



LANDBANK

CITIZEN'S CHARTER

2024 (1st Edition)



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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.



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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)

Office or Division:	Agrarian Department (AgraD) / Field Support Services Center (FSSC)			
Classification:	Highly Technical			
Type of Transaction:	G2G - Government to Government			
Who may avail:	Department of Agrarian Reform (DAR)			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Provide requirements	1.1 Receive claim folder with complete documents	None	1 Banking Day	<i>Agrarian Affairs Assistant (AA Assistant), AgraD/FSSC</i> <i>AA Assistant, AA Analyst, AA Specialist I/II/III, Team Leader, Unit Head</i> Claims Review and Processing Team (CRPT)-Agrarian Operations Unit (AOU)-AgraD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
				<i>Property Valuation Specialist I/II/III, Team Leader, Unit Head</i> Property Valuation Teams (PVT)- Property Valuation and Management Unit (PVMU), FSSC
None	1.2 Prepare Claim Processing Form (CPF) and route for approval	None	5 Banking Days	
	TOTAL	None	6 Banking Days	



2. Bond Redemption and Interest Payment

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

Office or Division:	Agrarian Department (AgraD)			
Classification:	Simple			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Bondholder or Authorized Representative			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annex A</i>		See <i>Annex A</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit application for bond redemption and interest payment together with requirements	1.1 Receive complete documents and evaluate sufficiency	None	1 Banking Day	AA (Agrarian Affairs) Assistant, AA Analyst, AA Specialist I/II/III, Payment Validation and Processing Team (PVPT)-AOU, AgraD
None	1.2 Process computation of bond maturities and interest; submit for approval; and prepare payment instruments	None	1 Banking Day	AA Assistant, AA Analyst, AA Specialist I/II/III, Team Leader, Unit Head, PVPT-AOU, AgraD CASA Approvers
None	1.3 Record and release payment instruments	None	1 Banking Day	AA Assistant, AA Analyst, AA Specialist I/II/III, Records and Information Management Team-Technical Assistance Unit (TAU), AgraD
	TOTAL	None	3 Banking Days	



3. Issuance of Certificate of Full Payment and Release of Real Estate Mortgage

Certification issued by the Field Support Services Center (FSSC) as proof of full payment

Office or Division:	FSSC Land Transfer Payment Team (FSSC-LTPT)			
Classification:	Complex			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Agrarian Reform Beneficiaries (ARBs) • By principal ARB, or • Through authorized representatives			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annex B</i>		See <i>Annex B</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Request for the needed Certificate; present ID/s and/or SPA ¹	1.1 Validation of the following: a. Valid IDs presented b. Death certificate from PSA, Deed of Undertaking with quitclaim, SPA ¹ , if applicable	None	7 Banking Days	<i>Agrarian Affairs (AA) Assistant, AA Analyst, AA Specialist I/II/III, Land Transfer Payment Team (LTPT)-Agrarian Services and Administrative Unit (ASAU), FSSC</i>

¹ Validity of SPA is one (1) year only



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Release Certificate of payment or Certificate of Full Payment and Release of Real Estate Mortgage (CFP/ ROREM)	None		<i>AA Assistant, AA Analyst, AA Specialist I/II/III, LTPT-ASAU, FSSC</i>
	TOTAL	None	7 Banking Days	



4. Issuance of Certificate of Payment/s

Certification issued by the Field Support Services Center (FSSC) as to payments made by the ARB.

Office or Division:	FSSC Land Transfer Payment Team (FSSC-LTPT)			
Classification:	Simple			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Agrarian Reform Beneficiaries (ARBs) • By principal ARB, or • Through authorized representatives			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Principal Agrarian Reform Beneficiary (ARB)				
Presentation of photo-bearing government issued ID ¹ or Barangay certificate (1 original copy)		ARB		
2. Representative of ARB				
Notarized SPA ² (1 original copy)		ARB		
Presentation of photo-bearing government issued ID ¹ or barangay certificate of the ARB and the authorized representative (1 original copy)		ARB and ARB's Authorized Representative		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Request for the needed Certificate; present ID/s and/or Special Power of Attorney (SPA) ²	1.1 Validation of ID/s presented and SPA ² , if applicable	None	3 Banking Days	<i>Agrarian Affairs (AA) Assistant, AA Analyst, AA Specialist I/II/III, Land Transfer Payment Team (LTPT)-Agrarian Services and Administrative Unit (ASAU),FSSC</i>
	1.2 Release Certificate of payment	None		
	TOTAL	None	3 Banking Days	

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

² Validity of SPA is one (1) year only



5. Issuance of Certification on Status of AR Bond

Certification issued by Agrarian Department (AgraD) that the AR Bond is still outstanding and is not among those included in the list of bonds with adverse claims

Office or Division:	Agrarian Department (AgraD)			
Classification:	Simple			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Bondholder or Authorized Representative			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
AR Bond Certificate (1 original copy)		Bondholder/Authorized Representative		
Form I - ABST (1 original copy)		Bondholder/Authorized Representative		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Agrarian Affairs (AA) Assistant, AA Analyst, AA Specialist I/II/III, Records and Information Management Team (RIMT)-Technical Assistance Unit (TAU), AgraD</i>
None	1.2 Issue Certification on Status of AR Bond	PHP100 per Certification	1 Banking Day	<i>AA Specialist III/Team Leader, RIMT-TAU, AgraD</i>
	TOTAL	PHP100 per Certification	3 Banking Days	



6. 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

Office or Division:	Agrarian Department (AgraD)/Field Support Services Center (FSSC)			
Classification:	Highly Technical			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Natural Persons <ul style="list-style-type: none"> • Individual • Heirs of the deceased Landowner (LO) Juridical Persons <ul style="list-style-type: none"> • Partnership • Corporation • Association • Cooperative • Government Instrumentalities 			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annex C</i>		See <i>Annex C</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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 If with SPA ¹ , <ul style="list-style-type: none"> • Conduct Know-Your-Customer procedures 	None	7 Banking Days	<i>Agrarian Affairs (AA) Assistant, AA Analyst, AA Specialist I/II/III, Team Leader</i> Claims Review and Processing Team (CRPT)-Agrarian Operations Unit (AOU), AgraD <i>AA Assistant, AA Analyst</i> Land Transfer Payment Team (LTPT)-Agrarian Services and Administrative Unit (ASAU), FSSC



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<ul style="list-style-type: none"> • Confirm with the Principal whether SPA is still valid • Ensure that Principal is still alive 			
None	1.2 Prepare and request approval of Payment Release Form (PRF) from signing/ approving authorities	None	7 Banking Days	<p><i>AA Assistant, AA Analyst, AA Specialist I/II/III, Team Leader, Unit Head, CRPT/Payment Validation and Processing Team (PVPT)-, AOU, AgraD/AgAD/ Legal</i></p> <p><i>AA Assistant, AA Analyst, AA Specialist I/II/III, Team Leader, Unit Head, LTPT-ASAU, FSSC/AgAD/Legal</i></p>
None	1.3 Prepare Manager's Check/ Manager's Check Application, Fund Transfer/AR Bonds	None	5 Banking Days	<p><i>AA Assistant, AA Analyst, AA Specialist I/II/III, Team Leader, Unit Head, PVPT-AOU, AgraD/AgAD/Cash Department</i></p>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Release claim proceeds	None	1 Banking Day	<p>AA Assistant, AA Analyst, AA Specialist I/II/III, Team Leader, Records and Information Management Team-Technical Assistance Unit/ CRPT-AOU, AgraD</p> <p>AA Assistant, AA Analyst, AA Specialist I/II/III, Team Leader, LTPT- ASAU, FSSC/ Servicing Branch</p>
	TOTAL	None	20 Banking Days	

¹ SPA has no expiry



7. Refund of Excess Payment

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

Office or Division:	Field Support Services Center (FSSC)			
Classification:	Highly Technical			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Agrarian Reform Beneficiaries (ARBs) • By principal ARB, or • Through authorized representatives			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annex D</i>		See <i>Annex D</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Agrarian Affairs (AA) Assistant, AA Analyst, AA Specialist I/II/III, Land Transfer Payment Team (LTPT)-Agrarian Services and Administrative Unit (ASAU),FSSC</i>
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	<i>AA Assistant, AA Analyst, AA Specialist I/II/III, LTPT-ASAU,FSSC</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Accounts Assistant/ Administrative Specialist II/ Division Chief, ARR Subsidiary Ledger Division/ Accounts Management Assistant/ Division Chief, SFCAD Department Head, AgAD</i>
None	1.4 Prepare Managers Check (MC) and release to the ARB/ Authorized Representative	None	5 Banking Days	Servicing Branch
	TOTAL	None	14 Banking Days, 7 Hours, 30 Minutes	



8. 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

Office or Division:	Agrarian Department (AgraD)/Field Support Services Center (FSSC)			
Classification:	Complex			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Bondholders			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annex A</i>		See <i>Annex A</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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 Documentary Stamp Tax (If applicable): Principal Balance/ PHP200* 1.5 or a fraction thereof	3 Banking Days	<i>Agrarian Affairs (AA) Assistant, AA Analyst, AA Specialist I/II/III, Payment Validation and Processing Team (PVPT)-Agrarian Operations Unit (AOU), AgraD</i> <i>AA Assistant, AA Analyst, AA Specialist I/II/III, Land Transfer Payment Team (LTPT)-Agrarian Services and Administrative Unit (ASAU), FSSC</i>
None	1.2 Issue clearance on AR Bond transaction		1 Banking Day	<i>Agrarian Affairs (AA) Specialist III/Team Leader, PVPT-AOU, AgraD</i> <i>AA Specialist III/Team Leader, LTPT-ASAU, FSSC</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Process/ generate new AR bonds and record in the Bond Registry Book		2 Banking Days	AA Assistant, AA Analyst, AA Specialist I/II/III, Team Leader, Unit Head, PVPT-AOU, AgraD/Records and Information Management Team (RIMT)-Technical Assistance Unit (TAU), AgraD CASA Approvers
None	1.4 Release AR Bonds	None	1 Banking Day	AA Assistant, AA Analyst, AA Specialist I/II/III, RIMT-TAU, AgraD AA Assistant, AA Analyst, AA Specialist I/II/III, LTPT-ASAU, FSSC
	TOTAL	Transfer Fee: PHP150 per Bond Certificate Documen- tary Stamp Tax (If applic- able): Principal Balance/ PHP200* 1.5 or a fraction thereof	7 Banking Days	



9. 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

Office or Division:	Field Support Services Center (FSSC)
Classification:	Highly Technical
Type of Transaction:	G2G - Government to Government
Who may avail:	DAR
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit the claim folder with the above documents	1.1 Receive claim folder with complete documents (Incomplete claim folder shall not be received)	None	1 Banking Day	<i>Property Valuation Specialist I/II/III, Property Valuation Teams (PVT)- Property Valuation and Management Unit (PVMU), FSSC</i>
None	1.2 Evaluate and review all document submitted	None	14 Banking Days	<i>Property Valuation Specialist I/II/III PVT-PVMU, FSSC</i>
None	1.3 Prepare CVPF approve the computation of the valuation	None	5 Banking Days	<i>Property Valuation Specialist I/II/III, Team Leader, Unit Head, PVT-PVMU-FSSC</i>
	TOTAL	None	20 Banking Days	



10. Amendment of Claims Based on Final Survey Plan/Claims Adjustment Folder (FSD/CAF)

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)

Office or Division:	Agrarian Department (AgraD)			
Classification:	Highly Technical			
Type of Transaction:	G2G - Government to Government			
Who may avail:	Department of Agrarian Reform (DAR)			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Register of Deeds (ROD) e-copy of Emancipation Patent (EP), if available or ROD Certification that no EP was issued <i>(1 original copy)</i>		DAR-PARPO		
Final Survey documents <i>(original copies of each document)</i>		DAR-PARPO		
Operation Land Transfer (OLT) Form No. 1 (Land Valuation Summary and Farmer's Undertaking) <i>(1 original copy)</i>		DAR-PARPO		
OLT Form No. 2 (DAR Municipal Office [DARMO] CF Transmittal to DAR Provincial Office [DARPO]) <i>(1 original copy)</i>		DAR-PARPO		
OLT Form No. 3 (DAR Order to adjust Land Value and pay the Landowner [LO]) <i>(1 original copy)</i>		DAR-PARPO		
OLT Form No. 4 (DARPO Claim Folder [CF] Transmittal to LBP-AOC) <i>(1 original copy)</i>		DAR-PARPO		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Provide requirements	1.1 Receive claim folder with complete documents	None	1 Banking Day	<i>Agrarian Affairs Assistant, AgraD/FSSC</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Prepare Claim Processing Form (CPF) and route for approval	None	19 Banking Days	<i>Agrarian Affairs Assistant, Agrarian Affairs Analyst, Agrarian Affairs Specialist I/II/III, Team Leader, Unit Head, CRPT-AOU-AgraD</i> <i>Project Valuation Specialist I/II/III, Team Leader, Unit Head, PVT-PVMU-FSSC</i>
	TOTAL	None	20 Banking Days	



Branch Banking Services

External Services



I. Account Opening

1. Opening of a Deposit Account through Digital Onboarding System (DOBS)

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

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

Please refer to **Annex E** 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 Investigation/Background Investigation (CIBI) that will be conducted by the Bank.

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



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CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
3. Appropriate Customer Information Sheet (CIS)		DOBS Generated Forms New Accounts Counter, LBP Branch or download at https://www.landbank.com/forms		
4. Specimen Signature Card (SSC)				
5. Terms and Conditions				
6. Additional Terms and Conditions (as applicable)				
7. Data Privacy Consent Form				
8. LANDBANK Overseas Filipino Customer Information Sheet (LOCIS)		New Accounts Counter, LBP Branch		
9. FATCA Certification Consent and Waiver Form (for US Persons)				
Note: Please see Annex G for complete list of requirements (as necessary)				
For customers declaring Remittance as source of funds:				
1. Provide the following information: <ul style="list-style-type: none"> Name of Remitter; Nationality of the Remitter; Country of origin of the remittance; and Relationship with the customer. 				
For Sole Proprietorship, Government and Private Institution				
Note: Above requirements and Annex G for complete list of requirements (as necessary)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and provide the reference number generated through DOBS together with the documentary requirements indicated above	1.1 Access account customer information details by encoding the reference number given by the Customer	₱150 initial card fee for ATM account (should the depositor opt to get the physical card)	15 Minutes	New Accounts Clerk (NAC), LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 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
None	1.6 Review and approve the transaction accordingly	None		5 Minutes
None	1.7 Proceed with the account opening and preparation of corresponding evidence of deposit	None	5 Minutes	NAC, LBP Branch



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



2. Opening of Other 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 Investigation/Background Investigation (CIBI) that will be conducted by the Bank.

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



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CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
4. Specimen Signature Card (SSC)		New Accounts Counter, LBP Branch		
5. Terms and Conditions				
6. Additional Terms and Conditions (as applicable)				
7. Data Privacy Consent Form				
8. FATCA Certification Consent and Waiver Form (for US Persons)				
Note: Please see Annex G for complete list of requirements (as necessary)				
For customers declaring Remittance as source of funds:				
9. Provide the following information: <ul style="list-style-type: none"> Name of Remitter; Nationality of the Remitter; Country of origin of the remittance; and Relationship with the customer. 				
For Sole Proprietorship, Government and Private Institution				
Note: Above requirements and Annex G for complete list of requirements. (as necessary)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern. Request customer to fill-out the above-mentioned forms, as applicable.	₱150 initial card fee for ATM account (should the depositor opt to get the physical card)	20 Minutes (for individual accounts/sole proprietorship) 40 Minutes (for Government Accounts/ Private Institution)	New Accounts Clerk (NAC), LBP Branch
None	1.2 Conduct KYC, procedures and provide overview of accounts to be opened	None		NAC, LBP Branch



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



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	₱150 initial card fee for ATM account (should the depositor opt to get the physical card)	1 Hour (for individual/sole proprietorship accounts) 1 Hour, 20 Minutes for Government and Private Institutions)	



II. ATM Card Requests

1. Release of Captured Card

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

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

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



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



2. Request for ATM PIN Change

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

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



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



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



3. Request for Card Replacement

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

- a. Lost/Stolen
- b. Damaged/Defective
- c. Compromised

Office or Division:	LBP Branch			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (CRF) - (One [1] copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. A copy of evidence of deposit (for damaged/defective/compromised card)		Issued by the Bank upon Account Opening		
3. Original copy of Notarized Affidavit of Loss with Deed of Indemnity (for lost/ stolen card)		Notary Public		
4. Valid photo bearing government-issued ID in the name of the customer (One [1] original) <i>Note: Please see Annex F for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Card replacement may be done at the Branch of account or any other Branch				
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>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the signatures on the documents presented, if in order, forward the same to the Teller or CASA Bookkeeper, as the case may be for the card fees	None	5 Minutes	<i>Document Examiner, LBP Branch</i>
2. Pay the corresponding replacement fee	2.1 Validate the payment for the card fees, then forward to NAC for processing	See Annex H	10 Minutes	<i>Teller/ CA/SA Bookkeeper LBP Branch</i>
None	2.2 Process the transaction	None	15 Minutes	<i>NAC, LBP Branch</i>
None	2.3 Review and approve the transaction accordingly, Request card via IST-Card Reissuance screen**	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	2.4 Issue new/updated evidence of deposit to customer, or Claim Form, as applicable	None	2 Minutes	<i>NAC, LBP Branch</i>

** if card to be issued is not Instant Card



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Receive Claim Form	3. Advise the customer to return after six (6) banking days (for Metro Manila Branches, nearby provinces and 12 banking days (for Provincial Branches) to pick up the new card	None	2 Minutes	NAC, LBP Branch
	TOTAL	See Annex H	54 Minutes	
Card Generation				
None	1.1 Generate Cards	None	4 Banking Days	<i>Administrative Assistant, Administrative Analyst, eProducts Management Specialist I, II & III/ Administrative Specialist III, Sr. eProducts Management Specialist</i> <i>CMPT- ACCIMU, BBSD</i>
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>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Send to FMD	None	On the 4th Banking Day	<i>BBSD Personnel, Administrative Assistant, Administrative Analyst, eProducts Management Specialist I, II & III/ Administrative Specialist III/ Sr. eProducts Management Specialist CMPT – ACCIMU, BBSD</i>
None	1.4 Send to Authorized Courier	None	On the 5 th - 11th Banking Day	<i>Authorized Personnel, FMD</i>
On the 6th Banking Day for NCR and nearby Provincial Branches and 12th Banking Day for Provincial Branches – Customer to Claim the Card Replacement				
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	<i>NAC, LBP Branch</i>
None	1.2 Verify the documents received, then forward the same to BSO	None	2 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.3 Review and approve the transaction. Retrieve the card and release to the customer	None	10 Minutes	<i>BSO, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive new card	None	None	None	<i>None</i>
	TOTAL	See Annex H	15 Minutes	



III. Branch Over-the-Counter Transactions

1. Cash Deposit (Peso/Foreign Currencies)

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

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

Office or Division:	LBP Branch (for third currencies, **selected Branches only)	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. A copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening
2. Properly accomplished Cash Deposit Slip as applicable (PESO, USD or 3 rd currency) (Two [2] copies)		LBP Branch Lobby
3. Cash for Deposit and the applicable inter-branch service charge		Depositor
Notes:		
<p>a) <i>In case of deposit above P500,000.00 through a representative, presentation of one (1) valid photo bearing government-issued ID by the representative is required.</i></p> <p>b) <i>Further, all cash deposits above P500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit</u></i></p> <p>c) <i>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.</i></p>		



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



2. Cash Withdrawal

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

This includes withdrawal from any of the following deposit accounts:

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Withdrawal Slip	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 <i>Annex H</i>	5 Minutes	<i>Teller,</i> LBP Branch
None	1.4 If applicable, review and approve the transaction accordingly		2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch



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



3. Check Deposit - Peso

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 drawn against any LANDBANK Branch presented for negotiation either at the Branch of Account or any Accommodating Branch
Inter-Branch Deposit	Check/s for deposit drawn against other LANDBANK Branch or other Banks and deposited at any LANDBANK Branch other than the Branch of Account

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	
1. Copy of evidence of deposit, as applicable	Issued by the Bank upon Account Opening	
2. Properly accomplished Check Deposit Slip (Two [2] copies)	LBP Branch Lobby	
3. Check for Deposit and the applicable Inter-Branch service charge	Depositor	
4. Account number to where the check is to be deposited legibly written at the back of the check		



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CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<p>Notes:</p> <p>a) Check deposit above P500,000.00 through a representative shall require presentation of one (1) valid photo bearing government-issued ID by the representative.</p> <p>b) Further, all check deposits above P500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit</u>.</p> <p>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.</p>				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Check Deposit Slip together with the Check/s for Deposit	1.1 Receive and verify completeness, validity and accuracy of information on the check deposit slip; the check/s for deposit, if in order process the transaction	See Annex H	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



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive a copy of the validated Check Deposit Slip	None	None	None	<i>None</i>
	TOTAL	See Annex H	15 Minutes	



4. Check Deposit – Foreign Currency

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

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



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



5. Check Encashment

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

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Check for Encashment with the following details at the back of the check: a) Name of Payee b) Complete Present Address c) Details of IDs Presented d) Contact No. e) Signature	Check issuer
2. Valid photo bearing government-issued ID in the name of the payee/s (One [1] original) <i>Note: Please see Annex F 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
<i>Note:</i> For Encashment above P100,000.00 other than the Depositor, confirmation from the Depositor shall be conducted.	



