/Departments Service Provider to be secured by LBP Proponent Units/Departments
<b>Sports &amp; Wellness (External)</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Billing Statement / Statement of Account (SOA) (1 original copy) 3. Approved Memo Request re: External Sports Budget (1 original / Certified True Copy) 4. Budgeted Cost of External Sports Program (GCAA/BAA/PCHC) (if applicable) (1 Certified True Copy)	LBP Proponent Units/Departments  Payee secured by LBP Proponent Units/Departments LBP Proponent Units/Departments  LBP Proponent Units/Departments
<b>Stationary and Supplies Used</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. PRF and availability of funds duly certified by the Accounting Unit (1 original copy)	LBP Proponent Unit/Department  AAD – Budget secured by LBP Proponent Unit/Department

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
3. Canvass Sheet if total purchase is P1,000.00 but not more than P10,000.00. Claims over P10,000 should secure BAC approval thru the Procurement Department. (1 original copy) 4. Inspection Report (1 original copy) 5. ORs/Sis (1 original copy)	LBP Proponent Unit/Department / BAC   LBP Proponent Unit/Department Provider of Goods to be secured by LBP Proponent Units/Departments
6. Report of Waste Material, in case of replacement of parts/repair of semi-expendable items (i.e., items costing PHP10,000.00 and below) if applicable (1 original copy)	LBP Proponent Unit/Department
<b>Miscellaneous Expenses</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Procurement Request Form and availability of funds duly certified by the Accounting Unit (1 original copy) 3. Official Receipt/Sales Invoice (1 original copy) 4. Approval for the incurrence of expense/booking to Miscellaneous Expense account (1 original copy/ Certified True Copy) 5. Inspection Report	LBP Proponent Unit/Department  LBP Proponent Unit/Department  Supplier to be secured by LBP Proponent Units/Departments LBP Proponent Unit/Department / Approving Authority  LBP Proponent Units/Departments
<b>Membership Dues</b> 1. Triplicate copy of duly accomplished and approved Dos in accordance with applicable CASA provision 2. Billing Statement/Statement of Account (SOA) (1 original copy) 3. Invitation for Membership/ Approval of Group Head/BIR Form No. 2303 (for new membership ,if applicable) (1 Original/ Certified True Copy) 4. Approval of Group Head for additional/increase of membership. (1 original/ Certified True Copy)	LBP Proponent Units/Departments  Payee secured by LBP Proponent Units/Departments LBP Proponent Units/Departments  LBP Proponent Units/Departments

<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
5. Official Receipt (for reimbursements) (1 original copy)	Secured by LBP Proponent Units/Departments
<b>Relief and Disaster Assistance Fund (RDAF) Processing</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Human Resource Management Group (HRMG) Memorandum (1 original copy) 3. Approved endorsement for the grant of financial assistance thru LBP RDAF	Employees Relations Department (ERD)  ERD
<b>Seminars and Training Expense - Graduate Education Program (GEP)</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Letter from Organization Development Department (ODD) certifying of the granted GEP Scholarship (1 original copy if one-time payment/ certified true copy if recurring claims) 3. Billing Statement (1 original copy) 4. Registration Form 5. Previous Grades, if applicable	LBP Proponent Unit/Department  ODD  Schools / Universities to be secured by ODD
<b>For Release of Payment – thru issuance of Manager’s Check or Credit to account or Encashment</b> 1. Authorization Letter with Official Logo/Letter Head of the Issuing Company (1 original/ e-mailed copy) 2. Valid Identification Card of Authorized Personnel (1 photocopy) 3. Valid Identification Card of Authorizing Officer 4. Official Receipt (1 original copy) 5. ID of LBP Employee/Student Trainee	Supplier/Payee  Supplier/Payee  Supplier/Payee  Supplier/Payee Payee

## 17. Processing of Claims/Disbursement Transactions (Head Office) - Complex

Payments of various transactions are processed through Disbursement Orders (DOs) which are supported by required documents depending on the nature of transactions.

<b>Office or Division:</b>	Administrative Accounting Department (AAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	LBP Proponent Units/Departments; Supplier/Contractor/Consultant			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
List of required documents depending on the nature of transactions are presented in <b>Annex AX</b>		Where to secure the required documents are likewise presented in <b>Annex AX</b>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit/issue required documents to Proponent Unit (PU)	1.1 Evaluate and ensure completeness of documentary requirements	None	15 Minutes	<i>Administrative Services Officer (EA)</i> LBP PU
None	1.2 Prepare Disbursement Order (DO)	None	15 Minutes	<i>EA</i> LBP PU
None	1.3 Approve DO and forward together with the required documents to AAD	None	1 Hour, 20 Minutes	<i>Head</i> LBP PU
None	1.4 Submit DO with required documents to AAD	None	10 Minutes	<i>Head</i> LBP PU
None	1.5 Receive the DO with supporting documents, assign control number and record in the DOMS	None	1 Hour	<i>EA</i> LBP PU



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.6 Evaluate DO if properly approved and with available budget	None	1 Hour	<i>Accounts Specialist Budget Management Unit (BMU)-AAD</i>
None	1.7 Certify budget availability	None	30 Minutes	<i>Division Chief (DC), MAD/RAD Head BMU-AAD/AAD, Approving authorities</i>
None	1.8 Update DOMS and forward DO to Disbursement and Payroll Unit (DPU)	None	30 Minutes	<i>Accounts Assistant BMU-AAD</i>
None	1.9 Receive DO from BMU and distribute to assigned processor	None	1 Hour	<i>Accounts Analyst/ Specialist DPU-AAD</i>
None	1.10 Evaluate and check the completeness of all necessary requirements/ documents and endorse DO to DC for approval	None	4 Banking Days	<i>Accounts Analyst/ Specialist DPU-AAD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.11 Approve/ recommend and sign DO per approving authorities	None	1 Banking Day, 4 Hours	<i>DC, CCD/ECD/PD/SCD, Head DPU-AAD/AAD, Approving authorities</i>
None	1.12 Forward approved DO to FTD	None	2 Hours	<i>Bookkeeper DPU-AAD</i>
None	1.13 Receive DO from DPU	None	30 Minutes	<i>Accounts Analyst/ Specialist GAU-AAD</i>
None	1.14 Check DO for correctness and proper approval	None	1 Hour	<i>Accounts Analyst/ Specialist GAU-AAD</i>
None	1.15 Prepare Manager's Check (MC), if applicable	None	20 Minutes	<i>Bookkeeper GAU-AAD</i>
None	1.16 Check and approve MC	None	20 Minutes	<i>Approving Authority</i>
None	1.17 Update MC number and MC date in DOMS and the MC Register	None	20 Minutes	<i>Bookkeeper GAU-AAD</i>
2. Present the requirements – FTD window 2	2.1 Validate authenticity of requirements presented	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Check if with existing claim	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
None	2.3 Release DO to LBP employee/ client for encashment thru Cash Department or client as the basis in preparing the Official Receipt (OR)	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
3. Issuance of OR – FTD window 1	3.1 Validate correctness of OR issued (amount in words and in figures tally with the amount in the DO)	None	30 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
None	3.2 Instruct the customer as follows: a. For MC, write the following in the MC register: ✓ Name ✓ Signature ✓ OR Number ✓ Date	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	b. For Credit, affix his/her signature on the payment received portion in the original copy of DO  c. Affix signature in the copy of the attached Tax Certificate, if applicable	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
4. Acknowledge receipt of payment in the DO and in the attached Tax Certificate, if applicable – FTD window 2	4.1 Issue the following: a. For MC- ✓ Original copy of MC ✓ Triplicate copy of DO ✓ Three (3) copies of Tax Certificates, if applicable  b. For Credit-triplicate copy of DO and three (3) copies of Tax Certificate, if applicable	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	4.2 If for Credit, advise the customer that payment will be credited immediately after the date of issuance of OR	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>7 Banking Days</b>	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b>Advertising and Publicity</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Check whichever is applicable: (1 original copy) <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Certification on compliance of media mileage</li> <li>• Certificate of Performance / Service Report</li> <li>• Newspaper clippings / Copy of Advertisement evidencing publication</li> <li>• Inspection Report (signed by Inspector and Unit Head/Department Head for items/services delivered directly to LBP-Head Office)</li> </ul> </li> <li>3. Sales Invoice/ Billing Statement / Statement of Account (1 original copy)</li> <li>4. Check whichever is applicable: (1 original copy) <ul style="list-style-type: none"> <li>• Advertising Contract</li> <li>• Notarized Contract Agreement</li> <li>• Terms of Reference</li> <li>• Signed Proposal if there is no Contract/ Agreement (unsigned copy is acceptable if w/ contract)</li> <li>• Approval memo on ad placement proposal in accordance with applicable CASA provision</li> <li>• Invitation to advertise / sponsor or proposal of advertiser</li> <li>• Price Quotation Form</li> </ul> </li> <li>5. Performance Security (LBP Official Receipt / Surety Bond / Bank Guarantee)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Corporate Affairs Group (CAG)/LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> <li>6. Purchase Order (PO) with printed name, signature and date of receipt of representative of supplier / service provider</li> <li>7. Notice of Award (NOA) with printed name, signature and date of receipt of representative of supplier / service provider</li> <li>8. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier / service provider</li> <li>9. Procurement Request Form funded and duly approved per approving authorities (1 original copy)</li> <li>10. Performance Security (Surety Bond / Bank Guarantee)</li> <li>11. HOBAC Approval (Abstract of Bids and Quotations / Price Quotations / Change in Suppliers' name, product, and end-user / Cancellation of Award / Increase or Reduction in Amount / Non-Vat to Vat Registered and vice versa / VAT Exempt and vice-versa / Partial Payment / Waiver of Required Performance Security</li> <li>12. Approval of Extension / Change of Delivery Date / Contract Period per CASA</li> <li>13. Waiver of penalty / liquidated damages for late deliveries per CASA</li> </ul>	<p>LBP Proponent Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Donations</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Letter-request indicating nature of requests and/or intended use of cash donation/requested goods (1 original copy)</li> <li>3. Memorandum of Approval/ Board Resolution/ Certificate of Donation/ Deed of Donation and Agreement (whichever is applicable) (1 original copy)</li> <li>4. Certification of Satisfactory Service</li> <li>5. Accreditation documents /Certificate of Registration with the SEC (if applicable). (1 Certified True Copy)</li> <li>6. Memo-endorsement from Bank unit concerned certifying availability of requested goods (for in Kind/fixed assets donations only) (1 original)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Donee, to be secured by LBP Proponent Units/Departments</p> <p>CAG/LBP Proponent Units/Departments</p> <p>Donee, to be secured by LBP Proponent Units/Departments</p> <p>CAG/LBP Proponent Units/Departments</p>
<b>Fees and Commissions</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Sales Invoice/Statement of Account/Billing Statement. (1 Original Copy)</li> <li>3. Application to purchase foreign currency in case of other currency (3 original copies)</li> <li>4. Certification of Satisfactory Service/Completed in accordance with contract (1 Original Copy)</li> <li>5. Monitoring Sheet (1 Original Copy)</li> <li>6. Purchase Order (PO) with printed name, signature and date of receipt of representative of supplier / service provider</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
7. Notice of Award (NOA) with printed name, signature and date of receipt of representative of supplier / service provider 8. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Units/Departments
9. Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract) 10. Certification of correctness by the Department Head - Treasury Operations Department (1 original copy) 11. BAC Recommending Approval – Direct Contracting with various information/System and Brokerage Service Provider (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)	Budget Management Unit - Administrative Accounting Department secured by LBP Proponent Units/Departments  LBP Proponent Units/Departments  BAC secured by LBP Proponent Units/Departments
<b>Goods and Services (see <i>Annex AW</i> on page J-64 to J-76)</b>	
<b>Infrastructure (15% Mobilization Fee)</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Recommendation of Payment by Project Management and Engineering (PMED) with supporting computation (1 original copy) 3. Sales Invoice (SI)/Billing Statement / Statement of Account (SOA) (1 original copy) 4. CARI (Contractor's All Risk Insurance) covering period of construction	LBP Proponent Units/Departments  PMED/LBP Proponent Unit/Department  Suppliers to be secured by LBP Proponent Units/Departments

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ol style="list-style-type: none"> <li>5. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)</li> <li>6. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)</li> <li>7. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy)</li> <li>8. Notarized Construction/Project Agreement with date of execution of contract (no need to attach if supplemental contract only). (1 original copy)</li> <li>9. Procurement Request Form (PRF) funded and duly approved per approving authorities (1 original copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>
<p><b>Janitorial Services</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Certification of Actual Service Rendered, Correctness of Statement of Account, Billing Register and Request for Janitorial Assistance (RJA) / Request for Technical Assistance (RTA) for the billing period (1 original copy)</li> <li>3. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA) (1 original copy)</li> <li>4. Billing Register of service provider to support the SOA verified as to correctness by Facilities Management Department (FMD) (1 original copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Facilities Management Department (FMD) /LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>FMD/LBP Proponent Unit/Department</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>5. Notarized certification by the service provider that the salaries of the employees for the period have been paid and corresponding deductions of PAG-IBIG, SSS and PhilHealth were likewise remitted (1 original copy)</p> <p>6. Manpower Deployment Schedule by service provider for the billing period (1 original copy)</p> <p>7. FMD Work Shift Schedule for the billing period (1 original copy)</p> <p>8. Adjusted Project Cost (Basic Pay based on Wage Order) (1 certified true copy)</p> <p>9. Individual Attendance Report duly approved (1 original copy)</p> <p>10. Overtime claim (1 original copy)</p> <p>11. Approved Official Business Slip</p>	<p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>FMD /LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p>
<p>12. LBP Request for Janitorial Assistance duly approved (1 original copy)</p> <p>13. Notarized Contract / Agreement / TOR (1 original copy)</p> <p>14. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)</p> <p>15. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)</p> <p>16. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy)</p> <p>17. Procurement Request Form (PRF) funded and duly approved per approving authorities (1 original copy)</p>	<p>FMD /LBP Proponent Unit/Department</p> <p>FMD /LBP Proponent Unit/Department</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>

Page J-89



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
5. ROPA Transaction Proposal (1 Certified true copy) 6. Head Office Committee on Asset Disposal (HOCAD) Action Sheet (1 Certified True Copy) 7. Notice of Approval of Sale (1 Certified true copy) 8. Negotiated Sale Offer Letter (1 certified true copy) 9. LBRDC-LBP ROPOA Brokering/ Referral tie-up (1 Certified True Copy) 10. Broker's Registration Letter (for buyers) (1 Certified true copy)	LBP Proponent Units/Departments  HOCAD secured by LBP Proponent Units/Departments  Special Asset Department (SPAD) secured by LBP Proponent Units/Departments LBRDC secured by LBP Proponent Units/Departments LBRDC secured by LBP Proponent Units/Departments
<b>Property Management Services</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Statement of Account (1 original copy) 3. Certification of Satisfactory Service (1 original copy) 4. Notarized Property Management Contract (1 certified true copy) 5. Periodic Inspection / Accomplishment Report (1 Original copy) 6. Pictures as a proof of visit to site/property (1 certified true copy)	LBP Proponent Units/Departments  LBP Resources and Development Corporation (LBRDC) secured by LBP Proponent Units/Departments LBP Proponent Units/Departments LBP Proponent Units/Departments LBRDC secured by LBP Proponent Units/Departments LBRDC secured by LBP Proponent Units/Departments
7. Memo to LOMD re: booking of expense [duly received by Loan Operations Management Department (LOMD)] (1 Original copy/Certified true copy) 8. Turnover of Property and Management Responsibilities (if property was already sold) (1 Original copy/Certified true copy)	LOMD secured by LBP Proponent Units/Departments  LOMD secured by LBP Proponent Units/Departments
<b>Maintenance or Rental of Equipment (see Annex AW on page J-64 to J-76)</b>	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Consultancy Fees</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Recommendation for payment/ Certification of Satisfactory Service/ Accomplishment Report (whichever is applicable) (1 original copy) 3. Billing Statement / Statement of Account (SOA) (1 original copy)	LBP Proponent Units/Departments  Payee secured by LBP Proponent Units/Departments
4. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy) 5. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy) 6. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy) 7. Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract) 8. BAC recommending approval (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract) 9. Daily Time Record / Man-Hours Report (if applicable) (1 Original Copy)	Administrative Accounting Department-Budget Management Unit (AAD-BMU) secured by LBP Proponent Units/Departments           BAC secured by proponent unit           Payee secured by proponent unit/department
10. Contract Agreement with Acknowledgement (both parties)	LBP Proponent Units/Departments

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
11. Certificate of Registration (Form 2303) <ul style="list-style-type: none"> <li>If not registered with BIR, attach Notarized Sworn Declaration (Withholding Taxes or Taxability is dependent on their BIR Registration)</li> </ul>	Payee secured by proponent unit/department
12. Terms of Reference for Highly Technical Consultant 13. Engagement Letter	LBP Proponent Units/Departments
<b>Postage, Cable, Telephone and Telegraph</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Statement of Account/Billing Statement. (1 Original copy)</li> <li>3. For newly installed unit/AKAMAI-               <ol style="list-style-type: none"> <li>a) Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>b) BAC recommending approval (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>c) Purchase Order (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>d) Notice to Proceed (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> </ol> </li> </ol>	LBP Proponent Units/Departments  Payee secured by LBP Proponent Units/Departments  AAD-BMU secured by LBP Proponent Units/Departments  BAC secured by proponent unit  ProcD secured by proponent unit  ProcD secured by proponent unit

Page J-93

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>4. Notarized Contract Agreement / Supplemental Contract / Terms of Reference (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</p> <p>5. Summary of Billing Schedule / Computation of Chauffeuring Services (1 Original Copy)</p> <p>6. Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</p> <p>7. BAC recommending approval (1 Certified True copy)</p> <p>8. Purchase Order (PO) with printed name, signature and date of receipt of representative of supplier / service provider</p> <p>9. Notice of Award (NOA) with printed name, signature and date of receipt of representative of supplier / service provider</p> <p>10. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier / service provider</p> <p>11. Board Resolution (if applicable) (1 Certified true copy)</p> <p>12. Trip Ticket (for armortech only) (1 Original copy)</p> <p>13. List of armor personnel and a-car unit (for armortech only) (1 Original copy)</p>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>AAD-BMU secured by LBP Proponent Units/Departments</p> <p>BAC secured by proponent unit</p> <p>LBP Proponent Units/Departments</p>     <p>LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p>
<p><b>Security Services</b></p> <p>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</p> <p>2. Certification of Satisfactory Service / Completed in accordance with Contract / Term of Reference (1 original)</p>	<p>LBP Proponent Units/Departments</p> <p>Security Department/LBP Proponent Unit/Department</p>

Page J-95

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>16. Performance Security coinciding with period of the contract / PO as required in the Notice of Award (1 certified true copy)</p> <ul style="list-style-type: none"> <li>• If Cash or cashier's/manager's check - LBP Official Receipt</li> <li>• If Bank draft / guarantee or irrevocable letter of credit – Copy of Bank draft / guarantee or irrevocable letter of credit</li> </ul>	<p>Suppliers to be secured by LBP Proponent Units/Departments</p>
<ul style="list-style-type: none"> <li>• If Surety bond was issued by a surety or insurance company thru LIBI <ul style="list-style-type: none"> <li>– Copy of Surety bond</li> <li>– Notarized current Certification of Authority to issue Surety Bond by the Insurance Commission authenticated by the supplier</li> </ul> </li> </ul> <p>17. BAC Approval (1 original copy)</p> <ul style="list-style-type: none"> <li>• Abstract of Bids / Quotation</li> </ul> <p>18. Bid Documents if procured through public bidding or Annual Procurement Plan (1 original copy)</p> <p>19. Memo Approval by LBP President on Alternative Method of Procurement with HOBAC recommending approval if not procured thru public bidding</p> <p>20. HOBAC Approved Memo for Supplemental Purchase Order</p>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b>Software Delivery/Project Enhancement</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Check whichever is applicable: (1 original copy) <ul style="list-style-type: none"> <li>• Certification of Actual Service Rendered / Completion of Project in accordance with Contract / Agreement /Terms of Reference (TOR) for the period covered by previous payment if advance payment or for the current period covered by payment whichever is applicable</li> <li>• Inspection Report signed by Inspector and Unit Head/Department Head for services delivered directly delivered to LBP-Head Office (if applicable, note that services delivered/completed are in accordance with contract/TOR</li> </ul> </li> <li>3. Notarized Contract / Agreement / Terms of Reference or Signed Proposal if there is no Contract / Agreement (unsigned copy is acceptable if with Vendor's Contract) (1 original copy)</li> <li>4. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA) (1 original copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Unit/Department</p> <p>LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p>
<ol style="list-style-type: none"> <li>5. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)</li> <li>6. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>



Page J-98

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>Approval of Department Head</p> <ul style="list-style-type: none"> <li>• Check whichever is applicable: <ul style="list-style-type: none"> <li>– Extension/change of delivery/contract period</li> <li>– Waiver of liquidated damages for late deliveries</li> </ul> </li> </ul> <p>11. IT Committee Resolution for Old Contracts (1 certified true copy)</p> <p>12. Evaluation Report by the end-user (if indicated in BAC Resolution) (1 original copy)</p> <p>13. If Alternative Method of Procurement is thru Exclusive Distributorship (1 certified true copy)</p> <ul style="list-style-type: none"> <li>• Notarized Certificate of Sole / Exclusive Distributorship from Local Company stating that it has no sub-dealers selling at lower prices and for which no suitable substitute can be obtained at more advantageous terms</li> <li>• Notarized Certificate of Sole / Exclusive Distributorship from Foreign Company</li> </ul> <p>14. Bid Documents if procured through public bidding or Annual Procurement Plan (1 original copy)</p> <p>15. Warranty Certificate (if noted in Purchase Order / Term of Reference / Contract). Indicate the Unit/Department keeping the Original Copy</p> <p>16. Memo Approval by LBP President on Alternative Method of Procurement with HOBAC recommending approval if not procured thru public bidding</p> <p>17. Bidding Documents</p> <p>18. Annual Procurement Plan (stamped)</p>	<p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b>Sports and Athletics – Gym/Wellness</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Sales Invoice / Billing Statement / Statement of Account (1 Original copy)</li> <li>3. Certification of Satisfactory Service/ Recommendation for Payment/ Certificate of Completion/ Acknowledgement Receipt (1 Original Copy)</li> <li>4. Procurement Request Form (1 original copy for one-time payment/Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>5. BAC recommending approval (1 original copy for one-time payment/ Certified True copy if not – original copy to be attached in the last payment of the contract)</li> <li>6. Purchase Order (PO) with printed name, signature and date of receipt of representative of supplier / service provider</li> <li>7. Notice of Award (NOA) with printed name, signature and date of receipt of representative of supplier / service provider</li> <li>8. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier / service provider</li> <li>9. Delivery Receipt (for goods) (1 Original Copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Payee secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>AAD-BMU secured by LBP Proponent Units/Departments</p> <p>BAC secured by proponent unit</p> <p>LBP Proponent Units/Departments</p> <p>Payee secured by proponent unit/department</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Taxes and Licenses (Real Property acquired by the Bank)</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Billing Statement / Statement of Account (1 Original Copy/Certified True Copy)</li> <li>3. Schedule of Real Estate Tax (if applicable) (1 Original copy)</li> <li>4. Official Receipt (1 Original copy)</li> <li>5. Application for MC, Dollar Demand Draft Electronic Fund Transfer &amp; GC (1 Original copy)</li> <li>6. LBP Resources and Development Corporation (LBRDC) DO (if applicable) (1 Certified True Copy)</li> <li>7. Memo to Loan Operations Management Department (LOMD) re: booking of expense (duly received by LOMD) (1 Original copy/Certified True copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>RD secured by the LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments LBP Proponent Units/Departments</p> <p>LBRDC secured by LBP Proponent Units/Departments</p> <p>LOMD secured by LBP Proponent Units/Departments</p>
<ol style="list-style-type: none"> <li>8. Certification duly signed by SPAD Head attesting that payment has been checked, verified, found to be correct, and recommended for payment.</li> <li>9. Certification duly signed by SPAD Head attesting that payment for RET / RPT has NOT been processed yet by LBP branch</li> </ol>	<p>LBP Proponent Units/Departments</p>
<b>Seminars and Trainings</b> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Billing Statement / Statement of Account (1 Original copy)</li> <li>3. Special Order (SO) of participants (1 Certified True Copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Payee secured by LBP Proponent Units/Departments Organization Development Department (ODD) secured by LBP Proponent Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ol style="list-style-type: none"> <li>4. Invitation from the provider re: seminar with indicated fees &amp; scope (1 Original/Certified True Copy)</li> <li>5. Certificate of attendance (1 Original/Certified True Copy)</li> <li>6. Application to purchase FX in case of other currency (if applicable) (3 original copies)</li> <li>7. SO of participants or confirmation from service provider (for SCW) (1 Original/Certified true copy)</li> <li>8. No. of participant as to Rank-and-File, Officer &amp; Contractual (1 original/certified true copy)</li> <li>9. Deduct applicable taxes to be withheld. (should be included in the particulars of the disbursement order)</li> <li>10. Others (if applicable) SO for change in schedule of seminar/ change in venue of seminar/Memo for non- attendance by the participant/ Memo Approval for the conduct of program exclusive for certain department/Memo on amendment of participant/Accounts Receivable Memo from participant for advance payment/ (Original/Certified true copy)</li> </ol>	<p>Payee secured by LBP Proponent Units/Departments</p> <p>Attendees secured by LBP Proponent Unit/Departments LBP Proponent Units/Departments</p> <p>ODD/service provider secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>ODD secured by LBP Proponent Units/Departments</p>
<p><b>Fuel and Lubricants</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. Sales Invoice/Billing Statement/ Statement of Account (1 Original copy)</li> <li>3. Certification of Satisfactory Service</li> <li>4. Purchase Order with signature of approving officer, name of driver, vehicle type, plate no. &amp; Request for Service Vehicle (RSV) number (1 original copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Payee secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>

<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
5. Approved RSV/Trip Ticket by the approving officer and end user (1 Original copy) 6. Summary of billing by the provider (1 Original Copy) 7. Summary of billing by Facilities Management Department (FMD) (1 original copy)	LBP Proponent Units/Departments  Payee secured by LBP Proponent Units/Departments FMD secured by LBP Proponent Units/Departments
<b>Sports and Athletics (Wellness Team Event)</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. PRF, duly approved per approving authorities, and availability of funds duly certified by accounting unit (1 original copy) 3. Canvass Sheet if total purchase is P1,000 but not more than 10,000 (1 original copy) 4. BAC approval / Purchase Order/Notice of Award/Notice to Proceed thru Procurement Department if claims is more than P10,000 (1 original copy) 5. Inspection Report, if applicable (1 original copy) 6. Official Receipt / Sales Invoice (1 original copy)	LBP Proponent Unit/Department  LBP Proponent Unit/Department  LBP Proponent Unit/Department  LBP Proponent Unit/Department  LBP Proponent Unit/Department  Provider of Goods / Services
<b>Chartering / Air Transportation</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Sales Invoice / Billing Statement / Statement of Account (1 Original copy) 3. Delivery Receipt (DR) with signature and printed name of recipient and actual date of receipt of items to determine penalty / late delivery of goods / (to be attached if a regular / standard form of supplier) (1 original copy)	LBP Proponent Unit/Department  Supplier secured by LBP Proponent Units/Departments Supplier secured by LBP Proponent Units/Departments

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
4. Check whichever is applicable: <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Recommendation for Payment</li> <li>• Certificate of Completion</li> </ul>	LBP Proponent Unit/Department
5. Purchase Order (PO) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Unit/Department
6. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Unit/Department
7. Procurement Request Form (PRF) funded and duly approved per CASA	LBP Proponent Unit/Department
8. Performance Security (LBP Official Receipt / Surety Bond / Bank Guarantee)	LBP Proponent Unit/Department
9. HOBAC Approval (Abstract of Bids and Quotations / Price Quotations / Change in Suppliers' name, product, and end-user / Cancellation of Award / Increase or Reduction in Amount / Non-Vat to Vat Registered and vice versa / VAT Exempt and vice-versa / Partial Payment / Waiver of Required Performance Security	Supplier secured by LBP Proponent Units/Departments
10. Evaluation Report	LBP Proponent Units/Departments
11. Flight Request Form signed by authorized personnel of Proponent Unit	Supplier secured by LBP Proponent Units/Departments
12. Daily Flight Report	LBP Proponent Units/Departments
13. Flight Plan	LBP Proponent Units/Departments
14. Passenger Manifest	LBP Proponent Units/Departments
15. Bidding Documents	LBP Proponent Units/Departments
Annual Procurement Plan (stamped)	LBP Proponent Units/Departments

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Freight Expense - Suppliers / Clients</b>	
1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision	LBP Proponent Units/Departments
2. Sales Invoice / Billing Statement / Statement of Account (1 Original copy)	Supplier secured by LBP Proponent Units/Departments
3. Delivery Receipt (DR) with signature and printed name of recipient and actual date of receipt of items to determine penalty / late delivery of goods / (to be attached if a regular / standard form of supplier) (1 original copy)	Supplier secured by LBP Proponent Units/Departments
4. Check whichever is applicable: <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Recommendation for Payment</li> <li>• Certificate of Completion</li> <li>• Summary of Billing Reports per end-user and with recommendation for Payment signed by Head of Proponent Unit</li> </ul>	LBP Proponent Units/Departments
5. Purchase Order (PO) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Units/Departments
6. Notice of Award (NOA) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Units/Departments
7. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Units/Departments
8. Procurement Request Form (PRF) funded and duly approved per CASA	LBP Proponent Units/Departments
9. HOBAC Approval (Abstract of Bids and Quotations / Price Quotations / Change in Suppliers' name, product, and end-user / Cancellation of Award / Increase or Reduction in Amount / Non-Vat to Vat Registered and vice versa / VAT	LBP Proponent Units/Departments



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Exempt and vice-versa / Partial Payment / Waiver of Required Performance Security	
10. Bidding Documents	LBP Proponent Units/Departments
11. Annual Procurement Plan (stamped)	LBP Proponent Units/Departments
<b>LBRDC Sanitation</b>	
1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision	LBP Proponent Units/Departments
2. Sales Invoice / Billing Statement / Statement of Account (1 Original copy)	Supplier secured by LBP Proponent Units/Departments
3. Check whichever is applicable: <ul style="list-style-type: none"> <li>• Certification of Satisfactory Service</li> <li>• Recommendation for Payment</li> <li>• Certificate of Completion</li> </ul>	LBP Proponent Units/Departments
4. Janitorial Supplies Delivery Report (1 original copy)	Supplier secured by LBP Proponent Units/Departments
5. Summary of Daily Consumption of Supplies for the Month	Supplier secured by LBP Proponent Units/Departments
6. Purchase Order (PO) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Units/Departments
7. Notice of Award (NOA) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Units/Departments
8. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier / service provider	LBP Proponent Units/Departments
9. Procurement Request Form (PRF) funded and duly approved per CASA	LBP Proponent Units/Departments
10. Performance Security (LBP Official Receipt / Surety Bond / Bank Guarantee)	LBP Proponent Units/Departments
11. Contract Agreement	LBP Proponent Units/Departments
12. Schedule of Charging of Expenses to various Departments (if applicable)	LBP Proponent Units/Departments
13. Bidding Documents	LBP Proponent Units/Departments



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
14. Memo Approval by LBP President on Alternative Method of Procurement with HOBAC recommending approval if not procured thru public bidding (original copy is safekept by Procurement Department)	LBP Proponent Units/Departments
15. HOBAC Approved Memo for Supplemental Purchase Order	LBP Proponent Units/Departments
<b>For Release of Payment – thru issuance of Manager’s Check or Credit to account or Encashment</b>	
1. Authorization Letter with Official Logo/Letter Head of the Issuing Company (1 original/ e-mailed copy)	Supplier/Payee
2. Valid Identification Card of Authorized Personnel (1 photocopy)	Supplier/Payee
3. Valid Identification Card of Authorizing Officer	Supplier/Payee
4. Official Receipt (1 original copy)	Supplier/Payee

## 18. Processing of Claims/Disbursement Transactions (Head Office) - Highly Technical

Payments of various transactions are processed through Disbursement Orders (DOs) which are supported by required documents depending on the nature of transactions.