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CLIENT STEPS	AGENCY ACTIONS	FEEES 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	<p>1.1 Receive and verify genuineness and validity of check and accuracy of the information at the back of the check</p> <p>Up to ₱100,000.00</p> <p>Above ₱100,000.00, then forward to Teller for processing</p>	None	15 Minutes	<p><i>Teller</i> LBP Branch</p> <p><i>Document Examiner,</i> LBP Branch</p>
None	1.2 Process the transaction	See Annex H for the Applicable Inter-Branch Service Charges	10 Minutes	<i>Teller,</i> LBP Branch
None	1.3 If applicable, review and approve the transaction accordingly	None	2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
None	1.4 Pay the depositor/ payee of the check	None	3 Minutes	<i>Teller,</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Sign on the "Payment Received" portion at the back of the check and receive cash	None	None	None	<i>None</i>
	TOTAL	See Annex H	30 Minutes	



6. Online Collection Payments

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2. Provide customer/ depositor with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller</i> <i>CASA Bookkeeper,</i> <i>LBP Branch</i>
2. Receive validated payment slip and corresponding attachment as applicable	None	None	None	None
	TOTAL	₱5 – ₱100 (Depending on the Agreement with the concerned Agency/ Institution)	30 Minutes	



7. Request for Checkbook

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

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

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



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



8. Request for Fund Transfer

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

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



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



9. Request for Passbook Replacement

This service includes the processing of over-the-counter request for the replacement of passbook in view of the following:

- a. Lost/Stolen
- b. Damaged/Defective
- c. Filled-up

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Passbook replacement may be done at the Branch of account or any other Branch				
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 (DE) 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 replacement fee	None	5 Minutes	<i>DE, LBP Branch</i>
2. Pay the corresponding replacement fee	2.1 Validate the payment for the replacement fee, then forward to NAC for processing	See Annex H	10 Minutes	<i>Teller/ CA/SA Bookkeeper LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Process the transaction	None	15 Minutes	NAC, LBP Branch
None	2.3 Review and approve the transaction accordingly	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
3. Receive new/ updated evidence of deposit	3.1 Issue new/updated evidence of deposit to customer	None	2 Minutes	NAC, LBP Branch
	TOTAL	See Annex H	52 Minutes	



10. Request for Stop Payment Order

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

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

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



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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Check and approve the CRF, indicate the expiry date of the request, then forward to Teller or CASA Bookkeeper as the case may be for processing	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Pay the service charge at the Counter	2.1 Receive the payment from the depositor/debit the account and machine-validate the CRF. Give the triplicate copy of the CRF to the requesting party, the first and second copy to the DE and BSO/BOO/BH, respectively	See Annex H	10 Minutes	<i>Teller/ CA/SA Bookkeeper, LBP Branch</i>



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



11. Updating of Bank Records – Change in Account Details/ Type

This service includes the updating of customer's records at the Branch of Account or any LANDBANK Branch in view of any change of account information or request to change the existing Account Type from an **Individual Account to Joint OR or AND account**, as follows:

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

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For Individuals:		
1. Copy of evidence of deposit	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	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
<i>Notes:</i> <ul style="list-style-type: none"> • Please see Annex F for complete list of Acceptable IDs • Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address 		
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	



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



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



IV. Digital Banking Products/Services

1. Enrollment to/Updating of i-Access (Non-Financial/ Financial Transactions)

a. Online Registration through the iAccess Facility

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

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

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



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



b. Enrolment through Personal Appearance to any LANDBANK Branch

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

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

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



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



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



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

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. iAccess Enrollment and Maintenance Agreement Form		LBP New Accounts Counter		
2. One (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory <i>Note: Please see Annex F for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. Documentary requirements to support information updates, if necessary (e.g., Marriage Certificate, Birth Certificate, Proof of Billing, etc.)		Any government agency or institution issuing documentary requirements (e.g., PSA, BIR, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the New Accounts Counter when queuing number is called	1.1 Attend to customer concern	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>



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



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



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

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

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

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



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



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



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



V. Handling of Customer's Complaint

This covers the following complaints:

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE												
None	1.3 Review and validate the customer complaint then coordinate with the concerned personnel/ Bank Unit for checking and resolution of the complaint	None	30 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>												
None	1.4 Inform the customer to follow-up the status of the complaint/s with his/her branch of account after: <table border="1" data-bbox="540 1228 803 1848" style="margin-left: 20px;"> <thead> <tr> <th><i>Complaint</i></th> <th><i># of banking days</i></th> </tr> </thead> <tbody> <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> </tbody> </table>	<i>Complaint</i>	<i># of banking days</i>	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	<i>NAC, LBP Branch</i>
<i>Complaint</i>	<i># of banking days</i>															
Misposted Transaction	5															
Unauthorized Transaction thru e-banking channels	14															
MC Dispute	12															
Shortage on the Proceeds of OTC Withdrawal/ Encashment	2															
Undispensed ATM Cash Withdrawal	5															



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



VI. Loan Servicing

1. Loan Against Hold-out on Deposit/Assignment of Government Securities (GS)

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 GS 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 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 GS Pledge Transactions (1 copy), if applicable	
10. Signed Notice of Release of GS Pledge Transactions, (1 copy), if applicable	
11. Lien Instruction (1 copy)	
12. Settlement Account	
For Private Institutions <i>(In addition to the above documents, the following shall be submitted:</i>	
1. Secretary's Certificate attesting to the issuance of a board resolution authorizing the borrowing as well as the assignment of deposits/investment with hold-out as security	Customer



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



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



2. Salary Loan
a. Application for Salary Loan

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

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

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



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



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



b. Payment of Salary Loan

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

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



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



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

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

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



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



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



VII. Other Branch Products/Services

1. Bond Redemption and Interest Payment

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



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



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



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



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



2. Claim of Remittance Proceeds

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 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 Acknowledgment Receipt (RAR) from the LBRS in triplicate copies and affix signature on the same	None	10 Minutes	<i>NAC/BSO/ BOO/BH, LBP Branch</i>
None	1.3 Upon verification, forward the RAR together with the RCF to the Cashier/ Branch Head for approval of payment	None	10 Minutes	<i>NAC/BSO/ BOO/BH, LBP Branch</i>



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



3. Domestic Bills Purchase Initiation/Availment

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

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



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



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



4. Electronic Fund Transfer/Outgoing Remittance

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Valid photo bearing government-issued ID in the name of the customer/depositor/authorized signatory/ies (original to be presented) (One [1] photocopy) <i>Note: Please see Annex F 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)		New Accounts Clerk		
3. Cash/On-us check		Customer		
4. Properly accomplished Authority to Debit/Credit Account (ADCA) (One [1] set)		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the above requirements	1.1 Perform KYC (know-your customer) procedures, check completeness and validity of information in AMFEG, then forward to DE for verification	None	15 Minutes	<i>New Accounts Clerk (NAC)</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify, review and approved the transaction accordingly; Forward AMFEG to the Teller/CASA Bookkeeper for processing	None	20 Minutes	<i>Document Examiner BSO/BOO/BH, LBP Branch</i>
2. Present Cash/On-us Check	2.1 Process the transactions accordingly	See Annex H	30 Minutes	<i>Teller CASA Bookkeeper, LBP Branch</i>
	2.2 Review and ensure that the entries on the EFT are accurate; Sign and approve accordingly	None	10 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
3. Receive copy of AMFEG	3.1 Give copy of validated AMFEG to the customer/depositor	None	2 Minutes	<i>None</i>
	TOTAL	See Annex H	1 Hour, 17 Minutes	



5. Purchase of Over-the-Counter Check

This service covers the processing of over-the-counter Application to Purchase the following negotiable instruments by existing depositors.

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the transaction	See <i>Annex H</i>	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 transaction		20 Minutes	<i>NAC, LBP Branch</i>
None	1.6 Review and ensure that the entries on the checks are accurate; Sign and approve accordingly		10 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
None	1.7 Release the check/ duplicate copy of the transaction to the customer/ authorized representative		3 Minute	<i>NAC/ Teller/ CA/SA Bookkeeper LBP Branch</i>



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



6. Release of Inward Returned Check

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

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



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



7. Sale/Purchase of Foreign Currencies

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

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

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



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



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



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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government			
Who may avail:	Government Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Agency Enrolment Form		Branch		
2. User Enrolment Form		Agency concerned		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Coordinate with the Branch Head/ MDS Bookkeeper for the availment of the service then submit applicable documents to request the processing of MDS transactions as listed in Annex G	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>



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



9. 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** for the complete List of Trust Products.

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Conduct Suitability Assessment to determine the need of the customer	None		<i>BSO/BOO/BH, LBP Branch</i>
None	1.3 If the customer is decided for his/her placement, request customer to accomplish the documentary requirements: See <i>Annex K</i> <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>	None		<i>BSO/BOO/BH, LBP Branch</i>



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



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



VIII. Request for Bank Documents

1. Bank Certificate of Deposit/Bank Guarantee Against Deposit (BGAD)

This service covers the issuance of Certificate of Deposit/Bank Guarantee Against Deposit for whatever purpose it may serve the depositor and can be requested at any LANDBANK Branch (for Bank Certificate of Deposit) and at the Branch of Account (for BGAD) by the accountholder or his/her authorized representative.

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Properly accomplished Customer Request Form (CRF) for Bank Certificate of Deposit	New Accounts Counter, LBP Branch or download at https://www.landbank.com/forms
2. Properly accomplished and notarized Request for Issuance of Certification with Authority to Hold and Debit Deposit Account (RIC with AHDDA) for (BGAD)	New Accounts Counter, LBP Branch/Notary Public Request for Issuance of Certification With Authority to Hold and Debit Deposit Account
3. Valid photo bearing government-issued ID, if the Bank Certificate/BGAD will be claimed by a representative (One [1] original) <i>Note: Please see Annex F for complete list of Acceptable IDs.</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
4. Copy of Letter of Authority (One [1] original) , if applicable	Depositor



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit the requirements as indicated above	1.1 Check completeness, validity and accuracy of the details/information in the CRF/RIC with AHDDA. Forward the documents to the DE for verification	None	10 Minutes	<i>New Accounts Clerk (NAC)</i> LBP Branch
None	1.2 Verify the signatures of the depositor in the CRF/ RIC with AHDDA and forward the same to the BOO/BSO/BH for approval	None	5 Minutes	<i>Document Examiner (DE)</i> LBP Branch
None	1.3 Review and approve the CRF/RIC with AHDDA then forward to Teller or CA/SA Bookkeeper for the applicable fees.	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
None	1.4 Call the depositor if the mode of payment for the service fee is cash	None	2 Minutes	<i>Teller</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Proceed to the Teller and pay the corresponding fees	2.1 Validate the CRF/RIC with AHDDA, detach the CRF claim stub/client's copy of RIC with AHDDA and give to the depositor, then forward the same to the NAC for processing	See <i>Annex H</i>	5 Minutes	<i>Teller</i> <i>CA/SA Bookkeeper</i> LBP Branch
None	2.2 Debit the service fees from the depositor's account, detach the CRF claim stub/client's copy of RIC with AHDDA and give to the depositor, then forward the same to NAC for processing			
None	2.3 Prepare the Bank Certificate of Deposit/BGAD check write the BGAD, then forward to BOO/BH for signature	None	20 Minutes	<i>NAC</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.4 Check the Bank Certificate of Deposit/ BGAD, affix signature then forward to NAC for release	None	10 Minutes	<i>BOO/BH</i> LBP Branch
None	2.5 Call the customer, retrieve the CRF claim stub/client's copy of RIC with AHDDA and give the Bank Certificate of Deposit/BGAD to the depositor/ authorized representative	None	3 Minutes	<i>NAC</i> LBP Branch
3. Proceed to NAC to surrender the CRF claim stub/ client's copy of RIC with AHDDA and receive the Bank Certificate of Deposit/BGAD	None	None	None	<i>None</i>
	TOTAL	See Annex H	60 Minutes	



2. Bank Statement/Snapshot

This covers the printing/reprinting of Bank Statement/Snapshot to be requested by the accountholder/authorized representative—at the Branch of Account. Printing of Snapshot may be requested in any LANDBANK Branches.

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Review and approve the transaction accordingly, then forward the CRF to the Teller/CASA Bookkeeper for the validation of fee	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Pay the corresponding fee	2.1 Validate the transaction/ service fee then forward the CRF to the NAC for processing	See Annex H	5 minutes	<i>Teller, CASA Bookkeeper, LBP Branch</i>
None	2.2 Process the printing/reprint -ting of bank statements/ snapshot	None	20 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	None	3 Minutes	<i>NAC, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Acknowledge receipt of Bank Statement/ Snapshot in the CRF Claim Stub	None	None	None	None
	TOTAL	See Annex H	53 Minutes	
If the Bank Statement is not available in the Branch of Account – After the customer paid the corresponding fee:				
	2.2 Release the CRF claim stub to the account holder/ authorized representative and advise the customer to return after 7 banking days to pick up the Bank Statement	None	3 Minutes	NAC, LBP Branch
3. Receive the CRF claim stub	None	None	None	
	TOTAL	See Annex H	33 Minutes	
Bank Statement Retrieval				
1. None	1.1 Retrieve Bank statement then forward to the Branch of Account through the official communication channels	None	5 Banking Days	Systems Implementation Analyst/System Implementation Specialist SID



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Retrieve and print the Bank statement	None	1 Banking day	NAC/ CASA Bookkeeper LBP Branch
	TOTAL	None	6 Banking Days	
On the 7th Banking Day – Customer to Claim the Bank Statement				
1. Proceed to the person responsible once called and submit the CRF claim stub and one (1) government issued photo bearing ID	1.1 Attend to customer concern then forward the CRF claim stub to the DE for verification	None	5 Minutes	NAC, LBP Branch
None	1.2 Verify the documents received, then forward the same to the Branch Officer	None	5 Minutes	DE, LBP Branch
None	1.3 Review and approve the transaction accordingly then forward to NAC for release	None	3 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
2. Receive the Bank Statement	2.1 Release the bank statement to the account holder/ authorized representative	None	7 Minutes	NAC, LBP Branch
	TOTAL	None	20 Minutes	



Lending Services

External Services



I. Credit Card

1. Application for LBP Credit Card Easy Pay Program

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.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Cardholders in current and active status			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Duly accomplished LANDBANK Easy Pay Program Application Form [1 original (Branch)/1 scanned copy (CCAD)]		LBP Branches /LBP Website @ www.landbank.com/forms		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit Application Form to: <ul style="list-style-type: none"> • any LBP Branch; or • CCAD via email: ccad@mail.landbank.com 	<u>If thru LBP Branch:</u> 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 to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
	<u>If thru CCAD:</u> 1.1 Acknowledge the request		5 Minutes	



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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> 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 Loan Operations Management Department (LOMD) for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.5 Post approved Easy Pay Application in Credit Card Management 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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<u>Thru LBP Branch:</u> 3 Banking Days, 45 Minutes <u>Thru CCAD:</u> 3 Banking Days, 20 Minutes	



2. Credit Card Management

a. Change of Name and Civil Status

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<p><u>If thru CuCD</u></p> <p>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</p>	None	<p>Call: 1 Hour</p> <p>Email: 3 Banking Days</p>	<i>Phone Banker CuCD</i>
None	<p>1.2 Perform the ff: a. Receive Cardholder's Request through email b. Retrieve cardholder's record c. Check if documents submitted are complete</p> <p>1.3 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF)</p>	None	3 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Review/ Recommend approval of cardholder's request	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.5 Approve the CCRF	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.6 Encode approved change of name and civil status in the Credit Card Management System (CCMS)	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.7 Approve change of name and civil status in the CCMS	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.8 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>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.9 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> COSU, CCAD
None	1.10 Delivery of card to customer by the service provider	None	7 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> COSU, CCAD
	TOTAL	None	<u>Thru LBP Branch:</u> 18 Banking Days, 30 Minutes <u>Thru CuCD</u> <u>If thru call:</u> 18 Banking Days, 1 Hour <u>If thru email:</u> 21 Banking Days	



b. Increase/Decrease of Credit Card Limit or Upgrade/Downgrade of Credit Card Type

This service includes cardholder's request for increase/decrease or upgrade/downgrade of credit limit/credit type.

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<p>facilitate immediate processing</p> <p><u>If thru CuCD</u> 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</p>	None	<p>Call: 1 Hour</p> <p>Email: 3 Banking Days</p>	<p><i>Phone Banker CuCD</i></p>
None	<p>1.2 Perform the ff: a. Receive Cardholder's Request through CuCD Email b. Retrieve cardholder's record c. Check if cardholder submitted the required documents through email</p>	None	1 Banking Day	<p><i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i></p>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 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
None	1.4 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	1.5 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	1.6 Encode approved increase/ decrease in the Credit Card	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Management System (CCMS)			
None	1.7 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>
None	1.8 Email denial memo or letter	None		<i>Credit Card Operations Assistant/Analyst/Specialist CPCEU, 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>
Additional Steps for Upgrade/Downgrade Credit Card Type				
None	1.10 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>
None	1.11 Delivery of card to client by the service provider	None	7 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<p style="text-align: center;"> FOR INCREASE/ DECREASE OF CREDIT CARD LIMIT <u>Thru LBP Branch:</u> 8 Banking Days, 30 Minutes <u>Thru CuCD:</u> <u>If thru call:</u> 8 Banking Days, 1 Hour <u>If thru email:</u> 11 Banking Days </p> <p style="text-align: center;"> FOR UPGRADE/ DOWNGRADE OF CREDIT CARD TYPE <u>Thru LBP Branch:</u> 18 Banking Days, 30 Minutes <u>Thru CuCD:</u> <u>If thru call:</u> 18 Banking Days, 1 Hour <u>If thru email:</u> 21 Banking Days </p>	



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c. Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation

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.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Duly Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ www.landbank.com/forms		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (PhilID, DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit request to: <ul style="list-style-type: none"> any LBP Branch; or Customer Care Department (CuCD) via Email: customercare@landbank.com or Call at Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via email to facilitate immediate processing <u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information	None	30 Minutes Call: 1 Hour Email: 3 Banking Days	<i>New Accounts Clerk/ Verifier</i> LBP Branch <i>Phone Banker</i> CuCD



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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> 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



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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 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>
None	3.3 Approve/sign the card cancellation and/or request Certificate of Full Payment	None	1 Banking Day	<i>Unit Head COSU/ CSAMU, CCAD Department Head CCAD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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, CSAMU</i> <i>Unit Head, CSAMU</i>
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
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	<i>Credit Card Operations Analyst/Specialist</i> COSU, CCAD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	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)	<u>Thru LBP Branch:</u> 10 Banking Days, 2 Hours <u>Thru CuCD:</u> <u>If thru call:</u> 10 Banking Days, 2 Hours, 30 Minutes <u>If thru email:</u> 13 Banking Days, 1 Hour, 30 Minutes	



d. Lifting of Hold-out on Deposit

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		
Letter request [1 original (Branch)/1 scanned copy (CuCD)]		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send request to: <ul style="list-style-type: none"> • any LBP Branch or • Customer Care Department (CuCD) via Email: customercare@mail.landbank.com or Call at Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD/in-charge via email to facilitate immediate processing <u>If thru CuCD</u> 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	30 Minutes Call: 1 Hour Email: 3 Banking Days	<i>New Accounts Clerk</i> LBP Branch <i>Phone Banker</i> CuCD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Receive Cardholder's request through Email/CA Service Desk Manager and retrieve cardholder's record 1.3 Evaluate cardholder's request for lifting of hold-out account based on existing policies/ guidelines of the bank 1.4 Prepare memo to branch for lifting of hold-out on deposit	None	2 Banking Days	<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
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>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.7 Send the memo to Branch through email	None		<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
None	1.8 Inform Cardholder of the approval of request	None	5 Minutes	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
	TOTAL	None	<u>Thru LBP Branch:</u> 3 Banking Days, 35 Minutes <u>Thru CuCD:</u> <u>If thru call:</u> 3 Banking Days, 1 Hour, 5 Minutes <u>If thru email:</u> 6 Banking Days, 5 Minutes	

e. Redemption of Reward Points

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

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Cardholders			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Duly Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ www.landbank.com/forms		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit request to: <ul style="list-style-type: none"> • any LBP Branch, or • Customer Care Department via: <p>Call at Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000</p> <p>or</p> <p>Email: customer care@mail.landbank.com,</p> 	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity other relevant information, signature verify and forward the request to CCAD via email or facilitate immediate processing	None	30 Minutes	New Accounts Clerk/ Verifier, LBP Branch
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information, issue Service Request and forward the request to CCAD			



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Evaluate and process if eligible for redemption of points	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	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 Management 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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<u>Thru LBP Branch:</u> 3 Banking Days, 45 Minutes <u>Thru CuCD:</u> <u>If thru call:</u> 3 Banking Days, 1 Hour, 15 Minutes <u>If thru email:</u> 6 Banking Days, 15 Minutes	



f. Refund of Overpayment

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.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C- Government to Citizen			
Who may avail:	Cardholders			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Duly Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ www.landbank.com/forms		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit request to: <ul style="list-style-type: none"> any LBP Branch; or Customer Care Department (CuCD) via: <p>Call at Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000</p> <p>Email: customercare@mail.landbank.com,</p> 	<u>If thru LBP Branch</u> 1.1. Validate Cardholder's identity other relevant information, signature verify the CRF and forward the request to CCAD via immediate processing <u>If thru CuCD</u> 1.1 Validate Cardholder's identity other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD	None	30 Minutes Call: 1 Hour Email: 3 Banking Days	<i>New Accounts Clerk/ Verifier, LBP Branch</i> <i>Phone Banker CuCD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	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> CSAMU, CCAD
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 Loan Operations Management Department (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 Credit Card Management System (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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<u>Thru LBP Branch:</u> 4 Banking Days, 45 Minutes <u>Thru CuCD:</u> <u>If thru call:</u> 4 Banking Days, 1 Hour, 15 Minutes <u>If thru email:</u> 7 Banking Days, 15 Minutes	



g. Reissuance of Credit Card

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

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Duly Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ www.landbank.com/forms		
Proof of Full Payment of amount due and demandable (Payment slip/screen capture 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 (PhilID, DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit request to: <ul style="list-style-type: none"> any LBP Branch or Customer Care Department (CuCD) via: <p>Email: customercare@mail.landbank.com or</p> <p>Call at Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000</p> 	If thru 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 Verifier LBP Branch</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD		Call: 1 Hour Email: 3 Banking Days	<i>Phone Banker</i> CuCD
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> 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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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 Credit Card Management System (CCMS) then forward for approval			<i>Credit Card Operations Specialist</i> CPCEU, CCAD
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/II/III/Administrative Specilaist III/Sr. e-Products Management Specialist, BBSD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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
	TOTAL	None	<u>Thru Branch:</u> 22 Banking Days, 30 Minutes <u>Thru CuCD:</u> <u>If thru call:</u> 22 Banking Days, 1 Hour <u>If thru email:</u> 25 Banking Days	



h. Settlement of Past Due Account

This service includes the computation of One-Time-Payment (OTP), other Plan of Payment/Restructuring, and other settlement schemes as full settlement of past due account.

Office or Division:	Credit Card Administration Department (CCAD)
Classification:	Highly Technical
Type of Transaction:	G2C - Government to Citizen
Who may avail:	Individuals
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
For OTP: Duly Accomplished Credit Card Cardholder Request Form [1 original (Branch)/1 scanned copy (CuCD)]	LBP Branches /LBP Website @ www.landbank.com/forms
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)	Any government agency issuing identification cards (PhilID, DFA, GSIS, SSS, LTO, PRC etc.)
For Restructuring: Letter/written request from Cardholder (Email or 1 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: (Submit any of the ff. requirements) <ul style="list-style-type: none"> • Certificate of Employment and Compensation; or • Latest Income Tax Return; or • Payslips for the last three (3) months FOR SELF-EMPLOYED: (Submit all the requirements) <ul style="list-style-type: none"> • Registration Papers with DTI or SEC • Latest Income Tax Return • Latest Audited Financial Statements IF UNEMPLOYED/RETIREES Deposit ADB (Pensioners)	Employer Employer/BIR Employer DTI/SEC BIR Customer Depository Bank



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit request to: <ul style="list-style-type: none"> any LBP Branch or Customer Care Department via: <p>Email: customercare@landbank.com or</p> <p>Call at Hotline: (+632) 8-405-7000 or</p> <p>PLDT Domestic Toll Free 1-800-10-405-7000</p> 	<p><u>If thru LBP Branch</u></p> <p>1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via email to facilitate immediate processing</p> <p><u>If thru CuCD</u></p> <p>1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD and issue Service Request Number to Cardholder</p>	None	30 Minutes Call: 1 Hour Email: 3 Banking Days	<i>New Accounts Clerk/ Verifier</i> LBP Branch <i>Phone Banker</i> CuCD
<i>For One-Time Payment (OTP)</i>				
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> COSU, CCAD
None	1.3 Preparation of Manual Statement of Account	None	3 Banking Days	<i>Loans Operations Analyst/Loans Operations Specialist III</i> LOMD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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, LBP Branch</i>
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>Credit Card Operations Specialist, COSU, CCAD</i>
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>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<i>For Restructuring</i>				
None	For Restructuring 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> 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
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	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
	TOTAL	None	FOR OTP: <u>Thru LBP Branch:</u> 19 Banking Days, 45 Minutes <u>Thru CuCD:</u> <u>Thru call:</u> 19 Banking Days, 1 Hour, 15 Minutes <u>Thru email:</u> 22 Banking Days, 15 Minutes FOR RESTRUCTURING: <u>Thru LBP Branch:</u> 16 Banking Days, 2 Hours, 10 Minutes	



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
			<u>Thru CuCD:</u> <u>Thru call:</u> 16 Banking Days, 2 Hours, 40 Minutes <u>Thru email:</u> 19 Banking Days, 1 Hour, 40 Minutes	



i. Waiver of Credit Card Annual Fee

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

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Cardholders			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ www.landbank.com/forms		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit request to: <ul style="list-style-type: none"> any LBP Branch; or Customer Care Department (CuCD) via: <p>Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000</p> or <p>Email: customercare@mail.landbank.com</p> 	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
	<u>If thru CuCD</u> 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 CuCD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Evaluate request and process if eligible for waiver of Annual Fee	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> 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 Loan Operations Management Department (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 Credit Card Management 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 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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<u>Thru LBP Branch:</u> 3 Banking Days, 50 Minutes <u>Thru CuCD:</u> <u>If thru call:</u> 3 Banking Days, 1 Hour, 20 Minutes <u>If thru email:</u> 6 Banking Days, 20 Minutes	



II. Loans (Regular)

1. Inquiry, Counseling and Processing of Loan

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/availment and loan repayment.

Office or Division:	Lending Units
Classification:	Highly Technical
Type of Transaction:	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government
Who may avail:	<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)
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
See <i>Annex L</i>	See <i>Annex L</i>



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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	



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CLIENT STEPS	AGENCY ACTIONS	FEEES 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 <i>Annex M</i>	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



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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 Annex M	1 Banking Day Note: Simultaneous activities (With separate Turn Around Time [TAT] (See Annex N) for CI/BI to be provided by PVSD/FSSC) (With separate TAT for Property Appraisal (See Annex O) to be provided by PVSD/FSSC) (With separate TAT of about 3 Banking Days for Title Verification to be provided by PVSD/FSSC) (With separate TAT of about 12 Banking Days for Env't Impact Assessment to be provided by EPMD)	AO/AA Head Office Lending Unit or Provincial Lending Center



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>AO/LU Head</i> Head Office Lending Unit or Provincial Lending Center
	<ul style="list-style-type: none"> Conduct Operations Review for Cooperatives 	None	(2 Banking Days and being conducted annually)	<i>AO/LU Head</i> Head Office Lending Unit or Provincial Lending Center
	<ul style="list-style-type: none"> Prepare memo request to CRMD for Client's Credit Rating 	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>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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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	If approval is at the level of: <ul style="list-style-type: none"> ● Lending Unit Head – up to 5 Banking Days ● Group Head – up to 15 Banking Days ● Credit Committee (CreCom) – up to 30 Banking Days ● Investment Loan Committee – up to 35 Banking Days ● Board – up to 45 Banking Days 	<i>(Hierarchy of approval of the loan varies depending on the amount of the loan availed)</i>



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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



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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>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>	<p>6.1 Process loan release (after compliance of pre-release requirements, if any)</p> <p>Note:</p> <ul style="list-style-type: none"> ● For FIs & 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 ● Releases for term loans may either be one-time or staggered based on project accomplishment 	<p>None</p>	<p>6 Banking Days¹</p>	<p><i>AO/AA, Head Head Office Lending Unit or Provincial Lending Center</i></p>



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		<p><i>AO/AA, Head Head Office Lending Unit or Provincial Lending Center</i></p> <p><i>Loan Processor; Assistant Division Chief; Division Chief; Assistant Department Manager</i></p> <p>Loan Operations Management Department (LOMD), Accounting Center (AC) (for Amortization Schedule)</p>
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		<p><i>AO/AA, LU Head Head Office Lending Unit or Provincial Lending Center</i></p>
7. Verify LBP deposit account, if loan proceeds has been credited	7.1. Instruct Branch/LOMD for the crediting of the loan proceeds	None		<p><i>LU Head Head Office Lending Unit or Provincial Lending Center</i></p>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<ul style="list-style-type: none"> Credit loan proceeds 	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"> Concerned unit to effect payment 		1 Banking Day	Head Office Lending Unit or Provincial Lending Center Account Officer/Account Assistant

^{1/} Processing Time will vary depending on the volume of request received



2. 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.

Office or Division:	Lending Centers			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government;			
Who may avail:	<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)			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter request of the Borrower signed by authorized signatory (1 original copy)		Borrower		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Request for Certificate of Outstanding Balances and Interest Paid from LU			
None	1.2 Verify details of balances and prepare Certificate	None	2 Hours	<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	
	TOTAL	PHP 200.00 per Certificate	4 Hours	



3. Issuance of Certificate of Full Payment

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

Office or Division:	Lending Centers			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	<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)			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter request of the Borrower signed by authorized signatory		Borrower		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Request for Certificate of Outstanding Balances and Interest Paid from LU			
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>
	TOTAL	PHP 200.00 per Certificate	3 Hours, 30 Minutes	



4. 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.

Office or Division:	Lending Centers			
Classification:	Simple			
Type of Transaction:	G2B – Government to Business			
Who may avail:	<u>Government to Business</u> - Small and Medium Enterprises (SMEs) - Large Corporations			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter request of the Borrower signed by authorized signatory (1 original copy)		Borrower		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	
	TOTAL	PHP 200.00 per Certificate	2 Banking Days	



III. Loan Recovery

1. Issuance of Certification

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

Office or Division:	Loan Recovery Department (LRD)			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Borrowers whose loans are being managed by the LRD			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Account Officer/ Account Assistant (AO/AA) LRD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES 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
	TOTAL	Applicable Fees	3 Banking Days	



2. 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.

Office or Division:	Loan Recovery Department (LRD)			
Classification:	Highly Technical			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Borrowers whose loans are being managed by the LRD			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Account Officer (AO)</i> LRD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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 ^{1/}	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	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	Notarize documents	None	1 Banking Day	<i>Legal Officer LSG</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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
	TOTAL	Standard fees per Credit Policy Issuance	52 Banking Days	

^{1/} 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 BLSA 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.



3. 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.

Office or Division:	Loan Recovery Department (LRD)			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Borrowers whose loans are being managed by the LRD			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Account Officer/ Account Assistant (AO/AA) LRD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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>
	TOTAL	None	3 Banking Days, 3 Hours	



4. 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.

Office or Division:	Loan Recovery Department (LRD)			
Classification:	Highly Technical			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Borrowers whose loans are being managed by the LRD			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Account Officer (AO)</i> LRD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	2. 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>
	TOTAL	None	51 Banking Days	



5. Settlement and Release of Underlying Collaterals 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 (LRD) endeavors to formally notify borrower of the LBP management's decision within 45 days from receipt of complete documentary requirements.

Further, LRD shall facilitate the release of collaterals within seven (7) days from date of full payment of sub-borrower.

Office or Division:	Loan Recovery Department (LRD)	
Classification:	Highly Technical	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business	
Who may avail:	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	
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	



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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		
CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	AO LRD
None	1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD) and	None	1 Banking Day	AO/AA, LRD



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	PDIC and validate the same with PDIC ^{1/}			
None	1.4 Prepare Statement of Account	None	1 Hour, 15 Minutes	<i>Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager</i> LOMD
None	1.5 Request for appraisal, as applicable, with Property Valuation Services Department (PVSD)/Field Services Support Center (FSSC)	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> PVSD/FSSC
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.9 Send notice of approval/denial	None	1 Banking Day	AO/AA LRD
2. Remit full payment and request for release of collateral	2.1 Validate payment and request retrieval of collateral documents from LOMD	None	2 Banking Days	Account Officer/ Account Assistant (AO/AA) LRD
None	2.2 Retrieve documents and forward to LRD	None	7 Hours, 10 Minutes	Loan Processor, Division Chief, Assistant Department Manager LOMD
None	2.3 Prepare transmittal letter addressed to the PDIC-authorized person	None	1 Banking Day	AO, Department Head LRD
3. Present authority to receive collateral and/or valid ID	3.1 Release Collateral documents	None	1 Banking Day	AA/AO LRD
	TOTAL	None	74 Banking Days, 3 Hours, 25 Minutes	

^{1/} 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.



6. 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.

Office or Division:	Loan Recovery Department (LRD)	
Classification:	Highly Technical	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business	
Who may avail:	Borrowers whose loans are being managed by the LRD	
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	
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 ^{1/} 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



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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 PVSD/FSSC	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> PVSD/FSSC
None	2.6 Evaluate the PVSD/FSSC'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, <i>Department Head</i> LRD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	4.1 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>



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	4.2 Review and issue Certificate of legal sufficiency	None	7 Banking Days, 3 Hours	<i>Legal Officer</i> LSG
None	4.3 Facilitate the signing of loan documents	None	2 Hours	<i>AO/AA, Department Head</i> LRD
	TOTAL	None	108 Banking Days, 2 Hours, 15 Minutes	

^{1/} 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.



IV. Non-Borrowing Transactions

1. 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.

Office or Division:	Public Sector Department (PSD)			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government			
Who may avail:	<ul style="list-style-type: none"> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs) - National Government Agencies 			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annex P</i>		See <i>Annex P</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Process non-L/C transactions	See Annex Q	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	
	TOTAL	See Annex Q	1 Banking Day, 1 Hour, 20 Minutes	



2. 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

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



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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>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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CLIENT STEPS	AGENCY ACTIONS	FEEES 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



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



3. Outgoing Telegraphic Transfer related to Trade Transaction

Outgoing Foreign Telegraphic transaction provides payment to various beneficiaries (individual or corporate). A means of fund transfers 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.

Office or Division:	Public Sector Department (PSD)			
Classification:	Simple			
Type of Transaction:	G2B – Government to Government			
Who may avail:	<ul style="list-style-type: none"> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs) - National Government Agencies 			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annex P</i>		See <i>Annex P</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Account Officer/ Account Assistant (AO/AA) PSD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Process non-L/C transactions	See Annex Q	1 Hour, 15 Minutes	<i>Document Specialist</i> <i>Assistant Department Manager</i> International Trade Department
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	
	TOTAL	See Annex Q	1 Banking Day, 1 Hour, 20 Minutes	



V. Real and Other Properties Acquired/Acquired Assets

1. 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.

Office or Division:	Asset Recovery Support Department (ARSD) & Special Assets Department (SPAD)			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G –Government to Government			
Who may avail:	<ul style="list-style-type: none"> • Employed or Self-employed Individuals who are at least 18 years of age • Corporations duly registered with Securities and Exchange Commission (SEC) • Cooperatives duly registered with Cooperative Development Authority (CDA) • LGUs and GOCCs 			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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
	TOTAL	None	5 Hours, 20 Minutes	



2. Declaration/Approval of Winning Bidder for Disposal via Public Bidding

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

Office or Division:	Special Assets Department (SPAD)			
Classification:	Highly Technical			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G –Government to Government			
Who may avail:	<ul style="list-style-type: none"> • Employed or Self-employed Individuals who are at least 18 years of age • Corporations duly registered with Securities and Exchange Commission (SEC) • Cooperatives duly registered with Cooperative Development Authority (CDA) • LGUs and GOCCs 			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Prepare NOA	None	30 Minutes	AO/AA/ <i>Department Head</i> SPAD
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. Send NOA to the client (via email or registered mail)	None	10 Minutes	AO/AA SPAD
	TOTAL	None	21 Banking Days, 40 Minutes	



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

Office or Division:	Special Assets Department (SPAD)			
Classification:	Highly Technical			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	<ul style="list-style-type: none"> - Mortgagor-debtor; - Heirs and/or successors in interest; - Judicial or judgment creditor of the mortgagor-debtor; or - Any person having a lien on the property subsequent to the mortgage 			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Customer Information Sheet (CIS) (1 original copy)		LBP- Special Assets Department		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Legal Sufficiency and Secretary's Certificate			
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Signing and Notarization of RC by the Redemptioner			
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
None	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	
	TOTAL	None	14 Banking Days, 4 Hours, 30 Minutes	



4. 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

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



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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
	Computation of Redemption Price			
None	1.4 Prepare and issue Statement of Account (SOA) to SPAD	None	1 Banking Day	<i>Loan Processor; Assistant Division Chief; Division Chief; Assistant Department Manager</i> LOMD <i>Bookkeeper; Financial Analyst; Financial Specialist; Accountant; Accounting Center Head</i> Accounting Center
None	1.5 Inform the Redemptioner about the Redemption Price and the corresponding terms and conditions	None	1 Banking Day	AO/AA SPAD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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
	TOTAL	None	12 Banking Days, 3 Hours	



5. 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

Office or Division:	Special Assets Department (SPAD)
Classification:	Complex
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	<ul style="list-style-type: none"> • Employed or Self-employed Individuals who are at least 18 years of age • Corporations duly registered with Securities and Exchange Commission (SEC) • Cooperatives duly registered with Cooperative Development Authority (CDA) • LGUs and GOCCs
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
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
Additional Requirements for Corporation	
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)	



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CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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
	TOTAL	None	5 Banking Days, 1 Hour, 10 Minutes	



6. Release of Repossessed Vehicles

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

Office or Division:	Special Assets Department (SPAD)			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	<ul style="list-style-type: none"> - Employed or Self-employed Individuals who are at least 18 years of age - Corporations duly registered with Securities and Exchange Commission (SEC) - Cooperatives duly registered with Cooperative Development Authority (CDA) - Local Government Units and Government-Owned or Controlled Corporations 			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>AO, Unit Head, Department Head</i> SPAD
	2.3 Email to client approved Gate Pass and scanned copy of Official Receipt/ Certificate of Registration (OR/CR)	None	1 Hour	<i>AO/AA/Unit Head/ Department Head</i> SPAD
3. Receive/print Gate Pass to be presented at the warehouse to the guard on duty	3. 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	<i>Security Guard on duty</i> Warehouse concerned



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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	



7. 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.

Office or Division:	Special Assets Department (SPAD)			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	ROPA Buyers			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	Remaining 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>



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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 Minutes	AO/AA SPAD
	TOTAL		6 Banking Days, 1 Hour, 30 Minutes	



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.

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



CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Institutional Above plus: <ul style="list-style-type: none"> ✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy) ✓ Such other documents as may be reasonably required by any of the Underwriters or the Registrar 		Client		
All Investors: <ul style="list-style-type: none"> ✓ Application to Purchase (ATP) (3 original copies) ✓ Registry Paying Agent (RPA) Specimen Signature Sheet (2 original copies) ✓ Other documents required by Issuer (1 original copy) 		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 customercare@mail.landbank.com)	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



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 s 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>



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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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 LTNCD 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
	TOTAL	PHP 100 account opening fee (LTNCD only)	16 Banking Days, 2 Hours, 30 Minutes	



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

Office or Division:	Treasury Brokering and Marketing Unit (TBMU)
Classification:	Highly Technical
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)	Any government agency issuing identification cards
Properly accomplished forms, signature verified by LBP Branch: Individual <ul style="list-style-type: none"> ✓ Order Ticket (1 original copy) ✓ Client Agreement (1 original copy) ✓ Data Privacy Consent Form for Investors (1 original copy) ✓ Risk Disclosure Statement (1 original copy) ✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy) ✓ Client Suitability Assessment (CSA) (1 original copy) 	LBP Branch – New Accounts or TBMU Treasury Sales Specialist/Officer
Institutional Above plus: <ul style="list-style-type: none"> ✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy) 	Client



CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
All Investors: <ul style="list-style-type: none"> ✓ Investor Registration Form (1 original copy) ✓ Registry Paying Agent (RPA) Specimen Signature Sheet (2 original copies) ✓ Other documents required by Issuer 		Registry Paying Agent (RPA) – Philippine Depository and Trust Corporation (PDTCC) 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 customercare@mail.landbank.com)	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



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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 Annex X	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 Annex Y	1 Banking Day	<i>Treasury Sales Personnel TBMU</i>



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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>
	TOTAL	See Annex X + See Annex Y	8 Banking Days, 1 Hour, 40 Minutes	



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

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
Order Ticket (1 original copy)		LBP Branch – New Accounts or TBMU Treasury Sales Specialist/Officer
<ul style="list-style-type: none"> ✓ Registry Trade-Related Transfer Form (2 original copies) ✓ Other documents required by Issuer (1 original copy) 		Registry Paying Agent (RPA) – Philippine Depository and Trust Corporation (PDTCC) 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
<ul style="list-style-type: none"> ✓ Client’s Letter Request (1 original copy) ✓ Registry Confirmation (RC) (1 original copy) ✓ Notarized Affidavit of Loss, in case of loss RC (1 original copy) <p>Institutional Client, Above plus:</p> <ul style="list-style-type: none"> ✓ Board Resolution or Secretary’s Certificate authorizing the sale, signature verified by LBP Branch (1 original copy) 		Client



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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 PDTCC 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 Annex Z	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>



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



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
<p>Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)</p> <p>and/or</p> <p>Updated and valid Tax Exemption Certificate/BIR Ruling for institutional accounts claiming tax exemption (1 certified true copy)*</p> <p><i>*Note: Subject to Issuer's approval.</i></p>	<p>Any government agency issuing identification cards</p> <p>Bureau of Internal Revenue (BIR)</p>
<p>Properly accomplished forms, signature verified by LBP Branch:</p> <p>Individual</p> <ul style="list-style-type: none"> ✓ Order Ticket (1 original copy) ✓ Client Agreement (1 original copy) ✓ Data Privacy Consent Form for Investors (1 original copy) ✓ Risk Disclosure Statement (1 original copy) ✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy) ✓ Investor's Undertaking (notarized) (1 original copy) ✓ Authorization (1 original copy) 	<p>LBP Branch – New Accounts / TBMU Treasury Sales Specialist/Officer</p>



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>Institutional 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		
		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 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



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 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) CA/SA Bookkeeper (if through debit from account), BSO/BOO/BH, 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 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/ New Accounts LBP Branch</i>
	TOTAL	None	22 Banking Days, 2 Hours, 10 Minutes	



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

Office or Division:	Treasury Brokering and Marketing Unit (TBMU)			
Classification:	Simple			
Type of Transaction:	G2B - Government to Business; G2G - Government to Government			
Who may avail:	Eligible Investors, All Government Agencies and Institutional (QIB Investor)			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO) / New Accounts Clerk / Bookkeeper LBP Branch</i> Or <i>Treasury Sales Personnel TBMU</i>



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



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

Office or Division:	Treasury Brokering and Marketing Unit (TBMU)	
Classification:	Highly Technical	
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 (1 photocopy)	Any government agency issuing identification cards	
Properly accomplished forms, signature verified by LBP Branch: Individual <ul style="list-style-type: none"> ✓ Order Ticket (1 original copy) ✓ Client Agreement (1 original copy) ✓ Data Privacy Consent Form for Investors (1 original copy) ✓ Risk Disclosure Statement (1 original copy) ✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy) ✓ Investor's Undertaking (notarized) (1 original copy) ✓ Notarized Special Power of Attorney (1 original copy) ✓ Client Suitability Assessment (1 original copy)** <p><i>**Note: Waived for clients investing in plain vanilla peso-denominated GS with remaining tenors of up to seven (7) years.</i></p>	LBP Branch of Account – New Accounts or TBMU Treasury Sales Specialist/Officer	



CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Institutional 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 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
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



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 Annex Z	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)
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		CA/SA Bookkeeper (if through debit from account LBP Branch
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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	See Annex Z	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

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 (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		
Institutional Client 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		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Teller / Bookkeeper / New Accounts Clerk / Head / Branch Operations Officer (BOO) / Branch Service Officer (BSO) Executive Assistant LBP Branch</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Confirm sale of security	2.1 Sell client's security (once prevailing rates have been relayed to the investor)	See Annex Z	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
	TOTAL	See Annex Z	11 Banking Days, 55 Minutes	



8. Investment Banking – Arranging the Issuances of Bonds, Long-term Negotiated Certificates of Deposits (LTNCD), Loan Syndication, Corporate Notes and Debt/Equity Securities

The process of advising the Issuer on the structure and timing of the issuance and managing the entire bond / LTNCD / loan syndication / corporate notes / debt/equity securities.

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

Office or Division:	Investment Banking Department 1 (IBD 1) and / or Investment Banking Department 2 (IBD 2)
Classification:	Highly Technical; Multi-stage Processing
Type of Transaction:	G2B - Government to Business; G2G - Government to Government
Who may avail:	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
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
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	<i>Account Officer (AO), Department Head concerned + Group Head + Sector Head IBD 1 / IBD 2 + Investment Banking Group (IBG) + Treasury and Investment Banking Sector (TIBS)</i>
	1.2 Submit Mandate Letter with Proposal/ Pitchbook in accordance with the terms and conditions of the RFP	None		



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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	<u>LBP as Arranger:</u>	None	20 Banking Days	<i>AO + Department Head concerned + Group Head IBD 1 / IBD 2 + IBG</i>
	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		<i>AO + Department Head concerned + Group Head IBD 1 / IBD 2 + IBG</i>
None	2.3 Select necessary third party service providers to serve as transaction counsel, facility agent and trustee	None		<i>AO + Department Head concerned + Group Head + Sector Head, if applicable IBD 1 / IBD 2 + IBG + TIBS, if applicable</i>
	<u>LBP as Participating Arranger:</u>			
	2.1 Forward to Mandated Lead Arranger the signed / approved:	None		<i>AO + Department Head concerned + Group Head + Sector Head, if applicable IBD 1 / IBD 2 + IBG + TIBS, if applicable</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<i>Con't 2.1 LBP as Participating Arranger</i>	<ul style="list-style-type: none"> 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		<i>AO + Department Head concerned + Group Head IBD 1 / IBD 2 + IBG</i>
None	2.3 Prepare and secure internal approvals of the Underwriting / Issue Management/ Arrangement Proposal	None		<i>AO + Department Head concerned + Group Head+ Approving Committee IBD 1 / IBD 2 + IBG+ LBP Applicable Approving Committee</i>
None	2.4 Assist the client in securing applicable regulatory approvals	None		<i>AO + Department Head concerned + Group Head IBD 1 / IBD 2 + IBG</i>



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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	5.2 Prepare for Investor Presentation, distribution of invitation letters	None		<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>
6. Attend Investor Presentation / Road Shows	6.1 Pre-launch bring-down due diligence	None	5 Banking Days	<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>
None	6.2 Launch to Qualified Investors / Buyers (QIBs)	None		<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>
None	6.3 QIB bookbuilding period	None		<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>
None	6.4 Pricing	None		<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>
None	6.5 Public Offer Period	None		<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>
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	<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>
None	7.2 Pre-closing bring-down due diligence	None		<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>



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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	<i>AO + Department Head + Group Head IBD 1 / IBD 2 + IBG</i>
None	8.2 Listing Ceremony/ Settlement	None	1 Banking Day	<i>AO + Department Head + Group Head + Sector Head (if applicable) IBD 1 / IBD 2 + IBG + TIBS (if applicable)</i>
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	<i>Teller LBP Branch or Accounts Assistant (AA) / AO / Department Head IBD 1 / IBD 2</i>
9. Pay the fees to LBP	9.1 Provide official receipt to client			<i>Teller LBP Branch or AA/AO/Department Head IBD 1 / IBD 2</i>
	TOTAL	Agreed arranger's fee/ agreed percentage x amount of actual participation	125 Banking Days	



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.