<b>Office or Division:</b>	Administrative Accounting Department (AAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	LBP Proponent Units/Departments; Supplier/Contractor/Consultant/ Vendor			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
List of required documents depending on the nature of transactions are presented in <b>Annex AY</b>		Where to secure the required documents are likewise presented in <b>Annex AY</b>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit/issue required documents to Proponent Unit (PU)	1.1 Evaluate and ensure completeness of documentary requirements and prepare DO	None	3 Banking Days	<i>Assistant/Analyst/ Specialist Proponent Unit</i>
None	1.2 Secure approval of the DO and forward together with the required documents to AAD	None	2 Banking Days	<i>Procurement Assistant/Analyst/ Specialist Division Chief (DC)/ Assistant Department Manager/ Department Head Proponent Unit</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Receive the DO with supporting documents, assign control number and record in the DOMS	None	1 Hour	<i>Accounts Specialist</i> Budget Management Unit (BMU)-AAD
None	1.4 Evaluate DO if properly approved and with available budget	None	1 Hour	<i>Accounts Specialist</i> BMU-AAD
None	1.5 Certify budget availability	None	30 Minutes	<i>DC, MAD/RAD, Head</i> BMU-AAD/AAD, <i>Approving authorities</i>
None	1.6 Update DOMS and forward DO to Disbursement and Payroll Unit (DPU)	None	30 Minutes	<i>Accounts Assistant</i> BMU-AAD
None	1.7 Receive DO from BMU and distribute to assigned processor	None	1 Hour	<i>Accounts Analyst/ Specialist</i> DPU-AAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.8 Evaluate and check the completeness of all necessary requirements/ documents and endorse DO to DC for approval	None	12 Banking Days, 1 Hour	<i>Accounts Analyst/ Specialist DPU-AAD</i>
None	1.9 Recommend for approval/ approve/sign DO	None	1 Banking Day, 4 Hours	<i>DC, CCD/ECD/PD/SCD, Head DPU-AAD/AAD, Approving authorities</i>
None	1.10 Forward approved DO to Financial Transaction Division (FTD)	None	3 Hours	<i>Bookkeeper DPU-AAD</i>
None	1.11 Receive DO from DPU	None	30 Minutes	<i>Accounts Analyst/ Specialist GAU-AAD</i>
None	1.12 Check DO for correctness and proper approval	None	1 Hour	<i>Accounts Analyst/ Specialist GAU-AAD</i>
None	1.13 Prepare Manager's Check (MC), if applicable	None	20 Minutes	<i>Bookkeeper GAU-AAD</i>
None	1.14 Check and approve MC	None	20 Minutes	<i>Approving Authorities</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.15 Update MC number and MC date in DOMS and the MC Register	None	20 Minutes	<i>Bookkeeper GAU-AAD</i>
2. Present the requirements – FTD window 2	2.1 Validate authenticity of requirements presented	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
None	2.2 Check if with existing claim	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
None	2.3 Release DO to LBP employee/ client for encashment thru Cash Department or client as the basis in preparing the Official Receipt (OR)	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>
3. Issuance of OR – FTD window 1	3.1 Validate correctness of OR issued (amount in words and in figures tally with the amount in the DO)	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist GAU-AAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<p>3.2 Instruct the customer as follows:</p> <p>a. For MC, write the following in the MC register:</p> <ul style="list-style-type: none"><li>✓ Name</li><li>✓ Signature</li><li>✓ OR Number</li><li>✓ Date</li></ul> <p>b. For Credit, affix signature on the payment received portion in the original copy of DO</p> <p>c. Affix signature in the copy of the attached Tax Certificate, if applicable</p>	None	30 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU, AAD



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>4. Acknowledge receipt of payment in the duplicate copy of DO and in the attached Tax Certificate, if applicable</p> <p>If payment is thru MC, write the following in the MC Register provided by the Bookkeeper/Accounts Analyst/Accounts Specialist:</p> <ul style="list-style-type: none"> <li>• Name</li> <li>• Signature</li> <li>• OR Number</li> <li>• Date</li> </ul>	<p>4.1 Issue the following:</p> <p>a. For MC,</p> <ul style="list-style-type: none"> <li>✓ Original copy of MC</li> <li>✓ Triplicate copy of DO</li> <li>✓ Three (3) copies of Tax Certificate, if applicable</li> </ul> <p>b. For Credit, triplicate copy of DO and three (3) copies of Tax Certificate, if applicable</p>	None	20 Minutes	<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU, AAD
None	<p>4.2 If for Credit, advise the customer that payment will be credited immediately after the date of issuance of OR</p>	None		<i>Bookkeeper/Accounts Analyst/Accounts Specialist</i> GAU, AAD
	<b>TOTAL</b>	<b>None</b>	<b>20 Banking Days</b>	



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<b>Trading-related Fees (Broker's Fee)</b>				
1. Send account invoice for the broker's fees every month-end	1.1 Validate accuracy of charged amount and prepare endorsement for payment	None	5 Banking days (from receipt of invoice from broker)	<i>Treasury Settlement Officer</i> Treasury Operations Department
None	1.2 Prepare DO for the payment of brokers fees	None	1 Banking Day	<i>Executive Assistant</i> Capital Markets Trading Department / Rates and FX Trading Department
None	1.3 Process the DO following the same process	None	7 Banking Days	<i>Accounts Analyst / Specialist / Division Chiefs / Assistant</i> Department Managers/ Head AAD <i>Approving Authorities</i>
None	1.4 Send payment instructions to the brokers settlement account	USD 15 + DST (based on Gross Amount – 0.60 for every PHP 200) or USD 20 + PHP 500 (cable charge) + DST (based on Gross Amount – 0.60 for every PHP 200)	3 Banking Days	<i>Bookkeeper / New Accounts Clerk/ Document Examiner / Branch Service Officer/ Branch Operations Officer / Branch Head/ Cash Department</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	USD 15 + DST (based on Gross Amount – 0.60 for every PHP 200) or USD 20 + PHP 500 (cable charge) + DST (based on Gross Amount – 0.60 for every PHP 200)	16 Banking Days	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b>Infrastructure</b></p> <ol style="list-style-type: none"> <li>1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision</li> <li>2. PIUR-Project Inspection and Update Report (Schedule of Time Elapsed-indicated) signed by Head, PMED with SOWA-Statement of Work / Progress Billing Accomplished duly signed by LBP authorized representative</li> <li>3. Recommendation of Payment by PMED with supporting computation (1 original copy)</li> <li>4. Sales Invoice/ Billing Statement / Statement of Account (1 original copy)</li> <li>5. Building Permit (no need if Supplemental Contract). Whichever is applicable: <ul style="list-style-type: none"> <li>• Building for Construction</li> <li>• Building for Renovation</li> <li>• Memo approved by Branch Head re: non-issuance of Office of the Building Official in lieu of Building Permit</li> </ul> </li> <li>6. Occupancy permit - no need if there is note in Turn-Over &amp; Acceptance (Recommending Turn-Over &amp; Acceptance portion) certifying that the project has been completed and all necessary documents have been submitted (i.e. As-built plans, permits and certificate (1 certified true copy)</li> <li>7. Contractor's All Risk Insurance (CARI) (1 certified true copy)</li> <li>8. Turn-Over &amp; Acceptance (TOA) Certificate approved by end-user with corresponding BC Resolution (1 certified true copy)</li> </ol>	<p>LBP Proponent Units/Departments</p> <p>Project Management and Engineering Project/LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent Units/Departments Suppliers to be secured by LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>Suppliers to be secured by LBP Proponent Units/Departments Suppliers to be secured by LBP Proponent Units/Departments</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>9. Certification of project completion (1 certified true copy)</p> <p>10. Notarized Contractor's Affidavit that all materials, labor and salaries have been paid for (1 original copy)</p> <p>11. Deed of Undertaking by LBP Resources and Development Corporation (LBRDC) where 1 year warranty period has not yet lapsed (1 certified true copy)</p> <p>12. Result of Test Analysis, if applicable (1 certified true copy)</p> <p>13. Pictures, before, during and after construction of items of work especially the embedded items (1 certified true copy)</p>	<p>Project Management and Engineering Project/LBP Proponent Unit/Department Suppliers to be secured by LBP Proponent Units/Departments</p> <p>Project Management and Engineering Project/LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent</p> <p>Project Management and Engineering Project/LBP Proponent Unit/Department</p>
<p>14. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier (1 original copy)</p> <p>15. Purchase Order (PO) with printed name, signature and date of receipt of representative of service provider (1 original copy)</p> <p>16. Notice of Award (NOA) with printed name, signature and date of receipt of representative of service provider (1 original copy)</p> <p>17. Memo re: Approved project cost (1 certified true copy)</p> <p>18. Cost Benefit Analysis of LBP Branch under construction with supporting approved PMED Budget Cost Estimates (1 original copy)</p> <p>19. Notarized Construction/Project Agreement with date of execution of contract (1 original copy)</p> <p>20. Procurement Request Form (PRF) funded and duly approved (1 original copy)</p>	<p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p> <p>Project Management and Engineering Project/LBP Proponent Unit/Department Project Management and Engineering Project/LBP Proponent Unit/Department</p> <p>Suppliers to be secured by LBP Proponent Units/Departments</p> <p>LBP Proponent Units/Departments</p>

Page J-118

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
25. Approved extension in due date (Work Resumption Order and PO)(1 original copy)	Project Management and Engineering Project/LBP Proponent Unit/Department
26. Approved decrease in contract amount/deductive works (1 original copy)	Project Management and Engineering Project/LBP Proponent Unit/Department
<b>Janitorial</b> (see <b>Annex AX</b> on page J-83 to J-107)	
<b>Security</b> (see <b>Annex AX</b> on page J-83 to J-107)	
<b>Software Delivery, Enhancement &amp; Maintenance of Software, and Renewal of License</b> (see <b>Annex AX</b> on page J-83 to J-107 – Software Delivery/Project Enhancement)	
<b>Software Delivery/Project Enhancement &amp; Maintenance</b> (see <b>Annex AX</b> on page J-83 to J-107 – Software Delivery/Project Enhancement)	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b>Office Support Staff</b> 1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision 2. Sales Invoice (SI) / Billing Statement / Statement of Account (SOA) 3. Check whichever is applicable: • Certification of Satisfactory Service • Recommendation for Payment • Certificate of Completion	Personnel Administration Department (PAD)  Third-party Service Providers (TPSP) to be secured by PAD  PAD
4. Certificate of Funds Availability (original copy) 5. Certification of Deployment re: List of Contractual, Project-based & Relivers (with contract period)	Treasury Operations Department  PAD
6. Purchase Order with printed name, signature and date of receipt of representative of service provider (1 certified true copy)	PAD
7. Procurement Request Form funded and duly approved per approving authorities (1 certified true copy)	PAD
8. Notice of Award (NOA) with printed name, signature and date of receipt of representative of supplier / service provider	PAD
9. Notice to Proceed (NTP) with printed name, signature and date of receipt of representative of supplier / service provider	PAD
10. HOBAC Approval (Abstract of Bids and Quotations / Price Quotations / Change in Suppliers' name, product, and end-user / Cancellation of Award / Increase or Reduction in Amount / Non-Vat to Vat Registered and vice versa / VAT Exempt and vice-versa / Partial Payment / Waiver of Required Performance Security	PAD



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>11. Notarized certification by the agency that the salaries of employees for the period have been paid and corresponding deductions of Pag-IBIG, SSS, and Philhealth were likewise remitted</p> <p>12. Warranty Certificate (if noted in Purchase Order / Term of Reference / Contract). Indicate the Unit/Department keeping the Original Copy</p> <p>13. Billing Register (2 original copies)</p> <p>14. Daily Time Record (DTR) (original copy)</p> <p>15. Other additional documents deemed necessary</p>	<p>PAD</p> <p>PAD</p> <p>TPSP</p> <p>TPSP</p> <p>TPSP</p>
<p><b>For Release of Payment</b></p> <p>1. 1 Valid Identification Card of Authorizing Officer &amp; Collector</p> <p>2. Authorization Letter (original copy)</p> <p>3. Official Receipt (1 original copy)</p>	<p>Supplier/Payee</p> <p>Supplier/Payee</p> <p>Supplier/Payee</p>





## 19. Processing of Notice of Cash Allocations (NCAs) through Modified Disbursement Scheme (MDS) Online System

Crediting of Funds/Allocations to MDS Sub-Accounts of the National Government Agencies (NGAs)

<b>Office or Division:</b>	MDS and Collections Management Department (MCMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Department of Budget and Management (DBM) and All NGAs			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. NCA and Monthly Requirements Schedule (MRS) from DBM-Central Office (1 original copy) 2. NCA and MRS from DBM Regional Offices (1 photocopy)		<ul style="list-style-type: none"> <li>DBM-Central Office (OSEC, NCR and Region IVA)</li> <li>DBM-Regional Offices (Finance Administrative Department)</li> <li>LBP-MCMD and Lead Branches (Baguio, San Fernando La Union, San Fernando Pampanga, Tuguegarao Capitol, West Avenue, Legazpi, Iloilo, Cebu, Tacloban, Zamboanga Main, CDO Capistrano, Davao Recto, Koronadal Roxas and Butuan)</li> </ul>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Prepare NCA/s thru their eBudget System	1.1 MCMD and Lead Branches to pick-up NCAs from DBM Central Office and Regional Offices, respectively	None	3 Banking Days	<i>Liaison Officer/ Account and Document Specialist/ Assistant Division Chief/Division Chief, MDS/MMU, MCMD</i>



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 MCMD to credit the NCAs to the MDS sub-accounts of NGAs maintained with LBP's MDS servicing branches through WinVal and NCA-CT Terminal	None		<i>Liaison Officer/ Account and Document Specialist/ Assistant Division Chief/Division Chief, MDS/MMU, MCMD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

## 20. Remittance of e-Tax Collections from Large/Non-Large Taxpayers

Remittance of e-Tax Collections from Large/Non-Large Taxpayers to Bureau of Internal Revenue (BIR) – Head Office

<b>Office or Division:</b>	MDS and Collections Management Department (MCMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government; G2B – Government to Business; G2C – Government to Citizen			
<b>Who may avail:</b>	All Government Agencies and Private Entities			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Summary of Accepted e-Tax Payment Transactions (1 original copy) 2. Consolidated Report of Daily EFPS Collection (1 original copy) 3. Daily Summary of Confirmed e-Tax Payment Instructions (1 original copy) 4. Daily Summary of Acknowledged e-Tax Payment Instructions (1 original copy) 5. Daily Summary of Rejected e-Tax Payment Instructions (1 original copy) 6. Daily Summary of Scheduled e-Tax Payment Instructions (1 original copy)		<ul style="list-style-type: none"> <li>Data Center Management Department – Technology Management Group</li> </ul>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Log on to BIR website ( <a href="http://www.bir.gov.ph">www.bir.gov.ph</a> )	1. Generate and validate the required and complete reports from IDRARS and e-Tax Register Facility	PHP 10.00 per transaction	1 Banking Day	<i>Document Specialist/ Assistant Division Chief/Division Chief, CMD/CMU, MCMD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Enter all necessary information and file the electronic tax form	2. Prepare Consolidated Report on Daily Collections for good and reject ETPS transactions for the day	None		<i>Document Specialist/ Assistant Division Chief/Division Chief, CMD/CMU, MCMD</i>
3. Taxpayer will be redirected to LANDBANK website after taxpayer chooses LBP	3. Remit ETPS collections to Bangko Sentral ng Pilipinas thru PhilPaSS Participant Browser (PPB) on or before 11:30 AM daily	None		
4. LBP issues an online Confirmation Receipt which the taxpayer can print as a proof of tax payment	4. Report ETPS collections to the Bureau of the Treasury thru TSA Reporting and Monitoring System (TRAMS) on or before 4:00 PM daily	None		
5. LBP send confirmation of the tax payment transaction to BIR	None	None		



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
6. Receive online Confirmation Receipt from LBP and Confirmation Advice from BIR	None	None		
	<b>TOTAL</b>	<b>PHP 10.00 per Transaction</b>	<b>1 Banking Day</b>	

## 21. Request for Document/Record of Separated Employees (with Records Archived at Antipolo Warehouse)

Various documents from the Bank which are now stored at the LBP Antipolo Warehouse are being requested by former employees of LBP to facilitate and cater their personal transactions with other agencies.

<b>Office or Division:</b>	Personnel Administration Department (PAD) - Separation and Records Division (SRD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	LANDBANK Separated/Inactive Employees LANDBANK Units Office of the Ombudsman			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter-request for various documents indicating the purpose of the request (1 original copy)		201 File IDRARS Files archived at Antipolo Warehouse Separation Folders		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit letter request for various documents through email, parcel/courier or personal appearance	1.1 Receive and evaluate request letter from inactive employee/Units concerned / agencies	None	1 Minute	<i>Human Resource (HR) Assistant</i> SRD, PAD
None	1.2 Locate the requested document/s from 201 File, separation folders, IDRARS, etc.	None	1 Hour	<i>HR Assistant</i> SRD, PAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 For 201 File/ Separation Folder already turned-in into the LBP Warehouse, prepare the Record Request Form (RRF) in four (4) copies	None	1 Hour	<i>HR Assistant</i> SRD, PAD
None	1.4 Forward RRF for review and affix signature/ e-signature	None	1 Hour	<i>HR Assistant, Assistant Division Chief (ADC), DC, SRD, Assistant Department Manager (ADM)</i> HRISAU, PAD
None	1.5 Forward the signed/e-signed RRF to Facilities Management Department (FMD) through enail or hard copy c/o the Secretary of FMD for processing of the request	None	1 Hour	<i>HR Assistant</i> SRD, PAD
None	1.6 Pick-up of 201 File, separation folders, IDRARS, etc. in Antipolo Warehouse	None	6 Banking Days	FMD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.7 If the documents are found, photocopy the document/s and prepare the Property Transmittal Slip in four (4) copies to return the box to FMD	None	1 Hour	<i>HR Assistant, ADC, DC, SRD, ADM, HRISAU, PAD</i>
None	1.8 Forward the document/s to the DC/ADC to be certified, affix signature/ e-signature	None	59 Minutes	<i>HR Assistant, ADC, DC, SRD, PAD</i>
None	1.9 Scan the document/s	None	1 Hour and 30 Minutes	<i>HR Assistant, SRD, PAD</i>
2. Receive certified or scanned copy/ies of requested document	2. Route/send the document/s to the requesting party or email scanned copy	None	30 Minutes	<i>Human Resource Assistant SRD-PAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>7 Banking Days</b>	

*Note: Waiting time on the retrieval of files (201 File, separation folders etc.) in Antipolo Warehouse usually takes 6- 21 banking days.*



## 22. Request for Replacement of Lost, Old/Outdated or Damaged Alumni IDs

For proper identification and security purposes, Separation and Records Division of Personnel Administration Department issues replacement of lost, old or damaged alumni IDs.

<b>Office or Division:</b>	Personnel Administration Department (PAD) - Separation and Records Division (SRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	LANDBANK Alumni			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<ul style="list-style-type: none"> <li>➤ Alumni Personal Data Sheet (1 original copy)</li> <li>➤ Notarized Affidavit of Loss (for lost IDs) or surrendered ID cards (for old or damaged IDs) (1 original copy)</li> <li>➤ 1X1 picture (1 original copy)</li> </ul>		LANDBANK Alumni		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit duly accomplished Alumni Personal Data Sheet and submit together with other requirements through email, parcel/courier, personal appearance	1.1 Receive request for the issuance of replacement of lost and damaged ID Cards	None	1 Hour	Human Resource Management Assistant (HRMA), SRD, PAD
None	1.2 Prepare/Print Alumni ID Cards	None	1 Banking Day	



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.3 Review and affix initial/e-initial on memo request prior to release of printed Alumni ID	None	1 Banking Day	<i>Division Chief (DC),</i> SRD-PAD
2. Receive the newly issued Alumni ID	2. Release of printed Alumni ID	None	7 Hours	<i>HRMA</i> SRD, PAD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	

## 23. Request for Service Record of Separated Rank and File Employees (with records on-site)

The Service Record (SR) is issued to LANDBANK employees who are separated from the Bank and other government agencies such as Government Service Insurance System (GSIS), Ombudsman, Home Development Mutual Fund/PAG-IBIG, etc. which shows a detailed documentary of positions held in LANDBANK and his/her previous government office, if any. (Requirement: SR from previous work in a government office is submitted to Personnel Administration Department (PAD) with his/her salary adjustment/s.

<b>Office or Division:</b>	Personnel Administration Department (PAD) - Separation and Records Division (SRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	LANDBANK Separated/Inactive Employees Other government agencies such as GSIS, Ombudsman, PAG-IBIG, etc.)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Memo/Letter request for SR indicating the purpose of request (1 original copy)		LANDBANK employee/s separated from LANDBANK Other government agencies such as GSIS, Ombudsman, PAG-IBIG, etc.		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit memo-request for SR through email, parcel/courier, hand carry indicating the mode of receiving the signed SR such as e-mail, pick-up and mail/courier	1.1 Receive memo-request for SR	None	1 Minute	Human Resource Management (HRM) Assistant SRD, PAD
	1.2 Retrieve Personal Data Card (PD Card)	None	4 Hours and 59 Minutes	HRM Assistant, SRD, PAD
	1.3 Encode and print SR from SAP-HRIS	None	5 Hours	HRM Assistant, SRD, PAD
	1.4 Forward printed SR for review and affix signature/e-signature	None	1 Banking Day	Assistant Division Chief (ADC), Division Chief (DC) SRD, PAD



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Log the documents accordingly (i.e., pick-up, courier or e-mail)	None	3 Hours	<i>HRM Assistant, SRD, PAD</i>
2. Receive signed SR through e-mail or pick-up and mail/ courier (depends on the request)	2. Send the signed SR accordingly if pick-up, courier or e-mail	None	3 Hours	<i>HRM Assistant SRD, PAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	



## 24. Settlement of LANDBANK Mobile Loan Saver (LMLS) Service Fees

Processing of settlement of LMLS Service Fees to Service Provider

<b>Office or Division:</b>	Electronic Banking Support Unit (eBSU)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Private			
<b>Who may avail:</b>	LMLS Service Provider			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Bank Statement of LMLS Clearing and Parking Accounts		LANDBANK Cash Department		
LMLS Released Transaction		LMLS System		
Billing Statement from Service Provider		FINTQNOLOGIES Corp (FINTQ)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send Billing Statement	1.1 Upon receipt of memo-endorsement from Electronic Products Department (EPD) Billing with the Billing Statement from Service Provider validate amount billed against Settlement Summary Report and Reconciliation Summary Report	None	10 Minutes	<i>e-Products Assistant</i> eBSU



**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Validate the amount to be deducted from the amount to be settled representing service fees of cancelled accounts/ adjustment based on memo from Systems Implementation Department and Cash Department	None	10 Minutes	<i>e-Products Assistant</i> eBSU
None	1.3 Prepare and print memo to LANDBANK Cash Department to credit amount billed to Service Provider's Mother Account	None	5 Minutes	<i>e-Products Assistant</i> eBSU
None	1.4 Once approved, forward memo to LANDBANK – Cash Department for processing	None	15 Minutes	<i>e-Products Assistant</i> eBSU



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Upon receipt of machine-validated memo from Cash Department, send scanned copy of the memo to Service Provider thru e-mail and provide copy to EPD	None	10 Minutes	<i>e-Products Assistant</i> eBSU
	<b>TOTAL</b>	<b>None</b>	<b>50 Minutes</b>	

## 25. Sourcing/Talent Acquisition

Receive job applications from various sourcing channels (Walk -in, Next-of-kin, LANDBANK Website, Employee Referral, Job Fairs, Online Recruitment portals and others) and conduct of pre-employment examination and series of interviews to applicants for employment/referral to various vacancies of the Bank for evaluation and possible placement.

<b>Office or Division:</b>	Personnel Administration Department (PAD) – Recruitment Division (RD)	
<b>Classification:</b>	Highly Technical	
<b>Type of Transaction:</b>	G2C – Government to Citizen	
<b>Who may avail:</b>	Job Applicants	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
Updated Resume/Personal Data Sheet (1 original copy)	Applicant	
Pre-Examination Requirements: <ul style="list-style-type: none"> <li>➤ Application for Employment Form (AFE) (1 original copy)</li> <li>➤ Transcript of Records (TOR) (1 original and photocopy)</li> <li>➤ Certificate of Eligibility (1 original &amp; photocopy)</li> <li>➤ One 1x1 Recent ID picture (1 original copy)</li> </ul>	AFE – Recruitment Division, Personnel Administration Department (PAD), LBP TOR – School where the applicant finished tertiary or post-graduate education Certificate of Eligibility – CSC or PRC ID Picture – Photo studio	
Additional Application Documents: <ul style="list-style-type: none"> <li>➤ List of Trainings Attended (1 photocopy)</li> <li>➤ Consent Form for Conduct of BI (1 original copy; Scanned copy as advance copy may be sent to the designated email of RD)</li> <li>➤ Pay slip (for supervisory level) (1 photocopy; Scanned copy as advance copy may be sent to the designated email of RD)</li> </ul>	List of Trainings Attended / Pay slip – Applicant Consent Form for Conduct of BI – provided by Recruitment Division to be accomplished by Applicant	





**LANDBANK**

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Resume/ Personal Data Sheet	1.1 Receive the Resume/ Personal Data Sheet	None	7 Banking Days	<i>Human Resource Management (HRM)Assistant, HRM Analyst, HRM Specialist I/II, Assistant Division Chief (DC), DC Recruitment Division, Personnel Administration Department (RD-PAD)</i>
	1.2 Conduct a preliminary Screening / Evaluation	None		
	1.3 Request applicant to submit/ prepare pre- examination requirements	None		
2. Submit Pre- examination requirements	2.1 Receive the complete requirements	None	2 Banking Days	<i>HRM Assistant, HRM Analyst, HRM Specialist I/II, Assistant DC, DC RD-PAD</i>
	2.2 Evaluate submitted application requirements	None		
	2.3 Conduct initial screening/ interview	None		
	2.4 Schedule online pre- employment examination	None		
	2.5 Conduct the online pre- employment examination	None	4 Banking Days	<i>Head, HR Planning and Staffing Unit (HRPSU), PAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.6 Retrieve evaluation of examination results	None		<i>Head, HRPSU PAD</i>
	2.7 Release the examination results to applicants via email and endorse to concerned units via memo	None	1 Banking Day	<i>Head, PAD</i>
3. Submit additional application documents	3.1 Receive and evaluate the complete set of additional application documents	None	2 Banking Days	<i>HRM Assistant, HRM Analyst, HRM Specialist I/II, Assistant DC, DC RD-PAD</i>
	3.2 Conduct of Second-level interview	None		
	3.3 Preparation and forwarding of Memo Endorsement with attachments to various units of the Bank	None	2 Banking Days	<i>HRM Assistant, HRM Analyst, HRM Specialist I/II, Assistant DC, DC RD-PAD</i>



**LANDBANK**

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	3.4 Receive a copy of feedback from various units in need	None	1 Banking Day	Head, HRPSU PAD
	3.5 Update status of qualified applicant pool	None		Head, HRPSU PAD
	3.6 Provide feedback to applicant	None		Head, HRPSU PAD
	<b>TOTAL</b>		<b>19 Banking Days</b>	

## VI. Feedback and Complaints

<b>FEEDBACK AND COMPLAINTS MECHANISM</b>	
How to send feedback	<p>Drop in the suggestion box located at the lobby of LANDBANK Branches/Customer Care Desks</p> <p>Customer Care Hotline: (632) 8-405-7000 1-800-10-405-7000</p> <p>Social Networking Sites: Facebook: <a href="https://www.facebook.com/landbankofficial">https://www.facebook.com/landbankofficial</a> Twitter: @LBP_official</p> <p>Customer Care Mail: Online: <a href="https://www.landbank.com/contact-us">https://www.landbank.com/contact-us</a> Email: <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> Letter: 2F LANDBANK Plaza, 1598 M.H. Del Pilar corner Dr. J. Quintos Streets, Malate, Manila</p>
How feedbacks are processed	<p>Branch Officer opens daily the suggestion box and compiles and records all feedback submitted.</p> <p>Feedbacks received through telephone, mail, online messages, and e-mail are immediately referred to the unit concerned for appropriate action.</p> <p>Feedback requiring answers are addressed immediately upon receipt of the feedback, and the answer of the office is then relayed to the citizen.</p>

How to file a complaint	<p>File the complaint via the Customer Care Desk located at all LANDBANK Customer-Facing Units.</p> <p>Customer Care Hotline: (632) 8-405-7000 1-800-10-405-7000</p> <p>Social Networking Sites: Facebook: <a href="https://www.facebook.com/landbankofficial">https://www.facebook.com/landbankofficial</a> Twitter: @LBP_official</p> <p>Customer Care Mail: Online: <a href="https://www.landbank.com/contact-us">https://www.landbank.com/contact-us</a> Email: <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> Letter: 2F LANDBANK Plaza, 1598 M.H. Del Pilar corner Dr. J. Quintos Streets, Malate, Manila</p> <p>Complaints can be filed via telephone, mail, online messages, and e-mail. Make sure to provide the following information:</p> <ul style="list-style-type: none"> <li>- Name of person filing the complaint</li> <li>- Details of the Complaint</li> <li>- Other supporting evidence, if any</li> </ul>
How complaints are processed	<p>Complaints received through telephone, mail, online messages, and e-mail are immediately referred to the unit concerned for appropriate action.</p> <p>Upon receipt of the complaint, Unit concerned shall start the investigation and coordinate with other units/external parties, if necessary.</p> <p>Client shall be informed of the result of investigation, via e-mail, text message, letter or call report, within 48 hours upon completion of investigation/updating of case status as resolved/closed.</p>

<p><i>How complaints are processed cont.</i></p>	<p>Complaint shall be classified as to its nature and category to determine handling and resolution period, as follows:</p> <table border="1" data-bbox="659 459 1393 1073"> <thead> <tr> <th data-bbox="659 459 922 506">Nature</th><th data-bbox="922 459 1393 506">Category</th></tr> </thead> <tbody> <tr> <td data-bbox="659 506 922 1073"> <ul style="list-style-type: none"> <li>• Product/Service-Related</li> <li>• Transaction-Related</li> <li>• Process-Related</li> <li>• Fraud-Related</li> <li>• Personnel/Employee-Related</li> <li>• Legal Related/Matters</li> </ul> </td><td data-bbox="922 506 1393 1073"> <ul style="list-style-type: none"> <li>• Simple – seven (7) banking days</li> <li>• Complex – 20 banking days</li> <li>• Highly Technical – 45 banking days</li> </ul> <p><i>Note: Turn-around time in handling/resolution and requests covered by law, rules and regulations shall be observed (e.g., 93 banking days for Credit Card Disputed Transactions)</i></p> </td></tr> </tbody> </table>	Nature	Category	<ul style="list-style-type: none"> <li>• Product/Service-Related</li> <li>• Transaction-Related</li> <li>• Process-Related</li> <li>• Fraud-Related</li> <li>• Personnel/Employee-Related</li> <li>• Legal Related/Matters</li> </ul>	<ul style="list-style-type: none"> <li>• Simple – seven (7) banking days</li> <li>• Complex – 20 banking days</li> <li>• Highly Technical – 45 banking days</li> </ul> <p><i>Note: Turn-around time in handling/resolution and requests covered by law, rules and regulations shall be observed (e.g., 93 banking days for Credit Card Disputed Transactions)</i></p>
Nature	Category				
<ul style="list-style-type: none"> <li>• Product/Service-Related</li> <li>• Transaction-Related</li> <li>• Process-Related</li> <li>• Fraud-Related</li> <li>• Personnel/Employee-Related</li> <li>• Legal Related/Matters</li> </ul>	<ul style="list-style-type: none"> <li>• Simple – seven (7) banking days</li> <li>• Complex – 20 banking days</li> <li>• Highly Technical – 45 banking days</li> </ul> <p><i>Note: Turn-around time in handling/resolution and requests covered by law, rules and regulations shall be observed (e.g., 93 banking days for Credit Card Disputed Transactions)</i></p>				
<p>Contact Information of ARTA, PCC,CCB, BSP</p>	<p>ARTA: <a href="mailto:complaints@arta.gov.ph">complaints@arta.gov.ph</a> (02) 8478-5091 (02) 8478-5093</p> <p>PCC: <a href="mailto:pcc@malacanang.gov.ph">pcc@malacanang.gov.ph</a> +63(2) 8888</p> <p>CCB: 0908-881-6565 (SMS) <a href="mailto:email@contactcenterngbayan.gov.ph">email@contactcenterngbayan.gov.ph</a></p> <p>BSP: <a href="mailto:consumeraffairs@bsp.gov.ph">consumeraffairs@bsp.gov.ph</a></p>				