Office or Division:	Investment Banking Department 1 (IBD 1) and/or Investment Banking Department 2 (IBD 2)
Classification:	Highly Technical; Multi-stage
Type of Transaction:	G2B – Government to Business; G2G – Government to Government
Who may avail:	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
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
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		
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 Financial Advisor	1.1 Review Invitation Letter / RFP	None	10 Banking Days	<i>Account Officer (AO), Department Head, Group Head IBD 1 / IBD 2 + IBG</i>
None	1.2 Preliminary review of the Project and Project Proponent	None		<i>AO, Department Head, Group Head IBD 1 / IBD 2 + IBG</i>
None	1.3 Secure LBP internal approvals of the Financial Advisory arrangement	None		<i>AO, Department Head, Group Head, Sector Head (if applicable), Approving Officers IBD1/IBD 2 +IBG+TIBS (if applicable) + LPB Applicable Approving Committee</i>
None	1.4 Submit to Client / Borrower the Mandate Letter in accordance with the terms and conditions of the RFP	None		<i>AO, Department Head, Group Head, Sector Head (if applicable), Approving Officers IBD1/IBD 2+IBG+TIBS (if applicable)</i>



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



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
	TOTAL	Agreed fee (usually, a minimum of PHP1.0 Million, depending on the complexity)	81 Banking Days	



Trust Services
External Services



I. Opening of Accounts

1. Escrow Accounts

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

Office or Division:	Trust Business Development Department (TBDD)			
Classification:	Highly Technical			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Any person, association, corporation, entity or firm who/which has the legal capacity to contract and not disqualified under existing laws and regulations from establishing a banking relationship.			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annexes AA to AC</i>		See <i>Annexes AA to AC</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Inquire about intended Escrow 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	<i>Sales Marketing Officer (SMO)/ TBDD</i>
2. Submit duly filled out Know Your Customer documents and other documentary requirements, as applicable (Individual or Private Institutions)	2.1 Check the completeness and authenticity of required documents and signature/s	None	2 Hours	<i>SMO/ Sales Marketing Assistant (SMA) TBDD</i>



CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Prepare/draft Escrow Agreement for review and approval of Trust Legal Officer (LO)	None	3 Banking Days	<i>SMO</i> TBDD
None	2.3 Review, and finalize/ approve the Trust Agreement	None		<i>Trust LO</i> Trust Oversight and Strategic Management Department
3. Sign the Escrow Agreement	3. 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
4. Have the Acknowledgement page (Client portion) notarized	4. Notarize the Acknowledgment page (TBG portion)	None	3 Banking Days	<i>LO</i> Legal Services Group



CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
5. Deposit or transfer funds to Savings account assigned to the opened trust account	5. Open account in the Trust Banking System and request for the opening of Savings Account at Cash Department	See Annex AD	1 Banking Day	SMA TBDD
6. Secure copy of agreement	6. Provide client's copy of agreement	None	1 Hour	SMA TBDD
	TOTAL	See Annex AD*	8 Banking Days, 4 Hours	

**Shall include annual maintenance fee, among others, as indicated in the Annex.*



2. Trust Accounts

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

Office or Division:	Trust Business Development Department (TBDD)			
Classification:	Highly Technical			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Any person, association, corporation, entity or firm who/which has the legal capacity to contract and not disqualified under existing laws and regulations from establishing a banking relationship.			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
See <i>Annexes AE</i>		See <i>Annexes AE</i>		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	<i>Sales Marketing Officer (SMO)/ TBDD</i>
2. Submit duly filled out Know Your Customer documents and other documentary requirements (Private Institutions)	2.1 Check the completeness and authenticity of required documents and signature/s	None	2 Hours	<i>SMO/ Sales Marketing Assistant (SMA) TBDD</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Prepare/draft Trust Agreement for review and approval of Trust Legal Officer (LO)	None	3 Banking Days	<i>SMO</i> TBDD
None	2.3 Review, and finalize/ approve the Trust Agreement	None		<i>Trust LO</i> Trust Oversight and Strategic Management Department
3. Sign the Trust Agreement	3. 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
4. Have the acknowledgement page (Client portion) notarized	4. Notarize the the Acknowledgment page (TBG portion)	None	3 Banking Days	<i>LO</i> Legal Services Group



CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
5. Deposit or transfer funds to Savings account assigned to the opened trust account	5. Open account in the Trust Banking System and request for the opening of Savings Account at Cash Department	See Annex AD	1 Banking Day	SMA TBDD
6. Secure copy of agreement	6. Provide client's copy of agreement	None	1 Hour	SMA TBDD
	TOTAL	See Annex AD*	8 Banking Days, 4 Hours	

**Shall include annual maintenance fee, among others, as indicated in the Annex.*



II. Account Management

1. Additional Contribution/Reinvestment Through Advance Copy of Letter of Instruction Sent Via Email

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

Office or Division:	Trust Account Management Department (TrAMD)			
Classification:	Simple			
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 tenor, investment outlet and rate for the investment/reinvestment (1 original copy)		Client provided		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit an advanced copy of LOI via email to TrAMD's official e-mail address	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
2. Submit Original Physical copy of the LOI to Trust Banking Group	2.1 Upon receipt of the LOI, verify the signature/s	None	30 Minutes	AA TrAMD <i>Signature Verifier</i> Trust Operations Department



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.2 File the document in the folder	None		AA TrAMD
	TOTAL	Investible amount is subject to 20% tax	3 Hours, 30 Minutes	



2. Additional Contribution/Reinvestment with Physical Original Copy

Office or Division:	Trust Account Management Department (TrAMD)			
Classification:	Simple			
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 tenor, investment outlet and rate for the investment/reinvestment (1 original copy)		Client provided		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit Physical Original copy of the LOI to Trust Banking Group	1.1 Verify the signatures on the LOI	None	30 Minutes	AA TrAMD <i>Signature Verifier</i> Trust Operations Department
	1.2 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
	1.3 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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4 File the document in the folder	None		AA TrAMD
	TOTAL	Investible amount is subject to 20% tax	3 Hours, 30 Minutes	



3. Account Withdrawal

Client partially 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 an original copy of the LOI to TrAMD and Affidavit of Loss, if applicable (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	<i>Account Officer (AO)</i> TrAMD
None	1.2 Earmark amount to be withdrawn	None	1 Hour	<i>Investment Officer</i> TPMD
None	1.3 Check whether recipient account is active or dormant	None	30 Minutes	AO TrAMD <i>Cashier</i> Trust Operations Department (TrOD)



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 If not Active, request Client to provide active account If via check release, get confirmation from Client on date of pick-up	None	1 Hour	AO TrAMD
None	1.5 Validate recipient account number	None	30 Minutes	AO TrAMD Cashier TrOD
None	1.6 Upon receipt of the original copy of LOI and/or Affidavit of Loss (if applicable), verify signature/s	None	30 Minutes	<i>Signature Verifier</i> TrOD
None	1.7 Prepare and approve Instruction sheet for withdrawal	None	2 Hours	<i>AO and Head</i> TrAMD
None	1.8 Release amount of withdrawal	None	4 Hours	<i>Cashier</i> TrOD
	TOTAL	None	1 Banking Day, 2 Hours	



4. Account Closure/Termination

Accounts are closed when purpose of establishing such is already fulfilled or the Client wants to fully withdraw the fund.

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 request (1 original copy)		Client provided		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit an original copy of the LOI to TrAMD (advanced copy via email is acceptable)	1.1 Receive LOI and check details on request	None	30 Minutes	<i>Account Officer (AO)</i> 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	<i>Trust Portfolio Officer</i> TPMD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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
None	1.7 Upon receipt of the original copy, verify signature/s on LOI	None	30 Minutes	<i>Account Assistant (AA)</i> TrAMD <i>Signature Verifier</i> Trust Operations Department (TrOD)
None	1.8 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)



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.9 Submit approved TBG-Instruction Sheet to TrOD	None	5 Minutes	AA TrAMD
None	1.10 Prepare memo and inform Cash Department for closure of the account and request for closing balance	None	2 Hours	<i>Accountant & Head TrOD</i>
None	1.11 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	1.12 Encode the closing amount in the system	None	30 Minutes	AO TrAMD
None	1.13 Release closing amount either check or credit to destination account	None	1 Hour	<i>Cashier TrOD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.14 Prepare, generate and approve Terminal Report	None	4 Hours	<i>Accountant and Head TrOD</i>
None	1.15 Prepare and approve transmittal letter of Terminal Report	None	2 Hours	<i>AO and Head TrAMD</i>
None	1.16 Send Terminal Report (advanced copy thru email and original copy thru messenger or thru Facilities Management Department	None	45 Minutes	AO TrAMD
	TOTAL	None	3 Banking Days, 6 Hours, 50 Minutes	



III. Issuance of Bank Certification

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

Office or Division:	Trust Account Management Department (TrAMD)			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Trust Clients			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter of Instruction (LOI) (1 original copy)		N/A. Requirement will come from client		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit an original copy of the LOI (advanced copy via email is acceptable)	1.1 Receive LOI	None	20 Minutes	<i>Account Officer (AO)</i> TrAMD
None	1.2 Verify signature/s on LOI	None	30 Minutes	<i>Signature Verifier</i> TrOD
None	1.3 Prepare and approve Instruction for the Request of Bank Certification from Trust Operations Department (TrOD)	None	2 Hours	<i>AO and Head</i> TrAMD
2. Pay Bank Certification fee	2.1 Receive payment from client	PHP 100.00 per Certificate	5 Minutes	<i>Cashier</i> TrOD <i>Teller</i> Servicing Branch



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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
	TOTAL	PHP 100.00 per Certificate	5 Hours, 55 Minutes	



Operations and Administrative Support Services

External Services



I. Human Resource-related Services

1. Pre-employment Assessment and Selection (Rank and File)

Administration of the Bank's pre-employment examination to applicants who meet minimum qualifications and referral of applicants to various vacancies of the Bank upon qualifying in the exam.

Office or Division:	PAD HR Planning and Staffing Unit	
Classification:	Highly Technical	
Type of Transaction:	G2C – Government to Citizen	
Who may avail:	Job Applicants	
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	
Pre-Exam Requirements: <ul style="list-style-type: none"> • Application for Employment Form • Transcript of Records (Original and Photocopy) • Proof of Civil Service Professional or Equivalent Eligibility • One 1x1 Recent ID picture Pre-employment requirements (1 original copy each) <ul style="list-style-type: none"> • Authenticated Copy of Eligibility • Medical Test Results (original) • Civil Service Commission (CSC) Form 211 (must be original) • Copy of Persons with Disabilities (PWD) ID Card (if applicable) • National Bureau of Investigation (NBI) Clearance (must be original) • Regional/Municipal Trial Court (RTC and MTC) (must be original) • Police Clearance (must be original) • Certificate of Employment • Philippine Statistics Authority (PSA) Birth Certificate (must be original) • Copy of Certificate of Attendance to Trainings/Seminars • Affidavit of No Delinquent Financial Obligation (must be original) • Consent for Credit Information (CI) Report 	Applicant	



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of complete requirements	1.1 Receive the complete requirements and evaluation of submitted pre-exam requirements	None	1 Banking Day	<i>Human Resource Management (HRM) Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, Recruitment Division (RD)</i> <i>Assistant Department Manager (ADM), Department Head (DH), PAD</i>
	1.2 Scheduling of pre-employment examination			
	1.3 Conduct of the pre-employment examination		1 Banking Day	
	1.4 Evaluation of exam result versus the Bank's exam parameters and encoding of exam result on test register		3 Banking Days	
	1.5 Release of examination results to applicants via email and endorsing units via memo		1 Banking Day	



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.6 Conduct of Competency-Based Behavioral Interview and Preparation of Candidate Matrix	None	3 Banking Days	<i>HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, RD</i> <i>ADM, DH, PAD</i>
	1.7 Preparation and forwarding of Memo Endorsement with attachments to various units of the Bank		1 Banking Day	
2. Hiring Unit to submit Proposal for Hiring to PAD	2.1 Validate proposal based on Hiring Unit's (HU's) plantilla	None	2 Banking Days	<i>HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, ADM, DH, Headcount Management and Manpower Planning Division (HMMPD), PAD</i>
	2.2 Forward validated proposal to SPD		1 Banking Day	
	2.3 Liaise submission of Pre-Employment Requirements with Applicants /1	None	1 Banking Day	<i>HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, ADM, DH, Selection and Promotion Division (SPD), PAD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>3. Qualified applicants to submit complete pre-employment requirements to PAD</p>	<p>3.1 PAD to submit request/s for the following:</p> <ul style="list-style-type: none"> • Conduct of Background Investigation (BI) from Security Department (SD) or the Third Party Service Provider (TPSP) • Medical Evaluation and Clearance from Employee Relations Department (ERD) • Credit Information Report (CIR) of the qualified applicant/s from Property Valuation Services Department (PVSD) 	<p>None</p>	<p>3 Banking Days</p>	<p><i>HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, ADM, DH, Selection and Promotion Division (SPD), PAD</i></p>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<ul style="list-style-type: none"> Audit Clearance from the Internal Audit Group (IAG) if qualified applicant is an existing OSS (Office Support Staff) deployed in the bank 			
TOTAL:		None	17 Banking Days	

/1 – Dependent to the applicant's compliance and submission of requirements

/2 - 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 OSS; d.) PVSD for the CI Report



2. Request for Service Record and Other Document/Record of Separated Employees (with Records On-Site and Archived at Antipolo Warehouse)

Request for Service Record (SR) being issued to LBP employees who separated from the Bank and other document/record which are now stored at the LBP Antipolo Warehouse which are also requested by former employees of LBP to facilitate and cater their personal transactions with other agencies.

Office or Division:	Personnel Administration Department (PAD) - Separation and Records Division (SRD)			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2G – Government to Government			
Who may avail:	LANDBANK Separated/Inactive Employees LANDBANK Units Other government agencies such as GSIS, Ombudsman, PAG-IBIG, etc.			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter-request for various documents indicating the purpose of the request (1 original copy/scanned/email)		201 File Personal Data Card (PD Card) IDRARS Separation Folders Files archived at Antipolo Warehouse		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit letter request for various documents through email, parcel/courier or personal appearance	1.1 Receive request letter from inactive employee/Units concerned/agencies	None	1 Minute	<i>Human Resource Management (HRM) Assistant SRD, PAD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Evaluate/locate the requested document/s from 201 File, PD Card separation folders, IDRARS, etc.; determine whether records are onsite or at warehouse	None	1 Hour	<i>HRM Assistant</i> SRD, PAD
None	1.3 If record is onsite: a. Retrieve PD Card and other source record b. Prepare request, encode and print SR from SAP-HRIS c. Proceed to Step 1.6	None	6 Hours and 59 Minutes	<i>HRM Assistant</i> SRD, PAD
None	1.4 If record is at Antipolo Warehouse: a. prepare the Retrieval Request Form (RRF) in four (4) copies	None	3 Hours	<i>HRM Assistant</i> SRD, PAD



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	b. Forward RRF for review and affix signature/ e-signature	None	3 Hours and 59 Minutes	<i>HRM Assistant, Assistant Division Chief (ADC), DC, SRD,</i>
None	c. Forward the signed/ e-signed RRF to Facilities Mngt. Dept. (FMD) through email or hard copy for processing of the request	None	1 Hour	<i>HRM Assistant SRD, PAD</i>
None	1.5 Retrieve files/documents in the warehouse and forward to PAD	None	3 Banking Days	FMD
None	1.6 Prepare request of separated employee a. Encode and print SR from SAP-HRIS b. If documents are found, photocopy the same	None	5 Banking Days	<i>HRM Assistant SRD, PAD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.7 Forward the document/s to the DC/ADC for review, to be certified, affix signature/e-signature	None	1 Banking Day	ADC or DC, SRD, PAD
None	1.8 Prepare the Property Transmittal Slip in four (4) copies to return the box to FMD	None	1 Hour	HRM Assistant, SRD, PAD
None	1.9 Return the box to FMD with the signed PTS	None	1 Banking Day	HRM Assistant, SRD, PAD
None	1.10 Scan the document/s prior to release	None	2 Hours	HRM Assistant, SRD, PAD
2. If for pick-up, proceed to PAD for the release of requested document; or receive certified or scanned copy/ies of requested document	a. Route/send/release the document/s to the requesting party or email scanned copy	None	4 Hours	HRM Assistant, SRD, PAD
	b. Log the document released and/or update SR's monitoring file	None		
	TOTAL	None	7 Banking Days <i>(record is onsite)</i> 13 Banking Days <i>(record is at warehouse)</i>	



3. 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.

Office or Division:	Personnel Administration Department (PAD) - Separation and Records Division (SRD)			
Classification:	Complex			
Type of Transaction:	G2G – Government to Government			
Who may avail:	LANDBANK Alumni			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<ul style="list-style-type: none"> ➤ Alumni Personal Data Sheet (1 original copy) ➤ For lost Alumni ID – Notarized Affidavit of Loss (1 original copy) ➤ For Old/outdated or Damaged Alumni ID – surrendered ID card (original copy) ➤ 1X1 picture (1 original copy/digital copy) 		LANDBANK Alumni		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit duly accomplished Alumni Personal Data Sheet together with other requirements through email, parcel/courier, personal appearance	1.1 Receive request for the issuance or replacement of lost and damaged Alumni ID cards	None	1 Banking Day	<i>Human Resource Management Assistant (HRMA), SRD, PAD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Validate submitted Personal Data Sheet against HR records	None	3 Banking Days	<i>Human Resource Management Assistant (HRMA), SRD, PAD</i>
None	1.3 Scan signature and picture from the Data Sheet			
None	1.4 Input details of Alumni in the ID template and attach scanned copy of picture and signature			
None	1.5 Print Alumni ID card			
None	1.6 Review and affix initial/e-initial on memo request prior to release of printed Alumni ID	None	2 Banking Days	<i>Division Chief (DC), SRD-PAD</i>
2. Proceed to PAD for the release of Alumni ID	2.1 Release printed Alumni ID 2.2 Log the ID release in receiving logbook and/or the monitoring database	None	1 Banking Day	<i>HRMA SRD, PAD</i>
	TOTAL	None	7 Banking Days	



4. Sourcing/Talent Acquisition

Accommodation and receipt of job applications from various sourcing channels (i.e Walk -in, Next-of-kin, LANDBANK Website, Employee/Unit/Department Referral, Academe/University Partnerships and Online Recruitment portals)

Office or Division:	Recruitment Division			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Job Applicants			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Updated Resume/Personal Data Sheet (1 original copy)		Applicant		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submission of Resume/Personal Data Sheet	1.1 Post job ad and/or source applicants through various recruitment platform 1.2 Receive the Resume/ Personal Data Sheet	None	6 Banking Days	<i>HRM Assistant, HRM Analyst, HRM Specialist I / II, Division Chief, Recruitment Division (RD)</i>
None	1.3 Conduct preliminary Screening (minimum qualification)	None	1 Banking Day	
	1.4 Request applicant to submit/prepare pre-examination requirements			
TOTAL:		None	7 Banking Days	



II. Handling of Whistleblowing Reports (WBR) / Referral

This service covers the handling of whistleblowing reports against the LANDBANK Board of Directors and employees, whether permanent, temporary, co-terminus or directly hired contractual.

Office or Division:	Office of the General Counsel (OGC) Human Resource Management Group (HRMG) Employee Relations Department (ERD)	
Classification:	Highly Technical	
Type of Transaction:	G2C – Government to Citizen G2B – Government to Business Entity G2G – Government to Government	
Who may avail:	All stakeholders: The general public, other government agencies	
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	
Written Complaint and/or complaint submitted through other reporting channels ((whistleblowing web portal, face-to-face, e-mail, telephone, fax) (1 original copy or 1 soft copy)	For written, face-to-face, e-mail, telephone and fax: Created by the Complainant/Whistleblower/Government Agency For whistleblowing web portal: Created by the Complainant/Whistleblower/Government Agency in https://whistleblowing.gcg.gov.ph/ , with an online link through the LANDBANK official website, www.landbank.com	
Supporting documents to the complaint / report as may be deemed necessary by the complainant (1 photocopy or 1 soft copy)	Complainant	



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>1. Submit the complaint (WBR) from the complainant or referral from other government agencies to LANDBANK via:</p> <p>a. Written Letter</p> <p>b. ERD's Email lbperd@mail.landbank.com</p> <p>c. Telephone:</p> <ul style="list-style-type: none"> • Ethics Hotline - (02) 405-7660 or local 7660 through trunkline numbers (02) 405-7000 • Legal Services Group (LSG) - (02) 450-7001 • HRMG – (02) 405-7391 • ERD – (02) 405-7225 <p>d. Fax number: (02) 528-8416</p> <p>e. Whistleblowing Portal: www.whistleblowing.gcg.gov.ph, which has an online link through the LANDBANK's official website, www.landbank.com</p>	<p>Via Written Letter, E-mail, Telephone, Fax</p> <p>1.1 Issue official acknowledgment letter/memo</p> <hr/> <p>Via Whistleblowing Portal</p> <p>1.1 Issue official acknowledgment letter/memo to GCG</p>	<p>None</p>	<p>20 Minutes</p>	<p><i>Information Staff, LANDBANK Reception Desk</i></p>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
f. Face-to-Face - Approach the Information Staff at the LANDBANK Reception Desk	Via Face-to-Face 1.1 Log the complainant's information			
	1.2 Endorse the WBR to the Executive Assistant of ERD	None	1 Hour, 30 Minutes	<i>Information Staff, LANDBANK Reception Desk</i>
	1.3 Endorse the WBR to the Head of ERD	None	20 Minutes	<i>Executive Assistant, ERD</i>
	1.4 Skim & route the WBR to the Head of Management & Employee Relations Unit (MERU)	None	20 Minutes	<i>Head, ERD</i>
	1.5 Skim & route the WBR to the Head of Industrial Relations Division (IRD)	None	20 Minutes	<i>Asst. Department Manager, MERU</i>
	1.6 Evaluate and assess the WBR as to sufficiency and adequacy <u>If with basis:</u> a. Draft a Reply Letter to the complainant	None	2 Banking Days	<i>HR Management Specialist I, IRD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<p>b. Require the evaluation of the WBR by the Administrative Legal Department (ALD) or other duly designated Department/ Unit or officer as to whether or not it qualifies as a protected disclosure</p> <p><i>Note: Proceed to succeeding actions but simultaneously, perform Agency Actions 1.13 and onwards.</i></p> <p><u>If found without merit:</u> Draft a reply to the complainant stating inadequacy and/or request for supporting documents</p> <p><i>Note: Proceed to succeeding actions until 1.12 only.</i></p>			



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.7 Review the letter/s and send it to the Head of MERU for review	None	1 Banking Day	<i>Division Chief, IRD</i>
	1.8 Review the letter/s and route to the Head of ERD for approval and signature	None	1 Banking Day	<i>Asst. Department Manager, MERU</i>
	1.9 Review and sign the letter/s	None	1 Banking Day, 35 Minutes	<i>Head, ERD</i>
	1.10 Route the signed letter/s to the Head of IRD for sending out	None	30 Minutes	<i>Executive Assistant, ERD</i>
	1.11 Submit the signed letter/s and receiving copies to the Facilities Management Department (FMD) and log the same for transmittal	None	30 Minutes	<i>HR Management Specialist I, IRD</i>
	1.12 Deliver the letter/s to the concerned recipient	None	1 Banking Day	<i>Messenger, FMD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
If found meritorious, follow Agency Actions below from Agency Action 1.6:				
	1.13 Prepare the memo and send it to the Head of MERU for review	None	1 Banking Day	<i>Division Chief, IRD</i>
	1.14 Review the memo and route to the Head of ERD for approval and signature	None	1 Banking Day	<i>Asst. Department Manager, MERU</i>
	1.15 Review and sign the memo	None	1 Banking Day & 35 Minutes	<i>Head, ERD</i>
	1.16 Route the signed memo to the Head of IRD for sending out	None	30 minutes	<i>Executive Assistant, ERD</i>
	1.17 Submit the signed memo and receiving copies to the ALD	None	30 Minutes	<i>HR Management Specialist I, IRD</i>
	1.18 Evaluate the WBR and provide recommendations	None	30 Banking Days	<i>Vice President, ALD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.19 Submit the evaluation report and recommendation to the Bank's Corporate Governance Committee (CGCom) or OGC	None	2 Hours	<i>Executive Assistant, ALD</i>
	1.20 Evaluate and approve the report	None	5 Banking Days	<i>Handling Lawyer, OGC</i>
	TOTAL	None	<p style="text-align: center;"><u>If found without merit:</u> 6 Banking Days, 4 Hours, 25 Minutes</p> <p style="text-align: center;"><u>If found meritorious:</u> 45 Banking Days*</p>	

**Note: The matter may be further referred to the Internal Audit Group (IAG) and/or ALD for further evaluation in case of need or be referred to the LSG for prosecution.*



Annexes

Documentary Requirements for Bond Transactions

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Basic Requirements	
Agrarian Reform (AR) Bond Certificate (1 original copy)	Bondholder/Authorized Representative
Photo-bearing valid Identification Document (ID) ¹ 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)	PVPT-AOU, AgraD
Data Privacy Consent Form (DPCF) to be accomplished by Bondholder/Heirs/Authorized Representative/Signatories (1 original copy)	PVPT-AOU, AgraD
Form I - Application for Bond Servicing Transaction (ABST) for Bond Payment (1 original copy)	PVPT-AOU, AgraD
Form II - ABST for Bond Transfer/ Conversion/Exchange/Replacement (1 original copy)	PVPT-AOU, AgraD
2. For Legally Incompetent/Incapacitated Bondholders	
Special Power of Attorney (SPA) ² ; 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 ² needs further confirmation (1 original copy)	

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

² Validity of SPA is one (1) year only

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Medical Certificate, issued by examining Physician, in case health condition of Bondholder needs further confirmation (1 original copy)	
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)	
3. For Deceased Bondholders	
▪ Extra-Judicial Settlement	
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)	
▪ Judicial Settlement	
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	
Certificate of Incorporation, (1 original or 1 certified true copy)	Securities and Exchange Commission (SEC)
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)	



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> ▪ Dissolved Corporations Basic Requirements for Corporations 	
<p>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)</p>	<p>Bondholder/Authorized Representative</p>
<p>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)</p>	<p>Executive Clerk of Court of appropriate Regional Trial Court</p>
<p>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)</p>	<p>Competent Court</p>
<ul style="list-style-type: none"> ▪ Dissolved Partnerships Basic Requirements for Partnerships 	
<p>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)</p>	<p>Bondholder/Authorized Representative</p>
<p>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)</p>	<p>Competent Court</p>



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>▪ Financial Institutions under Receivership</p>	
<p>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)</p>	<p>Bondholder/Authorized Representative</p>
<p>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)</p>	
<p>5. For Government Agency</p>	
<p>Appointment Paper of Head of Office, certified by Secretary (1 original or 1 certified true copy)</p>	<p>Bondholder/Authorized Representative</p>
<p>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)</p>	



Annex B

Documentary Requirements for Issuance of Certificate of Full Payment and Release of Real Estate Mortgage

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Principal Agrarian Reform Beneficiary (ARB)	
Presentation of photo-bearing government issued ID ¹ or Barangay certificate (1 original copy) (for initial transaction or updating)	ARB
Presentation of Original Owners Duplicate Copy (ODC) of CLOA/EP	ARB
2. Representative of ARB	
Notarized Special Power of Attorney (SPA ²) (1 original copy)	ARB
Presentation of photo-bearing government issued ID ¹ 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
3. For Deceased ARB	
Deed of undertaking with quitclaim and/or SPA ² , 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 ¹ 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

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

² Validity of SPA is one (1) year only

Documentary Requirements for Payment of Land Transfer Claim Proceeds

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. 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; or 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 ¹ (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/ Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
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

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



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
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 ¹ (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
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 ¹ (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
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

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



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
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
Presentation of photo-bearing government issued ID ¹ (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
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 ¹ 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)	AgraD/FSSC
Notarized Special Power of Attorney (SPA) ² 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

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

² SPA has no expiry



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Presentation of photo-bearing government issued ID ¹ 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"> • Notarized SPA² executed within the Philippines (1 original copy) or • Special Power of Attorney authenticated by the Consul Gen. of the Philippine Consular Office of the country where the SPA² was executed or Apostillized SPA² if the document was executed in a country/jurisdiction signatory to the Apostille 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)	AgraD/FSSC
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 ¹ 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)	AgraD/FSSC
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

¹ The PhilID shall be sufficient proof of identification as provided under Malacañan EO No. 162, series of 2022
² SPA has no expiry



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
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 ¹ of Corporate Officer/ 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)	AgraD/FSSC
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

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

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
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 ² 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 ¹ 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)	AgraD/FSSC
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 ¹ (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
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

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

² Validity of SPA is one (1) year only



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Presentation of photo- bearing government issued ID ¹ 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)	AgraD/FSSC
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 ¹ (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC

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

Documentary Requirements for Refund of Excess Payment

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Principal ARB	
Request for refund duly signed by the ARB (1 original copy)	ARB
Presentation of photo-bearing government issued ID ¹ or Barangay certificate (1 original copy)	ARB
2. Representative of ARB	
Request for refund duly signed by the ARB (1 original copy)	ARB
Notarized SPA ² (1 original copy)	ARB
Presentation of photo-bearing government issued ID ¹ or barangay certificate of the ARB and the authorized representative (1 original copy)	ARB and ARB's Authorized Representative
3. For Deceased ARB	
Request for refund duly signed by the heir/s of the ARB (1 original copy)	
Deed of undertaking with quitclaim and/or SPA ² , if applicable (1 original copy)	Heirs of ARB or Authorized Representative
Death Certificate (1 original copy)	PSA
Presentation of photo-bearing government issued ID ¹ 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

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

² Validity of SPA is one (1) year only



Annex E

LANDBANK List of Products and Services

DEPOSIT PRODUCTS

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

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 (LBSC)
POS Debit/Credit
BOC PAS6-Electronic Payment System (PAS6 – 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
LANDBANK Institutional Cash Card (LICC)



Annex F

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

Documentary Requirements for Opening an Account

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



Classification	Required Document/s
Court-appointed Fiduciary (Guardian, Administrator, Trustee or Receiver)	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the Court-appointed Fiduciary and the Beneficial Owner 2. Two (2) recent ID photos of the Court-appointed Fiduciary and the Beneficial Owner (in case of manual account opening) 3. Original Copy of the document containing the Fiduciary's appointment, specifically: <ol style="list-style-type: none"> a. For Guardian – Letter of Guardianship b. For Executor of a Will – Letters Testamentary c. For Administrator of a Will – Letters of Administration d. For Rehabilitation Receiver or Liquidator (of financially distressed corporations and individuals) – Court Order e. For Liquidation Receiver (in the case of involuntary dissolution of corporation per Securities and Exchange Commission [SEC]) – Court Order f. For Liquidation Trustee of a dissolved corporation duly appointed by the court (in the absence of one appointed by the board of directors) – Court Order <p style="margin-left: 40px;">In the case of dissolved corporations where a Liquidation Trustee has been appointed by the last-remaining board of directors:</p> <ul style="list-style-type: none"> ▪ Original notarized Secretary's Certificate/Board Resolution pertaining to the designation/appointment of a liquidation trustee ▪ Latest General Information Sheet (GIS) filed with the SEC 4. Original Copy of Court Order authorizing the Fiduciary to open a deposit account with LANDBANK, except for Liquidation Trustee appointed by the last-remaining board of directors 5. Supporting information on the intended nature of the business relationship, source of funds or source of wealth of the customer (such as ITR, Audited FS, Loan Application, Deed of Donation, Deed of Sale, and the like), if applicable
NON-INDIVIDUAL	
Partnership	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each Partner 2. Two (2) recent ID photos of each Partner (in case of manual account opening) 3. Articles of Partnership and By-laws, including amendments, if any 4. Certificate of Registration with the SEC 5. Notarized agreement/resolution designating the extent of authority of each Partner in dealing with the depository Bank 6. Business/Mayor's Permit



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

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



Classification	Required Document/s
	<ol style="list-style-type: none"> 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 8. DHSUD Registration Certificate – for Real Estate Developer (RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
Joint Ventures/ Consortiums	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. For incorporated Joint Ventures/Consortiums: <ol style="list-style-type: none"> a. Certificate of Registration with the SEC b. Articles of Incorporation and By-Laws of each of the corporations involved in the joint venture, including amendments, if any c. Notarized Secretary’s Certificate of the Joint Venture/Consortium containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority 4. For unincorporated Joint Ventures/Consortiums between Individuals and Corporations: <ol style="list-style-type: none"> a. Notarized Board Resolution or Secretary’s Certificate of the Corporation on its authority to enter into a Joint Venture/Consortium Agreement with the other party/ies and its authorized signatories thereto b. Copy of the Joint Venture/Consortium Agreement c. If it is not clearly stated in the Joint Venture/ Consortium Agreement the authority to open an account with LANDBANK and the authorized signatories to the account: <ul style="list-style-type: none"> • Notarized Secretary’s Certificate of the Corporation containing the (i) authority to open an account with LANDBANK for the Joint Venture/Consortium and (ii) the designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority • Special Power of Attorney of the Individual appointing the officer designated in the Secretary’s Certificate of the Corporation as his Attorney-in-Fact, (i) authorizing the opening of the account for the Joint Venture/Consortium and (ii) to deposit, withdraw, endorse or negotiate checks and otherwise deal with



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



Classification	Required Document/s
Association/ Organization	<ol style="list-style-type: none"> 4. Articles of Incorporation (or equivalent document) and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded 6. Business/Mayor's Permit 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 8. DHSUD Registration Certificate – for Real Estate Developer (RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
Cooperative	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Certificate of Registration with the Cooperative Development Authority 4. Articles of Cooperation and By-Laws, including amendments, if any 5. Cooperative Annual Performance Report (CAPR) Form (Revisions No. 5) 6. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded 7. Business/Mayor's Permit 8. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 9. DHSUD Registration Certificate – for Real Estate Developer (RED) 10. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable
National Government Agency/Constitutional Commission	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening)



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Classification	Required Document/s
	3. Charter and/or law creating the government corporation/office/agency or Executive Order/Department Order creating the government entity, if newly created 4. Duly notarized Board Resolution/LOA from the Head of Agency incorporating the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
Local Government Unit	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Sanggunian Resolution of LGU concerned certified by the Secretary to the Sanggunian, incorporating the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that such resolution remains effective and subsisting and has not been amended, revoked or superseded. <p>Notes: Per Section 43, COA Circular No. 382-92</p> <p>A. <i>For Current Accounts (Except for Barangays)</i></p> <ul style="list-style-type: none"> • <i>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.</i> <p>B. <i>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>

Classification	Required Document/s
	<p>Per Section 454 of the Local Government Code</p> <p><i>C. For Current Accounts (Except for Barangays)</i></p> <ul style="list-style-type: none"> • <i>Sanggunian Resolution on the concurrence to the appointment of the local administrator by the local chief executive is required.</i> <p><i>D. In case of a temporary or permanent vacancy in the Office of the Local Chief Executive or Local Treasurer, the following shall be required:</i></p> <ul style="list-style-type: none"> • A new Sanggunian Resolution when the previous Sanggunian Resolution specifically indicates the name of the former Local Chief Executive or Local Treasurer. • 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. • 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. • Charter and/or law creating the LGU may be required, as applicable
Barangay	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (In case of manual account opening) 3. Barangay Council Resolution stating its authorized signatories 4. List of Officers 5. Officers’ Oath of Office 6. In case of a temporary or permanent vacancy in the Office of the Local Chief Executive or Barangay Treasurer, the following shall be required: <ul style="list-style-type: none"> • A new Barangay Resolution when the previous Barangay Resolution specifically indicates the name of the former Barangay Chairperson or Barangay Treasurer.

Classification	Required Document/s
	<ul style="list-style-type: none"> • If the general term “Barangay Chairperson” and “Barangay Treasurer” was used in the Barangay Resolution in the opening of account, a certification from the DILG on the assumption of the successor as Barangay Chairperson, while for the New Treasurer, a Sanggunian Resolution concurring to the appointment of the Barangay Treasurer, shall be sufficient. • If there is a conflict on the assumption to a position and a Barangay Resolution cannot be secured, a certification from the DILG on the assumption of the successor shall be required.
<p>Unincorporated Units of the Government (i.e., for accounts opened for Public Officials for funds held in their official capacity)</p>	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the public official and each of the Authorized Signatories 2. Two (2) recent ID photos of the public official and each of the Authorized Signatories (in case of manual account opening) 3. Letter of intent to open a deposit account with the Bank by the public official 4. Duly Notarized SPA, in case a public official designates signatory/ies to the account or appoints representative/s to transact with the Bank in his behalf
<p>For corporate/ institutional customers opening additional accounts</p>	<ol style="list-style-type: none"> 1. Duly authenticated copy of Certificate of Registration issued by: <ol style="list-style-type: none"> a. Security and Exchange Commission (SEC) for corporations and partnerships; b. Cooperative Development Authority (CDA) for cooperatives; c. Bangko Sentral ng Pilipinas (BSP); and d. Proof of registration with AMLC for money changers/foreign exchange dealers and remittance agents. 2. Articles of Incorporation or Association, and By-Laws or any equivalent documents 3. Original copy of the following: <ol style="list-style-type: none"> a. Latest General Information Sheet (which lists the names of directors/trustees/partners, principal, stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer) or any equivalent documents;



Classification	Required Document/s
	<ul style="list-style-type: none"> b. Notarized Certificate of Corporate Secretary (for private institutional customer), Certification by the Secretary to the Sanggunian as to the issuance of a Resolution, or notarized Letter of Authority from Head of Government Agency (for government institutional customers), whichever is applicable. 4. Valid ID/s of the Corporate Secretary (in case of manual account opening) 5. Written authorization for the authorized representative, as applicable.
MSBs, OGOs, OGO-SPs, Real Estate Brokers and Developers opening additional accounts	<p>In addition to the documentary requirements for individual or the specific type of corporate customer:</p> <ul style="list-style-type: none"> 1. Copy of email sent by AMLC to the Real Estate Broker/Developer as proof of Registration in the AMLC portal 2. Professional Regulation Commission certificate of registration/license for individual or Secretary's certificate and/or board/partnership resolution, designating the compliance officer.

Fees and Charges

BANK FEES AND CHARGES FOR PESO TRANSACTIONS/SERVICES



Effective January 2, 2024

A. Regular Transactions

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



Bank Certification	
<ul style="list-style-type: none"> Deposit Balance (for all kinds of bank deposit certification except those covered in MOA/MOU) Loan Balance Loan Full Payment Cash Payment of Donor's Tax, Capital Gains Tax, Estate Tax 	PHP200.00/certification
Bank Certificate on Bank Guarantee Against Deposit (BGAD)	
<ul style="list-style-type: none"> 1 year or 360 days 	PHP1,000.00
<ul style="list-style-type: none"> 120 days 	PHP400.00
<ul style="list-style-type: none"> Extension of term for another 120 days 	PHP400.00
Certified True Copies of Documents	
<ul style="list-style-type: none"> Government Customers – Free for transactions within 3 months from date of request Private Customers 	PHP100.00/page
Passbook Replacement (lost or damaged)	
	PHP200.00
Courier Fee	
<ul style="list-style-type: none"> Foreign checks for clearing ATM Cards 	PHP100.00/item

B. Request for Video (CCTV) Footage

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

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP350.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP600.00
MDS Checkbook (Booklet of 100 pcs.)	PHP1,000.00
Manager's Check	PHP100.00/check
Gift Check	PHP55.00/check
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 SBD Keys	Forced Opening Fee	Annual Rental Fee
a) 5" x 5" x 24"	PHP2,000.00	PHP3,000.00	PHP1,000.00
b) 3" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,200.00
c) 4" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,200.00
c) 5" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,500.00
d) 10" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP2,500.00

Conditions on the use of SDB:

- To avail of SDB, depositor must have account/s with total ADB of at least PHP200,000
- Rental Fee is waived if ADB is at least PHP1.0M at any time
- SDB contract is valid for two (2) years

*per BOC Resolution No. 2022-0727-064

F. Branch Loans

Type of Service/Transaction	Fees/Charges
Salary Loan	
<ul style="list-style-type: none"> Processing fee (except DepEd) 	<ul style="list-style-type: none"> Term of 36 months and below - 1% of loan, minimum of PHP500.00 to maximum of PHP5,000.00 Term of beyond 36 months - 1% of loan but not to exceed PHP10,000.00
<ul style="list-style-type: none"> Pre-payment fee (except DepEd) 	1% of remaining loan balance, minimum of PHP500.00 to maximum of P10,000.00
Loan Against Hold-Out on Deposit/ Assignment of Government Securities	
<ul style="list-style-type: none"> Processing fee 	¼ of 1% of loan, minimum of PHP500.00 to maximum of P10,000.00

G. Digital Banking Transactions

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

Note: Effective November 1, 2023, fund transfers amounting to P1,000 and below are waived for the first three (3) transactions for the day.

H. Other Fees

Transaction/ Services	LAND- BANK Visa Debit Card (LVDC)/ GSIS UMID	Proprietary (includes Sikat Saka, Bagong Bayani)	RFID	E-Card	LANDBANK Prepaid Card (LPC)-Cash Card	LANDBANK Prepaid Card (LPC) (GPR, Gift Card, Travel Card, Agent Banking Card, etc.)		
Inactivity Fee	N/A	N/A	N/A	N/A	N/A	Travel Card - PHP150.00 (per wallet, per month) Others - PHP25.00		
Initial Card Fee ^{4/}	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	LANDBANK PISO Card N/A	OFBank Card PHP150.00
Replacement Card Fee	Regular - PHP150.00 GSIS UMID - PHP300.00	PHP110.00	PHP300.00	PHP250.00	^{2/} PHP150.00	PHP150.00	PHP110.00	PHP150.00
Request for PIN Mailer ^{4/}	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00
Request for PIN Resetting/ PIN Change ^{4/}	PHP100.00	PHP100.00	PHP100.00	PHP100.00	PHP100.00	N/A	PHP100.00	PHP100.00
Transactions via LANDBANK ATM	LANDBANK Card	Internationally-issued Cards	Other Bank's card					
ATM Withdrawal ^{3/}	Free	PHP250.00	PHP16.00			FREE	FREE	FREE
Balance Inquiry	Free	Free	PHP2.00			FREE	FREE	FREE

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

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

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

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

^{5/} Except DSWD Beneficiaries



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

Effective January 2, 2024

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
Account Falling below minimum Average Daily Balance (ADB) <ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	USD 5.00
Closing of Account <ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	USD 10.00
Dormant Account <ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and which fall below the required ADB Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction 	USD 0.50
Passbook Replacement (lost or damaged)	P200.00
No. of withdrawals in a month & charges	No limit, No charge

B. Foreign Check for Clearing

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

C. US Dollar Demand Draft

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

D. EURO and Other Third Currency Demand Draft

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



E. Inward Remittance

1. FOREIGN CURRENCY

1.1 From Foreign Bank

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

1.2 From Local Bank

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

2. PESO CURRENCY

2.1 From Local Bank

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

F. Outward Remittance

1. FOREIGN CURRENCY

1.1 To Foreign Bank via OTT^{5/}

1.1.1 US Dollar

USD Transaction		Fees/Charges	CORR Bank Charge	Cable
FCDU	Beneficiary (SHA) ^{8/}	USD 15.00	None	USD 10.00
	Our ^{7/}	USD 15.00	USD 5.00	USD 10.00
Regular	Beneficiary (SHA) ^{8/}	USD 15.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount	None	P500.00
	Our ^{7/}	USD 15.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount	USD5.00	P500.00
Additional Charges: (FCDU/Regular) • Cancellation/Recall • Amendment		Min. of USD25.00 to USD40.00 (depends on Corr Bank)		

1.1.2 Third Currency

Third Currency Transaction		Fees/Charges	Cable
FCDU	Beneficiary (SHA) ^{8/}	USD 15.00	USD 10.00
	Our		
Regular	Beneficiary (SHA) ^{8/}	USD 15.00 plus DST ^{1/} P0.60 for every P200.00 of the applied amount	P500.00
	Our		



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		Currency	Amount
		Australian Dollar	AUD 24.00
	Chinese Yuan	USD 30.00	
	Euro	EUR 45.00	
	Great Britain Pound	GBP 13.00	
	Japanese Yen	JPY 5,500.00	
	Singapore Dollar	SGD 30.00	
	Swiss Franc	CHF 24.00	
	Other Currencies (CAD, NZD, THB etc..)	USD 10.00	

1.1 To local bank via GSRT^{2/}

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

2. PESO CURRENCY

2.1 To Local Bank

Type of Channel	Fees/Charges
RTGS^{4/}	<ul style="list-style-type: none"> • P300.00 for P100,000.00 and below • P500.00 for above P100,000.00 Plus Ad Valorem

Matrix for Ad Valorem	
Transaction Value	Fee per Transaction
10,000.00 and below	Free of Charge
10,001.00 - 500,000.99	P5.00
500,001.00 – PHP1,000,000.99	P10.00
1,000,001.00 – 39,999,999.99	Ad Valorem Fee (TV x 0.00001) (Rounded off to the nearest centavo)
40,000,000 and above	P400.00

^{1/}DST - Documentrary Stamp Tax

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

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

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

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

^{6/}OTT - Outgoing Telegraphic Transfer

^{7/}OUR - Charges are borne by the Remitter

^{8/}SHA - Charges are borne by the Beneficiary



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Fees and Charges for Application of Salary Loan

PARAMETER	TERMS AND CONDITIONS
Interest Rate	<ul style="list-style-type: none"> • Government/ Private Institution: <ul style="list-style-type: none"> ➤ 8.5% per annum based on monthly diminishing balance payable in arrears • DepEd: <ul style="list-style-type: none"> ➤ 7% per annum based on monthly diminishing balance payable in arrears
Finance Charges	Computed from loan approval up to the day prior to the 1 st amortization period
Non-Interest Charges	
a. Credit Life Insurance (CLI) Premium	<ul style="list-style-type: none"> • Based on existing rates of the insurance company at the time of loan application • 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 Payroll/Regular account upon receipt-of notice from the insurance company.
b. 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
c. Penalty	<ul style="list-style-type: none"> • Two percent (2 %) per month shall be imposed on the past due amount (principal). • Waiver of penalty shall be approved in accordance with the CA/SA
d. System Fee	<ul style="list-style-type: none"> • For NGAs and other Government Entities (except DepEd) <ul style="list-style-type: none"> ➤ Term of 36 months and below <ul style="list-style-type: none"> - 1% of loan, minimum of PHP500.00 to maximum of PHP5,000.00 ➤ Term of beyond 36 months <ul style="list-style-type: none"> - 1% of loan but not to exceed PHP10,000.00 • For Private Entities <ul style="list-style-type: none"> ➤ Minimum of 2% of loan but not to exceed PHP7,500.00 • DepEd: <ul style="list-style-type: none"> ➤ One-time deduction equivalent to ₱4,000.00



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e. Other Charges as applicable	Special Insurance and other applicable charges
f. Loan Takeout – Loan Transfer	Outstanding Balance of existing salary loan in case of loan transfer shall include unpaid principal, interest, and other applicable fees/ charges
g. Pre-termination/Pre-payment fee (except DepEd)	1% of remaining principal loan balance, minimum of PHP500.00 to maximum of P10,000.00



List of Trust Products

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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



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



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<p>T. Redemption (Availability/Crediting of Proceeds)</p>	<p>: 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.</p>
<p>U. Prior Notice of Redemption</p>	<p>: 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.</p>
<p>V. Trust Fee, Accrual, and Frequency of Fee Collection</p>	<p>: 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.</p>
<p>W. Holding Period</p>	<p>: 7 calendar days</p>
<p>X. Penalty for Early Redemption</p>	<p>: Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, 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.</p>
<p>Y. Custody of Securities</p>	<p>: Standard Chartered Bank or any BSP-accredited third-party custodian appointed by the Trustee.</p>



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1.2 LANDBANK MONEY MARKET PLUS FUND

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

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

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



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	<ul style="list-style-type: none"> ▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; ▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; and <p>d. Such other investments that 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	: 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 once all transactions relating to the Fund are processed and/or upon the availability of the 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.



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



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

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

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

A. Title of the Fund	: LANDBANK Bond Fund
B. Currency	: PhP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Long-Term Bond Fund
E. Recommended Investment Horizon	: 3-5 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
- Source of Income for Distribution	: n/a
- Frequency	: n/a
- Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed to generate a steady stream of income through investments in a portfolio of long-term fixed-income securities such as government securities and corporate bonds.
H. Investment Objectives	: The Fund aims to generate a steady stream of income mainly through investments in a diversified portfolio of peso-denominated fixed-income securities
I. Risk Profile Suitability	: Moderate and above.
J. Allowable Investment Outlets/Underlying Assets	: <ul style="list-style-type: none"> a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); c. Fixed-Income Securities <ul style="list-style-type: none"> ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate



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



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



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1.4 LANDBANK GROWTH FUND

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

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

A. Title of the Fund	: LANDBANK Growth Fund
B. Currency	: PhP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Balanced (41% to 60% in Equities)
E. Recommended Investment Horizon	: 5 to 7 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
▪ Source of Income for Distribution	: n/a
▪ Frequency	: n/a
▪ Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund ideal for investors who are willing to take extra risks for potentially higher returns. Funds are invested in a portfolio of diversified peso-denominated listed stocks and tradable fixed-income securities.
H. Investment Objectives	: The Fund aims to generate capital growth through a combination of diversified investments in peso-denominated listed equities and tradable fixed-income securities
I. Risk Profile Suitability	: Aggressive
J. Allowable Investment Outlets/Underlying Assets	: a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); c. Fixed-Income Securities ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or



	<p>instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds;</p> <ul style="list-style-type: none">▪ fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange;▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; <p>d. 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</p> <p>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.</p> <p>e. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the</p>
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	<p>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. Tradable Loans Loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; and</p> <p>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: a. Bloomberg Government Bond Index AI b. Closing Philippine Stock Exchange Index (PSEI) or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	: Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S. Time of NAVPU computation/calculation	The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.