## VII. List of Offices

Office	Address	Contact Information
<b>Head Office Lending Units</b>		
Corporate Banking Department I	28 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7546
Corporate Banking Department II	28 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7545
Public Sector Department	28 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7543
Financial Institution Department	28 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7542
Micro-Finance Institution Department	28 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7187
Mortgage Banking Department I	Mezzanine LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7175
Mortgage Banking Department II	28 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7780



Office	Address	Contact Information
Small and Medium Enterprises - Mid Market Lending Department I	27 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7540
Small and Medium Enterprises - Mid Market Lending Department II	27 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7448





Office	Address	Contact Information
<b>Treasury Units</b>		
Balance Sheet Management Department	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8554-8309 / 8405-7312 Trunk Line 8522-0000 Local 8356 /2660 /2192 /8355
Capital Markets Trading Department	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7325 / 8405-7257 to 7259 / 8405-7263 to 65 / 8554-8306 / 8405-7525
FX Sales and Hedging Solutions Department	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7421 / 8554-8330 / 8405-7708 / 8554-8348 to 8349 / 8554-8344 / 8405-7712 to 7713 8528-8470 (fax)
Investment Banking Department 1	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7133 / 8405-7732 / 8405-7228 8522-0000 local 2938 8405-7627 (fax)
Investment Banking Department 2	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7387 / 8405-7151 / 8405-7101 8405-7627 (fax)
Liquidity and Reserve Management Department	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7323 / 8554-8335 / 8405-7261 to 7262 / 8554-8314 8554-8336 to 8337 8405-7404 (fax)
Rates and FX Trading Department	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7324 / 8405-7250 to 56
Treasury Brokering and Marketing Unit	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7266 to 7270 8554-8312
Treasury Support Department	15 <sup>th</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7719 / 8405-7240 / 8405-7717 Trunk Line 8522-0000 Local 2584 / 2684 / 2322 / 2371 / 2548 / 2144 / 4070 / 4153 / 8538 (fax)



Office	Address	Contact Information
<b>Trust Units</b>		
Third Party Custodianship & Registry Department	31 <sup>st</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8554-8328 / 8554-8354 / 8405-7770
Trust Business Development Department	31 <sup>st</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7119 / 8405-7100 / 8405-7761 / 8405-7408 8528-8586 (fax)
Trust Accounts Management Department	31 <sup>st</sup> Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7351 / 8405-7671 / 8554-8331 8528-8518 (fax)



Office	Address	Contact Information
<b>BRANCHES</b>		
<b>North NCRBG Cluster A</b>		
Araneta Center Branch	Unit 2018, Level 2, Ali Mall, Araneta Center P. Tuazon Blvd., Cubao Quezon City	(02) 8294-7203 BR_ACENTER@mail.landbank.com
Batasan Branch	Batasan Compound Batasan Hills, Quezon City	(02) 8932-5110 / 8951-1377 (02) 8951-1390 / 8952-6706 BR_BATASAN@mail.landbank.com
Camp Aguinaldo Branch	AFP Finance Center Multi- Purpose Cooperative, Center Building, Col. Bonny Serrano Avenue corner 18th Avenue, Barangay San Roque, Quezon City	8913-4365 / 8913-4364 BR_AGUINLDO@mail.landbank.com
Camp Crame Branch	Front-corner PNP Multi- Purpose Building, Camp Crame Compound, Camp Crame, Quezon City	(02) 8723-9414 BR_CRAME@mail.landbank.com
CSG (Civil Security Group) Teller Booth	Fire & Explosive Division, Civil Security Group, Camp Crame Compound, Quezon City	8723-0401 (Trunkline)
PNP OSS Teller Booth	PNP One Stop Shop Camp Crame Compound Camp Crame, Quezon City	None
COA Branch	Gate 4, Professional Development Center (PDC) COA Compound Batasan Road, Quezon City	(02) 8951-0930 / 8931-4055 (02) 8932-8532 (telefax) BR_COA@mail.landbank.com
Commonwealth Branch	Block 31, Lot 11, Commonwealth Avenue, Barangay Holy Spirit, Quezon City	(02) 8931-5757 (02) 8931-4061 (02) 8931-5766 (fax) BR_COMNWLTH@mail.landbank.com
Cubao Branch	891 Saint Anthony Building Aurora Blvd., cor. Cambridge Street, Cubao, Quezon City	(02) 8912-0451 (02) 8912-2260 (02) 8912-0452 (fax) BR_CUBAO@mail.landbank.com
East Avenue Branch	SSS Livelihood Trade Center East Avenue, Quezon City	(02) 8920-1230 (02) 8927-4155 (02) 8921-5931 (fax) BR_EASTAVE@mail.landbank.com



Office	Address	Contact Information
LTO Extension Office	LTO Central Office, LTO Compound, GF East Ave., Quezon City	(02) 8927-3507 (telefax) EO_LTO@mail.landbank.com
Katipunan Branch	One Burgundy Plaza, 307 Katipunan Ave. Loyola Heights, Quezon City	(02) 8426-0011 (02) 8426-0012 (02) 8929-1079 (02) 8929-1080 (fax) BR_KTIPUNAN@mail.landbank.com
LWUA Branch	Local Water Utilities Administration Building, Katipunan Avenue, Extension, Balara, Quezon City	(02) 8924-6608 (02) 8927-24-95 (telefax) BR_LWUA@mail.landbank.com
NaPoCor Branch	NaPoCor Compound, Quezon Avenue Cor. BIR Road, Diliman, Quezon City	(02) 8924-2364 (02) 8255-9640 BR_NAPOCOR@mail.landbank.com
Quezon City Circle Branch	PCA Building, Commonwealth Avenue Diliman, Quezon City	(02) 8925-4948 BR_QCCIRCLE@mail.landbank.com
Quezon City Hall Branch	CTO West Wing Annex Building, Quezon City Hall Compound, Quezon City	(02) 8988-4242 local 8151, 8150 (02) 8285-5015 (02) 8929-9889 (fax) BR_QCHALL@mail.landbank.com
UP Diliman Branch	2nd Floor, UP Diliman PNB BUILDING Apacible Street, UP Diliman Campus Quezon City	(02) 8981-8527 / 8697-0822 (02) 8981-8500 local 2769 BR_UPDILIMAN@mail.landbank.com
West Avenue Branch	# 47 Ground Floor, Brgy. Paltok West Avenue, Quezon City	(02) 8376-4232 (02) 8376-4367 / 8376-4230 (02) 8551-2200 local 3901-3904 BR_WESTAVE@mail.landbank.com



Office	Address	Contact Information
<b>North NCRBG Cluster B</b>		
Binondo Branch	No. 461 Quintin Paredes St., Binondo, Manila	(02) 8361-7506 (02) 8441-6862 (telefax) BR_BINONDO@mail.landbank.com
BOC MICP Branch	Ground Floor BOC Building, Manila International Container Port (MICP), North Harbor, Tondo	(02) 8244-5067 (02) 8244-5068 / 8245-4101 loc.2467 (02) 8244-5078 (fax) BR_BOCMICP@mail.landbank.com
Cash Department	1598 M.H. Del Pilar cor. Dr. J. Quintos Sts. Malate, Manila	(02) 8551-2200; 8522-0000 (02) 8450-7001 7337; 7147; 2214; 2713; 2704 (02) 8528-8502 (fax) BR_CASH@mail.landbank.com
Casino Filipino (Hyatt Manila) FX Booth	2 <sup>nd</sup> Floor Hyatt Hotel, Pedro Gil Street, Metro Manila	(02) 8245-9763 115 (local)
DOLE Branch	DOLE Bldg., Gen. Luna St., Intramuros, Manila	(02) 8527-2126 (02) 8527-3465 BR_DOLE@mail.landbank.com
España Branch	1583-1585 España Blvd. cor. Dos Castillas St., Sampaloc, Manila	(02) 8353-5546 BR_ESPANA@mail.landbank.com
Intramuros Branch	Ground Floor, Palacio del Gobernador Bldg. Andres Soriano cor. Gen Luna Sts. Intramuros, Metro Manila	(02) 8527-5851 to 8527-5853 (02) 8527-3115 / 8241-2148 BR_INTRAM@mail.landbank.com
BIR Anda Circle Telling Booth	Tuazon Building, Solana St. Intramuros, Manila	(02) 8527-3133
Malacañang Branch	727 Solano Street San Miguel, Manila	(02) 8735-4912 / 8735-1904 (02) 8735-1756 (fax) BR_MLCANANG@mail.landbank.com
Malacañan Palace Branch	Room 116, Mabini Hall, Gate 7, Malacañang, Manila	(02) 8516-4338 (02) 8736-1085 (telefax) BR_MALACANANPALACE@mail.landbank.com
South Harbor Branch	PPA Motorpool Building, Block 179, Railroad Drive, South Harbor, Port Area Manila	(02) 8527-6424/ 8527-6425 (02) 8527-4829 (02) 8527-4841 (telefax) BR_SOHARBOR@mail.landbank.com
Supreme Court Branch	Ground Floor Supreme Court of the Philippines Padre Faura Street, Metro Manila	(02) 8524-0507 / 8651-1057 (02) 8522-3249 (02) 8525-4368 (telefax) BR_SUPREMECRT@mail.landbank.com



Office	Address	Contact Information
Taft Avenue Branch	Ground Floor Manila Astral Tower No. 1330 Taft Avenue cor. Padre Faura St., Ermita, Metro Manila	(02) 8526-5823 (02) 8522-5855 (02) 8522-0289 (Telefax) BR_TAFTAVE@mail.landbank.com
Tayuman Branch	Tayuman Commercial Center, Inc., Tayuman cor. T. Mapua, Streets Sta. Cruz, Manila	(02) 8255-7688 / 8255-7577 (02) 8255-7744 (telefax) BR_TAYUMAN@mail.landbank.com
U.N. Avenue Branch	G/F, Victoria Building, U.N. Avenue Corner L. M. Guerrero St., Ermita, Manila	(02) 8523-4319 / 3484-2595 (02) 8404-3627 (02) 8523-4264 (telefax) BR_UNAVE@mail.landbank.com
YMCA Branch	New YMCA Building, Complex, A. J. Villegas Street Ermita, Manila	(02) 8523-0757 / 8527-6343 (02) 8527-6345 / 8527-9572 (02) 8527-6342 / 8405-0273 BR_YMCA@mail.landbank.com
<b>North NCRBG Cluster C</b>		
Caloocan Branch	#151 Samson Road, Caloocan City, Metro Manila	(02) 8364-0475 / 8361-3076 (02) 8363-9472 BR_CALOOCAN@mail.landbank.com
Caloocan Grace Park Branch	Ground Floor Doña Juana Building, #18 Plaza Rizal cor. P. Burgos & Gen. Luna Sts., 10 <sup>th</sup> Avenue Grace Park, Caloocan City	(02) 8288-1501 (02) 8288-8113 (telefax) BR_CALOOCANPARK@mail.landbank.com
EDSA Congressional Branch	HPI Corporate Center, 1026 North EDSA, Quezon City	(02) 8928-2109 (02) 8928-4662 (fax) BR_EDSACONG@mail.landbank.com
EDSA-NIA Road Branch	DPWH IV-B Compound EDSA, Quezon City	(02) 3436-0009 (02) 8928-8130 (Fax) BR_EDSANIA@mail.landbank.com
Elliptical Road Branch	LANDBANK Bldg., DA-BSWM Compound Elliptical Road, Diliman, Quezon City	(02) 8426-3342 (02) 8426-3343 (02) 8925-2690 (fax) BR_ELPTCLRD@mail.landbank.com
G. Araneta Branch	314 G. Araneta Avenue, Barangay Doña Imelda, Quezon City	(02) 8741-7909 to 10 (02) 8741-7923 (02) 8741-7907 (telefax) BR_GARANETA@mail.landbank.com
Malabon Branch	Ground Floor, Malabon City Hall Building, F. Sevilla Blvd., San Agustin, Malabon City	(02) 8281-0407 / 8281-0408 (02) 8281-4308 BR_MALABON@mail.landbank.com



Office	Address	Contact Information
Navotas Branch	Nautilus Bldg., 1050 M. Naval Street, San Jose, Navotas	(02) 8282-5432 / 8282-5433 (02) 8282-5434 (fax) BR_NAVOTAS@mail.landbank.com
North Avenue Branch	Sugar Regulatory Administration Building, North Avenue, Diliman, Quezon City	(02) 8926-0951 (02) 8926-0953 (02) 3454-2139 BR_NORTHAVE@mail.landbank.com
Novaliches Branch	Level 1 Main Mall, Robinsons Nova Market, Quirino Highway, Barangay Pasong Putik, Novaliches, Quezon City	(02) 8937-1425 (02) 8937-2074 (telefax) BR_NOVALICHES@mail.landbank.com
Ombudsman Branch	Office of the Ombudsman, Ombudsman Building, Government Center, Agham Road, North Triangle, Diliman, Quezon City	(02) 3434-8937 / 8298-7388 (Telefax) BR_OMBUDSMAN@mail.landbank.com
Quezon Avenue Branch	No. 60 AGS Plaza, Quezon Avenue, Quezon City	(02) 8712-7702 / 8732-8435 (02) 8732-8232 / 8732-2348 BR_QUEZONAV@mail.landbank.com
Valenzuela Branch	ARCA North Corporate Center Bldg., #150 F. Dela Cruz Street corner Maysan Road, Barangay Maysan, Valenzuela City	(02) 8292-3688 / 8292-0114 (02) 8292-1478 (02) 8292-1971 (Fax) BR_VLNZUELA@mail.landbank.com
<b>North NCRBG Cluster D</b>		
Acropolis Branch	Units 5, 6, & 7 Village Center, 187 E. Rodriguez Jr. Avenue, Bagumbayan, Quezon City	(02) 8635-6872 / 3438-6337 (02) 3438-1177 (02) 8655-4614 (fax) acropolis@ucpb.com BR_ACROPOLIS@mail.landbank.com
Aurora Blvd Branch	UCPB Building 725 Aurora Boulevard, New Manila, Quezon City	(02) 8584-9752 / 8584-9753 (02) 8584-9754 / 8584-9755 (02) 8584-9751 (fax) aurorablvd@ucpb.com BR_AURORABLVD@mail.landbank.com
Blue Ridge Branch	190 Katipunan Avenue, Blue Ridge, Project 4, Quezon City 1109	(02) 8647-1482 / 8647-1088 (02) 8647-1515 / 8647-1089 (02) 8647-1499 (fax) blueridge@ucpb.com BR_BLUERIDGE@mail.landbank.com





Office	Address	Contact Information
Bohol Avenue Branch	UCPB Building, Sergeant Esguerra corner Quezon Avenue, South Triangle, Quezon City	(02) 8926-7626 / 8927-5606 (02) 8928-2421 (02) 8922-2098 (fax) boholavenue@ucpb.com BR_BOHOLAVE@mail.landbank.com
Diliman Branch	J & L Building, 23 Matalino Street, Barangay Central, Diliman, Quezon City	(02) 8921-3175 / 8921-9688 (02) 8921-6217 (02) 8922-1030 (fax) diliman@ucpb.com BR_DILIMAN@mail.landbank.com
Lagro Branch	FOUR M Square Building, Quirino Hi-way Lagro, Novaliches, Quezon City	(02) 8930-7293 / 8930-7291 (02) 8930-7279 (02) 8930-7276 (fax) lagro@ucpb.com BR_LAGRO@mail.landbank.com
Mindanao Avenue Branch	14 Mindanao Avenue, Dominic Subdivision, Tandang Sora, Quezon City 1116	(02) 8929-3718 / 7239-2778 to 79 (02) 8983-9477 (fax) mindanaoave@ucpb.com BR_MINDANAOAVE@mail.landbank.com
Novaliches-Sarmiento Branch	UCPB Building ,937 Quirino Highway, Novaliches Quezon City	(02) 8939-5590 / 3419-1609 (02) 8738-2693 (02) 8939-6435 (fax) novaliches@ucpb.com BR_NOVASARMIENTO@mail.landbank.com
Quirino Highway Branch	Oeshram Building, 380 Sangandaan, Quirino Highway, Talipapa, Novaliches, Quezon City 1123	(02) 8938-6863 / 8938-6864 (02) 8938-6867 / 8938-6868 (02) 8938-6865 (fax) quirino@ucpb.com BR_QUIRINOHIWAY@mail.landbank.com
Tomas Morato Branch	FC Building, 290 Tomas Morato Avenue, Laging Handa, Diliman, Quezon City 1103	(02) 8922-1694 / 8924-7505 (02) 8924-7506 / 8928-0151 (02) 8924-6783 (fax) tomasmorato@ucpb.com
Visayas Avenue Branch	Far East Asia Commercial Complex, 282 Visayas Avenue corner Congressional, Pasong Tamo, Quezon City 1107	(02) 8924-5502 / 8924-5503 (02) 8924-5504 / 8924-5107 (02) 8924-5884 (fax) visayasavenue@ucpb.com
<b>North NCRBG Cluster E</b>		
Escolta Branch	FUB Building, David Street, Escolta, Barangay 291, Sta. Cruz, Manila 1003	(02) 8243-1326 to 29 (02) 8241-4869 (fax) escolta@ucpb.com





Office	Address	Contact Information
T. M. Kalaw Branch	G/F Traveller's Life Building, 490 TM Kalaw corner Cortada Streets, Barangay 666, Ermita, Manila 1000	(02) 8524-6115 / 8522-0746 (02) 8522-4775 (02) 8524-0504 (fax) tmkalaw@ucpb.com
Taft-Quirino Branch	G/F Marc 2000 Tower, 1973 Taft Avenue corner San Andres Street, Barangay 702, Malate, Manila 1004	(02) 8524-5426 (02) 8524-8116 / 8524-8119 (02) 8524-8162 / 8523-0125 (02) 8524-8107 (fax) sanandres@ucpb.com
<b>North NCRBG Cluster F</b>		
Anonas Branch	Hi-Top Supermart Building, Aurora Boulevard corner F. Castillo Street, Bagumbuhay, Project 4, Quezon City	(02) 7799-2485 / 8799-2383 (02) 8421-0753 / 8421-0754 (02) 8913-8301 (fax) anonas@ucpb.com BR_ANONAS@mail.landbank.com
Del Monte-Bonifacio Branch	161 Del Monte Avenue, Barangay Manresa, Quezon City	(02) 8367-0072 / 3415-2792 (02) 3415-2793 (02) 8367-0073 (fax) delmonte@ucpb.com
Karuhatan Branch	246 Mc Arthur Highway, Karuhatan, Valenzuela City 1441	(02) 8291-5224 / 8291-5225 (02) 8293-1389 (02) 8293-1390 (fax) karuhatan@ucpb.com
Malanday Branch	M.H. del Pilar corner P. Adriano Sts, Malanday, Valenzuela City 1444	(02) 7445-8825 / 8292-1921 (02) 8962-5313 (02) 8292-3657 (fax) malanday@ucpb.com
North Bay Boulevard Branch	Vedia Building, Lot 1, Lapu- Lapu Avenue corner North Bay Boulevard, Kaunlaran Village, Navotas City 1409	(02) 8281-9466 / 8282-3881 (02) 8521-7428 (02) 8282-3880 (fax) navotas@ucpb.com
Paso de Blas Branch	Servando Building, 161 Paso de Blas, Valenzuela City 1442	(02) 8291-1099 / 8332-8515 (02) 8293-2811 (fax) pasodeblas@ucpb.com
Roosevelt Branch	Tres Hermanas, Inc. Building, 967 Roosevelt corner Quezon Avenue, Sta. Cruz, Quezon City 1104	(02) 8372-4740 / 8372-4741 (02) 8372-4745 (02) 8372-4739 (fax) roosevelt@ucpb.com
Tinajeros Branch	153 MH del Pilar corner Gov. Pascual Avenue, Tinajeros, Malab	(02) 8352-4776 / 8352-6119 (02) 8366-3660 (fax) malabon@ucpb.com



Office	Address	Contact Information
<b>South NCRBG Cluster A</b>		
Bicutan DOST Branch	Gen. Santos Avenue, Upper Bicutan, Taguig City	(02) 8837-0746 (02) 8838-7212 (fax) BR_BICUTAN@mail.landbank.com
Bonifacio Global City Branch	Shop 1, The Luxe Residences, 28 <sup>th</sup> Street corner 4 <sup>th</sup> Avenue Bonifacio Global City, Taguig City	(02) 8843-2151 / 8843-2142 (02) 8843-2147 (fax) BR_BGLOBAL@mail.landbank.com
BSP – Manila Branch	Ground Floor, Multi-Storey Building, BSP Complex, A. Mabini corner P. Ocampo Streets, Barangay 719, Malate, Manila	(02) 8811-1277 local 3239 / 3240 BR_BSPSU@mail.landbank.com
Buendia Branch	Ground Floor, NAPOLCOM-NCR Tara Building, 371 Senator Gil Puyat Avenue, Makati City	(02) 8836-9734 / 8403-0180 / 8403-9971/ 8243-0256 (02) 8403-0236 / 8403-0439 (02) 8551-5565 / 8243-0251 / (02) 8856-6387 / 8403-0475 (fax) BR_BUENDIA@mail.landbank.com
Fort Bonifacio Branch	NAMRIA Compound, Lawton Avenue Fort Bonifacio, Taguig City	(02) 8887-2876 / 8889-7368 / 8889-73-67 (02) 8887-2877 (fax) BR_FORTBONI@mail.landbank.com
FTI Branch	Lot 55 Ground Floor, Old Administration Building, FTI Complex, Taguig	(02) 8822-9346 / 8822-9347 (02) 8822-9348 (02) 8822-9349 (fax) BR_FTI@mail.landbank.com
Guadalupe Branch	2022 Ramon Magsaysay Street cor. Urdaneta Street, Guadalupe Nuevo, Makati City	(02) 7750-4744 (02) 7798-2121 (02) 8882-0948 (fax) BR_GUADLUPE@mail.landbank.com
J.P. Rizal Branch	Ground Floor, KBC Building, J.P. Rizal Street corner Chino Roces Avenue, Barangay Olympia Makati City	(02) 8899-9183 BR_JPRIZAL@mail.landbank.com
Makati Atrium Branch	Makati Atrium Building, Makati Avenue, Makati City	(02) 7750-5053 (02) 8811-4254 (telefax) BR_ATRIUM@mail.landbank.com



Office	Address	Contact Information
Makati Business Center Branch	Robinsons Summit Center Ayala Avenue, Makati City	(02) 8844-2951 (02) 8884-1952 (02) 8844-3038 (fax) BR_MBC@mail.landbank.com
Makati City Hall Branch	Ground Floor Makati City Hall Bldg., J.P. Rizal St., Makati City	(02) 8890-9984 / 8895-8676 (02) 8895-3849 BR_MKTIHALL@mail.landbank.com
Paseo de Roxas Branch	Asia Tower Condominium, Paseo de Roxas cor. Benavidez Sts. Makati City	(02) 8840-2471 / 8840-2472 (02) 7750-3332 / 8812-6329 (02) 8840-2473 (fax) BR_PDEROXAS@mail.landbank.com
Pasong Tamo Branch	Ground Floor, Exportbank Plaza Condominium  Sen. Gil Puyat Avenue corner Chino Roces Avenue, Makati City	(02) 8811-2306 / 8811-2307 (02) 8848-6726 (02) 8811-2313 (telefax) BR_PTAMO@mail.landbank.com
Pateros Branch	C & N Bldg., 50 M. Almeda St., Pateros City	(02) 8642-3403 (02) 8642-3262 (telefax) BR_PATEROS@mail.landbank.com
Peza Taguig Branch	PNOC Bldg. 4 DOE-PNOC Complex Taguig City	(02) 8772-0491 (02) 8772-0492 (fax) BR_PEZATAGUIG@mail.landbank.com
Taguig City Hall Branch	Taguig City Hall Compound, General Luna St. Tuktukan, Taguig City	(02) 7799-9046 (02) 8643-5719 (telefax) BR_TAGUIG@mail.landbank.com
<b>South NCRBG Cluster B</b>		
DECS Branch	Ground Floor Mabini Building., DepEd Compound, Meralco Avenue, Brgy. Oranbo, Pasig City	(02) 8636-4847 (02) 8636-4850 (telefax) BR_DECS@mail.landbank.com
DOTC Branch	Unit 14 Ground floor Columbia Tower, East Wack- Wack Ortigas, Avenue, Mandaluyong City	(02) 8726-2602 / 8726-2603 (02) 7744-3445 (02) 8726-2604 (fax) BR_DOTC@mail.landbank.com
EDSA Greenhills Branch	# 259-269 CLMC Building, EDSA Greenhills, Mandaluyong City	(02) 8723-5793 / 8723-1864 (02) 7744-5442/ 7744-2885 (02) 8726-0243 / 8723-5917 (02) 8723-6617 (fax) BR_GRNHILLS@mail.landbank.com
POEA Telling Booth	Ground Floor, Blas Ople Building, EDSA, Mandaluyong City	



Office	Address	Contact Information
Mandaluyong City Hall Branch	BOC Building, Maysilo Circle Brgy. Plainview, Mandaluyong City	(02) 8534-1723 (02) 8534-1724 BR_MANDALUYONG@mail.landbank.com
Marcos Highway Branch	MR Commercial Center, Gil Fernando Ave. cor. Pitpitan Street, San Roque, Marikina City	(02) 8645-0251 / 7238-4404 (02) 8470-7185 / 8722-0621 (02) 8645-0261 (telefax) BR_MRCOSHWY@mail.landbank.com
Marikina Branch	Ground Floor, XRC Building J.P. Rizal St. cor. Diamond St. Barangay Sto. Niño, Marikina City	(02) 8948-26-80 / 8948-2681 (02) 8948-7723 (fax) BR_MARIKINA@mail.landbank.com
Ortigas Center - Pearl Drive Branch	Ground Floor, Tycoon Center Bldg., Pearl Drive, Ortigas Center, Brgy. San Antonio, Pasig City	(02) 8584-9694 (02) 8584-9692 (telefax) BR_ORTIGASCTR@mail.landbank.com
Pasig C. Raymundo Branch	Solen Bldg., F. Legazpi St. corner C. Raymundo Ave., Brgy. Maybunga Pasig City	(02) 8640-3652 / 8643-8886 (02) 8710-7557 (02) 8655-8092 (Fax) BR_KPASIGAN@mail.landbank.com
Pasig Capitol Branch	No. 88 JS Gaisano Building, Shaw Blvd., Pasig City	(02) 8632-7780 / 8638-0598 (02) 8633-9718 / 8634-2850 (02) 8633-9717 (fax) BR_PASIGCAP@mail.landbank.com
Pasig City Hall Branch	2 <sup>nd</sup> Floor, Pasig City Hall Building, Caruncho Avenue, Pasig City	(02) 8640-3746 (02) 8640-3761 (telefax) BR_PASGHALL@mail.landbank.com
PCSO Branch	Ground Floor, Sun Plaza Building Shaw Blvd. cor. Princeton St. Mandaluyong City	(02) 8846-8281 / 8846-8278 (02) 8706-5542 (fax) BR_PCSO@mail.landbank.com
San Juan Branch	City Government of San Juan Compound, Pinaglabanan Street cor. P. Narciso Street, Brgy. Corazon de Jesus, San Juan City	(02) 7799-5003 (02) 8726-0227 (telefax) BR_SANJUAN@mail.landbank.com
Shaw Boulevard Branch	Beacon Plaza, Shaw Blvd. cor Ideal St., Mandaluyong City	(02) 8725-9661 / 8725-4629 (02) 8725-4671 (telefax) BR_SHAWBLVD@mail.landbank.com



Office	Address	Contact Information
<b>South NCRBG Cluster C</b>		
Alabang Business Center	Ground Floor, Park Trade Centre Condominium No. 1716 Investment Drive, Madrigal Business Park, Barangay Ayala, Alabang, Muntinlupa City	(02) 8831-9728 / 8831-9755 (02) 8831-9440 (fax) br_alabang@mail.landbank.com
Almanza Branch	Alabang-Zapote Rd. Almanza Uno, Las Piñas City	(02) 8800-4992 (02) 8800-1902 to 03 (02) 8800-4991 (fax) BR_ALMANZA@mail.landbank.com
Baclaran Branch	LANDBANK Bldg., 714 Roxas Blvd., Baclaran, Parañaque City	(02) 8855-7503 / 8852-8682 / 8851-2174 (02) 8551-2484 (fax) BR_BACLARAN@mail.landbank.com
NAIA Arrival Extension Office	IPT Building, NAIA Terminal I Ninoy Aquino International Airport (NAIA) Sto, Niño, Parañaque City	(02) 8879-5190 (02) 8879-5191 (telefax) EO_NAIAARR@mail.landbank.com
NAIA Terminal III Extension Office	Stall No. 8, NAIA Terminal III Arrival Area, Pasay City	(02) 8877-7888 local 8289 (02) 8551-5552 eo_naiat3@mail.landbank.com
Century Park Hotel (Harrison Plaza) Branch	Ground Floor, Century Park Tower P. Ocampo cor. Adriatico Sts. Malate, Manila	(02) 8526-5601 / 8526-1851 (02) 8526-5602 (fax) BR_CENTURYPRK@mail.landbank.com
EDSA Extension-Roxas Blvd. Branch	Ground Floor, Double Dragon Center, East 3 Meridian Avenue DD Meridian Park, corner Edsa Extension, Bay Area, Pasay City	(02) 8805-1443 / 8805-1699 (02) 8805-1730 (fax) BR_ROXASBLVD@mail.landbank.com
GSIS Branch	Level 1, GSIS Headquarters Building, Financial Center, Brgy. 076 Pasay City	(02) 8804-3312 / 8831-3841 / (02) 8835-7647 (02) 8835-7648 / 8835-7649 (02) 8804-3311 (fax) BR_GSIS@mail.landbank.com
Las Piñas Branch	Valenzuela Building, #263 Real St. Pamplona 3, Las Piñas City	(02) 8808-2542 / 8808-2558 (02) 8808-2548 (fax) BR_LASPINAS@mail.landbank.com



Office	Address	Contact Information
Muntinlupa Branch	#37 National Road, Putatan, Muntinlupa City	(02) 8862-4208 / 8862-4249 (02) 8862-0115 (fax) BR_MUNTINLUPA@mail.landbank.com
NAIA-BOC Branch	NAIA BOC Building, Old MIA Road Pasay City	(02) 8879-4192 / 8879-5306 (02) 8879-4190 (02) 8879-4191 (fax) BR_NAIABOC@mail.landbank.com
OWWA Branch	OWWA Center Building, FB Harrison cor. 7th St., Pasay City	(02) 8833-3608 (02) 8891-7601 local 5109 (02) 8551-6636 (Telefax) BR_OWWA@mail.landbank.com
Pasay Libertad Branch	Ground Floor, Roxas Strip Building, Libertad corner Roxas Blvd., Barangay 76, Pasay City 1300	(02) 8551-6968 / 8551-6970 (02) 8551-2712 (telefax) BR_PASAY@mail.landbank.com
Senate Branch	4th Floor GSIS Financial Center, Senate of the Philippines, Roxas Blvd., Pasay City	(02) 8552-6601 local 4646 (02) 8552-6718 (telefax) EO_SENATE@mail.landbank.com
Sucat Branch	#8260 Dr. A. Santos Ave. Cor. Valley 2 Sucat, Parañaque City	(02) 8825-4661 / 8825-7381 (02) 8826-3373 (02) 8825-4680 (fax) BR_SUCAT@mail.landbank.com
Villamor Airbase Branch	Ground Floor Airmen's Mall, Col. Jesus Villamor Airbase, Pasay City	(02) 8851-1378 / 8853-8315 (02) 8851-1019 (telefax) BR_VAIRBASE@mail.landbank.com
<b>South NCRBG Cluster D</b>		
Bautista - Palanan Branch	Majalco Buiding, Gil Puyat Avenue and Bautista Street, Barangay Palanan, Makati City	(02) 8815-1324 / 8815-1325 (02) 8887-6306 / 8815-1326 (02) 8893-2852 (fax) puyatbautista@ucpb.com BR_BAUTISTA@mail.landbank.com
Chino Roces Avenue - Don Bosco Branch	Alegria Buillding, 2229 Don Chino Recess Avenue, Makati City	(02) 8817-0604 / 8817-8217 (02) 8892-3778 (02) 8893-1657 (fax) BR_CHINOROCESAVE@mail.landbank.com chinoroces@ucpb.com
Makati - Salcedo Brh	Philcox Building, 172 Salcedo Street, Legaspi Village, San Lorenzo, Makati City	(02) 8893-4251 / 8892-6916 (02) 7501-5094 (02) 8894-0430 (fax) BR_SALCEDO@mail.landbank.com salcedo@ucpb.com



Office	Address	Contact Information
Makati - Tordesillas Branch	Ground Floor, Tower A, Three Salcedo Place Condo Condominium, 102 Tordesillas Street, Salcedo Village, Bel-Air, Makati City 1209	(02) 8843-4022 / 8843-4023 (02) 8815-2965 / 8815-2958 (02) 8894-0864 (fax) tordesillas@ucpb.com BR_TORDESILLAS@mail.landbank.com
Pasong Tamo Extension Branch	2295 Jannov Plaza, Chino Roces Extension, Magallanes, Makati City 1232	(02) 8893-1586 / 8810-5805 (02) 8810-5684 (02) 8892-5169 (fax) pasongtamoext@ucpb.com BR_PASONG TAMOEXT@mail.landbank.com
<b>South NCRBG Cluster E</b>		
Annapolis Branch	Atlanta Center Building, 31 Annapolis Street, Greenhills, San Juan City 1502	(02) 8722-7176 / 8726-6662 (02) 8722-8453 / 7744- 0390 (02) 8722-8197 (fax) BR_ANNAPOLIS@mail.landbank.com annapolis@ucpb.com
Boni Avenue Branch	Jemtee Building, 677 Boni Avenue corner Aliw Street, Plainview, Mandaluyong City 1550	(02) 8532-2551 / 8532-2315 BR_BONIAVE@mail.landbank.com boniavenue@ucpb.com
Concepcion Marikina Branch	David Building, Bayan- bayan Avenue, Concepcion, Marikina City 1807	02) 8942-2328 to 29 / 8941-1142 (02) 8948-4020 (fax) BR_CONCEPCIONMARIKINA@mail.landbank.com concepcion@ucpb.com
Greenhills Ortigas Avenue Branch	Ground Floor, A & E Building, Ortigas Avenue, Greenhills, San Juan City 1500	02) 8722-6961 / 8722-6962 (02) 8722-9023 (02) 8721-3393 (fax) BR_GREENHILLSORTIGAS@mail.landbank.com greenhills@ucpb.com
Mandaluyong Addition Hills Branch	358 Shaw Boulevard, Addition Hills, Mandaluyong City 1550	(02) 8725-1970 / 8727-5233 (02) 8727-1842 (02) 8726-2192 (fax) BR_ADDITIONHILLS@mail.landbank.com mandaluyong@ucpb.com
N. Domingo Branch	UCPB Building, 120 N. Domingo Street, Pedro Cruz, San Juan City 1500	(02) 8744-5565 / 8726-0521 (02) 8724-8008 (fax) BR_NDOMINGO@mail.landbank.com n.domingo@ucpb.com
Ortigas Emerald Avenue Branch	24 Ground Floor, Emerald Building, F. Ortigas Jr. Avenue, San Antonio, Ortigas Center, Pasig City 1605	(02) 8631-6415 to 18 (02) 8531-6413 (fax) ortigas@ucpb.com



Office	Address	Contact Information
Pasig - Sixto Antonio Ave. Branch	12 Dr. Sixto Antonio Avenue, Kapasigan, Pasig City 1600	(02) 8641-0336 / 8641-0338 BR_PASIGSIXTO@mail.landbank.com pasig@ucpb.com
Robinson Galleria Branch	Galleria Corporate Center, EDSA corner Ortigas Avenue, Ugong Norte, Quezon City 1110	(02) 8633-4951 to 54 / 8637-1688 (02) 8632-9550 (fax) BR_ROBGALLERIA@mail.landbank.com robinsongalleria@ucpb.com
SMC Complex Branch	San Miguel Properties Centre, Saint Francis Avenue, Barangay Wack-Wack, Mandaluyong City 1605	(02) 8632-0855 to 59 / 8634-3380 (02) 8632-0862 (fax) sanmiguel@ucpb.com
<b>South NCRBG Cluster F</b>		
Airport Road Branch	UCPB Building, 4010 Airport Road, Baclaran, Parañaque City	(02) 8853-9746 / 8853-9747 (02) 8851-0147 (02) 8852-1251 (fax) BR_AIRPORTRD@mail.landbank.com baclaran@ucpb.com
Alabang-Filinvest Branch	Unit 102, Civic Prime Building, Civic Drive corner Market Drive, Filinvest Corporate City, Alabang, Muntinlupa City	(02) 8846-7445 (02) 8846-7446 (telefax) alabang@ucpb.com
Aquino Ave. Branch	Freight Building, NAIA Avenue, Sto. Niño, Parañaque City 1704	(02) 8854-5292 to 93 / 8854-5161 (02) 8854-5689 (fax) BR_AQUINOAVE@mail.landbank.com aquino@ucpb.com
BF Paranaque Branch	Ground Floor, EJV Building, 21 A. Aguirre Avenue, BF Homes 1, Parañaque City 1720	(02) 8836-4945 / 8836-4937 (02) 8836-4916 / 8799-4162 (02) 8836-4946 (fax) paranaque@ucpb.com
Doña Soledad Avenue Branch	J & M Mendoza Building, Doña Soledad corner Argentina Street, Better Living Subdivision, Don Bosco, Bicutan, Parañaque City 1711	(02) 8823-5259 / 8823-5260 (02) 8824-3337 (02) 8821-9774 (fax) BR_DONASOLEDAD@mail.landbank.com bicutan@ucpb.com
FB Harrison - Libertad Branch	Ground Floor, AIMS Building, A. Arnaiz Avenue corner FB Harrison Street, Barangay 13, Pasay City 1300	(02) 8551-9381/ 8831-5790 (02) 8831-5812 / 8831-0838 (02) 8833-2919 (fax) BR_FBHARRISON@mail.landbank.com fbharrison@ucpb.com



Office	Address	Contact Information
Las Piñas - Zapote Branch	UCPB Building, Real Street, Alabang Zapote Road Las Piñas City	(02) 8871-2877 / 8873-9236 (02) 8873-0939 (02) 8873-0217 (fax) zapote@ucpb.com
Malibay Branch	Ground Floor, Commercial Building, 715 EDSA Malibay, Pasay City	(02) 8889-9467 to 69 (02) 8844-3644 (fax) malibay@ucpb.com
P. Ocampo Branch	Upper G/F Torre Lorenzo Building, Taft Avenue corner P. Ocampo, Barangay 730, Malate, Manila 1004	(02) 8523-1910 / 8524-2536 (02) 8526-7887 (02) 8523-1766 (fax) pocampo@ucpb.com
Sucat - A. Santos Avenue Branch	8404 Dr. A. Santos Avenue corner Rainbow, Drive, Barangay BF Homes 1, Sucat, Parañaque City 1720	02) 8825-0839 / 8829-2517 (02) 8825-0841 (fax) BR_ASANTOSAVE@mail.landbank.com sucat@ucpb.com
<b>North Luzon Branches Group</b>		
Agoo Branch	G/F, KASAPI Building, Brgy. Sta. Barbara, Agoo, La Union	(072) 607-2276 / 206-1755 (072) 710-1051 (telefax) BR_AGOO@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Caba, La Union	Caba Municipal Compound Caba, La Union	(0929) 694-4178 (072) 607-8689 (telefax) leaf_caba@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Pugo, La Union	Poblacion West Pugo, La Union	(0917) 503-7581 leaf_pugo@mail.landbank.com
Alaminos Branch	Marcos Ave., Palamis Alaminos City, Pangasinan	(075) 552-7183 (075) 654-1100 (telefax) BR_ALAMINOS@mail.landbank.com
Sual (Pangasinan) Agri- Hub	Municipal Compound, National Road, Poblacion, Sual, Pangasinan	(0917) 798-8438 AGRI-SUAL@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Agno, Pangasinan	Burgos Street, Agno, Pangasinan	(0995) 258-5162 leaf_agno@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Anda, Pangasinan	Municipal Hall, Anda, Pangasinan	(0917) 508-6617 leaf_anda@mail.landbank.com



Office	Address	Contact Information
Alicia Branch	Ground Floor of De Guia Building, Maharlika Highway, Antonino, Alicia, Isabela	(078) 323-0366 (078) 323-0126 (telefax) BR_ALICIA@mail.landbank.com
Aparri Branch	LANDBANK Bldg., Macanaya District, Aparri, Cagayan	(078) 888-0017 (078) 888-0014 (telefax) BR_APARRI@mail.landbank.com
CEZA (Cagayan) Branch-Lite	Ground Floor, CEZA Corporate Center, Barangay Centro, Sta. Ana, Cagayan 3514	(0926) 704-3553 BR_CEZACAGAYAN@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Lasam, Cagayan	Centro, Lasam, Cagayan	(0917) 156-9927 LEAF_LASAM@mail.landbank.com
Baguio Branch	Ground Floor, Curamed Building, No. 12, Marcos Highway, Baguio City	(074) 443-4082 / 442-2710 (074) 442-6989 (fax) BR_BAGUIO@mail.landbank.com
Baguio Calderon Branch	F. Calderon and T. Claudio Streets, Harrison-Claudio Carantes, Baguio City, Benguet 2600	(074) 442-3132 / 443-4685 (074) 442-2747 / 304-2910 baguio@ucpb.com
Baguio Naguilian Branch	Ground Floor, Marcon's Building, 90 Brgy. Irisan, Naguilian Road, Baguio City, Benguet	(074) 619-2984 (074) 619-2983 (fax) BR_NAGUILLN@mail.landbank.com
Bambang Branch	G/F, Christopher G. Lubong Building, National Highway, Brgy. Banggot, Bambang, Nueva Vizcaya	(078) 362-0074 (074) 362-0128 (telefax) BR_BAMBANG@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Dupax Del Sur, Nueva Vizcaya	LGU Compound, Dopaj, Dupax Del Sur, Nueva Vizcaya 3707	(0917) 816-7158 LEAF_DUPAXDELSUR@mail.landbank.com
Bangued Branch	Mega Centrum Building, Taft cor. Rizal Sts. Bangued, Abra	(074) 752-7648 (074) 752-7646 (telefax) BR_BANGUED@mail.landbank.com
Basco Branch	Kaychanarianan cor. National Road, Basco, Batanes	(0939) 918-6710 (0917) 571-4938 BR_BASCO@mail.landbank.com
Batac Branch	J. Nalupta Bldg., Washington St. Brgy. 4 Nalupta Batac, Ilocos Norte 2906	(077) 792-3061 (077) 617-1078; 792-4480 (077) 792-4479 (077) 792-3453 (telefax) BR_BATAC@mail.landbank.com



Office	Address	Contact Information
Bauang Branch	Bauang Multi Purpose Building, Baguio-Naguilian Road, Central East, Bauang, La Union	(072) 888-5697 (072) 888-3363 (072) 700-2586 (telefax) BR_BAUANG@mail.landbank.com
Binalonan Branch	Mc Kinley Street, Poblacion, Binalonan, Pangasinan	(075) 636-3940 (075) 636-3938 (Fax) BR_BINALONAN@mail.landbank.com
Bolinao (P) Branch	R & R Building, 196 Prudencio Calado Street, Brgy Germinal, Bolinao, Pangasinan	(0920) 989-0192 BR_BOLINAO@mail.landbank.com
Bontoc Branch	Provincial Multi-Purpose Bldg., Poblacion, Bontoc, Mt. Province	(074) 633-1286 BR_BONTOC@mail.landbank.com
Buguias Branch	Mike-Ulo-An's Building, Abatan, Buguias, Benguet	(0920) 950-5171 BR_BUGUIAS@mail.landbank.com
Cabagan (Isabela) Branch	APC Building, Maharlika Highway, Anao, Cabagan, Isabela	(078) 325-1295 (0917) 801-6961 BR_CABAGAN@mail.landbank.com
Cabarroguis Branch	Capitol Comm'l and Bank Bldg., San Marcos, Cabarroguis, Quirino, Province	(0998) 573-6234 (0939) 424-3510 BR_CBRROGIS@mail.landbank.com
Calasiao Branch	No. 3, MB., Judge Jose De Venecia Avenue, Nalsian, Calasiao, Pangasinan	(075) 615-2094 (075) 529-6339 (telefax) BR_CALASIAO@mail.landbank.com
Candon Branch	LANDBANK Building, National Highway cor. Pacquing Street, Candon, Ilocos Sur 2710	(077) 742-6298 (077) 742-5648 (telefax) BR_CANDON@mail.landbank.com
Carmen Branch	G/F Alvarado Bldg., Brgy. Carmen, West Rosales, Pangasinan	(075) 632-4709 (075) 632-4628 BR_ROSALES@mail.landbank.com
Cauayan (I) Branch	Isabela Trade Center Bldg, National Highway, Cauayan City, Isabela	(078) 652-2101 / 652-0292 (078) 652-2011 BR_CAUYAN@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) San Mariano, Isabela	LGU Compound, Sta. Filomena, San Mariano, Isabela	(0917) 505-0464 leaf_sanmariano@mail.landbank.com
Dagupan Branch	Ground Flr. LANDBANK Bldg. A.B. Fernandez Ave. Dagupan City, Pangasinan	(075) 522-2212 / 515-2498 (075) 515-5156 (075) 529-5061; 522-0502 (fax) BR_DAGUPAN@mail.landbank.com



Office	Address	Contact Information
Ilagan Branch	Ground Floor, VTU Building, Barangay Baligatan, Ilagan, Isabela	(078) 624-9985 / 624-9988 (078) 324-5798 (telefax) BR_ILAGAN@mail.landbank.com
La Trinidad Branch	Benguet State University Compound Km5, La Trinidad, Benguet	(074) 309-1990 (074) 422-1821 (fax) BR_LATRI@mail.landbank.com
Lagawe Branch	Tumapang Bldg., J.P. Rizal Ave. Poblacion West Lagawe, Ifugao	(0917) 800-7616 BR_LAGAWE@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Kiangnan, Ifugao	Poblacion, Kiangnan, Ifugao	(0935) 841-7409 leaf_kiangnan@mail.landbank.com
Laoag Branch	LANDBANK Building, J.P. Rizal Street, Brgy. San Miguel, Laoag City, Ilocos Norte 2900	(077) 677-5035 (077) 771-1060 (telefax) BR_LAOAG@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Pasuquin, Ilocos Norte	Pasuquin, Farmers Trading BLDG. Poblacion, Pasuquin Ilocos Norte	(077) 677-1400 (0906) 544-3007 (fax) leaf_pasuquin@mail.landbank.com
Lingayen Branch	Josefina Bldg., Avenida Rizal East, Lingayen, Pangasinan 2401	(075) 542-6931 / 662-0248 (075) 542-6933 (fax) BR_LINGAYEN@mail.landbank.com
Luna Branch	Ground Floor LGU-Luna Legislative Building, Poblacion, Luna, Apayao	(0908) 819-5989 (0917) 701-5324 BR_LUNA@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Sta. Marcela, Apayao	Municipal Building, San Carlos, Sta. Marcela, Apayao	(0917) 555-1073 leaf_stamarcela@mail.landbank.com
Mangaldan Branch	Rizal Avenue, V.G. Maningding Bldg. Poblacion, Mangaldan, Pangasinan	(075) 615-0483 (075) 615-0462 (fax) BR_MANGALDAN@mail.landbank.com
Mangatarem Branch	AVE Building, National Highway Brgy. Caoile Olegario Mangatarem, Pangasinan	(075) 523-6660 (telefax) BR_MANGATAREM@mail.landbank.com
Narvacan Branch	National Highway, Brgy. San Jose Narvacan, Ilocos Sur 2704	(077) 604-9013 (Telefax) BR_NARVACAN@mail.landbank.com
Sta. Maria (Ilocos Sur) Agri-Hub	Barangay Maynganay Sur, Sta. Maria, Ilocos Sur 2704	(0927) 913-9776 AGRI_STAMARIA@mail.landbank.com
Roxas (Isabela) Branch	LANDBANK Bldg. Osmeña St., Vira Roxas, Isabela	(0917) 774-7932 (0998) 575-1185 BR_ROXASI@mail.landbank.com
San Carlos (Pangasinan) Branch	LANDBANK Bldg., Rizal Avenue, San Carlos City, Pangasinan 2420	(075) 532-5400 / 532-2191 (075) 632-0194 (075) 632-5889 (telefax) BR_SNCARLOS@mail.landbank.com



Office	Address	Contact Information
San Fernando (LU) Branch	LANDBANK Bldg., Quezon Avenue, San Fernando City, La Union 2500	(072) 242-5656 / 700-2683 (072) 700-2684 (072) 700-2459 (telefax) BR_SNFDOLU@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) San Gabriel, La Union	Poblacion, San Gabriel, La Union	(072) 687-1970 (0917) 200-5801 leaf_sangabriel@mail.landbank.com
San Fernando (LU) South Highway Branch	Nisce Business Center, Quezon Avenue, Catbangan, San Fernando City, La Union 2500	(072) 700-0811 / 242-0491 (072) 888-5733 (072) 242-0492 (fax) launion@ucpb.com
San Isidro (Isabela) Branch	LANDBANK Bldg., National Highway, Quezon, San Isidro, Isabela 3310	(078) 325-1433 (0917) 659-4064 BR_SNISDROI@mail.landbank.com
Echague (Isabela) Agri-Hub	Echague-Poblacion Road, San Fabian, Echague, Isabela 3310	(0920) 960-4279 AGRI_ECHAGUE@mail.landbank.com
San Mateo Isabela Branch	Maharlika Highway, Barangay 3 San Mateo, Isabela	(078) 376-0824 (078) 323-2848 (Telefax) BR_SANMATEOI@mail.landbank.com
San Nicolas Branch	Venvi IT Park, Ground Floor, Accenture Bldg. Valdez Center, Barangay 1, San Francisco Poblacion San Nicolas, Ilocos Norte	(077) 600-2108 (077) 600-2100 (0917) 168-8145 BR_SANNICOLAS@mail.landbank.com
Sanchez Mira Branch	Obispo Bldg., National H-way, Centro 02 Sanchez Mira, Cagayan	(078) 396-0252 (078) 396-0478 (fax) BR_SNCHZMRA@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Pamplona, Cagayan	Municipal Gymnasium, Centro Pamplona, Cagayan	(0917) 771-9586 (078) 396-0478 (fax) leaf_pamplona@mail.landbank.com
Santiago Branch	Heritage Bldg., Maharlika Rd. Santiago City, Isabela	(078) 305-2886 / 305-0134 (078) 305-2902 (telefax) BR_SANTIAGO@mail.landbank.com
Solano Branch	Galima Building, National Highway, Solano, Nueva Viscaya	(078) 326-5672 (078) 326-5671 / 326-8011 (fax) BR_SOLANO@mail.landbank.com
Tabuk Branch	Omengan Bldg., Provincial Rd. Bulanao, Tabuk, Kalinga	(0917) 858-8273 BR_TABUK@mail.landbank.com
Tagudin Branch	National Highway, Del Pilar Poblacion Tagudin, Ilocos Sur 2714	(072) 674-1519 BR_TAGUDIN@mail.landbank.com



Office	Address	Contact Information
Tayug Branch	LANDBANK Bldg. Bonifacio St. cor. Quezon Blvd. Tayug, Pangasinan 2445	(075) 632-3243 (075) 572-4435 (fax) BR_TAYUG@mail.landbank.com
Tuao (Cagayan) Branch	LGU Tuao Building, Poblacion 1, Tuao, Cagayan	(078) 373-0021 BR_TUAO@mail.landbank.com
Tuguegarao Branch	LANDBANK Bldg., Bagay Road Brgy. San Gabriel, Tuguegarao City, Cagayan	(078) 844-1941 to 42 (078) 844-0161 / 323-0203 (078) 844-4493 (fax) BR_TUGUE@mail.landbank.com
Tuguegarao (Capitol) Branch	Regional Govt Center, Carig Sur, Tuguegarao City, Cagayan	(078) 304-1346 / 304-1357 BR_TUGCAP@mail.landbank.com
Baggao (Cagayan) Agri-Hub	LGU Compound, Vilanueva Street, Barangay San Jose, Baggao, Cagayan 3506	(0917) 100-5929 AGRI_BAGGAO@mail.landbank.com
Tuguegarao-Calle Comercio Branch	Lim Building, A. Luna, Streets, Centro 7, corner A. Bonifacio, Tuguegarao City, Cagayan 3500	(078) 844-1060 / 844-1061 (078) 844-1059 (fax) tuguegarao@ucpb.com
Umingan (Pangasinan) Branch	P. Gomez St., Brgy. Poblacion, Umingan, Pangasinan	(0917) 793-4938 BR_UMINGAN@mail.landbank.com
Urdaneta Branch	G/F, Landbank Building, Mc Arthur Highway, Nancayasan, Urdaneta City, Pangasinan	(075) 633-8949 / 632-8943 / 633-9189 (075) 632-7365 / 633-9192 (075) 632-5190 / 653-0587 (fax) BR_URDANETA@mail.landbank.com
Urdaneta - Perez Avenue Branch	Amado R. Perez Avenue, Poblacion, Urdaneta City, Pangasinan 2428	(075) 656-2208 / 615-2508 urdaneta@ucpb.com
Vigan Branch	Plaza Maestro Commercial Complex Florentino Street Vigan City, Ilocos Sur	(077) 722-2620 (077) 722-2619 (telefax) BR_VIGAN@mail.landbank.com
Vigan - Quezon Avenue Branch	M.L. Quezon Avenue, Barangay 3, Vigan City, Ilocos Sur 2700	(072) 722-2720 / 632-0886 (077) 722-2619 (fax) vigan@ucpb.com



Office	Address	Contact Information
<b>Central Luzon Branches Group</b>		
Angeles Branch	LANDBANK Building, Sto. Entiero St. cor. Miranda St., Brgy. Sto. Rosario, Angeles City, Pampanga	(045) 888-1244 (045) 625-9715 (telefax) BR_ANGELES@mail.landbank.com
Angeles - Sto Rosario Branch	Sto. Rosario corner Plaridel Streets, Sto. Rosario, Angeles City, Pampanga 2009	(045) 888-2754 / 625-9818 (045) 888-1672 angeles@ucpb.com
Apalit Branch	BSP Bldg., McArthur Hi-way, San Vicente, Apalit, Pampanga	(045) 652-0156 (045) 652-0187 (telefax) BR_APALIT@mail.landbank.com
Balagtas Branch	McArthur Highway, San Juan, Balagtas, Bulacan	(044) 693-1043 (044) 769-1200 (telefax) BR_BALAGTAS@mail.landbank.com
Balanga Branch	Don Manuel Banzon Avenue, Doña Francisca, Subdivision, Balanga City, Bataan	(047) 237-3004 / 237-2129 (047) 791-1203 BR_BALANGA@mail.landbank.com
Bataan Capitol Branch Lite	The Bunker, Capitol Compound, Capitol Road, Balanga City, Bataan	(047) 237-2129 / 237-6955 lbpataancapitol@yahoo.com
Balanga - Don M. Banzon Branch	Lot 5 Block 17, Don Manuel Banzon Street, Doña Francisca, Balanga, Bataan 2100	(047) 237-0690 / 237-0692 (047) 237-2765 / 237-3972 (047) 237-2875 (fax) balanga@ucpb.com BR_DMBANZON@mail.landbank.com
Baler Branch	FNF Building, National Highway, Brgy. Suklayin, Baler, Aurora	(042) 724-0010 BR_BALER@mail.landbank.com
Baliuag Branch	LANDBANK Building, B.S. Aquino Avenue, Baliuag, Bulacan	(044) 766-3318 / 766-5777 (044) 673-2075 (044) 766-2208 (telefax) BR_BALIUAG@mail.landbank.com
Bataan - National Highway Branch	LANDBANK Building, Roman National Highway, Alangan, Limay, Bataan	(047) 244-5891 / 244-5890 (047) 244-5892 BR_BATAANHWAY@mail.landbank.com limay@ucpb.com
Cabanatuan (NE) Branch	LANDBANK Bldg., cor. Gabaldon & Gen. Tinio Sts. Cabanatuan City, Nueva Ecija	(044) 463-5836 / 463-4826 (044) 600-3184 (044) 600-4599 / 463-1802 (Telefax) (044) 951-1540 (telefax) BR_CABNTUAN@mail.landbank.com
Cabanatuan Maharlika Highway Branch	Tan Bldg., Maharlika Highway, Infront of NFA Cabanatuan City, Nueva Ecija	(044) 958-9764 (044) 600-3831 (fax) BR_CABMHWAY@mail.landbank.com



DMBANZONOffice	Address	Contact Information
Camiling Branch	Arellano St., Pob. C., Camiling, Tarlac	(045) 934-0493 (045) 934-0980 (telefax) BR_CAMILING@mail.landbank.com
Capas Branch	Tourism Building, LGU Capas Compound, Brgy. Santo Domingo II, Capas, Tarlac	(045) 491-7969 (045) 491-7967 (telefax) BR_CAPAS@mail.landbank.com
Clark Branch	Pavilion 17, Clark Center, Jose Abad Santos Ave. Clark Freeport Economic Zone, Mabalacat City, Pampanga	(045) 599-2253 / 599-2254 (045) 599-7097 (telefax) BR_CLARK@mail.landbank.com
Concepcion (Tarlac) Branch	LANDBANK Bldg., L. Cortez St., Brgy. San Nicolas, Concepcion, Tarlac	(045) 325-0107 / 923-0748 (045) 923-0906 BR_CNCPCION@mail.landbank.com
Dau Branch	LEFA Bldg., Mc Arthur Highway, Dau, Mabalacat, Pampanga	(045) 624-0840 (045) 624-0914 (telefax) BR_DAU@mail.landbank.com
Dinalupihan Branch	LANDBANK Bldg., DAR Compound, San Ramon Highway, Dinalupihan, Bataan	(047) 481-1778 / 481-1779 (047) 636-1438 (telefax) BR_DNALUPHN@mail.landbank.com
Gapan Branch	Sta. Ines Bldg., Maharlika Highway, Bayanihan Gapan, Nueva Ecija	(044) 486-1544 (044) 486-0935 (telefax) BR_GAPAN@mail.landbank.com
Guagua Branch	Korner Walk Commercial Center, Jose Abad, Santos Ave., Brgy. Siran, Guagua, Pampanga	(045) 497-0434 BR_GUAGUA@mail.landbank.com
Floridablanca Branch Lite	Sanchez Street, Barangay Valdez, Floridablanca, Pampanga 2006	(0917) 801-2380 (0920) 913-6905
Guimba Branch	LANDBANK Bldg., Hay Juliano cor. Dansalan Sts., Guimba, Nueva Ecija	(044) 611-1307 (044) 958-2535 (telefax) BR_GUIMBA@mail.landbank.com
Iba Branch	LBP Building, Dela Rea Street Zone V, Iba, Zambales	(047) 304-5797 / 811-1125 BR_IBA@mail.landbank.com
Limay Branch	Almer's Building, Calma Street, Townsite Limay, Bataan	(0917) 850-8497 BR_LIMAY@mail.landbank.com
Malolos Highway Branch	McArthur Highway, Dakila City of Malolos, Bulacan	(044) 791-6391 662-7500 local 1 (044) 791-6392 (telefax) BR_MALLOS@mail.landbank.com





Office	Address	Contact Information
Malolos Plaza Branch	Ground Floor, Green Lites Bldg., Paseo Del Congreso street, Brgy. San Agustin Malolos City, Bulacan 3000	(044) 662-7501 / 794-1580 (044) 794-7280 (telefax) BR_MPLAZA@mail.landbank.com
Mariveles Branch	Ground Floor, AFAB Building, Mariveles, Bataan	(047) 935-4217 (047) 935-4218 (telefax) BR_MRIVELES@mail.landbank.com
Masinloc (Zambales) Branch	National Highway, Barangay Inhobol, Masinloc, Zambales 2211	(0966) 239-5481 BR_MASINLOC@mail.landbank.com
Meycauayan Branch	Santos Hermanos Bldg., McArthur Highway, Banga Meycauayan, Bulacan	(044) 228-2635 BR_MYCAUAYN@mail.landbank.com
Muñoz Branch	Research Ext. & Training Bldg. Central Luzon State University Muñoz, Nueva Ecija	(044) 940-0580 / 940-2280 (044) 456-0699 (fax) BR_MUNOZ@mail.landbank.com
Muñoz Science City Branch	EB Building, Pelmoka Street, Poblacion East Science City of Muñoz, Nueva Ecija	(044) 456-7213 BR_MUNOZSCIENCE@mail.landbank.com
Olongapo Branch	2542 Rizal Avenue cor. 25 <sup>th</sup> St. East Bajac <sup>2</sup> , Olongapo City, Zambales	(047) 222-2983 / 602-1310 (047) 223-2606 (telefax) BR_OLONGAPO@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) San Antonio, Zambales	Brgy. Rizal San Antonio Municipal Compound, San Antonio, Zambales	(047) 602-2182 sanantonio_leaf@yahoo.com
Palayan Branch	Singalat, Palayan City, Nueva Ecija 3132	(044) 940-9408 BR_PALAYAN@mail.landbank.com
Paniqui Branch	LANDBANK Bldg., M. H. del Pilar Street Paniqui, Tarlac	(045) 931-0602 (045) 931-0722 (telefax) BR_PANIQUEI@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Moncada, Tarlac	McArthur Highway, Poblacion I Moncada, Tarlac	(045) 606-1436 (045) 606-1438 (telefax) leaf_moncada@mail.landbank.com



Office	Address	Contact Information
San Fernando (Pampanga) Branch	G/F LANDBANK Building, Jose Abad Santos Ave. Dolores, City of San Fernando Pampanga	(045) 963-5104 / 961-0817 (045) 961-5415 (telefax) BR_SNFDO@mail.landbank.com
Candaba (Pampanga) Agri-Hub	LGU Government Center, Candaba-Sta. Ana Road, Pasig, Candaba, Pampanga 2013	(0927) 041-6744 (0919) 553-4671 (0915) 550-0551 AGRI_CANDABA@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Sta. Ana, Pampanga	Stall B, IC Pelayo Bldg., Villa Luisa Sta. Lucia, Sta. Ana, Pampanga	(045) 409-0817 (0923) 874-6568 (045) 409-0817 (fax) leaf_staana@mail.landbank.com
San Fernando - Mc Arthur Highway Branch	U2 Building, Mc Arthur Highway, Dolores, City of San Fernando, Pampanga 2000	(045) 961-4581 / 961-4582 (045) 963-1942 sanfernando@ucpb.com
San Ildefonso Branch	Landbank Building, Maharlika Highway, Sapang Putol, San Ildefonso, Bulacan	(044) 762-1472 / 762-1457 (044) 762-1459 BR_SANILDEFONSO@mail.landbank.com
San Isidro (NE) Branch	LANDBANK Building, Poblacion, San Isidro, Nueva Ecija	(044) 940-9982 (044) 940-3564 (fax) BR_SANISDRON@mail.landbank.com
San Jose City (NE) Branch	LANDBANK Bldg., R. Eugenio Street, San Jose City, Nueva Ecija	(044) 940-3233 / 511-1603 (044) 940-2322 (telefax) BR_SNJOSENE@mail.landbank.com
Rizal (NE) Agri-Hub	Pinagpanaan-Pantabangan Junction, Poblacion Sur, Rizal, Nueva Ecija	(044) 456-0576 AGRI_RIZAL@mail.landbank.com
San Jose del Monte Branch	E & F Bldg., Gov. F. Halili Avenue, Tungkong Mangga, San Jose del Monte, Bulacan	(044) 815-3127 (044) 815-0276 BR_SJDM@mail.landbank.com
Subic Branch	Landbank Building, Manila Avenue corner Dewey Avenue, Central Business District Subic Bay Freeport Zone, Olongapo City, Zambales	(047) 252-6495 / 252-3890 (047) 252-3332 / 252-3844 (047) 252-3483 (fax) BR_SUBIC@mail.landbank.com
Subic - Argonaut Highway Branch	Ground Floor, Royal Sky Plaza, Royal Gateway, Argonaut Highway, Subic Bay Freeport, Zambales 2222	(047) 252-7447 / 252-3851 (047) 252-2421 subic@ucpb.com