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<p>T. Redemption (Availability/Crediting of Proceeds)</p>	<p>: 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.</p>
<p>U. Prior Notice of Redemption</p>	<p>: 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.</p>
<p>V. Trust Fee, Accrual, and Frequency of Fee Collection</p>	<p>: 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.</p>
<p>W. Holding Period</p>	<p>: Thirty (30) calendar days</p>
<p>X. Penalty for Early Redemption</p>	<p>: Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, 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.</p>
<p>Y. Custody of Securities</p>	<p>: Standard Chartered Bank and Philippine Depository & Trust Corp (PDTC) or any BSP-accredited third-party custodian appointed by the Trustee.</p>



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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"> a. Cash and Short-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (if allowed); c. Equities Exchange-listed shares of stock of corporations, common and/or preferred equities, comprising the PSEi, which are already listed or being offered



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



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<p>T. Redemption (Availability/Crediting of Proceeds)</p>	<p>: 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.</p>
<p>U. Prior Notice of Redemption</p>	<p>: 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.</p>
<p>V. Trust Fee, Accrual, and Frequency of Fee Collection</p>	<p>: 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.</p>
<p>W. Holding Period</p>	<p>: Thirty (30) calendar days</p>
<p>X. Penalty for Early Redemption</p>	<p>: Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, 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.</p>
<p>Y. Custody of Securities</p>	<p>: Philippine Depository & Trust Corp. (PDTC) or any BSP-accredited third-party custodian appointed by the Trustee.</p>



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1.6 LANDBANK GLOBAL \$ FUND

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

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

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



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



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



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1.7 UNIT INVESTMENT TRUST FUND INVESTMENT FACILITIES

1.7.a LANDBANK UITF Auto-Invest Facility

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

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

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

The facility allows you to:

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

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

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

2.1 LANDBANK PERA MONEY MARKET FUND¹

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

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

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

¹ Not yet available/launched.



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	<p>Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;</p> <p>b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); and</p> <p>c. Such other investments that 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.
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 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.</p>
U. Prior Notice of Redemption	<p>: May be required.</p> <p>At least three (3) banking days' notice before redemption.</p>



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

2.2 LANDBANK PERA BOND FUND²

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

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

A. Title of the Fund	: LANDBANK PERA Bond Fund
B. Currency	: PhP
C. Fund Structure	: PERA-UITF
D. Fund Classification	: Long-Term Bond Fund
E. Recommended Investment Horizon	: 3 to 5 Years
F. Unit Paying (Income Distribution)	: No
<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.

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



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



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	approved by the Trust Committee and disclosed to participants;
	<p>e. Tradable Loans Loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; and</p> <p>f. Such other investments that are allowed under regulations issued by the BSP</p>
K. Modified Duration	: Shall not exceed ten (10) years
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: Percentage change in the Bloomberg Government Bond Index 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



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

2.3 LANDBANK PERA GLOBAL \$ FUND³

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

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

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

³ Not yet available/launched.



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	<p>Department and LANDBANK Trust Banking Group;</p> <p>b. Fixed-Income Securities</p> <ul style="list-style-type: none">▪ US\$-denominated bonds, securities, or other evidence of indebtedness such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds issued or guaranteed by the:<ul style="list-style-type: none">▪ Government of the Republic of the Philippines or any of its subdivisions or instrumentalities;▪ government instrumentality or local government units; and▪ the Bangko Sentral ng Pilipinas (BSP) <p>Provided, that the servicing and payment of such obligations are fully guaranteed by the Republic of the Philippines or the BSP. It is understood that the documentation of these investments shall be consistent with those listed as qualified under the UITF rules and regulations;</p> <ul style="list-style-type: none">▪ US\$-denominated bonds, commercial papers, notes, or debentures that are traded in an organized exchange; <p>c. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p> <p>d. Tradable Loans</p> <ul style="list-style-type: none">▪ US\$-denominated tradable loans secured by the abovementioned instruments;▪ US\$-denominated loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; <p>e. Such other investments that are allowed under regulations issued by the BSP</p>
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K. Modified Duration	: Shall not exceed ten (10) years
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: The average of the daily one-year ROP rates or, in its absence, any relevant and industry-accepted benchmark.
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: USD200.00
O. Required Minimum Additional Participation	: USD100.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	: 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.



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

Target Market

- Individuals
- Private Institutions (except for PERA UITFs)

Cut-off time:

- Every 12:00noon of any banking day

Penalties and Other Applicable Charges

Early redemption penalties if withdrawn within the minimum holding period:

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

Other Qualified Charges:

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

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

2. INSTITUTIONAL TRUST ACCOUNTS

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

3.1 EMPLOYEE BENEFIT

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

2.1.1 DEFINED BENEFIT RETIREMENT PLAN (Gratuity Plan)

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

2.1.2 DEFINED CONTRIBUTION RETIREMENT PLAN (Provident Plan)

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



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

2.1.3 HYBRID RETIREMENT PLAN

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

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

TARGET MARKET

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

3.2 PRE-NEED ACCOUNTS

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

3. INDIVIDUAL TRUST ACCOUNTS

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

4.1 PERSONAL MANAGEMENT TRUST (PMT)

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

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

4.2 PERSONAL RETIREMENT TRUST ACCOUNT (PRTA)

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

4.3 LIFE INSURANCE TRUST

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

B. OTHER INSTITUTIONAL SERVICES

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



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1. LEGISLATED AND QUASI-JUDICIAL TRUST SERVICES

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

TARGET MARKET

- Government Agencies
- Private Institutions

2. CORPORATE FIDUCIARY ACCOUNTS

2.1 MORTGAGE TRUST INDENTURE (MTI)

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

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

TARGET MARKET

- Government Borrowers
- Corporate/Institutional Borrowers

2.2 FACILITY AND LOAN / PAYING AGENCY

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

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

SERVICES:

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

TARGET MARKET

- Government Borrowers
- Corporate/Institutional Borrowers

3. ESCROW AGENCY

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

BENEFITS

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

ESCROW Services Offered by TBG**3.1 POEA Escrow**

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

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

3.2 Capital Gains (BIR) Escrow

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

3.3 Buy and Sell (Procurement) / Loan Releases Escrow

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

3.4 Escrow Services for Funds/Assets under Dispute of Ownership

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



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

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

TARGET MARKET

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

4. THIRD-PARTY SECURITIES CUSTODY AND REGISTRY SERVICES

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

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

5. PERSONAL EQUITY & RETIREMENT ACCOUNT – CASH CUSTODIANSHIP

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

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

6. SAFEKEEPING SERVICES

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

TARGET MARKET

- Individuals
- Government Agencies
- Private Institutions

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

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

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

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



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

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

BENEFIT

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

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

- Individuals
- Government Agencies
- Private Institutions

D. SPECIAL PURPOSE TRUST

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

TARGET MARKET

- Government Agencies
- Private Institutions



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BASIC DOCUMENTARY REQUIREMENTS FOR ACCOUNT OPENING

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

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CONTACT INFORMATION

1. LANDBANK TRUST BANKING GROUP (LBP-TBG)

Address: 21/F LANDBANK Plaza 1598 M.H del Pilar cor. Dr. J. Quintos Streets, Malate, Manila
 Contact number: (02) 8522-0000 local 7350
 E-mail address: lbp_trust@mail.landbank.com

2. Trust Desks

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

3. LANDBANK Branches Nationwide

4. LANDBANK Customer Care Center

Metro Manila: (02) 8405-7000
 PLDT Domestic Toll-Free: 1-800-10-405-7000
 E-mail address: customercare@mail.landbank.com

Documentary Requirements for Trust/Treasury Products

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



Annex L

Documentary Requirements for Regular Loans

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Standard Requirements	<p>One (1) Duly accomplished: - Application Form – Borrower/Co-Borrower/3rd Party Mortgagor - Signed Customer Information Sheet - Personal Data Sheet</p> <p>Tax Identification Number (TIN), Two (2) Valid IDs – Government Issued Two (2) pcs 1x1 pictures</p>	<p>Lending Unit</p> <p>BIR Borrower</p>
Small Farmers and Fishers (AFFORD)	<p>One (1) Original copy of the following documents from Service Conduits, Bureau of Soils and Water Management (BSWM)* National Irrigation Administration (NIA)* and Agricultural Training Institute (ATI):</p> <p>- Designated authorized signatories indicating the name, scope and authority and contact details; and - Three (3) specimen signatures of the designated signatories <i>* For Palay only</i></p>	BSWM, NIA, ATI
	<p>One (1) certified true copy of list of farmers from Agricultural Training Institute (ATI) that have completed the Creditworthiness Training, including the date of actual conduct of training</p>	ATI



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CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
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, hectareage, 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

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
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)

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
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



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



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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	<p>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)</p> <p>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</p> <p>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</p> <p>One (1) certified true copy of List of existing principal shareholders and their stockholdings (with 10%) or more total shares</p> <p>One (1) certified true copy of Brief Company Profile</p> <p>One (1) certified true copy of Articles of Incorporation/Corporation and By-laws including amendments thereto, if any</p>	Borrower



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CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
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	



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CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
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.	



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CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
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
	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)	
	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	

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Micro, Small and Medium Enterprises	One (1) certified true copy of Projected income statement, balance sheet, and cash flow statement with basic assumptions	Borrower
	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
	One (1) certified true copy of Commission on Audit (COA) Audited Financial Statements preferably for the past 3 years and latest interim FS;	COA
	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	



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CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Local Government Unit (LGUs)	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	Borrower
	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	
	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	
	One (1) original copy of Approved budget for the current year	
	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)	



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CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
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
	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	



Annex M

Fees and Charges for Loan Application and Property Appraisal

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

Processing Time in the Conduct of Credit Investigation

AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
Conduct Credit Investigation			
Classification of CI	Sub-Classification (CI Product)		
Initial	Electronic Verification ➤ NFIS/iCMAP ➤ LIS (61-210 Days) Government Agencies ➤ SEC ➤ DTI ➤ CDA ➤ PCAB ➤ PRC ➤ Others	Step 1 – 3 Banking Days	3 Banking Days
	Regular Electronic Verification LIS (1-60 days)	Step 1 – 7 Banking Days	7 Banking Days
	Phone Verification		
Optional	➤ Residence Checking ➤ Referred Non-BAP/Financial Institutions Checking ➤ Employment/Income Verification	Step 1 – 3 Banking Days	3 Banking Days
	➤ Trade Checking	Step 1 – 7 Banking Days	7 Banking Days
	➤ Other Entities – e.g., Bank, Credit Card, Insurance Companies, etc.	Step 1 – 3 Banking Days	3 Banking Days
	E-mail/Postal		
	➤ Trade Checking	Step 1 – 20 Banking Days	20 Banking Days
	➤ Referred Non_BAP/Financial Institutions Checking		
	➤ Other Entities – e.g., Bank, Credit Card, Insurance Companies, etc.		
	➤ Employment/Income Verification <ul style="list-style-type: none"> • Foreign employer with local office of sea-based & land- 		



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AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
	based employee/client <ul style="list-style-type: none"> • Foreign employer with foreign office for sea-based & land-based employee/client • Other income of clients derived for scholarship, grants, pensions, dividends, etc. 		
	➤ Fieldwork <ul style="list-style-type: none"> • Trade Checking • BIR • Mayor's Permit • Court Case • Residence/Neighborhood • For SEC Verification to commence on the confirmed appointment date with SEC 	Step 1 – 7 Banking Days	7 Banking Days

Processing Time in the Conduct of Property Inspection/Appraisal

AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
A. Conduct site/ocular inspection – Real Estate			
CLASSIFICATION	TYPE OF ASSETS/PROPERTIES		
SIMPLE	Residential Property (Per site/ location) ➤ EHL <ul style="list-style-type: none"> • Up to 5 Lots • With/without improvement/s • Up to 2 Condominium Units • Apartment/s (up to 5 doors) 	Step 1 & 2– 1 Banking Day Step 3 – 1 Banking Day Step 4-6 1 Banking Day <hr/> Total 3 Banking Days	3 Banking Days
COMPLEX	Residential Property (Up to 2 sites/ location) ➤ EHL, situated within up-scaled/high-end subdivisions/condominium projects such as but not limited to Forbes Park, White Plains, Ayala Alabang, etc. ➤ SME/Corporate Loans <ul style="list-style-type: none"> • Up to 5 lot/s, • vacant or with improvement/s; • Up to 5 Condominium Units per Condominium Project. • Apartments 	Step 1 & 2– 1 Banking Day Step 3 – 4 Banking Days Step 4-6 <u>2 Banking Days</u> Total 7 Banking Days	7 Banking Days
	Commercial Property (Per site/ location) ➤ Up to 5 Lot/s or contiguous lot/s; ➤ With or without Low Rise improvements (e.g., Banks, Office, Pension House, Clinic, etc.)		
	Industrial Property (Per site/ location) ➤ Up to 5 Lots or contiguous lot/s; ➤ Vacant or with improvements (e.g., Fabrication Shops, Machine Shops, and Cottage Industry)		



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AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
	Agricultural Property (Per site/ location) ➤ Vacant or with standing crops except rubber and palm oil plantation		
HIGHLY TECHNICAL	Residential Property ➤ Residential Subdivision/ Condominium Development Projects	Step 1 & 2– 1 Banking Day	20 Banking Days
	Commercial Property ➤ More than 5 Lot/s or contiguous lot/s, vacant or with Low Rise improvements (e.g., Banks, Office, Pension House, Clinic, etc.); ➤ Lot or contiguous lots with Commercial improvements more than 5-storeys high (e.g., Office, Hotel, Hospital, Condominium, etc.), and Convention Centers.	Step 3 – 15 Banking Days Step 4-6 <u>4 Banking Days</u>	
	Industrial Property ➤ Lot or contiguous lots with Heavy and Complex Industries improvements per property site/location (e.g., Industrial Plants, Power Plants, Mills, Food Processing Plants, Amusement Parks, etc.).	Total 20 Banking Days	
	Agricultural Property ➤ With improvements such as poultry, piggery, and livestock; ➤ Rubber, Banana, and oil palm plantation; ➤ Fish pond and prawn farm.		
	Special Purpose ➤ Land Fills, Reclamations, Memorial Parks, Columbarium, Golf Courses, Shares of Stocks, Transport Hubs, Ports, Leasehold Rights, Socio-Economic Zones, Renewable Energy Projects, Water Distribution and Sewerage and Dams.		



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AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
B. Conduct site/ocular inspection – Chattel			
COMPLEX	Movable Chattels ➤ Up to 10 units per property site/ location	Step 1 & 2– 1 Banking Day Step 3 – 4 Banking Days Step 4-6 <u>2 Banking Days</u>	7 Banking Days
	LBP Fixed Assets ➤ Per Branch request	Total 7 Banking Days	
HIGHLY TECHNICAL	Movable Chattels ➤ More than 10 units per property site/location	Step 1 & 2– 1 Banking Day Step 3 – 15 Banking Days Step 4-6 <u>4 Banking Days</u>	20 Banking Days
	Marine Vessels/Aircraft	Total 20 Banking Days	
	Immovable Chattels ➤ Production system or group of machinery/equipment for single product.		
	Merchandise Inventories		
	LBP Fixed Assets ➤ Head Office request		



Annex P

Documentary Requirements for Negotiation of Letters of Credit and/or Other Trade-related Transactions

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><u>For Local Government Unit (LGU)</u></p> <p>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)</p> <p>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)</p>	<p>} Client-initiated document</p>
<p>3. Application and Agreement for Commercial Letter of Credit (3 original copies)</p> <p>4. Duly accomplished Application to Purchase Foreign Exchange (FX) form (1 original copy)</p> <p>5. P.D. 1466 for Govt. Importation (Foreign L/C) (1 original copy)</p>	<p>} LBP-International Trade Department</p>
<p>6. Signature Card (1 original copy)</p>	<p>LBP-Treasury Operations Department-Central Communications Unit</p>
<p>7. Single Administrative Documents (SAD) for foreign LC only (1 photocopy)</p>	<p>Bureau of Customs <i>(Note: Thru E2M Bureau of Customs System)</i></p>
<p>8. Proof of exemption from Payment of Custom Duties (Foreign L/C), if applicable (1 photocopy)</p>	<p>Department of Finance-One Stop Shop</p>
<p>9. Clearance for Government importation (Foreign L/C) (1 original copy)</p>	<p>Department of Trade and Industry - Fair Trade Enforcement Bureau – Import Regulation Division</p>



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><u>For Government Agency</u> 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)</p>	<p>} Client-initiated document</p>
<p>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)</p>	
<p>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)</p>	
<p>4. Application and Agreement for Commercial Letter of Credit (3 original copies)</p>	<p>} LANDBANK-International Trade Department</p>
<p>5. Duly accomplished Application to Purchase Foreign Exchange (FX) form (1 original copy)</p>	
<p>6. P.D. 1466 for Govt. Importation (Foreign L/C) (1 original copy)</p>	
<p>7. Signature Card (1 original copy)</p>	<p>LANDBANK-Treasury Operations Department-Central Communications Unit (TOD-CCU)</p>
<p>8. Single Administrative Documents (SAD) for foreign L/C only (1 photocopy)</p>	<p>Bureau of Customs <i>(Note: Thru E2M Bureau of Customs System)</i></p>
<p>9. Proof of exemption from Payment of Custom Duties (Foreign L/C), if applicable (1 photocopy)</p>	<p>Department of Finance-One Stop Shop</p>
<p>10. Clearance for Government importation (Foreign L/C) (1 original copy)</p>	<p>Department of Trade and Industry - Fair Trade Enforcement Bureau – Import Regulation Division</p>

Fees and Charges for Negotiation of Letters of Credit and/or Other Trade-related Transactions

- 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

Documentary Requirements for Appraisal Services

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>A. Real estate</p> <p>a) Land</p> <p>1) Titled</p> <ul style="list-style-type: none"> a) Certificate of Title (all pages) b) Lot plan with vicinity map or Approved Survey Plan c) Current Tax Declaration 	<p>Client-provided</p>
<p>2) Untitled</p> <ul style="list-style-type: none"> - Current Tax Declaration - Approved Survey Plan - Realty Tax Receipt - Deed of Sale/ Donation/ Exchange, if applicable - Extra Judicial Settlement Agreement, if applicable - Settlement of Estate, if applicable - Court Judgement, if applicable 	<p>Client-provided</p>
<p>b) Building/ Improvement (Existing or Proposed)</p> <p><u>For Existing Improvement</u></p> <ul style="list-style-type: none"> - As-built plan, if still available - Latest Tax Declaration (Optional) <p><u>For Proposed Improvement</u></p> <ul style="list-style-type: none"> - Clear copy of complete set of building plans duly approved by the concerned LGU offices - Bill of materials, cost estimates and specification consultancy contracts, if applicable 	<p>Client-provided</p>
<p>c) Immovable Machinaries/Equipment (Existing or Proposed)</p>	<p>Client-provided</p>



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
c) Lots for Proposed Subdivision Development <ul style="list-style-type: none">- Certificates of Title- Lot plan with vicinity map or Approved Survey Plan- Tax Declaration- Detailed Development Plans- Bill of Materials/Cost Estimates- Scope of Works- Development Permit- HLURB Certificate of Registration- License to Sell	Client-provided
d) Memorial Lot <ul style="list-style-type: none">- Deed of Sale- Location Plan- Certificate of Ownership or Registration	Client-provided
e) Lots with informal settlers <ul style="list-style-type: none">- Certificate of Title- Tax Declaration- Lot plan with vicinity map or Approved Survey Plan- Relocation Survey reflecting the lots are occupied by the informal settlers- Inventory of Informal Settlers	Client-provided



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>C. Chattels</p> <p>1. Movable Machineries / Equipment (Existing or Proposed to be Acquired)</p> <p><u>For Existing Machinery/Equipment</u></p> <ul style="list-style-type: none"> - Client certified list of existing equipment, indicating complete technical description, serial numbers and other identifying marks, date, source and cost acquisition, power rating, capacities and encumbrance - Registration papers with concerned government, such as: <p><u>For Motors Vehicles</u></p> <ul style="list-style-type: none"> - Certificate of Registration (CR); and - Officials Receipt (optional) <p><u>For Marine Vessels</u></p> <ul style="list-style-type: none"> - Certificate of Registration - Certificate of Vessel Registry - Coastwise License - Other Marina issued statutory certificates (optional) 	<p>Client-provided</p>
<p><u>For Aircrafts</u></p> <ul style="list-style-type: none"> - Certificate of Registration - Certificate of Airworthiness - Flight Data Statistics(optional) - Deed of Sale 	<p>Client-provided</p>



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><u>For proposed to be Acquired Items</u></p> <ul style="list-style-type: none"> - List of machinery/equipment with corresponding pro forma invoices / price quotation <p><i>Note: Exclusive dealership/distributorship should be supported by a duly notarized Certification</i></p> <ul style="list-style-type: none"> - Detailed Specifications - Brochures (optional) - Detailed Plans / Shop Drawings (optional) <p>2. Livestock</p> <ul style="list-style-type: none"> - Livestock Certificate of Ownership (duly notarized) <p>3) Standing Crops</p> <p>a) Annual Crops</p> <ul style="list-style-type: none"> - Insurance Certificate/Policy <p>b) Perennial Crops</p> <ul style="list-style-type: none"> - Inventory List - Insurance Certificate/Policy - Crop planting/Layout Plan <p>D. Inventories</p> <ul style="list-style-type: none"> - Notarized Inventory List with descriptions and acquisition cost data - Audited Financial Statements for the last three (3) years (optional) <p>E. Sugar Quedan Certificates</p> <ul style="list-style-type: none"> - Warehouse Receipts - SRA Certification / validation for Sugar Quedans 	<p>Client-provided</p>



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Annex S

Documentary Requirements for Credit/Background Investigation Services

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>1. The following shall be the prevailing standard practices in preparing a request for CI:</p> <p>The CI request should have complete borrower's data:</p> <ul style="list-style-type: none"> a) For Corporations/ Cooperatives/ Local Government Units/ Small & Medium Business Enterprises <ul style="list-style-type: none"> - Complete Corporate/ Cooperative/ Local Government Unit/ SME Business Name - Complete Business Address - Taxpayer's Identification No. (TIN) b) For Mortgage Banking <ul style="list-style-type: none"> - Complete Borrower's name (Surname, Given Name, Middle Name) - Nickname/ A.K.A - Domicile Address - Complete Residence Address - Business Name/ Employer - Complete Business/ Employer Address - Date of birth - Civil Status - Gender - Tax Payer's Identification No. (TIN) - Identification Card Type/ No. (i.e. Company ID/ No., Passport, SSS, GSIS, Driving License, etc.) - Spouse name (if applicable) - E-mail Address - Contact No. (Mobile and/ or Landline) - Company Designation/ Position - Other concrete reference for identification c) For Credit Card Applicants/ Non-Borrowing Accounts <ul style="list-style-type: none"> - Complete Borrower's name (Surname, Given Name, Middle Name) 	<p>Client-provided</p>



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none">- Complete Residence and/ or Business Address- Date of birth- Civil Status- Gender- Taxpayer's Identification No. (TIN)- Identification Card Type/ No. (i.e. Company ID/ No., Passport, SSS, GSIS, Driving License, etc.)- Spouse name (if applicable)- E-mail Address- Mother's Maiden Name- Contact No. (Mobile and Landline) <p>2. The following documents shall be attached to the CI Request:</p> <ul style="list-style-type: none">a) For Corporations/ Cooperatives/ Small & Medium Business Enterprises<ul style="list-style-type: none">- Government Regulatory Agencies registration/ license certificate and other related documentsb) For Mortgage Banking<ul style="list-style-type: none">- Duly Accomplished Loan Application- Latest Certificate of Employment and Compensation and/ or Contract of Employment- Payslips/ Vouchers- Income Tax Return- Proof of Billing from Utilities (for residence checking) i.e. electric, water, cable, T.V., telephone, etc.c) For Credit Card Applicants<ul style="list-style-type: none">- Duly Accomplished CI Request Formd) Non- Borrowing Accounts<ul style="list-style-type: none">- Duly Accomplished CI Request Form- Government Regulatory Agencies registration/ license certificate	Client-provided

Documentary Requirements for Issuance of Letters of Credit

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<u>For Private Entities:</u>	
1. Board Resolution/ Secretary's Certificate authorizing the opening of LC together with the Authorized Signatory/ies (1 photocopy)	Client-initiated document
2. Updated DTI/SEC registration (1 photocopy)	
3. For Commercial LC: Signed Firm Offer / Pro-forma Invoice and; For Foreign and Domestic Standby LC; Bid/contract copy for Standby LC/Performance Guarantee (1 photocopy)	
4. Application and Agreement for Commercial Letter of Credit (1 original copy, 2 photocopies/scanned/carbon copies)	LBP-International Trade Department
5. Duly accomplished Application to Purchase Foreign Exchange (FX) form (1 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/scanned copy)	Bureau of Customs <i>(Note: Thru E2M Bureau of Customs System)</i>
8. Proof of exemption from Payment of Custom Duties (Foreign LC), if applicable (1 photocopy/scanned copy)	Department of Finance-One Stop Shop
<u>For Local Government Unit (LGU)</u>	
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.	Client-initiated document
2. For Commercial LC: Signed Firm Offer / Pro-forma Invoice and; For Foreign and Domestic Standby LC; Bid/contract copy for Standby LC/Performance Guarantee	



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



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
8. Single Administrative Documents (SAD) for foreign LC only (1 photocopy/scanned copy)	Bureau of Customs <i>(Note: Thru E2M Bureau of Customs System)</i>
9. Proof of exemption from Payment of Custom Duties (Foreign LC), if applicable (1 photocopy/scanned copy)	Department of Finance-One Stop Shop
10. Clearance for Government importation (Foreign LC) (1 original copy)	Department of Trade and Industry - Fair Trade Enforcement Bureau – Import Regulation Division

Fees and Charges for Issuance of Letters of Credit

1. Applicable L/C opening charges
2. Opening charges:
 - a. Commission - $\frac{1}{4}$ of 1% of the LC amount for the 1st two (2) months and 1/8 of 1% per month there-after; mini-mum of PHP 1,000
 - b. Doc. Stamps – PHP 0.60 for every PHP 200
 - c. SWIFT Cost (Foreign) – PHP 1,000 or USD 30
 - d. Commitment Fee (Domestic) - 1/8 of 1% flat
 - e. Transmittal Fee (Foreign) - PHP 350 per L/C
 - f. Reproduction Cost - PHP 50
 - g. Usance Commission - 1/8 of 1% per month of the usance period
3. For Cash LC - LC Amount plus 5% buffer



Annex V

Fees and Charges for Amendment of Letters of Credit

- a. Commission - 1/8 of 1% per month (if extension of expiry or increase in amount), minimum of PHP 500. If other than extension of expiry or increase in amount, PHP 300
- b. SWIFT Cost (Foreign) - PHP 700 or US\$ 30 per swift message
- c. Documentary Stamps – PHP 0.60 for every PHP 200 (for the increased amount)



Annex W

Fees and Charges for Processing of Import Bills (IB)

- a. Transit Interest Rate - As approved by Loan Approving Group/Lending Unit concerned
- b. Documentary Stamps – PHP 0.60/PHP 200
- c. Postage – PHP 150
- d. SWIFT Cable Cost – PHP 500
- e. Handling Commission - $\frac{1}{4}$ of 1% of the draft amount. Minimum of PHP 1,000 (If import bill is paid in US Dollar)



Annex X

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



Annex Y

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



Annex Z

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)



Annex AA

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

Checklist of Requirements	Where to Secure
Customer Information Sheet for Individual Customer (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) (6 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 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
2 Government Issued IDs (1 clear photocopy, client to present original)	Client to provide

For BIR Revenue District Officer (RDO)	
Customer Information Sheet (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (2 original copies)	LBP - Trust Banking Group
Valid Government issued ID (1 photocopy)	RDO Officer
Appointment Papers (1 photocopy)	RDO Officer



Annex AB

**Documentary Requirements
For Department of Migrant Workers (DMW) Escrow Account
*Private Institutional Customers***

Checklist of Requirements	Where to Secure
Customer Information Sheet for Institutional Customer (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 (7 original copies) (to be notarized by client)	LBP - Trust Banking Group
Communication Indemnity Agreement (2 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (2 original copies)	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"> • Authority to open an escrow account with LBP-Trust Banking Group • Designated officers authorized to transact/sign with regards to the account 	Client to provide
Valid government issued ID of each designated officer (1 photocopy)	Client to provide
Letter/Clearance from POEA that the company will transfer to another Escrow Agent (for transfer only) (1 photocopy)	Client to provide



Annex AC

**Documentary Requirements
For Department of Human Settlements and Urban
Development (DHSUD) Escrow Account
*Private Institutional Customers***

Checklist of Requirements	Where to Secure
Customer Information Sheet for Institutional Customer (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 (7 original copies) (to be notarized by client)	LBP - Trust Banking Group
Communication Indemnity Agreement (2 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (2 original copies)	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"> • Authority to open an escrow account with LBP-Trust Banking Group • Designated officers authorized to transact with regards to the account 	Client to provide
Valid government issued ID of each designated officer (1 photocopy)	Client to provide
Letter/Clearance from DHSUD that the company is allowed to operate (1 photocopy)	Client to provide



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For DHSUD Authorized Signatory	
Customer Information Sheet for Institutional Customer (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (2 original copies)	LBP - Trust Banking Group
Valid government issued ID (1 photocopy)	DHSUD Authorized Signatory
Appointment Papers (1 photocopy)	DHSUD Authorized Signatory

BASIC TRUST FEES

TBG shall be entitled to minimum fees as follows	FEE
1. Upfront Fee / Acceptance Fee - Payable upon acceptance of the proposal/engagement, for the conduct of due diligence, including legal and compliance review of the structure and processes involved, drafting of agreements, forms and other account opening documents;	*Minimum of PHP 10,000.00 or USD 200 p.a. *Amount may be adjusted depending on the complexity of services rendered
2. Account Opening Fee - Payable upon opening of the account, for the finalization / execution of account opening documents, - Creation of account, setting up and defining details in the LBP-Trust Banking Group system	*Minimum of PHP 10,000.00 or USD 200 p.a. *Amount may be adjusted depending on the complexity of services rendered
3. Annual / Maintenance Fee	Please refer to Proposed Trust Fee Structure below
4. Transactional / Processing Fee	Activity-based fees depending on the final terms of the agreement;



TRUST FEES BY PRODUCT

PRODUCT	FEE
Escrow	
1. BIR (Capital Gains)	Minimum flat fee of PHP 25,000 for the first 18 months, plus 0.50% p.a. based on AUM for subsequent months
2. Department of Migrant Workers (DMW)	Peso- Minimum of 1.0% p.a. based on AUM or subject to a minimum flat fee of PHP 25,000 p.a.
	USD – Minimum of 1.0% p.a. based on AUM or subject to a minimum flat fee of USD 250 p.a.
	*Escrow Fee for the entire period of the license will be collected upfront
3. Department of Human Settlements and Urban Development (DHSUD)	Minimum of 0.10% p.a. based on AUM or flat fee subject to minimum of PHP 25,000 p.a.
Trust	
Legislated and Quasi-Judicial Trust	Minimum of 0.10% p.a. based on AUM
Certification Fee	Minimum of PHP 200.00 per certification
Out of Pocket Expenses	Other reasonable costs and expenses incurred relative to the performance and observance of functions as Trustee, including but not limited to notarial fees, postage costs, travel expenses, photocopying, printing, couriers, compliance activities and other related activities, to be billed monthly.



Annex AE

CREDIT SURETY FUND (CSF) ACCOUNT

Checklist of Requirements	Where to Secure
Customer Information Sheet for each member entity/ institution/ cooperative authorizing their membership to the CSF & their designated representatives to the CSF (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
Executed Trust Agreement (8 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (2 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (2 original copies)	LBP - Trust Banking Group
Secretary's Certificate/ Oversight Committee Resolution or any equivalent document (1 original copy) <ul style="list-style-type: none"> • Authorizing to open a Trust Account with LBP-Trust Banking Group • Indicating the Authorized Signatories to the account 	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)	Client to provide
MOA between establishing the Surety Fund (1 Certified-True-Copy)	Client to provide
Valid government issued ID of each authorized signatory (1 photocopy)	Client to provide



Annex AF

Documentary Requirements for PF Real Estate Loan

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
REL Application Form (2 pages) and Certification (1 page) properly filled out and duly notarized. (1 original copy)	Workplace/ LBP Notes
Duly accomplished Mortgage Redemption Insurance (MRI) application form (2 original copies; if with spouse)	PFD- Loans Desk/ Workplace
Original/ Transfer/ Condominium Certificate of Title duly issued by the Registry of Deeds concerned at least six (6) months preceding the date of application. (1 electronic copy)	Registry of Deeds - Registration Information Officer (RIO)
Tax Declaration of the Property (1 photocopy/ 1 scanned copy)	City/Municipal Assessor's Office – Assessment Records Management Division
Official Receipt (OR) of Real Property Tax (RPT) or Tax Clearance Certificate and for the current year (1 photocopy/ 1 scanned copy)	Treasurer's Office - Cashier
Lot Plan and Vicinity Map <i>(Not required for additional loan if applying for the same property)</i> (1 original copy)	Geodetic Engineer or Department of Environment and Natural Resources/Land Management Services – Record Section/seller (if available)
Relocation Plan <i>(Not required for additional loan if applying for the same property)</i> (1 original copy) <i>The borrower may submit an Appraisal Report prepared by Property Valuation and Credit Information Department (PVCID) in lieu of this requirement</i>	Geodetic Engineer
Property Identification Map <i>(Not required for additional loan if applying for the same property)</i> (1 original copy) <i>The borrower may submit an Appraisal Report prepared by PV-CID in lieu of this requirement</i>	City/Municipal Assessor's Office – Tax Mapping Division
Duly accomplished and notarized Affidavit (1 original copy)	Workplace

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Pictures of the subject property (and improvement/s thereon taken from interior and exterior angles) (1 original copy/ 1 scanned copy)	PF Member – Employee
Affidavit of Undertaking (<i>only for properties situated within Bataan, Zambales, Pampanga, Tarlac and Albay</i>) (1 original copy)	Workplace
Certification on the effect(s) on the subject lot of lahar/ mudflow/ siltation, etc. (<i>only for properties situated within Bataan, Zambales, Pampanga, Tarlac and Albay</i>) (1 photocopy)	DOST-PHIVOLCS - Receiving Officer (or Scientist of the Day)
One valid identification card bearing the picture signature of borrower and his/her spouse (if married) (1 photocopy)	PF Member – Employee
Duly accomplished MRI application form for borrower and spouse (1 original copy)	PFD – Loans Desk/ Workplace
Additional Requirements (as applicable):	
1. Purchase of a residential lot or house and lot: 1.1. Conditional Contract to Sell (CTS) (1 original copy)	Owner/Seller/s and borrower/s
2. Purchase of residential house and lot from a subdivision owner/ developer (package deal arrangement): 2.1. Building Plans, Specifications, and Bill of Materials & Cost Estimates (1 photocopy) 2.2. Conditional CTS (1 original copy) 2.3. Building Permit (1 photocopy)	Civil Engineer/ Architect Owner/Seller/s and borrower/s Office of the Building Official of the LGU concerned
3. Construction of a residential house on lot owned: 3.1. Building Plans, Specifications, and Bill of Materials and Cost Estimates (1 photocopy) 3.2. Building Permit (1 photocopy)	Civil Engineer/ Architect Office of the Building Official of the LGU concerned



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>4. Purchase of a real estate property with payment of the seller's outstanding balance with the original mortgagee:</p> <p>4.1. House & Lot:</p> <p>4.1.1. Conditional CTS (1 original copy)</p> <p>4.1.2. Latest and duly signed Statement of Account (SOA) from the mortgagee (1 original copy)</p> <p>4.1.3. Deed of Undertaking (1 original copy)</p> <p>4.2. Condominium Unit:</p> <p>4.2.1. Conditional CTS (1 original copy)</p> <p>4.2.2. Latest and duly signed SOA from the mortgagee (1 original copy)</p> <p>4.2.3. Deed of Undertaking (1 original copy)</p> <p>4.2.4. Clear copy of Master Deed of Restrictions (1 photocopy)</p> <p>4.2.5. Certification from the Condominium Corporation stating that the entire building is covered by fire insurance (1 photocopy)</p>	<p>Owner/Seller/s and borrower/s</p> <p>Original mortgagee</p> <p>Workplace</p> <p>Owner/Seller/s and borrower/s</p> <p>Original mortgagee</p> <p>Workplace</p> <p>Condominium Corporation/Developer</p> <p>Condominium Corporation/Developer</p>
<p>5. Purchase of a residential lot on which applicant's house was constructed:</p> <p>5.1. Conditional CTS (1 original copy)</p>	<p>Owner/Seller/s and borrower/s</p>
<p>6. Purchase of a residential lot and construction of house:</p> <p>6.1. Building Plans, Specifications, and Bill of Materials and Cost Estimates (1 photocopy)</p> <p>6.2. Conditional CTS (1 original copy)</p> <p>6.3. Building Permit (1 photocopy)</p>	<p>Civil Engineer/ Architect</p> <p>Owner/Seller/s and borrower/s</p> <p>Office of the Building Official of the LGU concerned</p>



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>7. Transfer of Real Estate Mortgage (REM) from original mortgagee:</p> <p>7.1. House & lot:</p> <p>7.1.1. Latest and duly signed Statement of Account (SOA) from the mortgagee (1 original copy)</p> <p>7.1.2. Deed of Undertaking (1 original copy)</p> <p>7.2. Condominium unit:</p> <p>7.2.1. Latest and duly signed SOA from the mortgagee (1 original copy)</p> <p>7.2.2. Deed of Undertaking (1 original copy)</p> <p>7.2.3. Master Deed of Restrictions (1 photocopy)</p> <p>7.2.4. Certification from the Condominium Corporation stating that the entire building is covered by fire insurance (1 photocopy)</p>	<p>Original mortgagee</p> <p>Workplace</p> <p>Original mortgagee</p> <p>Workplace</p> <p>Condominium Corporation/Developer</p> <p>Condominium Corporation/Developer</p>
<p>8. Acquisition of a condominium unit:</p> <p>8.1. Conditional CTS (1 original copy)</p> <p>8.2. Master Deed of Restrictions (1 photocopy)</p> <p>8.3. Certification from the Condominium Corporation stating that the entire building is covered by fire insurance (1 photocopy)</p>	<p>Owner/Seller/s and borrower/s</p> <p>Condominium Corporation/Developer</p> <p>Condominium Corporation/Developer</p>
<p>9. Renovation or repair of house:</p> <p>9.1. Bill of Materials and Scope of Works (1 photocopy)</p> <p>9.2. Building Permit – if applicable (can be pre-release requirement) (1 photocopy)</p>	<p>Geodetic Engineer</p> <p>Civil Engineer/ Architect</p>



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
10. Extension of house 10.1. Building Plans, Specifications, and Bill of Materials & Cost Estimates (1 photocopy) 10.2. Building Permit (can be pre-release requirement) (1 photocopy)	Civil Engineer/ Architect Office of the Building Official of the LGU concerned
11. Purchase of an agricultural lot (SFP loan) 11.1. Conditional CTS (1 original copy) 11.2. Certification from the DAR that the agricultural land is <u>not</u> subject to CARP (1 photocopy)	Owner/Seller/s and borrower/s DAR - Reform Program Officer

Pre-Employment Requirements

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Pre-Employment Requirements	
<ul style="list-style-type: none"> ➤ Application for Employment Form (1 original copy; Scanned copy as advance copy may be sent to the designated email of processor) 	Recruitment Division, Personnel Administration Department (PAD), Land Bank of the Philippines
<ul style="list-style-type: none"> ➤ Transcript of Records (1 original copy; Scanned copy as advance copy may be sent to the designated email of processor) 	School where the applicant finished tertiary or post-graduate education
<ul style="list-style-type: none"> ➤ Copy of Rating for the Certificate of Eligibility (1 original authenticated copy) 	Civil Service Commission or Professional Regulation Commission
<ul style="list-style-type: none"> ➤ Medical/Physical Tests <ul style="list-style-type: none"> • Complete physical examination • Chest X-Ray • Complete Blood Count • Urinalysis • Drug Test • Psychological/Neuropsychological Test (1 original copy of each test result) 	Department of Health – Accredited medical facilities
<ul style="list-style-type: none"> ➤ CSC Form No. 211 (1 original copy) 	Government physician
<ul style="list-style-type: none"> ➤ PWD Identification Card (1 photocopy only) 	Department of Social Welfare and Development
<ul style="list-style-type: none"> ➤ Clearances issued not more than six (6) months from the time of submission <ul style="list-style-type: none"> • National Bureau of Investigation (NBI) • Regional Trial Court (RTC) • Municipal Trial Court (MTC) • Police Clearance • Certificate of Employment (COE)/Clearance (1 original & photocopy) 	NBI, RTC, MTC and Police Clearances – Respective offices under the coverage of permanent residence COE/Clearance – Previous Employer/s
<ul style="list-style-type: none"> ➤ Birth Certificate (1 original copy) 	Philippine Statistics Authority
<ul style="list-style-type: none"> ➤ Government Issued Identification Cards/Numbers <ul style="list-style-type: none"> • Tax Identification Number (TIN) • Philhealth 	TIN – Bureau of Internal Revenue Philhealth Number – Philippine Health Insurance Corporation



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CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<ul style="list-style-type: none"> • Pag-ibig/HDMF • Government Service Insurance System (GSIS) <p>(1 photocopy only)</p>	<p>Pag-ibig/HDMF Number - Pagtutulungan sa Kinabukasan: Ikaw, Bangko, Industriya at Gobyerno/ Home Development Mutual Fund</p> <p>GSIS Number - Government Service Insurance System</p>
<ul style="list-style-type: none"> ➤ BIR Form No. 2316 for the current year (1 original and photocopy) 	Former Employer
<ul style="list-style-type: none"> ➤ Certificate of Attendance to Trainings/Seminars Attended (1 photocopy) 	Facilitating/Concerned Agency
<ul style="list-style-type: none"> ➤ Notarized Affidavit of No Delinquent Financial Obligation (1 original copy) 	Form provided by Recruitment Division to be accomplished by Applicant
<ul style="list-style-type: none"> ➤ Notarized Authorization Form for Querying the Bangko Sentral Watchlist Files (1 original copy; Scanned copy as advance copy may be sent to the designated email of processor) 	Form provided by Recruitment Division to be accomplished by Applicant
<ul style="list-style-type: none"> ➤ Consent for Credit Information Report (1 original copy; Scanned copy as advance copy may be sent to the designated email of processor) 	Form provided by Recruitment Division to be accomplished by Applicant
<ul style="list-style-type: none"> ➤ Consent Form for Conduct of Background Investigation (1 original copy; Scanned copy as advance copy may be sent to the designated email of processor) 	Form provided by Recruitment Division to be accomplished by Applicant
<ul style="list-style-type: none"> ➤ Passport-sized picture in corporate attire with blue background (1 original copy; Scanned copy as advance copy may be sent to the designated email of processor) 	Photo studio



Annex AH

**A. SUMMARY OF CHECKLIST OF REQUIREMENTS FOR SEPARATING EMPLOYEES
(Head Office Based Employees)**

REQUIREMENTS	
<i>For Release of PF/HF Refundable Equity (c/o PFD)</i>	
1 Bankwide Employee Clearance (BEC) pages 1-3	To be routed to various Bank Units; Must be complete prior to PAD's endorsement to PFD
<i>For Release of Terminal Pay and Other Benefits Due</i>	
2 Application for Ombudsman Clearance - OMB Form 1	Pls. provide the processing fee of P150.00 if request is thru PAD Attachment: Service Record (c/o PAD)
3 GSIS Member Request Form	To be accomplished in 2 copies
4 GSIS Application for Retirement-Separation-Life-Insurance-Benefits pages 1-4	Pls. accomplish and sign Attachments: (c/o PAD) - Service Record - Certificate of Leave Without Pay
5 GSIS Declaration of Pendency-Non Pendency of Case	To be notarized; Pls. wait for the advice of GSIS on when to notarize the form and return it to GSIS within five (5) calendar days after notary Applicable for employees who are 60 years old with at least three (3) years in service and for employees with 15 years in service
6 Pag-IBIG Application for Provident Benefits Claim	Please submit duly filled-up form to the nearest Pag-IBIG Fund Office in your area (OPTIONAL) Attachments: (to be issued by PAD) - Service Record (SR) - Certificate of Employment (COE) - Certificate of Leave Without Pay (CLWOP) - GSIS Retirement Voucher for retirees less than 60 years old
7 CS Form No. 7 Clearance Form	Pls. accomplish and sign (Parts I and II only)
8 Revised Leave Form 2021 (For Terminal Pay)	Pls. accomplish and sign by employee only; To be approved by PAD for terminal pay
9 LBP Alumni Personal Data Sheet	Accomplished Form with 1x1 ID picture Pls. surrender LBP ID issued
10 a. IPCR-O Template (For Officers) b. IPCR-S Template (For Staff)	Duly accomplished and signed; Please coordinate with PAD-PMODU
11 SALN Form	SALN as of day before the effectivity date of separation; to be submitted in three (3) original copies; To be notarized after effectivity date of separation from the Bank
12 Undertaking -Confidentiality of Bank Information	Duly accomplished and notarized; Please notarize after the effectivity of your separation from the Bank.
13 Quit Claim	Pls. accomplish and sign



REQUIREMENTS	
14 Letter of Instruction (if with PFD loans-accountabilities)	Provident Fund/Housing Fund Loan documents for those with PFD accountability/ies
15 Letter Request to Deduct Accountabilities with the Bank with instruction of payment	To deduct any outstanding accountability with the Bank from the proceeds of separation benefits/terminal pay/other benefits Provide LANDBANK account number
16 Letter Request for Cash Dept. - Closure of Cash Card & ATM Payroll Account for HO employees	Letter request to close Cash Card and ATM payroll (ATM and Cash Cards to be surrendered)
17 User Request/Certificate of Access Rights Form (UR/CARF)	Pls. accomplish and sign; Ensure deletion of access to Bank systems
18 Employee Exit Interview Form	Pls. accomplish and sign
19 Cancellation of Fidelity Bond (if bonded)	If bonded/applicable

B. SUMMARY OF CHECKLIST OF REQUIREMENTS FOR SEPARATING EMPLOYEES (Field Unit - Based Employees)

REQUIREMENTS	
<i>For Release of PF/HF Refundable Equity (c/o PFD)</i>	
1 Bankwide Employee Clearance (BEC) page 1 only Pages 2-3 (c/o PAD)	-Page 1 c/o employee concerned with complete signatures of property officer, Unit/Department/Branch Head, Group Head and up to Sector Head for officers - Pages 2-3 to be routed by PAD to various Bank Units; Note: BEC must be complete prior to PAD's endorsement to PFD
<i>For Release of Terminal Pay and Other Benefits Due</i>	
2 Application for Ombudsman Clearance - OMB Form 1	Pls. provide the processing fee of P150.00 if request is thru PAD Attachment: Service Record (c/o PAD)
3 GSIS Member Request Form	To be accomplished in 2 copies
4 GSIS Application for Retirement-Separation-Life-Insurance-Benefits pages 1-4	Pls. accomplish and sign Attachments: (c/o PAD) - Service Record - Certificate of Leave Without Pay
5 GSIS Declaration of Pendency-Non Pendency of Case	To be notarized; Pls. wait for the advice of GSIS on when to notarize the form and return it to GSIS within five (5) calendar days after notary Applicable for employees who are 60 years old with at least three (3) years in service and for employees with 15 years in service
6 Pag-IBIG Application for Provident Benefits Claim	Please submit duly filled-up form to the nearest Pag-