Office	Address	Contact Information
Talavera Branch	Pecache Bldg., A. Diaz cor. Quezon Sts. Talavera, Nueva Ecija	(044) 411-1555 (044) 940-5978 (fax) BR_TALAVERA@mail.landbank.com
Tarlac Branch	LANDBANK Bldg. McArthur Highway Brgy. San Sebastian, Tarlac City, Tarlac	(045) 982-1751 BR_TARLAC@mail.landbank.com
Tarlac - Mc Arthur Highway Branch	Mc Arthur Highway, San Nicolas, Tarlac City, Tarlac 2300	(045) 982-0158 / 982-3028 (045) 982-0159 (fax) tarlac@ucpb.com
West San Fernando (Pampanga) Branch	Regional Government Center, Maimpis, City of San Fernando Pampanga	(045) 402-7751 (045) 455-2375 / 649-6105 (telefax) BR_WESTSFP@mail.landbank.com
<b>Southwest Luzon Branches Group</b>		
Antipolo Branch	Amio Place, Circumferential Road Barangay Dalig Antipolo City	(02) 697-0747 / 8630-3087 (02) 697-1481 (telefax) BR_ANTIPOLO@mail.landbank.com
Antipolo Circumferential Road Branch	Circumferential Road, San Roque, Antipolo City, Rizal 1870	(02) 8696-7804 / 8630-1091 (02) 8697-7806 (telefax) antipolo@ucpb.com
Antipolo Masinag Branch	Unit G 5-6 Silicone Valley Building, Sumulong Highway, Mayamot, Antipolo City, Rizal 1870	(02) 8681-5849 / 8682-3013 (02) 8682-3018 (02) 8681-5843 (telefax) masinag@ucpb.com
Bacoor Molino Branch	Ground Floor, The Arcade Stall G-1A, RFC Molino Mall, Molino 2, Bacoor City, Cavite 4102	(046) 507-0503 (046) 507-0500 (fax) molino@ucpb.com
Balayan Branch	Don Jose Manzano Bldg., 105 Fraternidad St. Balayan, Batangas	(043) 211-4968 (043) 741-0451 (telefax) BR_BALAYAN@mail.landbank.com
Batangas C. Tirona Branch	UCPB Building, C. Tirona and P. Zamora Streets, Poblacion, Batangas City, Batangas 4200	(043) 723-3490 / 300-3490 (043) 723-0250 (fax) batangas@ucpb.com
Batangas City Branch	Pator-Talambiras Bldg. P. Burgos St Batangas City	(043) 723-7025, 722-2070 (043) 723-3418 / 920-2451 (telefax) (043) 723-3418 (fax) BR_BATANGAS@mail.landbank.com



Office	Address	Contact Information
LANDBANK Easy Access Facility Cuenca	Municipal Compound Poblacion 2 Cuenca, Batangas	(043) 419-5581 (telefax) LEAF_CUENCA@mail.landbank.com
Batangas Kumintang Branch	R & L Building, National Highway Kumintang Ilaya, Batangas City	(043) 300-2934 (043) 723-2934 (telefax) BR_BATSKUMINTANG@mail.landbank.com
Bauan (Batangas) Branch	Plaza Consorcia, Manghiniao Uno Bauan, Batangas	(043) 727-1426 (043) 727-1425 (fax) BR_BAUAN@mail.landbank.com
Binangonan Branch	MLRC Bldg., #504 National Rd., Calumpang, Binangonan, Rizal	(02) 8652-1997 /8652-1455 (02) 8652-0309 (fax) BR_BNNGONAN@mail.landbank.com
Brooke's Point Branch	Virgilio cor. Villapa Sts., Brgy. District 2 Poblacion, Brooke's Point, Palawan	(048) 723-0854 BR_BROOKSPT@mail.landbank.com
Cainta Branch	Ground Floor Ortigas Royale Condominium, Ortigas Avenue Extension Cainta, Rizal	(02) 8655-4445 /8240-5759 / (02) 8656-1610 (Telefax) BR_CAINTA@mail.landbank.com
Cainta Junction Branch	UCPB Building, Felix Avenue, Cainta Junction, Sto. Domingo, Cainta, Rizal 1900	(02) 8655-4050 to 52 (02) 8655-3037 (fax) cainta@ucpb.com
Calapan Branch	Filipiniana Complex, Barangay Sto Niño Calapan, Oriental Mindoro	(043) 288-2470 (043) 288-2471 (telefax) BR_CALAPAN@mail.landbank.com
LANDBANK Easy Access Facility Puerto Galera	Municipal Compound Barangay Poblacion Puerto Galera, Oriental Mindoro 5203	(0933) 539-9635 (043) 287-3743 (fax) leafpuertogalera@yahoo.com.ph
Calapan San Vicente Branch	Baniway Building, JP Rizal Street, San Vicente South, Calapan City, Oriental Mindoro 5200	(043) 288-5252 / 288-5678 (043) 441-0867 (043) 288-2471 (telefax) BR_CALAPAN@mail.landbank.com
Cavite City Branch	LANDBANK Building, P. Burgos Ave. cor. Ronquillo St. Caridad Cavite City, 4100	(046) 431-1397 (046) 431-2087 (telefax) BR_CAVITE@mail.landbank.com
Coron Branch	No. 222 ECA Building, National Highway Barangay I, Coron, Palawan	(0917) 722-2556 BR_CORON@mail.landbank.com



Office	Address	Contact Information
Dasmariñas Branch	Landbank Building, E. Aguinaldo Highway Brgy. San Agustin II Dasmariñas, Cavite	(046) 416-1148 / 416-2355 (046) 541-9054 (telefax) BR_DASMA@mail.landbank.com
Dasmariñas Pala-Pala Branch	2-A Toledo Building, Sampaloc 1, Dasmariñas, Cavite 4114	(046) 416-6956 / 416-6957 (046) 852-3118/ 436-6633 (046) 416-6953 (telefax) dasmariñas@ucpb.com
GMA (Cavite) Branch	General Mariano Alvarez Municipal Compound, Congressional Road, Poblacion 1, General Mariano Alvarez, Cavite	(046) 460-4571 (046) 972-4013 (telefax) BR_GMA@mail.landbank.com
Imus Branch	MCI Business Center, Diversion Road Barangay Palico IV Imus, Cavite	(046) 471-1204, 471-0639 (046) 471-4378 (telefax) BR_IMUS@mail.landbank.com
Lemery Branch	Ilustre Avenue, Poblacion Lemery, Batangas	(043) (043) 411-1428 (043) 411-1385 / 740-6014 (telefax) BR_LEMERY@mail.landbank.com
Lemery Ilustre Avenue Branch	UCPB Building, Ilustre Avenue corner Gen. Luna, Poblacion, Lemery, Batangas 4209	(043) 214-2588 / 411-1019 (043) 411-1362 (telefax) lemery@ucpb.com
Lipa Branch	LANDBANK Bldg., JP Laurel H-way, Marauoy Lipa City, Batangas	(043) 702-6063 / 781-1961 (043) 756-2619 (telefax) BR_LIPA@mail.landbank.com
Lipa Big Ben Branch	Big Ben Commercial Building, Ayala Highway, Mataas na Lupa, Lipa City, Batangas 4217	(043) (043) 756-7131 / 312-0103 (043) 756-7130 (telefax) bigben-lipa@ucpb.com
Lipa Recto Branch	L Ground Floor, Wood Heights Building, CM Recto Avenue, Poblacion, Lipa City, Batangas 4217	(043) 756-1811 / 756-2311 (043) 702-5693 (043) 756-1312 (telefax) lipa-recto@ucpb.com
Mamburao Branch	Bernardo Bldg., #14 Rizal St., Brgy. 5 Mamburao, Occidental Mindoro	(043) 706-5010 / 711-0002 (0917) 302-8812 BR_MAMBURAO@mail.landbank.com
LANDBANK Easy Access Facility Sta. Cruz LEAF	Municipal Compound, National Road, Barangay Poblacion 2, Sta. Cruz, Occidental Mindoro	(0917) 146-4879 LEAF_STACRUZM@mail.landbank.com



Office	Address	Contact Information
Nasugbu Branch	J. P. Laurel St. Barangay 9, Nasugbu, Batangas	((043) 774-0242 BR_NASUGBU@mail.landbank.com
Odiongan Branch	LBP Romblon Corporate Center, General Luna St. Barangay Dapawan, Odiongan, Romblon	(042) 567-2150 to 2151 BR_ODIONGAN@mail.landbank.com
Pinamalayan (Mindoro) Branch	Hidalgo Bldg., Mabini cor. Aguinaldo Sts. Pinamalayan, Oriental Mindoro	(043) 284-4458 (043) 284-3510 (telefax) BR_PNAMLYAN@mail.landbank.com
Bongabong Agri-Hub	M.Y. Hernandez cor. Mabini Sts., Poblacion, Bongabong, Oriental Mindoro	(0977) 816-5910 AGRI_BONGABONG@mail.landbank.com
Puerto Princesa Branch	#270 Hagedorn Bldg., Rizal Avenue Puerto Princesa City, Palawan	(048) 433-2823 / 433-3490 (048) 434-2142 (048) 433-2820 (fax) BR_PPRNCESA@mail.landbank.com
Puerto Princesa West Branch	G/F DCRM Building, North Nat'l Highway Brgy. San Manuel, Puerto Princesa City, Palawan	(048) 434-2315 (Telefax) (048) 434-2314 (fax) BR_PUERTOWEST@mail.landbank.com
Rosario (Batangas) Branch	LANDBANK Bldg., Gualberto Avenue Brgy. D Rosario, Batangas	(043) 321-1167 (043) 321-3102 (fax) BR_ROSARIOB@mail.landbank.com
Rosario Cavite (CEZ) Branch	Cavite Export Processing Zone Compound Rosario, Cavite	(046) 437-8669 / 437-2749 (046) 437-6378 (telefax) BR_ROSARIOC@mail.landbank.com
Roxas Mindoro Branch	Roxas Public Market, Administration Street Poblacion, Roxas, Oriental Mindoro	(043) 289-2131 (telefax) BR_ROXASM@mail.landbank.com
Sablayan Branch	P. Urieta St., Brgy. Buenavista, Sablayan, Occidental Mindoro	(043) 458-0068 BR_sablayan@mail.landbank.com
San Jose (Mindoro) Branch	Punzalan Building, Quirino Street Brgy. 6, San Jose, Occidental Mindoro	(043) 457-0243 (telefax) BR_SNJOSEM@mail.landbank.com
San Jose (M) Lopez Jaena Branch	Lopez Jaena, Poblacion, San Jose, Occidental Mindoro 5100	(043) 491-1014 (043) 491-2038 (fax) sanjose@ucpb.com





Office	Address	Contact Information
San Juan (Batangas) Branch	Prime DS Building, General Luna St. Brgy. Poblacion, San Juan, Batangas	(043) 740-7130 / 575-8490 (043) 740-7130 (fax) EO_SANJUAN@mail.landbank.com
Sto. Tomas (Batangas) Branch	Ground Floor, The Lifestyle Strip Bldg. Mahalika Highway, Sto. Tomas, Batangas	(043) 702-9436 (043) 430-1126 (telefax) BR_STOTOMASBATS@mail.landbank.com
Tagaytay Branch	LANDBANK Bldg., Tagaytay Business Park Brgy. Maitim II-East, Tagaytay City, Cavite	(046) 413-0714 (046) 413-0715 (telefax) BR_TAGAYTAY@mail.landbank.com
Tanauan Branch	LANDBANK Building, Pres. J. P. Laurel Highway Tanauan City, Batangas	(043) 728-0084 (043) 778-4180 / 778-4179 (telefax) BR_TANAUAN@mail.landbank.com
Tanay Branch	Km. 54, Manila East Road, Barangay Tandang, Kutyo, Tanay, Rizal 1980	(02) 8654-0656 / 8654-0655 (telefax) (02) 8654-0064 (telefax) BR_TANAY@mail.landbank.com
LANDBANK Easy Access Facility Jalajala	Municipal Compound C. Villarin St. Brgy. Special District, Jalajala, Rizal	(0917) - 500-9760 (02) 8425-6461 (02) 8654-0064 (telefax) c/o Tanay Branch LEAF_JALAJALA@mail.landbank.com
Taytay Branch	G/F, Verde Oro East Plaza, Manila East Road, San Juan, Taytay Rizal	(02) 8660-4398 / 8706-5045 (02) 8660-4453 (telefax) BR_TAYTAY@mail.landbank.com
Taytay Manila East Branch	Fortunil Building, National Highway corner Private Road, San Juan, Taytay, Rizal 1920	(02) 8658-6986 / 8658-6987 (02) 8658-6988 / 8658-6989 (02) 8658-6990 taytay@ucpb.com
Trece Martires Branch	Indang-Trece Road, Bgy. Luciano Trece Martires City, Cavite	(046) 419-1471 (046) 419-1472 (fax) BR_TRECE@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Naic	Naic Tourism Office Building, Naic Municipal Hall Compound, Barangay Ibayo Silangan, Naic, Cavite 4109	(0991) 520-5882 (046) 460-5573 (fax) leafnaic@yahoo.com



Office	Address	Contact Information
<b>Southeast Luzon Branches Group</b>		
Atimonan Branch	Quezon corner Rizal Streets, Brgy. Zone I, Poblacion, Atimonan, Quezon	(042) 785-5329
Biñan Branch	Old National Hi-way, Brgy. Canlalay, Biñan, Laguna	(049) 511-8817 (telefax) BR_BINAN@mail.landbank.com
Biñan Platero Branch	National Highway, Platero, Biñan City, Laguna 4024	(049) 411-3889; 411-3899 (049) 573-0089 (02) 8520-6724 (telefax) binan@ucpb.com
Boac Branch	Francisco-Pura Bldg., Gov. Damian Reyes St., Brgy. San Miguel, Boac, Marinduque	(042) 332-2005 / 332-2879 BR_BOAC@mail.landbank.com
Cabuyao Branch	Don Onofre Bldg., F. Bailon St., Brgy. Sala, Cabuyao, Laguna	(049) 544-4528 BR_CABUYAO@mail.landbank.com
Calamba Branch	Versaland Bldg., National Highway, Brgy. Parian, Calamba City, Laguna	(049) 502-8695 / 502-8696 (049) 502-8694 (telefax) BR_CALAMBA@mail.landbank.com
Calamba City Hall Branch	New City Hall Bldg., Bacnotan Rd., Brgy. Real, Calamba City, Laguna	(049) 543-5978 (049) 545-0177 (Telefax) BR_CALAMBAHALL@mail.landbank.com
Calamba Crossing Branch	Ground Floor, Lazaro & Borres Building, National Highway, Crossing, Barangay Uno, Calamba City, Laguna 4027	545-2902 (049) 545-2252 (telefax) calamba@ucpb.com
Candelaria Branch	Del Valle cor. De Gala Streets, Poblacion, Candelaria, Quezon	(042) 585-3615 (042) 717-2117 (fax) BR_CNDLARIA@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) San Antonio	J.C. Wagan Ave., Brgy. Poblacion, San Antonio, Quezon	(049) 545-3139 (telefax) leaf_santantonio@mail.landbank.com
Cataingan (Masbate) Branch	Quezon St., Cataingan, Masbate	(0950) 218-6354 BR_CATAINGAN@mail.landbank.com





Office	Address	Contact Information
Catanauan Branch	M.L. Quezon St., Brgy. 4, Catanauan, Quezon	(042) 911-0765 (042) 315-8692 (telefax) BR_CATANAUAN@mail.landbank.com
Daet Branch	LANDBANK Bldg., Vinzons Ave. (Maharlika Highway) Daet, Camarines Norte	(054) 885-2170 BR_DAET@mail.landbank.com
Daet F. Pimentel Branch	UCPB Building, F. Pimentel Street, Barangay VIII, Daet, Camarines Norte 4600	(054) 731-1011 02) 429-0035 (telefax) daet@ucpb.com
Daraga Branch	Rizal St., Market Side, Daraga, Albay	(052) 742-2723 BR_DARAGA@mail.landbank.com
Goa Branch	Ground Floor, JB Bldg., Rizal St., San Juan Bautista, Poblacion, Goa, Camarines Sur	(0915) 322-4815 (0933) 618-0528 BR_GOA@mail.landbank.com
Gumaca Branch	Bonifacio St., Brgy. Maunlad, Gumaca, Quezon	(042) 717-1408 (042) 717-1419 (Telefax) BR_GUMACA@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Alabat, Quezon	Municipal Site, Caparros St., Brgy. 1, Poblacion, Alabat, Quezon	(0918) 717-2704 LEAF_ALABAT@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Pitogo, Quezon	Mabini St., Brgy. Maaliw, Pitogo, Quezon	(042) 318-8633 Leaf_pitogo@mail.landbank.com
Infanta Branch	Olivia Bldg., Rizal St., Infanta, Quezon	(042) 535-2363 / 535-2165 BR_INFANTA@mail.landbank.com
Irosin Branch	Beata Dorotan Bldg., M.H. del Pilar St., San Juan, Irosin, Sorsogon	(056) 311-3953 BR_IROSIN@mail.landbank.com
Labo Branch	Maharlika Highway, Brgy. Kalamunding, Labo, Camarines Norte	(054) 585-2172 BR_LABO@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Sta. Elena, Camarines Norte	Municipal Compound, Purok 5, Brgy. Poblacion, Sta. Elena, Camarines Norte	(0917) 577-5794 (054) 447-6045 c/o Labo Branch leaf_staelena@mail.landbank.com
Legazpi Branch	LANDBANK Bldg., Rizal St., Cabañgan, Legazpi City, Albay	(052) 480-6550 (052) 742-1475 (telefax) BR_LEGAZPI@mail.landbank.com
Landbank Mobile Branch- Luzon	LANDBANK Bldg., Rizal St., Cabañgan, Legazpi City, Albay	



Office	Address	Contact Information
Legazpi Rotonda Branch	UCPB Building, Quezon Avenue, Oro Site, Legazpi City, Albay 4500	(052) 480-8721 (052) 480-7881 <a href="mailto:legaspi@ucpb.com">legaspi@ucpb.com</a>
Ligao Branch	Ground Floor, LGU Commercial Building, Corner del Rosario and Washington Streets, Guilid	(052) 742-9753 BR_LIGAO@mail.landbank.com
Lopez (Quezon) Branch	Maharlika Highway, Gen. G. Vera cor Yngente Sts., Brgy. Rizal, Lopez, Quezon	(042) 788-3197 (telefax) BR_LOPEZ@mail.landbank.com
Lucban Branch	SLSU Business Resource Center, Quezon Ave., Brgy, Kulapi, Lucban, Quezon	(042) 540-6501 (042) 540-6500 (fax) BR_LUCBAN@mail.landbank.com
Lucena Branch	LANDBANK Bldg., Quezon Ave., Ext., Brgy, Gulang-Gulang, Lucena City	(042) 710-3795 / 795-0545 (042) 797-2714 loc. 101 (042) 710-2617 (fax) BR_LUCENA@mail.landbank.com
Lucena Cathedral Branch	Quezon Avenue corner San Fernando Street, Barangay 6, Lucena City, Quezon 4301	(042) 373-1431 / 660-7080 (042) 373-7138 (fax) centro-lucena@ucpb.com
Lucena Guinto Branch	UCPB Building, Quezon Street corner Guinto Street, Barangay 9, Lucena City, Quezon 4301	042) 710-2417 (042) 710-3659 (fax) lucena@ucpb.com
Masbate Branch	N.E. Martinez Bldg., Quezon corner Danao Sts., Masbate City, Masbate	(056) 333-2977 / 333-6966 (056) 333-2448 (telefax) BR_MASBATE@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Aroroy, Masbate	Municipal Compound, Aroroy, Masbate	(0917) 585-0154 (056) 333-2448 (telefax) c/o Masbate Branch leaf_aroroy@mail.landbank.com
Mulanay Branch	Maximo-Tan Bldg., Provincial Road corner F. Nañadiego St., Mulanay, Quezon	(042) 717-4801 BR_MULANAY@mail.landbank.com
Naga Branch	LBRDC Bldg., General Luna St., Naga City, Camarines Sur	(0932) 558-6780 (0956) 903-4149 BR_NAGA@mail.landbank.com
Naga Evangelista Branch	UCPB Building, Evangelista Street, Dinaga, Naga City, Camarines Sur 4400	(054) 473-9172 naga@ucpb.com



Office	Address	Contact Information
Naga Rotunda Branch	Panganiban Drive cor Magsaysay Ave., Concepcion Pequena, Naga City, Camarines Sur	(054) 472-5706 / 476-5708 (054) 472-5705 (fax) BR_ROTUNDA@mail.landbank.com
Calabanga (Camarines Sur) Agri-Hub	Del Carmen Street, Calabanga, Camarines Sur 4405	(0917) 501-3799 AGRI_CALABANGA@mail.landbank.com
Nagcarlan (L) Branch	Rizal Ave., Brgy 2, Nagcarlan, Laguna	(049) 539-2370 (0906) 466-8543 BR_NAGCARLAN@mail.landbank.com
Paseo de Sta. Rosa Branch	Ground Floor, Laguna Central, Brgy. Don Jose, Sta. Rosa, Laguna	(049) 411-0024 / 411-0027 (094) 411-0026 (telefax) BR_PASEOSTAROSA@mail.landbank.com
Pili Branch	Balper Sumayao Bldg., Old San Roque, Pili, Camarines Sur	(054) 477-3044 (054) 477-3333 (fax) BR_PILI@mail.landbank.com



Office	Address	Contact Information
Polangui Branch	National Road corner Clemente St., Centro Oriental, Polangui, Albay	(0995) 111-6549 (0961) 542-4744 BR_POLANGUI@mail.landbank.com
Real Branch	Poblacion 1, Real, Quezon 4335	(0939) 351-0497 (0919) 003-9010 BR_REAL@mail.landbank.com
San Andres Branch	J.P. Rizal St., Provincial Road, Brgy. San Roque, San Andres, Catanduanes	(0917) 178-5678 BR_SANANDRES@mail.landbank.com
San Pablo (Laguna) Branch	Colago Ave., Brgy. 1-A, San Pablo City, Laguna	(049) 521-1209 (049) 562-0732 (fax) BR_SNPABLO@mail.landbank.com
San Pablo Rizal Avenue Branch	UCPB Building, Rizal Avenue corner P. Alcantara Street, Barangay VII-A, San Pablo City, Laguna 4000	(049) 562-0977 (049) 562-7721 (telefax) sanpablo@ucpb.com
San Pedro (Laguna) Branch	Ground Floor, ETG Business Ctr., A Mabini St., Brgy. Poblacion, San Pedro, Laguna	(02) 8808-5176 / 8808-5153 (02) 8520-4958 (fax) BR_SANPEDRO@mail.landbank.com
Siniloan Branch	LBP Building, E. Castro St., Siniloan, Laguna	(049) 341-1167 (049) 501-0398 (fax) BR_SINILOAN@mail.landbank.com
Sipocot Branch	Ramon Marabillon Bldg., San Juan Avenue, South Centro, Sipocot, Camarines Sur	(054) 881-1626 (telefax) BR_SIPOCOT@mail.landbank.com
Sorsogon Branch	Bonacua Bldg., Rizal cor. Burgos Sts., Sorsogon City, Sorsogon	(056) 421-5216 (056) 421-5215 (fax) BR_SORSOGON@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Pilar, Sorsogon	CNLL Compound, Brgy. Banuyo, Pilar, Sorsogon	(0912)-711-7707 (056) 856-5215 c/o Sorsogon Branch (fax) leaf_pilar@mail.landbank.com
Sorsogon Magsaysay Branch	PJJT Building, Magsaysay corner Garcia Streets, Salog, Sorsogon City, Sorsogon 4700	(056) 421-5004 / 211-0340 (056) 421-5004 (fax) sorsogon@ucpb.com



Office	Address	Contact Information
Sta. Cruz (L) Branch	LBP Building, National Highway Barangay Bubukal, Sta. Cruz, Laguna	(049) 566-8690 (049) 543-8231 BR_STACRUZ@mail.landbank.com
Sta. Cruz Capitol (L) Branch	P. Guevarra St., Sta. Cruz, Laguna	(049) 501-8192 / 523-9350 2nd flr. (049) 501-5070 BR_STCRZCAP@mail.landbank.com
Sta. Cruz Poblacion Branch	UCPB Building, P. Guevarra Street, Poblacion IV, Sta. Cruz, Laguna 4009	(049) 536-7853 BR_STACRUZPOB@mail.landbank.com stacruz@ucpb.com
Sta. Rosa Branch	National Highway, Balibago, Sta. Rosa, Laguna	(049) 534-2914 (049) 534-2143 BR_STAROSA@mail.landbank.com
Sta. Rosa Tagaytay Road Branch	Santa Rosa Estates Commercial, Phase 2A, Block 5, Lot 3B, Sta. Rosa-Tagaytay Road, Sto. Domingo, Sta. Rosa City, Laguna 4025	(049) 508-4451 to 52 / 302-0651 (049) 508-4452 (fax) starosa@ucpb.com
Tabaco Branch	Ground Floor, AMEG Bldg., Ziga Ave. cor. Arellano St., Tayhi, Tabaco City, Albay	(052) 742-3413 BR_TABACO@mail.landbank.com
Tayabas Branch	Provincial Road, Lalo, City of Tayabas, Quezon	(042) 710-3623 BR_TAYABAS@mail.landbank.com
Tigaon Branch	LGU Tigaon Compound, Caraycayon, Tigaon, Camarines Sur	(054) 452-3097 / 881-9205 (telefax) BR_TIGAON@mail.landbank.com
UP Los Baños Branch	Ground Floor, LANDBANK Bldg., Silangan Road, UP Los Baños Campus, Los Baños, Laguna	(049) 536-50-58 loc. 101-111 (049) 530-1586 (049) 827-4954 loc. 103 BR_UPLB@mail.landbank.com
Virac Branch	Catanduanes State University Compound Calatagan, Virac Catanduanes	(052) 811-4052 BR_VIRAC@mail.landbank.com
<b>West Visayas Branches Group</b>		
Antique Branch	San Jose Municipal Bldg., Rep. A. Salazar cor Tobias A. Fornier Sts., San Jose, Antiqu	(036) 540-9734 / (036) 540-1405 (fax) BR_ANTIQU@mail.landbank.com

Office	Address	Contact Information
Bacolod City Branch	Ground Floor LANDBANK Bldg., Cottage Road cor. Gatuslao St., Bacolod City, Negros Occidental	(034) 435-0148 (034) 435-0162 (Fax) BR_BACOLOD@mail.landbank.com
Bago Agri-Hub	Gonzaga St. Poblacion, Bago City, Negros Occidental	(034) 432-1255 Agri_bago@mail.landbank.com
Bacolod Cybercentre Branch	Negros First Cybercentre Lacson cor. Hernaez Sts., Brgy. 39, Bacolod City, Negros Occidental	(034) 704-2818 / 433-3538 (034) 433-3539 (telefax) BR_BACOCYBERCTR@mail.landbank.com
Bacolod Lacson - Galo Branch	UCPB Building, corner Lacson and Galo Streets, Barangay 22, Bacolod City, Negros Occidental 6100	(034) 433-7521 / 433-0182 (034) 434-4419 lacson-galo@ucpb.com
Bacolod North Drive Branch	Northpoint Building, B.S. Aquino Drive, Barangay 5, Bacolod City, Negros Occidental 6100	(034) 434-1370 / 434-1371 (034) 434-1372 (034) 434-1373 (fax) northdrive@ucpb.com
Bacolod San Juan Branch	Ground Floor, UCPB Building, corner Luzuriaga and San Juan Streets, Barangay 12, Bacolod, Negros Occidental 6100	(034) 434-2461 / 433-7990 (034) 435-4299 (034) 434-5437 (fax) sanjuan@ucpb.com
Bais Branch	Mercado de Bais, National Highway, Bais City, Negros Oriental	(035) 402-8291 / 402-2188 (035) 402-9432 (fax) BR_BAIS@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Bindoy	Brgy Poblacion, Bindoy, Negros Oriental	(0956) 497-2617 (035) 402-9432 (fax) leaf_bindoy@mail.landbank.com
Bayawan Branch	National Highway cor. Mabini St., Poblacion, Bayawan City, Negros Oriental	(035) 430-0230 BR_BAYAWAN@mail.landbank.com
Cadiz Branch	Abelarde St., Brgy Zone 4, Cadiz City, Negros Occidental	(034) 493-0569 / 720-8150 (034) 466-0208 (034) 493-0413 (fax) BR_CADIZ@mail.landbank.com



Office	Address	Contact Information
Caticlan Branch	Ground Floor, CBTMPC Compound, Caticlan, Malay, Aklan	(036) 288-7841 (Telefax) (036) 288-7840 (Telefax) BR_CATICLAN@mail.landbank.com
Culasi Branch	Silverio Cadio St., Centro Poblacion, Culasi, Antique 5708	(036) 277-8674 (036) 277-8675 (fax) BR_CULASI@mail.landbank.com
Downtown Dumaguete Branch	UCPB Building, corner San Jose and Real Streets, Poblacion 6, Dumaguete City, Negros Oriental 6200	(035) 422-7806 / 225-4444 (035) 225-4445 dumaguete@ucpb.com
Dumaguete Branch	NORECO II Bldg., Real cor. San Juan Sts., Dumaguete City, Negros Oriental	(035) 225-4687 / 225-5174 (035) 225-7568 / 225-4688 (035) 422-90-55 (fax) BR_DUMGUETE@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Amlan	Municipal Plaza National Highway, Poblacion Amlan, Negros Oriental 6203	(0917) 894-4030 (035) 400-6781 (035) 422-9055 (fax) leaf_amlan@mail.landbank.com
Estancia Branch	V. Cudilla Ave., Estancia, Iloilo	(033) 320-8861 (033) 331-1013 c/o Sara Branch (fax) BR_estancia@mail.landbank.com
Gaisano (Iloilo) Branch	Gaisano City Mall, Luna St., Lapaz, Iloilo City, Iloilo	(033) 320-8763 (telefax) BR_GAISANO@mail.landbank.com
Guihulngan Branch	Guihulngan City Mega Market, S. Villegas St., Poblacion, Guihulngan, Negros Oriental	(035) 231-3263 BR_GHULNGAN@mail.landbank.com
Guimaras (Jordan) Branch	Provincial Capitol Ground, San Miguel, Jordan, Guimaras	(033) 322-5143 (033) 581-2909 / 581-2105 (telefax) BR_GUIMARAS@mail.landbank.com





Office	Address	Contact Information
Iloilo Branch	Ground Floor LANDBANK Bldg., Iznart cor. Solis Sts., Iloilo City, Iloilo	(033) 509-8577 / 337-3632 / (033) 335-0675 / 335-1005 / (033) 336-15-63 / 336-8416 (033) 337-6368 (fax) BR_ILOILO@mail.landbank.com
Barotac Viejo (Iloilo) Agri-Hub	Barotac Viejo Trade Center, Zulueta Drive, Barangay Poblacion, Barotac Viejo, Iloilo 5011	(033) 337-9065 AGRI_BVIEJO@mail.landbank.com
LANDBANK Easy Access Facility Barotac Nuevo	Cartagena Street, Ilaud Poblacion, Barotac Nuevo, Iloilo 5007	(033) 323-0386 (fax) leaf_bnuevo@mail.landbank.com
Janiuay Branch	Don T. Lutero St., Poblacion, Janiuay, Iloilo City, Iloilo	(033) 531-7148 (033) 330-4783 (Fax) BR_JANIUAY@mail.landbank.com
Jaro Branch	Iloilo Cultural & Heritage Compound, Rizal cor. Washington Sts., Jaro, Iloilo	(033) 508-8949 / 329-2320 (033) 329-2330 (telefax) BR_JARO@mail.landbank.com
Jaro Plaza Branch	UCPB Building, corner Rizal Avenue - Libertad Street, Jaro, Iloilo City, Iloilo 5000	(033) 320-3477 / 329-0746 (033) 329-3414
Kabankalan	Jomabo Bldg., Tan Lorenzo cor. Guanzon Sts., Brgy. 3, Kabankalan City, Negros Occidental	(034) 471-2315 / 225-4687 (034) 471-2415 (telefax) BR_KBNKALAN@mail.landbank.com
Himamaylan Branch Lite	GM Building, Rizal Street, Barangay 2, Poblacion, Himamaylan, Negros Occidental 6108	(034) 388-3777 BR_HIMAMAYLAN@mail.landbank.com
Kalibo Branch	La Esperanza Bldg., Osmeña Ave., Kalibo, Aklan	(036) 268-4289 / 262-5245 (036) 262-3300 (telefax) BR_KALIBO@mail.landbank.com





Office	Address	Contact Information
Kalibo Plaza Branch	246 UCPB Building, Martelino Street, Kalibo, Aklan	(036) 262-3303 / 268-4319 kalibo@ucpb.com
La Carlota Branch	GSO Compound, Yunque Street, Barangay 1, La Carlota City, Negros Occidental	(034) 706-3663 BR_CARLOTA@mail.landbank.com
Mandalagan-Bacolod Branch	AVP Bldg., Lacson St., Brgy. Mandalagan, Bacolod City, Negros Occidental	(034) 441-3537 (034) 441-3539 (telefax) BR_MANDALAGAN@mail.landbank.com
Miag-ao Branch	Barangay Igtuba, Miag-ao, Iloilo 5023	(033) 513-7024 (033) 330-1177 (Telefax) BR_MIAGAO@mail.landbank.com
Passi Branch	AGT Bldg., Simeon Aguilar St., Passi City, Iloilo	(033) 536-8058 / 311-5200 (033) 311-5187 (fax) BR_PASSI@mail.landbank.com
Plaza Libertad Branch	Ybernias Bldg., Zamora St., Iloilo City, Iloilo	(033) 338-0938 / 509-9220 (033) 336-0294 telefax) BR_PLIBRTAD@mail.landbank.com
Roxas (Capiz) Branch	Acevedo Bldg., P. Gomez St., Roxas City, Capiz	(036) 630-0790 / 522-8199 (036) 621-20-66 / 520-7187 (036) 621-33-95 (telefax) BR_ROXASC@mail.landbank.com
Mambusao Branch-Lite	Villareal Highway, Poblacion Proper, Mambusao, Capiz 5807	(0915) 841-4674 BR_MAMBUSAO@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Dao, Capiz	Beside Senior Citizen Bldg., Poblacion, Ilawod, Dao, Capiz	(0918) 928-8059
Sagay Branch	Alfelor St., National Highway, Sagay City, Negros Occidental	(034) 722-0232 / 488-0141 (034) 488-0144 (telefax) BR_SAGAY@mail.landbank.com
San Carlos (NO) Branch	Ground Floor, Heritage Bldg. II, FC Ledesma Ave., City Center (Center Mall) San Carlos, Negros Occidental	(034) 312-5807 / 312-5806 (034) 729-9129 Telefax) BR_SNCARLNO@mail.landbank.com



Office	Address	Contact Information
Sara Branch	LANDBANK Bldg., Cecilio Tady St., Sara, Iloilo	(033) 392-0255/ 392-0251/ 396-1601 (033) 331-1013 (fax) BR_SARAI@mail.landbank.com
Silay Branch	Rizal St., Brgy. 2, Silay City, Negros Occidental	(034) 432-7216 (telefax) BR_SILAY@mail.landbank.com
Sipalay Branch	Sipalay City Hall, Barangay 2, Sipalay, Negros Occidental	(034) 476-3168 / 213-3381 / 213-3382 BR_SIPALAY@mail.landbank.com
Siquijor (Larena) Branch	Larena Multi-Purpose Bldg., National Highway cor. Magsaysay St., South Poblacion, Larena 6226 Siquijor	(035) 377-2023 / 377-2216 (telefax) BR_SIQUEIJOR@mail.landbank.com
Victorias Branch	Rainbow Mall Bldg., Osmeña Ave., Victorias, Negros Occidental	(034) 717-6088 / 717-6393 / 399-2965 (034) 399-2966 (fax) BR_VCTORIAS@mail.landbank.com
<b>East Visayas Branches Group</b>		
Allen Branch	Rizal St., Brgy. Kinabranan I, Allen, Northern Samar	(0955) 081-9328 BR_ALLEN@mail.landbank.com
Balamban Branch	Brgy. Baliwagan, Balamban, Cebu	(032) 465-2232 BR_BALAMBAN@mail.landbank.com
Banilad Branch	Girl Scout of the Phils. Bldg., Cuenco St., Brgy. Banilad, Cebu City, Cebu	(032) 232-2788, 416-2625 (032) 233-3029 (telefax) BR_BANILAD@mail.landbank.com
Bantayan (Cebu) Branch	Brgy. Suba, Bantayan, Cebu	(032) 460-0082 (032) 460-0078 (Fax) BR_BANTAYAN@mail.landbank.com



Office	Address	Contact Information
Barili Branch	Poblacion, Barili, Cebu	(0968) 420-3876 BR_BARILI@mail.landbank.com
Baybay Branch	Castillo Bldg., No. 160 A. Bonifacio St., Baybay City, Leyte	(053) 563-9218 BR_BAYBAY@mail.landbank.com
Bogo Branch	P. Demiar Bldg., P. Rodriguez St., Sto. Rosario, Bogo City, Cebu	(032) 434-8124 (032) 434-7871 (fax) BR_CEBBOGO@mail.landbank.com
Borongan Branch	Araba Bldg., San Pedro St., Borongan City, Eastern Samar	(055) 560-9173 / 560-0023 (055) 560-0024 (telefax) BR_BORONGAN@mail.landbank.com
LANDBANK Easy Access Facility Can-Avid, Eastern Samar	Municipal Compound, Poblacion, Can-Avid, Eastern Samar	(0917) 322-6820 (055) 560-9173 c/o Borongan Branch (fax) LEAF_CANAVID@mail.landbank.com
C.P. Garcia Avenue Branch	CP Garcia Avenue, Barangay Poblacion 2, Tagbilaran City, Bohol 6300	(038) 411-3262 / 501-7891 tagbilaran@ucpb.com
Calbayog Branch	MRCR Bldg., Umbria St. cor. Rosales Blvd., Calbayog City, Western Samar	(055) 209-2695 / 209-2781 / 209-1803 (055) 533-9765 (telefax) BR_CALBAYOG@mail.landbank.com
LANDBANK Easy Access Facility Sta. Margarita, Western Samar	Municipal Compound, Maharlika Highway, Brgy. Cautod, Sta. Margarita, Western Samar	(055) 301-1278 (telefax) leaf_stamargarita@mail.landbank.com
Camotes Island Branch	National Road corner Gomez Street, Eastern Poblacion, Poros, Cebu 6049	(0939) 939-3183 BR_CAMOTES@mail.landbank.com
Carbon Branch	Manalili and Progreso Streets, Ermita, Cebu City, Cebu 6000	(032) 256-1571 / 255-3382 (032) 254-1671 carbon@ucpb.com
Carcar Branch	Henry Uy Bldg., Poblacion III, Awayan, Carcar, Cebu	(032) 487-8681 (032) 487-8680 (telefax) BR_CARCAR@mail.landbank.com



Office	Address	Contact Information
LANDBANK Easy Access Facility (LEAF)	Poblacion, Argao Cebu	(055) 485-8156 leaf_argao@mail.landbank.com
Carigara Branch	TGA Building, cor Ezperanza cor. Real Sts., Carigara, Leyte	(0998) 563-3985 (0917) 572-0373 BR_CARIGARA@mail.landbank.com
Catarman Branch	Market Site, Brgy. Narra, Catarman, Northern Samar	(055) 500-9007 / 500-9117 BR_CATARMAN@mail.landbank.com
Catbalogan Branch	Nachura Bldg., Rizal Ave., Catbalogan City, Samar	(055) 543-8983 (055) 543-9180 (telefax) BR_CTBLOGAN@mail.landbank.com
CEBU BOC Branch	CIP Complex, Pier 6, Port of Cebu, Cebu City, Cebu	(032) 236-74-98 (032) 232-1639 / 232-15-16 (telefax) BR_CEBUBOC@mail.landbank.com
Cebu-Mango Avenue Branch	Espiritu Building, 33 General Maxilom Avenue Barangay Kamputhaw, Cebu City, Cebu	(032) 253-1337 / 415-3006 BR_CEBUCAP@mail.landbank.com
Cebu-Osmeña Blvd. Branch	LANDBANK Bldg., Osmena Blvd. cor. P. del Rosario St., Cebu City, Cebu	(032) 255-0471 / 254-1312 (032) 255-0472 to 73 / 256-1774 (032) 412-9571 (fax) BR_CEBOSMEN@mail.landbank.com
Waterfront Hotel Casino FX Booth (Lahug)	Waterfront Hotel Casino, Lahug, Cebu City, Cebu	(032) 232-8380
Consolacion Branch	Ground Floor Consolacion Government Center, Poblacion Oriental, Consolacion, Cebu	(032) 272-7254 (032) 272-5407 (fax) BR_CONSOLACION@mail.landbank.com



Office	Address	Contact Information
Dalaguete Branch	Poblacion, Dalaguete, Cebu	(032) 484-8501 (032) 484-8495 (telefax) BR_DALAGUETE@mail.landbank.com
Danao Branch	F. Ralota St., Poblacion, Danao City, Cebu	(032) 343-0139 (032) 343-0011 (fax) BR_DANA@mail.landbank.com
Gov. M. Cuenco Avenue Branch	Gov. M. Cuenco Avenue corner Ma. Luisa Estate Park, Banilad, Cebu City, Cebu 6000	(032) 346-9234 / 346-9252 (032) 346-2460 banilad@ucpb.com
Guiuan Branch	Ground Floor, Addison Pension House, Lugay St., Brgy. 4, Guiuan, Eastern Samar	(055) 568-2401 / 568-2399 BR_GUIUAN@mail.landbank.com
Hilongos Branch	West Poblacion, Hilongos, Leyte	(053) 567-9663 BR_HILONGOS@mail.landbank.com
Jagna (Bohol) Branch	Poblacion, Jagna, Iloilo	(038) 412-7521 (038) 238-3203 (telefax) BR_JAGNA@mail.landbank.com
Jones Avenue Branch	Osmeña Boulevard corner Visitacion Street, Barangay Sambag 2, Cebu City, Cebu 6000	(032) 253-1251 to 53 (032) 255-2901 (fax) jonesavenue@ucpb.com
Lapu-lapu Branch	GSO Bldg., ML Quezon National Highway, Pajo, Lapu-Lapu City, Cebu	(032) 260-4402 / 495-3737 (032) 495-3838 (telefax) BR_LAPULAPU@mail.landbank.com
Maasin Branch	UCCP Bldg., College of Maasin Campus, Kangleon St., Tunga- Tunga, Maasin City, Southern Leyte	(053) 570-9788 / 570-8092 BR_MAASIN@mail.landbank.com
Mabolo Branch	AMV Brothers Building, corner Almendras & F. Cabahug Streets, Mabolo, Cebu City, Cebu 6000	(032) 233-2123 / 233-1500 (032) 422-4136 (fax) mabolo@ucpb.com
Mandaue Branch	Dayzon Bldg., Tipolo, Mandaue City, Cebu	(032) 239-7717 / 422-6244 / 422-6277 (032) 422-3837 (fax) BR_MANDAUE@mail.landbank.com



Office	Address	Contact Information
Mandaue Branch	Dayzon Bldg., Tipolo, Mandaue City, Cebu	(032) 239-7717 / 422-6244 / 422-6277
Mandaue City Hall Branch	LANDBANK Bldg., Ouano St. Centro, Mandaue City, Cebu	(032) 422-3039 (032) 422-8393 (fax) BR_MANDAUEHALL@mail.landbank.com
MACTAN Branch	Ground Floor, MCIAA Corporate Auxiliary Building, Mactan-Cebu International Airport, Airport Road, Barangay Pusok, Lapu-lapu City, Cebu	(032) 260-4402 BR_MACTAN@mail.landbank.com
Moalboal (Cebu) Branch	Ground Floor, Gaisano Town Center, Poblacion East, Moalboal, Cebu 6032	(032) 474-8448 (telefax) BR_MOALBOAL@mail.landbank.com
Naga City (Cebu) Branch	Natalio Bacalso St., East Poblacion. Naga City, Cebu	(032) 345-0879 BR_NAGACEBU@mail.landbank.com
Naval Branch	Naval Commercial Bldg., Padre Inocentes, Garcia cor. Abad Sts., Brgy. Sto Rosario, Naval, Biliran	(053) 500-9130 / 500-9263 (053) 500-3103 (telefax) BR_NAVAL@mail.landbank.com
Ormoc Branch	Aviles Business Center, Apo Street, Barangay Cogon, Ormoc City, Leyte	(053) 561-6009 / 561-8732 / 255-4216 (053) 255-3346 / 255-5845 (Telefax) BR_ORMOC@mail.landbank.com



Office	Address	Contact Information
Paranas Branch	Maharlika Highway, Poblacion 4, Paranas, Samar	(0936) 518-3319 BR_PARANAS@mail.landbank.com
Plaza Independencia Branch	LDM Bldg., MJ Cuenco Ave., Cebu City, Cebu	(032) 505-9157 / 412-1772 / 254-1788 (032) 412-1172 (fax) BR_CEBPLAZA@mail.landbank.com
San Juan (Southern Leyte) Branch	Rizal Street, Bgry. San Jose, San Juan, Southern Leyte	(0917) 878-1248 BR_SANJUANLEYTE@mail.landbank.com
SM City Cebu Branch	Lower Ground Floor, SM City Cebu, North Reclamation Area, Mabolo, Cebu City, Cebu	(032) 231-7971 / 231-7972 (032) 231-7973 (fax) smcitycebu@ucpb.com
Sogod Branch	New Bus Terminal Bldg., Zone III, Sogod, Southern Leyte	(053) 382-2318 / 382-3031 (053) 382-2316 / 382-2317 BR_SOGOD@mail.landbank.com
Tacloban Branch	Brgy. 59 B, Real St., Sagkahan District, Tacloban City, Leyte	(053) 321-7001 / 321-7076 (053) 832-7744 / 832-7745 BR_TACLOBAN@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Tanauan	Cor. Real and San Martin Streets, Brgy. Buntay, Tanauan, Leyte	(053) 530-3303 (telefax) (0917) 779-2130 leaf_tanauan@mail.landbank.com
Tacloban Real Branch	Ground Floor Esperas Bldg., Real St., Tacloban City, Leyte	(053) 839-9463 BR_TACLREAL@mail.landbank.com
Tacloban - Zamora Branch	P. Zamora Street, Barangay 25, Tacloban City, Leyte 6500	(053) 523-7173 / 523-4443 (053) 832-0031 (fax) tacloban@ucpb.com
Tagbilaran Branch	Bohol Provincial Capitol Complex, J.S. Torralba cor. Marapao Sts., Tagbilaran City, Bohol	(038) 411-3831 / 235-3126 (038) 501-7189 / 501-8156 (038) 501-9039 (fax) BR_TGBLARAN@mail.landbank.com
Tagbilaran City Hall Branch	J.A. Clarin Street, Dampas District, Tagbilaran City, Bohol, Tagbilaran City, Bohol	(038) 501-8763 (038) 501-0155 (telefax) BR_TAGBCITYHALL@mail.landbank.com





Office	Address	Contact Information
Talibon Branch	Ground Floor Talibon Public Mega Market, Reclamation Area Poblacion, Talibon, Bohol	(038) 515-5137 (038) 515-5136 (fax) BR_TALIBON@mail.landbank.com
Ubay Agri-Hub	Son-oc, Poblacion, Ubay, Bohol 6315	(0917) 793-9018 (0947) 205-3974 AGRI_UBAY@mail.landbank.com
Toledo Branch	Gaisano Grand Mall, Sangi, Toledo City, Cebu	(032) 322-7956 (032) 322-7962 (Telefax) BR_TOLEDO@mail.landbank.com
Tubigon (Bohol) Branch	B. Cabangbang Avenue, Barangay Potohan, Tubigon, Bohol	(038) 237-2658 (0919) 066-5074 BR_TUBIGON@mail.landbank.com
USC North Campus Branch	USC North Campus, General Maxilom Avenue, Barangay Kamputhaw, Cebu City, Cebu 6000	(032) 233-7771 / 233-7772 (032) 233-7566 (032) 410-7624 (fax) mangoavenue@ucpb.com
<b>West Mindanao Branches Group</b>		
Aglayan (Bukidnon) Branch	Purok 3A, Barangay Aglayan, Malaybalay City, Bukidnon	(088) 813-1949 BR_AGLAYAN@mail.landbank.com
Aurora (Zamboanga del Sur) Branch	Juan Luna cor. Manuel Roxas Streets, Poblacion, Aurora, Zamboanga Del Sur	(062) 331-2538 / 945-1698 BR_AURORAZDELSUR@mail.landbank.com
Balingasag Branch	National Highway, Barangay Waterfall, Balingasag, Misamis Oriental	(088) 333-0312 BR_BALINGASAG@mail.landbank.com
Basilan Branch	LANDBANK Building, J.S. Alano corner I. Magno Streets, Isabel City, Basilan	(0947) 892-8274 BR_BASILAN@mail.landbank.com
Bongao Branch	Tolentino Go Building, Bagay Street, Bongao, Tawi-Tawi	(068) 268-1015 / 268-1148 BR_BONGAO@mail.landbank.com
Buug Branch	National Highway, Poblacion, Buug, Zamboanga Sibugay	(062) 955 4088 / 344-8111 (062) 344-8160 (fax) BR_BUUG@mail.landbank.com





Office	Address	Contact Information
Cagayan de Oro Limketkai Branch	G/F Shopwise Building, Limketkai Center, Lapasan, Cagayan de Oro City	(088) 880-5907 (telefax) BR_CDOLIMKETKAI@mail.Landbank.com
Calamba (Mis. Occ.) Branch	Municipal Compound Matunog Street, Southwestern Poblacion, Calamba, Misamis Occidental	(088) 564-0014 (Telefax) BR_CALAMBAMISAMIS@mail.landbank.com
Plaridel (Misamis Occidental) Agri-Hub	urok Matco, Barangay Panalsalan, Plaridel, Misamis Occidental	(0905) 864-5030 AGRI_PLARIDELMISOCC@mail.landbank.com
Camiguin Branch	Placido Reyes St., Mambajao, Camiguin	(088) 525-2348 BR_CAMIGUIN@mail.landbank.com
Capistrano Branch	Skyhi Twin Cinema Complex, Capistrano cor. Pacana Streets, Cagayan de Oro City, Misamis Oriental	(088) 856-6935 (telefax) (088) 856-3398 BR_CAPSTRNO@mail.landbank.com
Carmen Cagayan de Oro Branch	SSS Bldg. Carmen – Patag Road, Carmen, Cagayan de Oro City, Misamis Oriental	(088) 880-9856/880-9834 (088) 858-5797 (Telefax) BR_CARMENCDO@mail.landbank.com
CDO Centro Branch	Leonila Building, Pacana- Velez Streets, Brgy. 11, Cagayan de Oro City, Misamis Oriental 9000	(088) 856-4527 / 856-4474 (telefax) velez@ucpb.com
CDO Cogon Branch	Chee Building, Osmeña Street corner Limketkai Drive, Barangay 34, Cagayan de Oro City, Misamis Oriental 9000	(088) 857-2109 / 8571-1840 cogon@ucpb.com
Dapitan Branch	Gloria de Dapitan, Sunset Boulevard, Dawo, Dapitan City, Zamboanga Del Norte	(065) 213-6876 (065) 908-1484 BR_DAPITAN@mail.landbank.com
Dipolog Branch	Ground Floor FSA Building, ABC Compound Quezon Ave., Dipolog City, Zamboanga del Norte	(065) 212-2277 (065) 212-3284 BR_DIPOLOG@mail.landbank.com
LANDBANK EASY Access Facility – Pres. Manuel A. Roxas	Lower Irasan, Pres. Manuel A. Roxas, Zamboanga del Norte 7102	(0960) 889-3283 leaf_mroxas@mail.landbank.com



Office	Address	Contact Information
Don Carlos Branch	LANDBANK Bldg., Sayre Highway Poblacion Sur, Don Carlos, Bukidnon	(0918) 807-3337 BR_DONCARLS@mail.landbank.com
LANDBANK EASY Access Facility – Kibawe, Bukidnon	Municipal Compound, Garcia Street, Barangay West Kibawe, Kibawe, Bukidnon	(0917) 304-5902 leaf_kibawe@mail.landbank.com
El Salvador City Branch	El Salvador City Sports Complex, Barangay Poblacion, El Salvador City, Misamis Oriental	(088) 882-0508 BR_SALVADOR@mail.landbank.com
Gingoog Branch	Moreno Building, National Highway, Gingoog City, Misamis Oriental	(088) 861-0207 (088) 861-0461 (telefax) BR_GINGOOG@mail.landbank.com
LANDBANK EASY Access Facility – Magsaysay, Misamis Oriental	National Highway, Kibungsod, Magsaysay, Misamis Oriental	(0935) 269-7464 leaf_magsaysay@mail.landbank.com
LANDBANK EASY Access Facility – Sugbongcogon, Misamis Oriental	Rizal Street, Poblacion, Sugbongcogon, Misamis Oriental	(0927) 334-43-91 (088) 861-0461 (fax) leaf_sugbongcogon@mail.landbank.com
Iligan Branch	LANDBANK Bldg., Bro. Raymond Jeffrey Road, cor. Quezon Ave. Ext., Pala-o, Iligan City, Lanao del Norte	063) 221-5029 (063) 225-3767 (telefax) BR_ILIGAN@mail.landbank.com
Iligan Plaza Branch	Feliciano Building, Aguinaldo corner Mabini Streets, Poblacion, Iligan City, Lanao del Norte 9200	(063) 221-3317 / 221-2739 (063) 492-3317 (063) 221-6218 (fax) iligan@ucpb.com
Imelda Branch	National Highway, Poblacion, Imelda, Zamboanga Sibugay	(062) 957-6957 BR_IMELDA@MAIL.LANDBANK.COM
Ipil Branch	Ground Flr. Fortune Hotel Building, Poblacion, Ipil, Zamboanga Sibugay	(062) 333-5689 (telefax) BR_IPIL@MAIL.LANDBANK.COM



Office	Address	Contact Information
Jolo Branch	Travisi Street, Jolo, Sulu	(0916) 139-8223 BR_JOLO@mail.landbank.com
Kapatagan (Lanao Del Norte) Branch	National Highway Poblacion, Kapatagan, Lanao del Norte	(063) 221-8193 BR_KAPATAGAN@mail.landbank.com
KCC Mall de Zamboanga Branch	KCC Mall, Gov. Camins Avenue, Zamboanga City, Zamboanga del Sur	(062) 955-1558 (telefax) BR_ZAMBCENT@mail.landbank.com
Lamitan Branch	Quezon Blvd. corner Angela Street, Barangay Malinis, Lamitan City, Basilan	(0995) 164-8515 BR_LAMITAN@mail.landbank.com
Liloy Branch	National Highway, Barangay Baybay, Liloy, Zamboabnga del Norte	(063) 300-8149 BR_LILOY@mail.landbank.com
Maigo (Lanao del Norte) Branch	Purok 2, Poblacion, Maigo, Lanao del Norte	(063) 227-4351 BR_MAIGO@mail.landbank.com
Malaybalay Highway Branch	LANDBANK Building, Fortich Street, Brgy. 2, Malaybalay City	(088) 813-5011 BR_MBALAYHW@mail.landbank.com
Manolo Fortich Branch	Sayre National Highway, Barangay Tankulan, Poblacion, Manolo Fortich Bukidnon 8703	(088) 537-2101 BR_MANOLOFORTICH@mail.landbank.com



Office	Address	Contact Information
Maramag Branch	LANDBANK Building, South Poblacion, Maramag, Bukidnon	(088) 828-0633 (0977) 831-54-25 (0917) 508-1448 BR_MARAMAG@mail.landbank.com
Marawi Branch	Amai Pakpak National Road, Barangay Biaba Damag, Marawi City, Lanao del Sur	(0918) 910-3326 (0917) 310-5400 BR_MARAWI@mail.landbank.com
Molave Branch	Golez Compound, Mabini Street, Molave, Zamboanga del Sur	(062) 225-1608 BR_MOLAVE@mail.landbank.com
Oroquieta Branch	Dajao Building, Rizal Street, Poblacion I, Oroquieta City, Misamis Occidental	(088) 531-1292 BR_ORQUIETA@mail.landbank.com
Oroquieta Centro Branch	Mayor A. Enerio Street, Poblacion 2, Oroquieta City, Misamis Occidental 7207	088) 531-1123 / 531-1124 (088) 531-1444 (fax) oroquieta@ucpb.com
Ozamiz Branch	Don Anselmo Bernad Avenue, Ozamiz City, Misamis Occidental	(088) 521-3721 (088) 521-3720 BR_OZAMIS@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) – Sinacaban	Poblacion, Sinacaban, Misamis Occidental 7203	(0938) 967-5870 leaf_sinacaban@mail.landbank.com
Ozamiz Osrox Branch	Rizal Avenue corner Laurel Street, 50th Barangaym Ozamiz City, Misamis Occidental	(088) 521-0322 / 521-0323 (telefax) ozamis@ucpb.com
Pagadian Branch	LANDBANK Building, Gov. Vicente M. Cerilles Street, Santiago District, Pagadian City	(062) 214-1591 / 925-1430 / 215-2344 (062) 214-2265 BR_PAGADIAN@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) – Guipos	National Highway, Poblacion, Guipos, Zamboanga del Sur 7042	(0930) 568-7758 Lbp_guiposleaf@yahoo.com



Office	Address	Contact Information
Pagadian Balintawak Branch	L2 B16, Pres. Corazon Aquino Regional Government Center, Brgy. Balintawak, Pagadian City, Zamboanga Del sur	(0967) 315-6492 BR_PAGADIANBALINTAWAK@mail.landbank.com
Puerto (CDO) Branch	Sayre National Highway, Puerto, Cagayan de Oro City, Misamis Oriental	(088) 855-8858 (telefax) (088) 855-1947 (telefax) BR_PERTOCD0@mail.landbank.com.
Claveria (Misamis Oriental) Agri-Hub	Borromeo cor. Quezon Street, Poblacion, Claveria, Misamis Oriental 9004	(0917) 849-7644 AGRI_CLAVERIA@mail.landbank.com
Quezon (Bukidnon) Branch	Municipal Engineering Building, LGU Compound, Barangay Libertad, Quezon, Bukidnon	(088) 822-0203 BR_QUEZONBUKIDNON@mail.landbank.com
Sindangan Branch	Sindangan Public Market Phase VI, Rizal Avenue, Poblacion, Sindangan, Zamboanga del Norte	(065) 224-2011 (telefax) BR_SINDNGAN@mail.landbank.com
Tangub (Misamis Occidental) Branch	2 <sup>nd</sup> North corner Magsaysay Street, Barangay II, Tangub City Misamis Occidental	(088) 531-3113 BR_TANGUB@mail.landbank.com
Tubod Branch	LANDBANK Building, Quezon Avenue Poblacion, Tubod, Lanao del Norte	(063) 341-5254/341-5239 BR_TUBOD@mail.landbank.com
Valencia Branch	Tamay Lang Bldg., JK Laviña Avenue cor. M. L. Quezon St., Poblacion, Valencia City, Bukidnon	(088) 828-2312 / 828-2466 (088) 828-1310 (Fax) BR_VALENCIA@mail.landbank.com

Office	Address	Contact Information
San Fernando (Bukidnon) Agri-Hub	Sitio Colon, Halapitan, San Fernando, Bukidnon 8711	(0935) 284-5870 AGRI_SNFDOBUKIDNON@MAIL.LANDBANK.COM
Velez Branch	Ground Flr. Boy Scout of the Phils. Green Tower, Building, Velez and Luna Streets, Cagayan de Oro City, Misamis Oriental	(08822) 856-6695 (088) 856-3199 (088) 856-3198 (telefax) (088) 856-8419 (telefax) BR_VELEZ@mail.landbank.com
Wao Branch	LANDBANK Building, Wao, Lanao del Sur	(0917) 139-4526 BR_WAO@mail.landbank.com
WMSU Branch	Westerm Mindanao State Univ. Campus, San Jose Road, Baliwasan, San Jose Road, Baliwasan, Zamboanga City, Zamboanga del Sur	(062) 992-2483 (telefax) BR_WMSU@mail.landbank.com
Zamboanga Main Branch	Ground Floor LANDBANK Building, F. Marcos cor. Valderosa Sts., Pettit Barracks, Zamboanga City, Zamboanga del Sur	(062) 992-7798 / 991-2173 (062) 991-0621 (Telefax) BR_ZAMBMAIN@mail.landbank.com
<b>East Mindanao Branches Group</b>		
Alabel Branch	LBP Building, Provincial Government Compound, Poblacion, Alabel, Sarangani Province	(083) 508-0116 (083) 508-2026 (telefax) BR_ALABEL@mail.landbank.com
Bajada Branch	MSD Yap Building, J. P. Laurel Avenue, Bajada, Davao City, Davao del Sur	(082) 222-8546 (082) 222-8544 (082) 221-8455 (telefax) BR_BAJADA@mail.landbank.com
Landbank Mobile Branch-Mindanao	MSD Yap Building, J. P. Laurel Avenue, Bajada, Davao City, Davao del Sur	
Bansalan Branch	Viacrusis Bldg., J. P. Laurel Viacrusis Street, Poblacion Dos, Bansalan, Davao del Sur	(082) 553-9221 (082) 553-9220 (telefax) BR_BANSALAN@mail.landbank.com



Office	Address	Contact Information
LANDBANK Easy Access Facility (LEAF) – Matanao	Municipal Compound, Matanao, Davao del Sur	(0917) - 103-7235 (082) 284-8355 matanaoleaf@yahoo.com
Bayugan Branch	Dy Building, National Highway, Brgy. Taglatawan, Bayugan City, Agusan del Sur	(085) 830-5993 BR_BAYUGAN@mail.landbank.com
Bislig Branch	LANDBANK Building, F. Clar Street, Mangagoy, Bislig, Surigao del Sur	(086) 853-3038 (086) 853-7545 (telefax) BR_BISLIG@mail.landbank.com
Buluan Branch	National Highway, Poblacion, Buluan, Maguindanao	(064) 543-0086/543-0796 BR_BULUAN@mail.landbank.com
Bunawan Branch	Purok 4, Barangay San Teodoro, Bunawan, Agusan del Sur	(0970) 955-0729 BR_BUNAWAN@mail.landbank.com
Butuan Branch	Onghoc Building, Montilla Blvd. cor. P. Burgoz St., Butuan City, Agusan del Norte	(085) 341-5944 (085) 342-3476 (telefax) BR_BUTUAN@mail.landbank.com
Butuan - E. Luna Branch	Ground Floor, Saint Joseph Parish Hall, E. Luna Street, Sikatuna, Butuan City, Agusan del Norte 8600	(084) 341-4295 / 815-4090 butuan@ucpb.com
Cabadbaran Branch	Chang Building, Atega cor. Asis Streets, Cabadbaran, Agusan del Norte	(085) 343-0377 BR_CABDBRAN@mail.landbank.com
Calumpang (GSC) Branch	MMFJ3 Bldg., Purok San Miguel, Brgy. Calumpang, General Santos City	(083) 887-1002 (Telefax) BR_CALUMPANG@ mail.landbank.com
Claver Branch	National Highway, Barangay Ladgaron, Claver, Surigao Del Norte	(0939)-918-2916 (0956)-657-4924 BR_CLAVER@mail.landbank.com
Cotabato Branch	Ground Flr. Cotabato Yu Ekey Mktg. Inc., (CYMCI) Bldg., Don Rufino Alonso Street, Cotabato City	(064) 421-4905/421-1707 (064) 421-4907 (fax) BR_COTABATO@mail.landbank.com





Office	Address	Contact Information
Cotabato City Hall Branch	Cotabato City People's Palace, RH 10, Datu Udtong Matalam Avenue, Malagapas, Cotabato City	(064) 552-0264 BR_COTABATOCITYHALL@mail.landbank.com
Cotabato - D. Rufino Branch	UCPB Building, Magallanes corner Don Rufino Alonzo Street, Poblacion V, Cotabato City, Maguindanao 9600	(064) 421-2640 / 421-2614 cotabato@ucpb.com
Davao (Recto) Branch	Units 201-209, Ground Floor ORODERM City, C.M. Recto Avenue, Davao City, Davao del Sur	(082) 226-3890/226-8869/227-9901 (082) 300-3331/227-8465 (082) 227-9902 (telefax) BR_DAVAOR@mail.landbank.com
Davao - JP Laurel Branch	Ground Floor, D'Leonor Hotel, J.P. Laurel Avenue, Barangay 19-B, Bajada, Davao City, Davao del Sur 8000	(082) 222-5917 / 305-2887 bajada@ucpb.com
Davao - Palma Gil Branch	Ground Floor, Cocolife Building, C.M. Recto Avenue corner Palma Gil Street, Barangay 34-D, Poblacion, Davao City, Davao del Sur 8000	(082) 222-0900 / 222-0902 palmagil@ucpb.com
Davao - R. Magsaysay Branch	UCPB Building, R. Magsaysay Avenue corner Sales Street, Davao City, Davao del Sur 8000	(082) 221-2933 / 226-3605 magsaysay@ucpb.com
Davao - San Pedro Pelayo Branch	Ground Floor, UCPB Business Center, San Pedro Street, Barangay 3-A, Poblacion, Davao City, Davao del Sur 8000	(082) 221-3227 / 221-7577 sanpedro@ucpb.com
Dinagat Branch	R.R. Buray Ave. cor H. Tovar St. Poblacion, San Jose, Dinagat Islands	(0920) 611-8128 (0905) 318-9486 BR_DINAGAT@mail.landbank.com
Digos Branch	LANDBANK Building, Rizal Avenue corner Estrada Street, Digos, Davao del Sur	(082) 272-1995 (autofax) (082) 553-2480 (telefax) BR_DIGOS@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) - Sulop, Davao del Sur	Ground Floor, Municipal Hall Bldg., Sulop, Davao del Sur	(082) 272-2340 (telefax) leaf_sulop@mail.landbank.com





Office	Address	Contact Information
DOLE Phils. Branch	DOLE Philippines Compound, Barangay Cannery Site, Polomolok, South Cotabato	(083) 500-3077 (telefax) BR_DOLEPHILS@mail.landbank.com
Gen. Santos (Gaisano) Branch	Ground Floor Versu Bldg., National Highway, Gen. Santos City, South Cotabato (Temporary)	(083) 552-6075 BR_GNSNGAISANO@mail.landbank.com
Gen. Santos (Highway) Branch	Ground Floor Versu Bldg., National Highway, Gen. Santos City, South Cotabato	(083) 887-4896 (083) 552-6075 (telefax) BR_GNSNHWAY@mail.landbank.com
Malungon (Sarangani) Agri-Hub	Malungon Business Center, Poblacion, Malungon, Sarangani	(0925) 368-9200 AGRI_MALUNGON@mail.landbank.com
Gen.Santos (Pioneer) Branch	Ground Floor Philamlife Bldg., Pioneer Ave., Gen. Santos City, South Cotabato	(083) 877-2094 (83) 552-3592 (083) 552-8903 (083) 554-7225 br_pioneer@mail.landbank.com
Isulan Branch	LANDBANK Building, Gen. Siongco St. corner National Highway, Isulan, Sultan Kudarat	(064) 201-5115 (064) 201-3723 (Telefax) (064) 471-0278 (telefax) BR_ISULAN@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) - Esperanza, Sultan Kudarat	Municipal Compound, Poblacion, Esperanza, Sultan Kudarat	(064) 202-6561 (064) 201-3723 (fax) leaf_esperanza@mail.landbank.com
Kabacan Branch	LANDBANK Bldg., Municipal Hall Compound, Kabacan, North Cotabato	(064) 572-3087 (064) 572-2468 (Telefax) 064) 572-2467 (Autofax) BR_KABACAN@mail.landbank.com
Kidapawan Branch	LANDBANK Building, Quezon Blvd. Cor. Alim St., Kidapawan City, North Cotabato	(064) 577-1685 / 577-4778 / 577-3531 (064) 577-1713 (Fax) BR_KDAPAWAN@mail.landbank.com
Kidapawan Amas Branch	Cotabato Provincial Gymnasium, Provincial Capitol Compound, Amas, Kidapawan City, North Cotabato	(064) 572-3074 (064) 572-0343 (Telefax) BR_KDAPAWANAMAS@mail.landbank.com



Office	Address	Contact Information
Kidapawan Highway Branch	UCPB Building, Quezon Boulevard, Poblacion, Kidapawan City, North Cotabato 9400	(064) 577-1787 / 577-1520 kidapawan@ucpb.com
Koronadal Branch	Ground Floor, LANDBANK Building, Melchora Aquino st. cor Jose Abad Santos Sts., Zone III, Koronadal City, South Cotabato	(083) 520-2130 (083) 520-2218 (Telefax) BR_ROXASK@mail.landbank.com
Koronadal Highway Branch	Ground Floor, Gaisano Grand Mall of Koronadal, National Highway, Gensan Drive, Koronadal City, South Cotabato	(083) 228-6403 (Telefax) (083) 228-6632 BR_KORONADAL@mail.landbank.com
Lebak Branch	Lebak Poblacion Multi-purpose Coop., Rizal Avenue, Poblacion, Lebak, Sultan Kudarat	(064) 205-3292 (064) 205-3024 (Fax) BR_LEBAK@mail.landbank.com
Libungan Branch	Poblacion, Libungan, Cotabato	(064) 520-2753 BR_LIBUNGAN@mail.landbank.com
M'lang (Cotabato) Branch	M.H. Del Pilar Street, Poblacion A, M'lang, Cotabato	(064) 258-0443 BR_MLANG@mail.landbank.com
Malita Branch	Malita Public Market, Malita, Davao del Sur	(082) 286-8206 BR_MALITA@mail.landbank.com
Mati Branch	Andrada Building, Rizal Street, Mati, Davao Oriental	(087) 388-3742 (087) 388-3509 (Telefax) BR_MATI@mail.landbank.com
Matina Branch	GSIS Compound, Matina, Davao City, Davao del Sur	(082) 297-3063 (082) 298-1880 (Fax) BR_MATINA@mail.landbank.com
Midsayap Branch	Sol Haus Building, Quezon Ave., Midsayap, North Cotabato	(064) 521-4223 BR_MIDSAYAP@mail.landbank.com
Nabunturan Branch	Ceniza Bldg. M. Fuentes Ave., Poblacion, Nabunturan, Compostela Valley	(084) 817-0015 (telefax) BR_NBNTURAN@mail.landbank.com
LANDBANK EASY Access Facility (LEAF) – Monkayo	Española Street Public Market, Poblacion, Monkayo. Compostela Valley 8805	(0917) 119-5865 leaf_monkayo@mail.landbank.com
Panabo Branch	LANDBANK Bldg., National Highway, Panabo City, 8105 Davao del Norte	(084) 823-0351 (084) 628-8703 (telefax) BR_PANABO@mail.landbank.com



Office	Address	Contact Information
Parang Branch	Cor. Manga and Durian Streets, Pob. 1, Parang, Maguindanao	(064) 425-0036 (064) 425-0035 (Telefax) BR_PARANG@mail.landbank.com
Polomolok Branch	LANDBANK Building, French cor. Miranda Streets, Brgy. Poblacion, Polomolok, South Cotabato 9504	(083) 225-2169 (083 500-9011 (telefax) BR_POLMOLOK@mail.landbank.com
Rosary Heights Branch	Estosan Garden Hotel, Gov. Gutierrez Avenue, Cotabato City	(064) 421-6262 / 421-6261 (064) 552-1354 (064) 421-1380 (fax) BR_ROSARYHT@mail.landbank.com
Samal Island Branch	Zone 4, Brgy. Villarica, Babak Dist., Island Garden City of Samal, Davao del Norte 8118	(0968) 721-0837 BR_SAMAL@mail.landbank.com
San Francisco Branch	San Francisco Public Market Mall, Center Island Street, San Francisco, Agusan del Sur	(085) 839-0333 / 343-8473 (085) 343-9376 (telefax) BR_SANFRANS@mail.landbank.com
San Pedro (Davao) Branch	Velez Building, San Pedro Street, Davao City, Davao del Sur	(082) 221-8040 / 228-6866 (082) 222-1109 (Telefax) BR_SNPEDROD@mail.landbank.com
Sto. Tomas (Davao del Norte)	Purok 12 Feeder Road, Barangay Tibal-og, Sto. Tomas, Davao del Norte	(0917) 723-0520 (0977) 826-4740 BR_STOTOMASDAVAO@mail.landbank.com
Surallah Branch	Elan Building II, National Highway, Surallah, South Cotabato	(083) 238-3511/238-3486/238-3408 (083) 238-3232 (Fax) BR_SURALLAH@mail.landbank.com
Surigao Branch	Surigao City Hall Compound, Borromeo Street, Surigao City, Surigao del Norte	(086) 826-8806 / 826-8600/231-7192 (086) 231-7191 (telefax) BR_SURIGAO@mail.landbank.com
Surigao - San Nicolas Branch	UCPB Building, San Nicolas corner Diez Street, Taft, Surigao City, Surigao del Norte 8400	(086) 231-7153 / 826-1669 (086) 231-7151 surigao@ucpb.com
Tacurong Branch	LANDBANK Building, Alunan Highway, Tacurong, Sultan Kudarat	(064) 477-0098 / 200-4113 (064) 200-3257 (fax) BR_TACURONG@mail.landbank.com
Tagum Branch	CMS Building, National Highway, Tagum, Davao del Norte	(084) 655-6735/655-6919/655-6734 (084) 655-7063 BR_TAGUM@mail.landbank.com
Kapalong (Davao del Norte) Agri-Hub	Nos. 1, 2, 3, 4 Fernandez Stalls, Arellano Street, Maniki (Poblacion), Kapalong, Davao del Norte	(0922) 807-2873 AGRI_KAPALONG@mail.landbank.com



Office	Address	Contact Information
LANDBANK Easy Access Facility (LEAF) - Sto. Tomas, Davao del Norte	Municipal Hall Bldg., Feeder Road #3, Tibal-og, Sto. Tomas, Davao del Norte	(084) 829-1236 leaf_stomas@mail.landbank.com
Tagum Capitol Branch	Doors 1-6 ground Floor DNSTC Commercial Building, Purok Magsanoc, Barangay Mankilam, Tagum City, Davao del Norte	(084) 655-1166 BR_TAGUMCAP@mail.landbank.com
Tandag Branch	Bautista Building, Donasco Street, Tandag, Surigao del Sur	(086) 211-3072 (086) 211-3486 (086) 211-3098 (telefax) BR_TANDAG@mail.landbank.com
Toril Branch	Upper Ground Floor - 15 Gaisano Mall of Toril, National Highway cor. Lim St., Toril Davao City	(082) 295-2078 (082) 295-2077 BR_TORIL@mail.landbank.com
Tupi (South Cotabato) Branch	Municipal Hall Compound, Brgy. Poblacion, Tupi, South Cotabato	(083) 553-5355 BR_TUPI@mail.landbank.com

Office	Address	Contact Information
<b>Northern and Central Luzon Lending Group</b>		
La Union LC	2nd Floor LANDBANK Building, Quezon Ave., San Fernando City, La Union  Mother Branch: San Fernando (LU) Br.	(072) 607-2576 (Telefax) 3011 to 3020 LC_LAUNION@mail.landbank.com luilc_reg1@yahoo.com
Benguet LC	F. Calderon and T. Claudio Sts., Harrison-Claudio Carantes, Baguio City, Benguet  Mother Branch: La Trinidad Branch	(074) 637-5611 8601 LC_BENGUET@mail.landbank.com lbpbenlc@gmail.com
Ilocos Norte LC	Valdez Center, Brgy. 1, San Francisco, San Nicolas, Ilocos Norte  Mother Branch: San Nicolas Branch	(077) 774-4895 8281 LC_ILOCOSNORTE@mail.landbank.com Ilocosnortelc@gmail.com
Ilocos Sur LC	2 <sup>nd</sup> Floor Plaza Maestro Complex, Florentino St. Vigan City, Ilocos Sur  Mother Branch: Vigan Branch	(077) 604-0422 (077) 604-0455 LC_ILOCOSSUR@mail.landbank.com ilocossurc@gmail.com
Pangasinan LC	2 <sup>nd</sup> Floor LANDBANK Building, MacArthur Highway, Nangcayasan, Urdaneta City, Pangasinan  Mother Branch: Dagupan Branch	(075) 656-2013 (Sec) (075)- 656-2019 (Telefax) 8235 LC_PANGA@mail.landbank.com plcreg1@yahoo.com lbppangasinanlc@gmail.com
Cordillera Administrative Region LC	2nd floor Omengan Building, Bulanao, Tabuk City, Kalinga  Mother Branch: Tabuk Br.	(074) 627-5893 8238 LC_CAR@mail.landbank.com carlendingcenter@yahoo.com
Cagayan LC	LANDBANK Bldg., Bagay Road, Brgy. San Gabriel, Tuguegarao City, Cagayan  Mother Branch: Tuguegarao Br.	(078) 846-4534 (078) 846-2910 3101 to 3110 (Direct Local) LC_CAGAYAN@mail.landbank.com



Office	Address	Contact Information
Northern Isabela LC	2 <sup>nd</sup> floor VTU BLDG., Baligatan City of Ilagan, Isabela Mother Branch: Ilagan Branch	(078) 323-5884 8296 LC_ISABELANORTH@mail.landbank.com northern.isabelalc@yahoo.com northern.isabelalc@gmail.com
Southern Isabela LC	2 <sup>nd</sup> floor Isabela Trade Center San Fermin, Cauayan City, Isabela Mother Branch: Cauayan Branch	(078) 652-0281 8215/3517 southern.isabelalc@yahoo.com southern.isabela@gmail.com
Aurora LC	National Highway, Brgy. Suklayin, Baler, Aurora Mother Branch: Baler Branch	(042) 724-9739 auroralc1214@gmail.com
Quirino LC	2/F Capitol Commercial Bldg., Capitol Hills, San Marcos, Cabarroguis, Quirino Mother Branch: Cabarroguis Branch	(078) 374-0042 8280 lbpquirinolc@gmail.com
Nueva Vizcaya LC	2nd Flr. Galima BLDG Poblacion South, Solano, Nueva Vizcaya Mother Branch: Solano Br.	(078)-392-0581 8233, 3599 LC_NVIZCAYA@mail.landbank.com nuevavizcayalc@yahoo.com.ph
Nueva Ecija LC	LANDBANK Bldg., cor. Gabaldon & Gen. Tinio Sts., Cabanatuan City, Nueva Ecija Mother Branch: Cabanatuan Nueva Ecija Br.	(044) 600-1835 (SEC); (044) 940-1718 (LAU) LC_NECIJA@mail.landbank.com lbpnelc@yahoo.com.ph
Tarlac LC	LANDBANK Bldg., Mac Arthur Hi-way, San Sebastian, Tarlac City Mother Branch: Tarlac Br.	(045) 923-1407; 923-1406 ( SEC) LC_TARLAC@mail.landbank.com tarlalc@yahoo.com
Pampanga LC	3F LANDBANK Bldg., Jose Abad Santos Avenue, Dolores, City of San Fernando, Pampanga Mother Branch: San Fernando (Pampanga) Br.	(045) 963-6678 (SEC) 963-9876 LC_PAMPANGA@mail.landbank.com pampangalendingcenter@yahoo.com



Office	Address	Contact Information
Bulacan LC	LANDBANK Bldg., Sumapang Matanda McArthur Highway, Malolos City, Bulacan  Mother Branch: Malolos Highway Br.	(044) 662-4126; (044) 796-1301 (SEC) LC_BULACAN@mail.landbank.com bulacanlendingcenter@yahoo.com
Zambales LC	LANDBANK Bldg., Manila Ave. cor. Dewey Ave. Central Business District Subic Bay Freeport Zone, Olongapo City Zambales  Mother Branch: Subic Br.	(047) 251 3095; 251 3097 LC_ZAMBALES@mail.landbank.com zambaleslc@yahoo.com
Bataan LC	Ground Flr., The Bunker Bldg., Capitol Compound, Balanga City, Bataan  Mother Branch: Balanga Br.	(047) 633-2790 (SEC) LC_BATAAN@mail.landbank.com bataanlendingcenter@gmail.com
<b>Southern Luzon Lending Group</b>		
Rizal LC	2nd Floor Ortigas Royale Condominium Ortigas Avenue Extension, Cainta Rizal  Mother Branch: Cainta Br.	655-4449(SEC); 656-9535; 240-5001; 240-5202 LC_RIZAL@mail.landbank.com rizallending@yahoo.com
Cavite LC	2ND Floor LANDBANK Building, Brgy. San Agustin II, Emilio Aguinaldo Highway, Dasmarinas Cavite  Mother Branch: Dasmariñas Br.	(046) 416-5048 (SEC) (046) 416-1146 (Telefax) (046) 416-1241/1249; (046) 416-5237 LC_CAVITE@mail.landbank.com lbp_cavite_lc@yahoo.com.ph





Office	Address	Contact Information
Laguna LC	2 <sup>nd</sup> floor, LANDBANK Corporate Center, National Highway, Brgy. Bubukal, Sta. Cruz, Laguna  Mother Branch: Sta Cruz Branch	(049)536-6349 (Fax) (049) 530-0490 (SEC) LC_LAGUNA@mail.landbank.com lagunalc@yahoo.com
Batangas LC	2 <sup>nd</sup> Floor LANDBANK Building, Pres. Laurel Highway, Marauoy Lipa City, Batangas  Mother Branch: Lipa Br.	(043) 756-0909 (SEC) ; (043) 781-2891 3071 to 3080 (Direct Local) LC_BATANGAS@mail.landbank.com batangasl@yahoo.com
Quezon LC	2 <sup>nd</sup> flr., LBP Building, Quezon Avenue Ext., Barangay Gulang-Gulang, Lucena City  Mother Branch: Lucena Br.	(042) 7972744 (SEC) ; (042) 797 2373 (042) 799 0990 (042) 797-2442 LC_QUEZON@mail.landbank.com quezonlendingcenter@yahoo.com
Oriental Mindoro LC	FRDC Bldg., Brgy. Sto. Nino, Calapan City Oriental Mindoro  Mother Branch: Calapan Br.	(043)288-2472(SEC) (043) 288-6327 LC_ORMINDORO@mail.landbank.com mindorolc@yahoo.com
Occidental Mindoro LC	Punzalan Building, Quirino St., Brgy. 6 San Jose, Occidental Mindoro  Mother Branch: San Jose (Mindoro) Br.	(043)457 - 0934 (043) 491 - 4306 (Telefax) LC_OCMINDORO@mail.landbank.com lbp_occmdolc@yahoo.com
Palawan LC	2nd Floor, Hagedorn Bldg., Rizal Ave Puerto Princesa City, Palawan  Mother Branch: Puerto Princesa Br.	(048) 433-2573 (SEC) LC_PALAWAN@mail.landbank.com palawan_lc@yahoo.com
Camarines Norte LC	2/f LBP Building, Panganiban Drive cor. Magsaysay Ave., Naga City, Camarines Sur  Mother Branch: Naga Rotunda Br.	(054) 473-3264 (054) 473-2047 lbp_camnortelc@yahoo.com





Office	Address	Contact Information
Camarines Sur LC	2/f LBP Building, Panganiban Drive cor. Magsaysay Ave., Naga City, Camarines Sur  Mother Branch: Naga Rotunda Br.	(054)884-6513 lbp_camarineslc@yahoo.com
Sorsogon LC	Bonacua Bldg., Rizal St., Burabod, Sorsogon City, Sorsogon  Mother Branch: Sorsogon Branch	(056) 211-6472 255-1968
Albay LC	2 <sup>nd</sup> Flr. LANDBANK Bldg., Rizal St. Cabañgan Legazpi City, Albay  Mother Branch: Legazpi Br.	(052) 480-6888 (SEC) 8212 / 3041 to 3049 (Local) LC_ALBAY@mail.landbank.com
<b>Visayas Lending Group</b>		
Iloilo LC	3rd Flr. LANDBANK Bldg., Iznart cor. Solis Sts., Iloilo City, Iloilo  Mother Branch: Iloilo Br.	(033) 336 0391 (SEC) (033) 336 9870 LC_ILOILO@mail.landbank.com lbpilolc@yahoo.com.ph lbpilolendingcenter@gmail.com
Antique LC	T.A. Fornier St., San Jose, Antique  Mother Branch: San Jose (A) Branch	(036) 540 – 9556 lbpantiquec@gmail.com
Capiz LC	2 <sup>nd</sup> Floor, Acebedo Bldg., P. Gomez St., Roxas City, Capiz  Mother Branch: Roxas (Capiz) Br.	(036) 621 0012 (SEC) 522-5225 LC_CAPIZ@mail.landbank.com lbpcaizlc@gmail.com
Aklan LC	La Esperanza Bldg., Osmeña St., Kalibo, Aklan  Mother Branch: Kalibo Branch	(036) 268 – 7144 500-9059 lbpaklanlc@gmail.com



Office	Address	Contact Information
Negros Occidental LC	2nd Floor LANDBANK Building, Cottage Road cor. Gatuslao Street Bacolod City, Negros Occidental  Mother Branch: Bacolod City Br.	(034) 435 0144 (SEC) 435 0145 / 707 6896 / 435 0149 7070017 8218; 3371 to 3380 (Direct Local) LC_NEGOCC@mail.landbank.com lbpneclc@yahoo.com
Cebu North LC	6/F Consolacion Government Cente Poblacion Oriental, Consolacion, Cebu  Mother Branch: Consolacion Br.	(032) 401-3464 LC_CEBUNORTH@mail.landbank.com Lbpcebunorthlendingcenter@yahoo.com
Cebu South LC	LANDBANK Building, Osmeña Blvd. cor. P. del Rosario St., Cebu City  Mother Branch: Cebu-Osmeña Br.	(032) 253 2273 (SEC) (032) 255 3720 (032) 416 7698 (032) 416-8008 (032) 4167970 (032) 254 3842 ;(032) 416 8008 LC_CEBUSOUTH@mail.landbank.com lbpccbulc@yahoo.com
Bohol LC	2/F LBP Tagbilaran City Hall Branch, J.A. Clarin St., Dampas Dist., Tagbilaran City, Bohol  Mother Branch: Tagbilaran Branch	(038) 411 5235 (SEC) ; (038) 235 3129 LC_BOHOL@mail.landbank.com lbohollc@yahoo.com bohollendingcenter@gmail.com
Negros Oriental LC	NORECO II Building, cor. Real and San Juan Sts. Dumaguete City, Negros Oriental  Mother Branch: Dumaguete Br.	(035) 422-5623 ; (035) 422 9548 LC_NEGOR@mail.landbank.com lbpnorslc@yahoo.com

Office	Address	Contact Information
Leyte LC	2nd Floor LBP Bldg., Sagkahan St., Tacloban City, Leyte  Mother Branch: Tacloban Br.	(053) 832 7754 (053) 552-2547 8231; 3742 to 3749 (Direct Local) LC_LEYTE@mail.landbank.com lbptaclc@yahoo.com lbpleytlc@gmail.com
Southern Leyte LC	2 <sup>nd</sup> flr, ABC Building, Apo Street, Ormoc City, Southern Leyte  Mother Branch: Ormoc Branch	(053) 561-3923 (053) 561-5736 southernleytlc@yahoo.com
Samar LC	MRCR Bldg., Umbria St., cor. Rosales Blvd. Calbayog City Western Samar  Mother Branch: Calbayog Br.	(055) 533 – 8455 8288 (Direct Local) LC_SAMAR@mail.landbank.com lbpsamarlc@yahoo.com
<b>Mindanao Lending Group</b>		
Zamboanga del Norte LC	2nd Floor FSA Building, ABC Compound Quezon Ave Dipolog City, Zamboanga del Norte  Mother Branch: Dipolog Br.	(065) 212 8068 (SEC) ; (065) 908 1115 8203; 3281 to 3290 Direct Local) LC_ZAMBNORTE@mail.landbank.com landbankzanlc1@gmail.com
Zamboanga City LC	2 <sup>nd</sup> flr. Landbank bldg., F. Marcos cor. Valderosa sts., Pettit Barracks, Zamboanga City, Zamboanga del Sur  Mother Branch: Zamboanga Main Branch	(062) 991-3321 (062) 990-2365 (062) 991-0494 (062) 992-6702 lbpzambolc@gmail.com
Zamboanga del Sur LC	Lower Ground Floor, LANDBANK Bldg Gov. VM Cerilles St., Pagadian City, Zamboanga del Sur  Mother Branch: Pagadian Br.	(062) 214 – 1590 (062) 925-2052 8244; 3889 to 3900 (Direct Local) LC_ZAMBSUR@mail.landbank.com lbpzasc2020@yahoo.com



Office	Address	Contact Information
Bukidnon LC	2/F LBP Building, Fortich St., Malaybalay City, Bukidnon Mother Branch: Malaybalay Highway Br.  Mother Branch: Malaybalay Branch	(088) 813 4500 (SEC) (088) 813 3225 (088) 813 4500 (088) 813 4724 LC_BUKIDNON@mail.landbank.com lbpbuklc@yahoo.com
Cagayan de Oro LC	2nd Flr. Boy Scout of the Phils., Green Tower Bldg., Velez & Luna Streets, Cagayan de Oro City, Misamis Oriental  Mother Branch: Velez Br.	(088) 856 5417 (SEC) LC_CDO@mail.landbank.com cdolc.landbank@gmail.com
Lanao LC	Iligan Br., Bro. Raymond Jeffrey Road cor. Quezon Ave. Ext., Pala-o, Iligan City, Lanao del Norte  Mother Branch: Iligan Branch	(063) 221 – 3444 lanaolclandbank2019@gmail.com
Caraga North LC	2nd Floor Onghoc Bldg., Montilla Blvd., Butuan City, Agusan del Norte  Mother Branch: Butuan Br.	(085) 815 6181 (085) 817 9875 LC_CARAGANORTH@mail .landbank.com caraganorthlc@gmail.com
Sultan Kudarat LC	3rd Floor LANDBANK Building, Aquino Street corner J. Abad Santos St., Koronadal City, Sultan Kudarat  Mother Branch: Isulan Branch	(083) 228-3760 sultankudaratlc@gmail.com
General Santos City LC	2 <sup>nd</sup> flr., Vensu Bldg., National Highway, General Santos City, South Cotabato  Mother Branch: Gen. Santos (Highway) Branch	(083) 250-1093 (083) 302-2040 gensan.lending@gmail.com



Office	Address	Contact Information
Surigao del Sur LC	Bautista Bldg., Donasco St., Tandag, Surigao del Sur  Mother Branch: Tandag Branch	(086) 211-4197 surigaosurlc@gmail.com
Agusan del Sur LC	San Fransisco Public Market Mall, Center Island St., San Francisco, Agusan del Sur  Mother Branch: San Francisco Branch	(085) 839-0365 LC_CARAGASOUTH@mail .landbank.com agusandelsurlc@gmail.com
Davao LC	2 <sup>nd</sup> Floor RDL Bldg., F. Torres St., Davao City, Davao del Sur	(082) 224 5843 (SEC) ;(082) 225-0005 LC_DAVAO@mail.landbank.com lbpdlcxi@yahoo.com
North Cotabato LC	2nd Floor LANDBANK Building Quezon Avenue corner Alim Street, Kidapawan City, North Cotabato  Mother Branch: Kidapawan Branch	(064) 572-7216 (SEC) (064) 577-4341 LC_NCOTABATO@mail.landbank.com lbpcotab2lc@yahoo.com
Davao del Sur LC	2 <sup>nd</sup> flr. LBP Bldg., Rizal Ave., cor Estrada st., Zone II Digos City, Davao del Sur  Mother Branch: Digos Branch	(082) 298-7696 lbpddslcxi@gmail.com
Davao del Norte LC	LBP 2/F CMS Bldg., National Highway, Tagum city, Davao del Norte  Mother Branch: Tagum Branch	(084) 655-7062 (084) 218-0054 davaodelnorte@gmail.com davaodelnortelc.landbank@gmail.com
South Cotabato LC	3rd Floor LANDBANK Building Aquino Street corner J. Abad Santos St., Koronadal City, South Cotabato  Mother Branch: Koronadal Branch	(083) 228 9103 (SEC) (083) 228 8155 (Telefax) (083) 228 2663 (Telefax) (083) 228 3760(Telefax) <u>LC_SCOTABATO@mail.landbank.com</u> koronadal.lending@yahoo.com



Office	Address	Contact Information
<b>Agrarian Operations Centers</b>		
<b>Luzon</b>		
AOC II - Tuguegarao	Grnd Flr LANDBANK Bldg Bagay Road San Gabriel, Tuguegarao City, Cagayan	(078) 304-7626 (078) 396-0928 3117/3116 (Direct Local) 0997-091-4332/0966-495-6301
AOC III- Pampanga	2nd Flr LANDBANK Bldg Jose Abad Santos Avenue Dolores San Fernando City, Pampanga	(045) 404-2100 0908-956-5703 8108 (Direct Local)
AOC III (Cabanatuan, Nueva Ecija Satellite Office)	2/F LANDBANK Bldg., cor. General Tinio, Gabaldon St., Cabanatuan City, Nueva Ecija	(044) 463-2247 3643 (Direct Local) Email: lbpaoc3.2022@gmail.com
AOC III (Tarlac City, Tarlac Satellite Office)	2/F LANDBANK Bldg., Mac Arthur Highway, San Sebastian, Tarlac City, Tarlac	(045) 628-1973 3630 (Direct Local) Email: aoc3cabso@gmail.com
AOC IV -Los Baños	3rd Flr. LANDBANK Bldg., Victoria M. Ela Ave., UP Los Baños Campus, College, Laguna	(049) 536-7516 (049) 530-8692 loc. 302 Email: <a href="mailto:aoc_004@mail.landbank.com">aoc_004@mail.landbank.com</a> aoc4lbp2022@gmail.com
AOC V–Legaspi	3rd Flr LANDBANK Bldg., Rizal St, Cabangan Legaspi City	(052) 742-3424 0968-293-7638
<b>Visayas</b>		
AOC VI - Iloilo	2nd flr LANDBANK Bldg Iznart cor. Solis Sts, Iloilo City	(033) 337-1426 (033) 509-8578
AOC VII - Cebu	2nd Flr LANDBANK Bldg., Osmeña Blvd. Cor. P. Del Rosario St., Cebu City	(032) 416-7707 3334/3335 (Direct Local) Email: 2022lbpaoccebu@gmail.com



Office	Address	Contact Information
AOC Bacolod Satellite Office	3rd Flr. LANDBANK Bldg. Gatuslao St. Bacolod City	(034) 434-2192 Email: aoc7bso@gmail.com
AOC VIII - Tacloban	2nd Flr LANDBANK Bldg Real St., Sagkahan District, Tacloban City	(053) 832-7755 3735 to 3741 (Direct Local) <a href="mailto:AOC_008@mail.landbank.com">AOC_008@mail.landbank.com</a> aoc8tacloban@gmail.com
<b>Mindanao</b>		
AOC IX - Zamboanga	2nd Flr LANDBANK Bldg Pettit Barracks Zamboanga City 7000	(062) 991-9368 (062) 313-3700 AOC_009@mail.landbank.com <a href="mailto:landbank.aocr9@gmail.com">landbank.aocr9@gmail.com</a>
AOC X- Cagayan de Oro	2nd F BSP Green Tower Bldg., Velez cor. Luna St., Cagayan de Oro City	(088) 856-4590 (088) 880-3033 (088) 227-2849
AOC XI - Davao	Gnd Flr RDL Bldg F. Torres St. Davao City	(082) 222-0177 (082) 222-4086 0905-479-1658
AOC XII - Koronadal	Grnd Flr LANDBANK Bldg General Santos Drive, Brgy. Morales Koronadal City	(083) 520-9656 (083) 228-8711 (083) 228-3126 AOC_012@mail.landbank.com <a href="mailto:landbankaoc12koronadal@gmail.com">landbankaoc12koronadal@gmail.com</a>



Office	Address	Contact Information
<b>Accounting Centers/Accounting Units</b>		
<b>North Luzon</b>		
La Union AC	LBP Bldg., Quezon Ave., San Fernando City La Union	(072) 242-7675 (072) 607-5175 3021 to 3026 (Direct local) (072) 700-4098; 700-5229 (Telefax) AC_LAUNION@mail.landbank.com
Pangasinan AC I	2/F LBP Bldg., AB Hernandez Ave. Dagupan City, Pangasinan	(075) 522-3070 515-6402/6603/6759 3564/3559/3557 (Direct local) AC_PANGA1@mail.landbank.com
Pangasinan AC II	McArthur Highway, Nancayasan Urdaneta City Pangasinan	(075) 632 8113; 656-2472 632-5361 ; 0999-558-8183 0932-872-9088 AC_PANGA2@mail.landbank.com
Baguio AC	2/F LBP Building KM 5, La Trinidad, Benguet	( 074) 304-3274; 443-8967 (074)-442-5089 AC_BAGUIO@mail.landbank.com
Bontoc AU	Provincial Multi-Purpose Bldg. Poblacion, Bontoc, Mt. Province	(074)462-4116; 633-1286 0920-968-8032 AU_BONTOC@mail.landbank.com
Ilocos Norte AC	2nd Flr. JP Rizal St., Brgy 20, San Miguel Laoag City, Ilocos Norte	(077) 600-44-41/ 771-4384 5026/5963 (Direct local) AC_ILOCNOR@mail.landbank.com





Office	Address	Contact Information
Ilocos Sur AC	2nd Flr. Palaza Maestro Complex, Florentino St., Vigan City, Ilocos Sur	(077) 722-2621 8119 (Direct local) AC_ILOCSUR@mail.landbank.com
Nueva Vizcaya AC	Galima Bldg., Nat. Highway Solano, Nueva Viscaya	(078) 392-0674 3593/3586 (Direct local) AC_NVIZCAYA@mail.landbank.com
Cagayan AC	LBP Bldg. Bagay Rd., Brgy San Gabriel St., Tuguegarao City, Cagayan	(078) 846-4613 (078) 396-2264 3111 to 3115/8246 (Direct Local) (078) 846-4612/4610 (Telefax) AC_CAGAYAN@mail.landbank.com
Isabela AC I	Isabela Trade Center Maharlika Rd., Cauyan City, Isabela	(078) 652-1171/634-5628 (078) 634-5306 (Telefax) 3537, 3538, 3536 (Direct local) AC_ISABELA1@mail.landbank.com
Isabela AC II	Heritage Bldg. Maharlika Rd., Santiago City Isabela	(078) 682-8877/2050/7716 (078) 682-0271 8246 (Direct local) AC_ISABELA2@mail.landbank.com
<b>Central Luzon</b>		
Pampanga AC	LBP Bldg., 2nd Flr. Jasa St., Jose Abad Santos Ave., City of San Fernando	(045) 963-6998 961-1564 (Telefax) 8108 (Direct local) AC_PAMPANGA@mail.landbank.com
Bulacan AC	McArthur Hi-way, Sumpang Matanda, Malolos Bulacan	(044) 796-0163/0164, 760-0266; (044) 662-7500 5279 (Direct local) AC_BULACAN@mail.landbank.com
Bataan AC	GF, The Bunker Building Capitol Compound, San Jose Balanga City	(047) 481-2821/17 5446/8202 (Direct local) AC_BATAAN@mail.landbank.com
Zambales AC	#2542 Rizal Ave. cor. 25th St. East, Bajac2x, Olongapo City, Zambales	(047) 251-3106/ 224-8002 8261/3686 (Direct local) AC_ZAMBALES@mail.landbank.com



Office	Address	Contact Information
South Nueva Ecija AC	LBP Bldg., cor. Gabaldon & Gen. Tino Sts., Cabanatuan City, Nueva Ecija	(044) 463-7524 ,464-0197 044 463 0040 3656 (Direct local) AC_NESOUTH@mail.landbank.com
Tarlac AC	Philamlife Bldg. F. Tañedo St., Tarlac City, Tarlac	(045) 491-1898/ 982-8940 3623/3624 (Direct local) AC_TARLAC@mail.landbank.com
<b>North NCR</b>		
Tayuman AC	2/F TCCI Bldg., Tayuman St. cor. T. Mapua St., Sta Cruz, Manila	8254-7711 8230-2129 ; 8285-5334 0917-437-4753 AC_TAYUMAN@mail.landbank.com
LBP Plaza AC	1598 M. H. del Pilar cor Dr. J. Quintos Sts., Malate, Manila	8551-2200 8522-0000 2755/2846/2171 (local) AU_CASH@mail.landbank.com
West Avenue AC	# 47 Brgy. Paltok, West Avenue, Quezon City	8370-0878/8373-2508 8373-2495 / 0916-423-9372 3908 (Direct local) AC_WEST@mail.landbank.com
Cubao AC	St. Anthony Bldg., Aurora Blvd., cor Cambridge St. Cubao Quezon City	8995-0832 / 8912-2315 AC_CUBAO@mail.landbank.com
<b>South NCR</b>		
Makati AC	5th Floor World Center Condominium Salcedo Village, Makati City	8519-7689 /895-3936 8239 (Direct local) AC_MKT11@mail.landbank.com AC_MKT12@mail.landbank.com
Burgundy AC	Mezzanine West Bay, Burgundy Tower P. Ocampo St., Malate, Manila	8523-1816 523-1512 (Telefax) AC_BURGUNDY@mail.landbank.com



Office	Address	Contact Information
Pasig AC	2/F #88 JS Gaisano Bldg., Brgy Oranbo Shaw Blvd., Pasig City	8637-9604 8914-5231 (Telefax) AC_PASIG@mail.landbank.com
<b>Southwest Luzon</b>		
Batangas AC I	2/F LANDBANK Lipa Bldg., J.P. Laurel Highway, Maraouy, Lipa City, Batangas	(043) 757-1424 3081 to 3086 (Direct Local) (043) 312-3629 AC_BATS1@mail.landbank.com
Batangas AC II	Don Lopez Manzano Bldg., Fraternidad St. Balayan Batangas	(043) 921-2177 AC_BATS2@mail.landbank.com
Calapan AC	Filipiniana Complex, Sto. Niño, Calapan, Oriental Mindoro	(043)288-2470 /2471/2242 5050/8245 (Direct local) AC_CALAPAN@mail.landbank.com
Rizal AC	Amio Place 2 Building (Padi's Point), Lower Ground, Circumferential Road, Brgy. Dalig, Antipolo City (1870)	584-0186 630-3633 (Telefax) AC_RIZAL@mail.landbank.com
Cavite AC	3rd floor Landbank Building E. Aguinaldo Highway, Brgy San Agustin II, Dasmarinas City, Cavite	(046) 541-5073 (046) 541-1986 (Telefax) 3473/3476/3478 (Direct local) AC_CAVITE1@mail.landbank.com
Palawan AC	270 Hagedorn Bldg., Rizal Ave., Puerto Princesa City, Palawan	(048) 434-2141;2142, 048-433-7243 3703, 3704, 3705, 3706 (Direct local) 433-9306/2823/2820 (Telefax) AC_PALAWAN@mail.landbank.com
San Jose (M) AC	Punzalan Bldg., Brgy. 6, Quirino St., San Jose, Occidental Mindoro	(043) 491-2032/4306/1525 (043) 457-0934 AU_SANJOSE@mail.landbank.com
Romblon AC	2/F, LBP Romblon Corporate Center Gen. Luna St. Brgy. Dapawan Odiongan, Romblon	(042) 567-2150/2151 5116 (Direct local) AC_ODIONGAN@mail.landbank.com



Office	Address	Contact Information
<b>Southeast Luzon</b>		
Laguna AC I	3rd Flr. Landbank Building National Highway, Brgy. Bubukal Sta. Cruz, Laguna 4009	(049) 536-5849/5851 (049) 536-5851 (Telefax) 8279 (Direct local) <a href="mailto:AC_LAGUNA1@mail.landbank.com">AC_LAGUNA1@mail.landbank.com</a>
Laguna AC II	UPLB Campus, 4th Flr. LBP Building Victoria Ela St., Batong Malaki Los Baños, Laguna	(049) 536-6393 / 827-2872 8241 (Direct local) <a href="mailto:AC_LAGUNAII@mail.landbank.com">AC_LAGUNAII@mail.landbank.com</a>
Quezon AC	3rd Floor LBP Bldg. Quezon Ave. Ext., Brgy. Gulang-Gulang, Lucena City	(042) -373-2048 (042) 660-4553 (Telefax) 5021/8122 (Direct local) <a href="mailto:AC_QUEZON@mail.landbank.com">AC_QUEZON@mail.landbank.com</a>
Boac AU	Francisco-Pura Bldg., Gov. Damian, Reyes St. Brgy. San Miguel, Boac, Marinduque	(042) 332-1038 /311- 1001 <a href="mailto:AU_BOAC@mail.landbank.com">AU_BOAC@mail.landbank.com</a>
Camarines Norte AC	LBP Bldg. Vinzons Ave., (Maharlika H-way) Daet, Camarines Norte	(054) 440-1403 (054) 440-1407 (Telefax) 8249 (Direct local) <a href="mailto:AC_CAMNORTE@mail.landbank.com">AC_CAMNORTE@mail.landbank.com</a>
Camarines Sur AC	LBRDC Bldg., Gen. Luna Street, Naga City, Camarines Sur	(054) 473-5979 473-7926 & 473-4006 3171 to 3177 (Direct local) <a href="mailto:AC_CAMSUR@mail.landbank.com">AC_CAMSUR@mail.landbank.com</a>
Albay AC	3/F LBP Bldg. Rizal St. Cabañgan, Legazpi City, Albay 4500	(052) 480-0075/742-1469 (052) 480-0074 (Telefax) 3051 to 3056 (Direct local) <a href="mailto:AC_ALBAY@mail.landbank.com">AC_ALBAY@mail.landbank.com</a>
Sorsogon AC	Bonacua Bldg., Rizal St. Cor. Burgos St., Sorsogon City, Sorsogon	(056) 421-5222 5660 211-4598 / 4074 <a href="mailto:AC_SORSOGON@mail.landbank.com">AC_SORSOGON@mail.landbank.com</a>
Virac AC	JMA Bldg., Rizal St., Sta. Elena, Virac, Catanduanes	(052) 811-2224/1638/4052 5089 (Direct local) <a href="mailto:AC_VIRAC@mail.landbank.com">AC_VIRAC@mail.landbank.com</a>



Office	Address	Contact Information
<b>West Visayas</b>		
Kalibo AC	La Esperanza Commercial Bldg., Osmeña Avenue, Kalibo, Aklan	(036) 268-4811, 500-7419, 262-4965 8255 (Direct Local) <a href="mailto:AC_KALIBO@mail.landbank.com">AC_KALIBO@mail.landbank.com</a>
Antique AU	San Jose Municipal Bldg., Rep, A.Salazar cor. Tobias A. Fornier Sts., San Jose, Antique	(036) 540-9405/9734; 8335(F); 540-9556 8268/5077 (Direct local) <a href="mailto:AU_ANTIQUA@mail.landbank.com">AU_ANTIQUA@mail.landbank.com</a>
Negros Occidental AC	2/F LBP Bldg. Gatuslao St., Bacolod City, Negros Occidental	(034) 435-4615 3387, 3388, 3389 (Direct Local) (034) 435-4616 (Telefax) <a href="mailto:AC_NEGOCC@mail.landbank.com">AC_NEGOCC@mail.landbank.com</a>
Iloilo AC	2/F LBP Bldg. Iznart cor. Solis Sts. Iloilo City, Iloilo	(033 ) 337-4500(F) / 335-10-02; 509-9657 /8399/ 3197, 3198 & 3199 (Direct Local) <a href="mailto:AC_ILOILO@mail.landbank.com">AC_ILOILO@mail.landbank.com</a>
Negros Oriental AC	NORECO II Bldg., Real, cor. San Juan Sts. Dumaguete City, Negros Oriental	(035) 225-1063 / 422-9095 3441 to 3447 (Direct Local) <a href="mailto:AC_NEGOR@mail.landbank.com">AC_NEGOR@mail.landbank.com</a>
<b>East Visayas</b>		
Cebu AC	2/F LBP Bldg. P. del. Rosario, cor. Osmeña. Blvd. Cebu city, Cebu	(032)416-7877/254-1313 (032) 255-4650; loc 5910 ;416-7698 3336,to 3340 (Direct Local) <a href="mailto:AC_CEBU@mail.landbank.com">AC_CEBU@mail.landbank.com</a>
Bohol AC	2nd Floor, Landbank Tagbilaran City Hall Branch, J.A. Clarin St., Dampas District, Tagbilaran City Bohol 6300	(038) 501-0022/ 412-3507 3803 to 3807 (Direct Local) <a href="mailto:AC_BOHOL@mail.landbank.com">AC_BOHOL@mail.landbank.com</a>
Samar AC	Nachura Property, Rizal Avenue, Catbalogan, Samar	(055) 251-5479, 543-8005;251-2474 5060 (Local) <a href="mailto:AC_SAMAR@mail.landbank.com">AC_SAMAR@mail.landbank.com</a>
Leyte AC	Bgy. 59-B Real St., Sagkahan District Tacloban City, Leyte 6500	(053) 321-9496; 053-832-7751 to 53 523-2785, 325-8018 5018; 3728 to 3731 (Direct local) <a href="mailto:AC_LEYTE@mail.landbank.com">AC_LEYTE@mail.landbank.com</a>



Office	Address	Contact Information
Maasin AU	UCCP Bldg., College of Maasin Campus, Kangleon St., Maasin City, Southern Leyte	053-381-2034 AU_MAASIN@mail.landbank.com
Catarman AC	Brgy Narra, Catarman, Northern Samar	(055) 251-8385;500-9007/9303 AC_CATARMAN@mail.landbank.com
<b>West Mindanao</b>		
Zamboanga AC	3F LBP Bldg. F. Marcos cor. Valderosa St., Petit Barracks, Zamboanga City Zamboanga Del Sur	(062) 992-2926 (F) 991-0095, 991-2685 3321/3322 (Direct Local) AC_ZAMBO@mail.landbank.com
Pagadian AC	Landbank Bldg., Gov. Vicente M. Cerilles Street, Santiago District, Pagadian City	(062) 214-4473 (F) 1590; 1589/ 215-2344 3883,3884, 3885, 3886 (Direct Local) AC_PAGADIAN@mail.landbank.com
Dipolog AC	2F FSA Building, ABC Compound, Quezon Ave, Dipolog City, Zamboanga del Norte	(065) 212-8066 to 67 (F) 8671; 908-1123 3291 to 3299 (Direct local) AC_DIPOLOG@mail.landbank.com
Cagayan De Oro (CDO) AC	G/F Boy Scout of the Philippines, Velez & Luna St., Cagayan de Oro City	(088) 712-2297 ;856-4824;1424;5116 3265, 3266, 3267 (Direct Local) AC_CDO@mail.landbank.com
Camiguin AU	Corrales Bldg., Gen. B. Aranas St., Poblacion, Mambajao, Camiguin	(088) 387-1092;0580 (F) 0917-322-2449 AU_CAMIGUIN@mail.landbank.com
Bukidnon AC	2nd Flr,LBP Bldg. Fortich Street, Bgy 2, Malaybalay City	(088) 813-3522/ 5018/221-3702/2121 222-3702 5035; 3231 to 3236 (Direct Local) (088) 813-4502 (Telefax) AC_BUKIDNON@mail.landbank.com
Iligan AC	LBP Bldg., Bro.Raymond Iligan City	0917-716-1834 / (063) 221-5716/3069 8264 (Direct local) <u>AC_ILIGAN@mail.landbank.com</u>



Office	Address	Contact Information
Ipil AC	Ground Flr Casa Mea Hotel, Ipil, Zamboanga Sibugay	(062) 333-5747;2342;5689 5125/8265 (Direct local) AC_IPIL@mail.landbank.com
Tubod AC	LBP Bldg., Quezon Ave., Poblacion, Tubod, Lanao del Norte	(063) 229-7655 5080 (Direct local) AC_TUBOD@mail.landbank.com
<b>East Mindanao</b>		
Butuan AC	Onghoc Bldg., Montilla Blvd., Corner P. Burgos St., Butuan City, Agusan del Norte	(085) 300-9609 5036 (Direct local) (085) 225-3923 (Telefax) AC_BUTUAN@mail.landbank.com
Davao Del Sur AC I	2/F MSD YAP Bldg., JP Laurel Avenue, Bajada, Davao City	(082) 221-6741/221-8006(F) 227-9931 305-5013, 0928-502-5414, 5016 <u>AC_DAVSUR1@mail.landbank.com</u>
Davao Del Sur AC II	2/F LBP Digos Branch Estrada cor Rizal Sts., Digos City, Davao del Sur	(082) 553-6734 553-8582, 553-2670 AC_DAVSUR2@mail.landbank.com
Davao Del Norte AC	2/F LBP Tagum Branch CMC Bldg., National Highway, Tagum City, Davao del Norte	(084) 218-7934 655 - 7058/7061 8252; 3763 to 3766 (Direct Local) (084) 218-3146 (Telefax) AC_DAVNORTE@mail.landbank.com
San Francisco AC	San Francisco Public Market Mall, Center Island St., San Francisco, Agusan del Sur	(085) 839-0333, 343-8663 266, 343-8663 5097/8266 (Direct local) <u>AC_SANFRANS@mail.landbank.com</u>
General Santos AC	2/F Venus Bldg., National Highway, Gen. Santos City, South Cotabato	(083) 554-6237/302-1526 & 301-5885 3415 to 3419 (Direct Local) AC_GENSAN@mail.landbank.com
Koronadal AC	2F LBP Bldg. Aquino cor. Abad Santos Sts. Koronadal City, South Cotabato	(083) 520-1967, 228-6951; 228-2063 3141 to 3145 (Direct Local) AC_KORONADL@mail.landbank.com
Cotabato AC	Cotabato Yu Ekey Mktg. Bldg., Don Rufino Alonso St., Cotabato City, Maguindanao 9600	(064) 421-8335(F) / 8336 AC_COTABATO@mail.landbank.com



**LANDBANK**

Office	Address	Contact Information
Kidapawan AC	2nd Floor, Brookside Building Datu Ingkal St., Poblacion Kidapawan City	(064) 288-1303; 521-0621; 8297 (Direct local) (064) 278-1429 (Telefax) AC_KDAPAWAN@mail.landbank.com
Surigao AC	Surigao City Hall Compound, Borromeo St., Surigao City, Surigao del Norte	(086) 826-6315, 8806, 8600 5098/ 8267 (Direct local) AC_SURIGAO@mail.landbank.com
Tandag AU	Bautista Bldg., Donasco St., Tandag, Surigao del Sur	(086) 211-3487;3098;3486; 4197;3072 AU_TANDAG@mail.landbank.com





Office	Address	Contact Information
<b>Property Valuation and Credit Information Department (Field Units)</b>		
<b>Northern and Central Luzon</b>		
Cordillera Administrative Region	2nd floor Omengan Building, Bulanao, Tabuk City, Kalinga	0917 167 5031
Benguet	Calderon Cor. Claudio Sts. Brgy. Harrison-Carantes, Baguio City	
La Union	2/F LANDBANK Bldg., Quezon Ave., San Fernando City, La Union	(072) 607 3202 Local 3027/3028
Ilocos Sur	2/F Plaza Maestro Complex, Florentino St., Vigan City, Ilocos Sur	(077) 604-0462 Local 3492/3491/3493 Email: <a href="mailto:PVCIDLAU@MAIL.LANDBANK.COM">PVCIDLAU@MAIL.LANDBANK.COM</a>
Ilocos Norte	G/F Accenture Bldg., Venvi IT Park, Valdez Ctr, Brgy I. San Nicolas, Ilocos Norte	(077) 600 2100 (077) 600 2108
Pangasinan	2/F LANDBANK Bldg., Nancayasan, Urdaneta City, Pangasinan	(075) 632-2794 Email: <a href="mailto:PVCIDPAN@MAIL.LANDBANK.COM">PVCIDPAN@MAIL.LANDBANK.COM</a>
Cagayan	2/F LANDBANK Bldg., Bagay-Pallua Road, Brgy. San Gabriel, Tuguegarao City, Cagayan	(078) 844-1577 local 3118/3119
Isabela	3/F Isabela Trade Center Bldg., National Road, Cauayan City, Isabela	(078) 652-5097 Local 3539
Nueva Vizcaya	2/F Galima Bldg., Nat'.l Hway, Poblacion South, Solano, Nueva Vizcaya	(078) 392-0674 local 8270/3585
Quirino	2/F Capitol Commercial Bldg., Capitol Hills, San Marcos, Cabarroguis, Quirino	(078) 374 5306 local 3539



Office	Address	Contact Information
Nueva Ecija	2/F LANDBANK Bldg., cor. Gabaldon & Gen. Tinio Sts., Cabanatuan City, Nueva Ecija	(044) 464-7889 Local 3642 Email: PVCIDNCJ@MAIL.LANDBANK.COM
Tarlac	2/F LANDBANK Bldg., MacArthur Highway, San Sebastian, Tarlac City, Tarlac	(045) 628-1189 Local 3626/3627 Email: PVCIDTAR@MAIL.LANDBANK.COM
Pampanga	3/F LANDBANK Bldg., Jose Abad Santos Avenue, Dolores, City of San Fernando, Pampanga	(045) 961-3215 local 308 Email: PVCIDPAM@MAIL.LANDBANK.COM
Bulacan	3/F LANDBANK Bldg., Brgy Dakila, MacArthur Highway, Malolos City, Bulacan	(044) 794-9731 local 210 local Email: PVCIDBUL@MAIL.LANDBANK.COM
Zambales	2/F LANDBANK Bldg., Manila Ave. cor. Dewey Ave. Central Business District Subic Bay Freeport Zone, Olongapo City, Zambales	(047) 251-3142 Local 3689/3690 Email: MAMIAN@MAIL.LANDBANK.COM
Bataan	Ground Floor The Bunker Bldg., Capitol Compound, Balanga City, Bataan	(047) 240-4889 Email: PVCIDBTN@MAIL.LANDBANK.COM
Rizal	2/F Ortigas Royale Condominium, Ortigas Avenue Extension, Cainta Rizal	(02) 656-9535 Email: PVCIDRIZ@MAIL.LANDBANK.COM
Cavite	3/F LANDBANK Building, Emilio Aguinaldo Highway, Brgy. San Agustin II, Dasmariñas Cavite	(046) 458-6584 Email: PVCIDCAV@MAIL.LANDBANK.COM
Laguna	3rd Floor Land Bank Corporate Center Brgy. Bubukal, Sta. Cruz, Laguna	(049) 530-9757 Email: PVCIDLAG@MAIL.LANDBANK.COM lagunafieldteam@yahoo.com.ph



Office	Address	Contact Information
Batangas	2/F LANDBANK Building, Pres. Laurel Highway, Marauoy, Lipa City	(043) 702-5659 Email: PVCIDBAT@MAIL.LANDBANK.COM
Aurora	2/F FNF Bldg., Brgy, Suklayin, Baler, Aurora	(042) 714-5394, CISCO Local: 8289, Email: <a href="mailto:PVCIDAUR@MAIL.LANDBANK.COM">PVCIDAUR@MAIL.LANDBANK.COM</a>
Quezon	2/F LBP Building, Quezon Avenue Ext., Barangay Gulang-Gulang, Lucena City	(042) 797-2733 Email: PVCIDQUE@MAIL.LANDBANK.COM
Oriental Mindoro	FRDC Bldg., ROXAS DRIVE, Brgy. Sto. Niño, Calapan City Oriental Mindoro	(043) 288-2172 Email: PVCIDCAL@MAIL.LANDBANK.COM
Occidental Mindoro	2/F, Punzalan Bldg., Quirino St., Brgy. Poblacion 6, San Jose, Occidental Mindoro	(043) 457-0449 Email: PVCIDSJ@MAIL.LANDBANK.COM
Palawan	2/F Hagedorn Bldg., #270 Rizal Avenue, Bgy. Maningning, Puerto Princesa City	(048) 433-2573 Email: PVCIDPAL@MAIL.LANDBANK.COM
Legazpi	2nd floor LBP Legazpi Branch Bldg. Rizal St., Cabangan, Legazpi City	local 3058 Email: PVCIDLEG@MAIL.LANDBANK.COM
Camarines Sur	LBP Naga Rotunda Bldg., Panganiban Drive cor. Magsaysay Ave., Concepcion Pequena, Naga City	(054) 8811881 Email: PVCIDCAM@MAIL.LANDBANK.COM
Camarines Norte	LBP Naga Rotunda Bldg., Panganiban Drive cor. Magsaysay Ave., Concepcion Pequena, Naga City	(054) 8811881 Email: PVCIDCMIN @MAIL.LANDBANK.COM
Sorsogon	Bonacua Bldg., Rizal St., Burabod, Sorsogon City	Local 8107 pvcidsorsogonft@gmail.com



Office	Address	Contact Information
Iloilo	3/F LANDBANK Bldg., Iznart cor. Solis Sts., Iloilo City, Iloilo	(033) 509 8977
Capiz	2/F, Acebedo Bldg., P. Gomez St., Roxas City, Capiz	(036) 522 2100
Negros Occidental	2nd Flr. Land Bank Bldg., Libertad, Cor. Hernaez & Dona Juliana Sts., Bacolod City, Negros Occidental	+639688920003 Email: PVCIDNOC@MAIL.LANDBANK.COM
Cebu North	G/F Consolacion Government Center, Poblacion Oriental, Consolacion, Cebu	(032) 384-5940 Local 8269 pvcidcebunorth@gmail.com
Cebu South	2/F LANDBANK Building, Osmeña Blvd. cor. P. del Rosario St., Cebu City	(032) 254-4855 Local 3331 Email: pvcidcebft@gmail.com
Bohol	J.A. Clarin Street, Dampas District, Tagbilaran City, Bohol	(068) 411-0349 local: 3808/3810 Email: PVCIDBOH@MAIL.LANDBANK.COM
Negros Oriental	Mezzanine Area, NORECO II Building, Real cor. San Juan Sts. Dumaguete City, Negros Oriental	(035) 522-1326 Local 3448/3449/3450
Leyte	2/F LBP Bldg., Real St., Sagkahan District, Tacloban City	(053) 832 0978 Local 3750 Email: PVCIDLEY@MAIL.LANDBANK.COM
Southern Leyte	2F LBP Ormoc Aviles Buss Center, ANUBING COR OSMENIA, Ormoc City	(053) 561-3923 E-mail: PVCIDSOL@mail.landbank.com
Samar (Calbayog)	2/F LBP Bldg., Umbria St., cor. Rosales Ave. Central Calbayog City Western Samar	055-533-9948 Email: PVCIDSAM@MAIL.LANDBANK.COM



Office	Address	Contact Information
Zamboanga del Norte	2nd Floor FSA Building, ABC Compound Quezon Ave Dipolog City, Zamboanga del Norte	(065) 908-1958 Email: <a href="mailto:PVCIDZDN@MAIL.LANDBANK.COM">PVCIDZDN@MAIL.LANDBANK.COM</a> pvcid.zambonorteft@yahoo.com
Zamboanga del Sur	Lower Ground Floor, LANDBANK Building, Gov. Vicente M. Cerilles St., Pagadian City, Zamboanga del Sur	(062) 925-2206 Email: PVCIDZDS@MAIL.LANDBANK.COM
Zamboanga City	2/F LBP Bldg., Pettit Barracks, Zamboanga City	(062) 992-2144 Email: PVCIDZMB@MAIL.LANDBANK.COM
Bukidnon	2/F LBP Building, Fortich St., Malaybalay City, Bukidnon	(088) 314 0267 Email: PVCIDBUK@MAIL.LANDBANK.COM
Cagayan de Oro	2/F Boy Scout of the Phils., Green Tower Bldg., Velez Luna Streets, Cagayan de Oro City, Misamis Oriental	(088) 880-1265 Email: PVCIDCDO@MAIL.LANDBANK.COM
CARAGA North	2/F Onghoc Bldg., Montilla Blvd., Butuan City, Agusan del Norte	(085) 225-0268 Email: PVCIDCARN@MAIL.LANDBANK.COM
CARAGA South	2/F, Tereso Rufila Sr., Bldg., Brgy.5, San Francisco, Agusan Del Sur, 8501	(085) 839-5665 Email: PVCIDCRS@MAIL.LANDBANK.COM
Lanao	2/F, Mahyoub Building G.P. Lluch St. Pala-o, Iligan City, Lanao Del Norte, 9200	(063) 222 5602 Email: PVCIDLAN@MAIL.LANDBANK.COM
Davao	3/F RDL Bldg., F. Torres St., Davao City, Davao del Sur	(082) 224 0275 Email: PVCIDDAV@MAIL.LANDBANK.COM
Davao del Sur	2/F LBP Building, Rizal Avenue corner Estrada Street, Digos City, Davao del Sur	(082)237-7383 Email: <a href="mailto:PVCIDDDS@mail.landbank.com">PVCIDDDS@mail.landbank.com</a> pvcid.dds@gmail.com



Office	Address	Contact Information
Davao del Norte	2/F CMS Balunos Bldg., National Highway, Magugpo East, Tagum City, Davao del Norte	(084) 218 9451 Email: pvciddavnorteft@gmail.com
Surigao del Sur	2/F Bautista Building, Donasco Street, Brgy. Bag-ong Lungsod, Tandag City, Surigao del Sur	(086)853-3573 Email: <a href="mailto:PVCIDSDS@mail.landbank.com">PVCIDSDS@mail.landbank.com</a> pvcid.sdsft@gmail.com
General Santos	2/F Vensu Bldg., National Highway, General Santos City	(083) 887 2629 Local 3420 Email: <a href="mailto:PVCIDGEN@MAIL.LANDBANK.COM">PVCIDGEN@MAIL.LANDBANK.COM</a> pvcidgen@gmail.com
North Cotabato	2/F LANDBANK Building Quezon Blvd., corner Alim Street, Kidapawan City	(064) 428 1150 Email: <a href="mailto:PVCIDNCO@mail.landbank.com">PVCIDNCO@mail.landbank.com</a> pvcid.northcotabato@gmail.com
South Cotabato	Grnd Flr, LANDBANK Bldg General Santos Drive, Brgy. Morales Koronadal City	(083) 553 3273 Email: <a href="mailto:PVCIDSCO@MAIL.LANDBANK.COM">PVCIDSCO@MAIL.LANDBANK.COM</a> <a href="mailto:pvcid.southcotabato@gmail.com">pvcid.southcotabato@gmail.com</a>
Sultan Kudarat	Grnd Flr, LANDBANK Bldg General Santos Drive, Brgy. Morales Koronadal City	(083) 553 3273 Email: <a href="mailto:PVCIDSKU@mail.landbank.com">PVCIDSKU@mail.landbank.com</a> pvcidsultankudarat@gmail.com