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REQUIREMENTS		
		IBIG Fund Office in your area (OPTIONAL) Attachment: (to be issued by PAD) - Service Record (SR) - Certificate of Employment (COE) - Certificate of Leave Without Pay (CLWOP) - GSIS Retirement Voucher for retirees less than 60 years old
7	CS Form No. 7 Clearance Form	Pls. accomplish and sign (Parts I and II only)
8	Revised Leave Form 2021 (For Terminal Pay)	Pls. accomplish and sign by employee only; To be approved by PAD for terminal pay
9	LBP Alumni Personal Data Sheet	Accomplished Form with 1x1 ID picture Pls. surrender LBP ID issued
10	a. IPCR-O Template (For Officers) b. IPCR-S Template (For Staff)	Duly accomplished and signed; Please coordinate with PAD-PMODU
11	SALN Form	SALN as of day before the effectivity date of separation; to be submitted in three (3) original copies; To be notarized after effectivity date of separation from the Bank
12	Undertaking -Confidentiality of Bank Information	Duly accomplished and notarized; Please notarize after the effectivity of your separation from the Bank.
13	Quit Claim	Pls. accomplish and sign
14	Letter of Instruction (if with PFD loans-accountabilities)	Provident Fund/Housing Fund Loan documents for those with PFD accountability/ies
15	Letter Request to Deduct Accountabilities with the Bank with instruction of payment	To deduct any outstanding accountability with the Bank from the proceeds of separation benefits/terminal pay/other benefits; Provide LANDBANK account number
16a	Letter Request for Cash Dept. - Closure of Cash Card & ATM Payroll Account for FU Officers	Cash Card and ATM payroll to be surrendered
16b	Request for Closure of Cash Card for FU Rank & File	Request for Closure of Cash Card for Rank & File-FU
17	GSIS Request to Deduct Accountabilities	
18	Employee Exit Interview Form	Pls. accomplish and sign
19	User Request/Certificate of Access Rights Form (UR/CARF)	Pls. accomplish and sign; Ensure deletion of access to Bank systems
20	a. Certification for Cancellation/Expiration of Fidelity Bond or Not Bonded; b. Cancelled Memorandum Receipts (MRs)	To be requested by the separating employee from last unit/branch



Annex AI

Documentary Requirements for Processing of Terminal Pay

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Triplicate copy of duly accomplished and approved DOs in accordance with applicable CASA provision	PAD
2. Statement of Benefits and Accountabilities (1 original)	PAD
3. GSIS Clearance (certified true copy)	GSIS (c/o PAD)
4. Ombudsman Clearance (certified true copy)	Ombudsman (c/o PAD)
5. Memo of Disengagement / Memo of Approved Resignation (certified true copy)	PAD
6. Letter of Resignation/Retirement (certified true copy)	Separated Employee (c/o PAD)
7. Approved Bankwide Clearance (pages 1 to 4) (certified true copy)	Bank Units (c/o PAD)
8. Certification of Last Salary and Allowances Received (certified true copy)	PAD
9. Service Record (certified true copy)	PAD
10. Approved Application for Terminal Leave (certified true copy)	Separated Employee (c/o PAD)
11. Certification of Unused Leave Credits (original)	PAD
12. Certification of Leave Without Pay, if any (certified true copy)	PAD
13. Notarized Statement of Assets, Liabilities and Net Worth (latest) (original)	Separated Employee (c/o PAD)
14. Last Appointment (certified true copy)	PAD
15. Notice of Salary Adjustment (certified true copy)	PAD
16. Authorization to Deduct Outstanding Accountability with Instruction for Payment of Separation Benefits (certified true copy)	PAD
17. Employee Leave Card (certified true copy)	PAD



VI. Feedback and Complaints

FEEDBACK AND COMPLAINTS MECHANISM	
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: https://www.facebook.com/landbankofficial Twitter: @LBP_official</p> <p>Customer Care Mail: Online: https://www.landbank.com/contact-us Email: customercare@mail.landbank.com 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>



<p>How to file a complaint</p>	<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: https://www.facebook.com/landbankofficial Twitter: @LBP_official</p> <p>Customer Care Mail: Online: https://www.landbank.com/contact-us Email: customercare@mail.landbank.com 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"> - Name of person filing the complaint - Details of the Complaint - Other supporting evidence, if any
<p>How complaints are processed</p>	<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>



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<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="659 457 1395 1073"> <thead> <tr> <th data-bbox="659 457 922 506">Nature</th> <th data-bbox="922 457 1395 506">Category</th> </tr> </thead> <tbody> <tr> <td data-bbox="659 506 922 1073"> <ul style="list-style-type: none"> • Product/ Service-Related • Transaction-Related • Process-Related • Fraud-Related • Personnel/ Employee-Related • Legal Related/ Matters </td> <td data-bbox="922 506 1395 1073"> <ul style="list-style-type: none"> • Simple – seven (7) banking days • Complex – 20 banking days • Highly Technical – 45 banking days <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"> • Product/ Service-Related • Transaction-Related • Process-Related • Fraud-Related • Personnel/ Employee-Related • Legal Related/ Matters 	<ul style="list-style-type: none"> • Simple – seven (7) banking days • Complex – 20 banking days • Highly Technical – 45 banking days <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"> • Product/ Service-Related • Transaction-Related • Process-Related • Fraud-Related • Personnel/ Employee-Related • Legal Related/ Matters 	<ul style="list-style-type: none"> • Simple – seven (7) banking days • Complex – 20 banking days • Highly Technical – 45 banking days <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: complaints@arta.gov.ph (02) 8478-5091 (02) 8478-5093</p> <p>PCC: pcc@malacanang.gov.ph +63(2) 8888</p> <p>CCB: 0908-881-6565 (SMS) email@contactcenterngbayan.gov.ph</p> <p>BSP: consumeraffairs@bsp.gov.ph</p>				



VII. List of Offices

Office	Address	Contact Information
Head Office Lending Units		
Corporate Banking Department I	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7346
Corporate Banking Department II	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7345
Corporate Banking Department III	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7372
Public Sector Department	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7343
Financial Institutions Department	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7342
Micro-Finance Institution Department	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7239
North Mortgage Banking Department	Mezzanine LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7492



Office	Address	Contact Information
South Mortgage Banking Department	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7231
West Mortgage Banking Department	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8522-0000 local 8322
East Mortgage Banking Department	28 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7338
Small and Medium Enterprises - Mid Market Lending Department I	27 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7340
Small and Medium Enterprises - Mid Market Lending Department II	27 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7431
Small and Medium Enterprises - Mid Market Lending Department III	27 th Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8522-0000 local 4301
Property Valuation Services Department		
Property Valuation Services Department (PVSD)	26th Floor, LandBank Plaza, 1598 M.H. del Pilar St. corner Quintos St., Malate, Manila	(02) 8522-0000 Local 7377 LBP- PVSD@mail.landbank.com



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Treasury Units		
Balance Sheet Management Department	15 th 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 th 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 th 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 th 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 th 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 th 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 th 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 th 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 th 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)



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Trust Business Development Department	31 st 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 st Floor LANDBANK Plaza, 1598 M.H. del Pilar cor. Dr. J. Quintos Sts. Malate Manila	8405-7351 / 8405-7671 / 8554-8331 8528-8518 (fax)



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Northwest Luzon Branches Group (NWLBG)		
Bangued Branch	Mega Centrum Building, Taft cor. Rizal Sts. Bangued, Abra	(074) 752-7648 (074) 752-7646 (telefax) BR_BANGUED@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 BR_CALDERON@mail.landbank.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
Buguias Branch	Mike-Ulo-An's Building, Abatan, Buguias, Benguet	(0920) 950-5171 (0917) 164-0020 BR_BUGUIAS@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
Bontoc Branch	Provincial Multi-Purpose Bldg., Poblacion, Bontoc, Mt. Province	(074) 633-1286 BR_BONTOC@mail.landbank.com
Batac Branch	J. Nalupta Bldg., Washington St. Brgy. 4 Nalupta Batac, Ilocos Norte 2906	(077) 792-3453 (0908) 814-991 BR_BATAC@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
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 BR_SANNICOLAS@mail.landbank.com



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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	(0917) 623-5501 AGRI_STAMARIA@mail.landbank.com
Tagudin Branch	National Highway, Del Pilar Poblacion Tagudin, Ilocos Sur 2714	(072) 674-1519 BR_TAGUDIN@mail.landbank.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) BR_QUEZONVIGAN@mail.landbank.com
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
Bauang Branch	Bauang Multi Purpose Building, Baguio-Naguilian Road, Central East, Bauang, La Union	(072) 888-5697 (0947) 895-6590 BR_BAUANG@mail.landbank.com
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) 623-8616 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) BR_SNFDOLUHWAY@mail.landbank.com
Alaminos Branch	Landbank Building, Marcos Ave., Palamis Alaminos City, Pangasinan	(075) 654-1100 BR_ALAMINOS@mail.landbank.com



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LANDBANK Easy Access Facility (LEAF) Agno, Pangasinan	Burgos Street, Agno, Pangasinan	(0995) 258-5162 (0930) 491-9041 leaf_agno@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Anda, Pangasinan	Municipal Hall, Anda, Pangasinan	Cel # (0922) 297-4740
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	(075) 540-9642 (0920) 989-0192 (0906) 247-7460 BR_BOLINAO@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
Carmen Branch	G/F Alvarado Bldg., Brgy. Carmen, West Rosales, Pangasinan	(075) 632-4709 (075) 632-4628 BR_ROSALES@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
Lingayen Branch	Josefina Bldg., Avenida Rizal East, Lingayen, Pangasinan 2401	(075) 542-6931 / 662-0248 (075) 542-6933 (fax) BR_LINGAYEN@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
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
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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 BR_URDANETAPEREZ@mail.landbank.com
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LANDBANK Easy Access Facility (LEAF) Sta. Marcela, Apayao	Municipal Building, San Carlos, Sta. Marcela, Apayao	(0917) 899-7392 leaf_stamarcela@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) Kiangan, Ifugao	Poblacion, Kiangan, Ifugao	(0935) 841-7409 leaf_kiangan@mail.landbank.com
Tabuk Branch	Omengan Bldg., Provincial Rd. Bulanao, Tabuk, Kalinga	(0917) 858-8273 (0917) 133-5433 BR_TABUK@mail.landbank.com
Basco Branch	Ground Floor, Manpower Development Center and National Agencies Building, Provincial Capitol Compound Barangay Kayhuvokan, Basco, Batanes	(0939) 918-6710 (0917) 467-9949 BR_BASCO@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



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LANDBANK Easy Access Facility (LEAF) Pamplona, Cagayan	Municipal Gymnasium, Centro Pamplona, Cagayan	(0955) 895-1011 leaf_pamplona@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 corner A. Bonifacio Streets, Centro 7, Tuguegarao City, Cagayan 3500	(078) 844-1060/ 844-1061 (078) 844-1059 (Fax) BR_TUGUECALLECOM@mail.landbank.com
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
Cabagan (Isabela) Branch	APC Building, Maharlika Highway, Anao, Cabagan, Isabela	(078) 325-1295 (0917) 801-6961 BR_CABAGAN@mail.landbank.com
Cauayan (I) Branch	Isabela Trade Center Bldg, National Highway, Cauayan City, Isabela	(078) 652-2101 / 652-0292 (078) 652-2011 BR_CAUAYAN@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) San Mariano, Isabela	LGU Compound, Sta. Filomena, San Mariano, Isabela	(0916) 100-0008 leaf_sanmariano@mail.landbank.com
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San Mateo Isabela Branch	Maharlika Highway, Barangay 3 San Mateo, Isabela	(078) 376-0824 (078) 323-2848 (Telefax) BR_SANMATEOI@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
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) 307-7880 LEAF_DUPAXDELSUR@mail.landbank.com
Solano Branch	Galima Building, National Highway, Solano, Nueva Viscaya	(078) 326-8011 BR_SOLANO@mail.landbank.com
Cabarroguis Branch	Capitol Comm'l and Bank Bldg., San Marcos, Cabarroguis, Quirino, Province	(0917) 653-4838 (0906) 084-2733 BR_CBRROGIS@mail.landbank.com
Baler Branch	FNF Building, National Highway, Brgy. Suklayin, Baler, Aurora	(042) 724-0010 BR_BALER@mail.landbank.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
Gapan Branch	Sta. Ines Bldg., Maharlika Highway, Bayanihan Gapan, Nueva Ecija	(044) 486-1544 (044) 486-0935 (telefax) BR_GAPAN@mail.landbank.com
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Palayan Branch	Singalat, Palayan City, Nueva Ecija 3132	(044) 940-9408 Local 5401 BR_PALAYAN@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
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San Jose del Monte Branch	E & F Bldg., Gov. F. Halili Avenue, Tungkong Mangga, San Jose del Monte, Bulacan	(044) 815-0276 BR_SJDM@mail.landbank.com
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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
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
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 lbpbataancapitol@yahoo.com
Bataan - National Highway Branch	LANDBANK Building, Roman National Highway, Alangan, Limay, Bataan	(047) 244-5891 / 244-5890 (047) 244-5892 fax BR_BATAANHWAY@mail.landbank.com
Makati Business Center Branch	Robinsons Summit Center Ayala Avenue, Makati City	(02) 8844-2951 / 8844-2953 (02) 8884-1952 (02) 8844-3038 (fax) BR_MBC@mail.landbank.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) BR_DMBANZON@mail.landbank.com
Camiling Branch	Arellano St., Pob. C., Camiling, Tarlac	(045) 934-0493 (045) 934-0980 (telefax) BR_CAMILING@mail.landbank.com
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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
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Iba Branch	LBP Building, Dela Rea Street Zone V, Iba, Zambales	(047) 304-5797 / 811-1125 BR_IBA@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
LANDBANK Easy Access Facility (LEAF) San Antonio, Zambales	Brgy. Rizal San Antonio Municipal Compound, San Antonio, Zambales	(047) 602-2182 leaf_sanantonio@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 telefax (0923) 874-6568 leaf_staana@mail.landbank.com
Limay Branch	Almer's Building, Calma Street, Townsite Limay, Bataan	(0920) 926-5466 BR_LIMAY@mail.landbank.com
Mariveles Branch	Ground Floor, AFAB Building, Mariveles, Bataan	(047) 935-4217/ 935-4218 (Fax) BR_MARIVELES@mail.landbank.com



Office	Address	Contact Information
Malolos Highway Branch	McArthur Highway, Dakila City of Malolos, Bulacan	(044) 791-6391 662-7500 local 1 (044) 791-6392 (telefax) BR_MALOLOS@mail.landbank.com
Malolos Plaza Branch	Ground Floor, Green Lites Bldg., Paseo Del Congreso Street, Brgy. San Agustin Malolos City, Bulacan 3000	(044) 662-7501 (044) 794-7280 (telefax) BR_MPLAZA@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
Olongapo Branch	2542 Rizal Avenue cor. 25 th St. East Bajac ² . Olongapo City, Zambales	(047) 222-2983 / 602-1310 (047) 223-2606 (telefax) BR_OLONGAPO@mail.landbank.com
Paniqui Branch	LANDBANK Bldg., M. H. del Pilar Street, Poblacion Norte Paniqui, Tarlac	(045) 931-0602 (045) 931-0722 (telefax) BR_PANIQUEI@mail.landbank.com
Pulilan Branch	Doña Remedios Trinidad Highway, Cutcot, Pulilan, Bulacan	(044) 913-7592 / 913-7784 BR_PULILAN@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 BR_SNFDOMCARTHUR@mail.landbank.com
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
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 Jose del Monte Branch	E & F Bldg., Gov. F. Halili Avenue, Tungkong Mangga, San Jose del Monte, Bulacan	(044) 815-0276 BR_SJDM@mail.landbank.com



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Sta. Maria Branch	Formix Bldg., Fortunato Halili Ave. Bagbaguin, Sta. Maria, Bulacan	(044) 815-4117 / 641-2700 (044) 288-2577 telefax BR_STAMARIA@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 BR_SUBICARGONAUT@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) BR_TARLACHWAY@mail.landbank.com
North NCR Branches Group		
Acropolis Branch	Unit 5, 6 & 7 Village Center, 187 E. Rodriguez, Jr. Avenue, Bagumbayan, Quezon City	(02) 8635-6872 BR_ACROPOLIS@mail.landbank.com
Anonas Branch	Hi-Top Supermart Building, Auro ra Boulevard corner F. Castillo Street, Bagumbuhay, Project 4, Quezon City	(02) 7799-2485 / 8799-2383/ 8421-0753/ 8421-0754/ FAX-8913-8301 BR_ANONAS@mail.landbank.com
Araneta Center Branch	Unit 2018, Level 2, Ali Mall, Araneta Center, P. Tuazon Blvd., Cubao, Quezon City	(02) 8294-7203 / 3437-7447 Local 5384 BR_ACENTER@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
Aurora Blvd Branch	UCPB Building 725 Aurora Boulevard, New Manila, Quezon City	8584-9752 / 8584-9753 / 8584-9754 / 8584-9755 Fax 8584-9750 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) BR_BLUERIDGE@mail.landbank.com



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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) BR_BOHOLAVE@mail.landbank.com
Camp Aguinaldo Branch	AFP Finace Center Multi-Purpose Cooperative Center Building, Cor. Boni Serrano Avenue corner 18 th Avenue, Brgy. San Roque, Quezon City	8913-4365/ 8913-4364 FAX (02) 8911-2590/ LOCAL 5167 BR_AGUINLDO@mail.landbank.com
PNP OSS Telling Booth	PNP One Stop Shop Camp Crame Compound, Camp Crame, Quezon City	8931-4055/ 8951-0930/ 8932-8532 FAX 8932-8452/ Local 5169 BR_COA@mail.landbank.com
COA Branch	Gate 4, Professional Development Center (PDC) COA Compound Batasan Road, Quezon City	(02) 8951-0930 / 8931-4055 (02) 8932-8452 (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 (telefax) 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
Del Monte-Bonifacio Branch	161 Del Monte Avenue, Barangay Manresa, Quezon City	(02) 8367-0072 / 3415-2792 (02) 3415-2793 (02) 8367-0073 (fax) BR_DELMONTE@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) BR_DILIMAN@mail.landbank.com



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East Avenue Branch	SSS Livelihood Trade Center East Avenue, Quezon City	(02) 8920-1230 (02) 8927-4155 (02) 8921-5931 BR_EASTAVE@mail.landbank.com
LTO Extension Office	LTO Central Office, LTO Compound, GF East Avenue, Quezon City	(02) 8927-3507 Local 5184 EO_LTO@mail.landbank.com
EDSA Congressional Branch	HPI Corporate Center, 1026 North EDSA, Quezon City	(02) 8928-2109 / 8928-4462 BR_EDSACONG@mail.landbank.com
EDSA-NIA Road Branch	DPWH IV-B Compound EDSA, Quezon City	(0917) 849-1361 (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
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
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) BR_LAGRO@mail.landbank.com
LWUA Branch	Local Water Utilities Administration Building, Katipunan Avenue, Extention, Balara, Quezon City	(02) 8924-6608 (02) 8927-2495 (telefax) BR_LWUA@mail.landbank.com



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Office	Address	Contact Information
Mindanao Avenue Branch	14 Mindanao Avenue, Dominic Subdivision, Tandang Sora, Quezon City 1116	(02) 8929-3718 / 7239-2778 to 79 (02) 8983-9477 (fax) BR_MINDANAOAVE@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
North Avenue Branch	Sugar Regulatory Administration Building, North Avenue, Diliman, Quezon City	(0916) 771-8524 BR_NORTHAVE@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) 8479-7300 local 2102 (OMB) BR_OMBUDSMAN@mail.landbank.com
Quezon Avenue Branch	No. 60 AGS Plaza, Quezon Avenue, Quezon City	(02) 7117-1185 BR_QUEZONAV@mail.landbank.com
Quezon City Circle Branch	PCA Building, Commonwealth Avenue Diliman, Quezon City	(02) 8925-4948 / 7744-1389 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 (02) 8285-5015 BR_QCHALL@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) BR_QUIRINOHIWAY@mail.landbank.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
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
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) BR_TOMASMORATO@mail.landbank.com



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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
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) BR_VISAYASAVE@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
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 th Avenue Grace Park, Caloocan City	(02) 8288-1501 (02) 8288-8113 (telefax) BR_CALOOCANPARK@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
Tinajeros Branch	153 MH del Pilar corner Gov. Pascual Avenue, Tinajeros, Malabon City 1470	(02) 8352-4776 / 8352-6119 (02) 8366-3660 (fax) BR_TINAJEROS@mail.landbank.com
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 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) BR_NORTHBAY@mail.landbank.com
Karuhatan Branch	246 Mc Arthur Highway, Karuhatan, Valenzuela City 1441	(02) 8291-5224 / 8291-5225 (02) 8293-1389 BR_KARUHATAN@mail.landbank.com



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Office	Address	Contact Information
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) BR_MALANDAY@mail.landbank.com
Paso de Blas Branch	Servando Building, 161 Paso de Blas, Valenzuela City 1442	(02) 8291-1099 / 8332-8515 (02) 8293-2811 (fax) BR_PASODEBLAS@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
Concepcion Marikina Branch	David Building, Bayan-bayanan Avenue, Concepcion, Marikina City 1807	02) 8942-2328 to 29 / 8941-1142 (02) 8948-4020 (fax) BR_CONCEPCIONMARIKINA@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
Central North NCR Branches Group		
Binondo Branch	No. 461 Quintin Paredes St., Binondo, Manila	(02) 8361-7506 / (02) 8441-6862 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
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 (0917) 134-7638 BR_BSPSU@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) LBP_CASH@mail.landbank.com



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Office	Address	Contact Information
Casino Filipino (Hyatt Manila) FX Booth	2 nd Floor Hyatt Hotel, Pedro Gil Street, Metro Manila	(02) 8245-9763 telefax 115 (local)
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
DOLE Branch	DOLE Bldg., Gen. Luna St., Intramuros, Manila	(02) 8527-2126 BR_DOLE@mail.landbank.com
Escolta Branch	FUB Building, David Street, Escolta, Barangay 291, Sta. Cruz, Manila 1003	(02) 8243-1326 to 29 BR_ESCOLTA@mail.landbank.com
España Branch	1583-1585 España Blvd. cor. Dos Castillas St., Sampaloc, Manila	(02) 8353-5546 (02) 8354-1918 fax BR_ESPANA@mail.landbank.com
Intramuros Branch	Ground Floor, Palacio del Gobernador Bldg., Andres Soriano cor. Gen. Luna Sts., Intramuros, Metro Manila	8527-5851/ 8537-5853 8527-3115/ 8241-2148 BR_INTRAM@mail.landbank.com
Intramuros BIR Teller Booth	Tuazon Building, Solana Street, 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 / 8736-1035 (02) 8736-1085 (fax) BR_MALACANANPALACE@mail.landbank.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 8526-7887/ 8523-1766 (Fax) BR_POCAMPO@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 fax BR_SOHARBOR@mail.landbank.com
Supreme Court Branch	Ground Floor, Multi Purpose Bldg., 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
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) BR_TMKALAW@mail.landbank.com



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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
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) BR_TAFTquirino@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 / 8404-3627 (02) 8523-4264 (telefax) BR_UNAVE@mail.landbank.com
YMCA Branch	New YMCA Building, Complex, A. J. Villegas Street Ermita, Manila	(02) 8527-6343 / 8527-6342 (02) 8527-6345 / 8527-9572 BR_YMCA@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	
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
Mandaluyong Addition Hills Branch	358 Shaw Boulevard, Addition Hills, Mandaluyong City 1550	(02) 8725-1970 / 8727-5233 (02) 8727-1842 BR_ADDITIONHILLS@mail.landbank.com
Mandaluyong City Hall Branch	BOC Building, Maysilo Circle Brgy. Plainview, Mandaluyong City	(02) 8534-1723 (02) 8534-1724 fax BR_MANDALUYONG@mail.landbank.com



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PCSO Branch	Ground Floor, Sun Plaza Buiding Shaw Blvd., cor. Princeton St., Mandaluyong City	(02) 8846-8281/ 8846-8278 8706-6642 (Fax) BR_PCSO@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
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) BR_SMCCOMPLEX@mail.landbank.com
DECS Branch	Ground Floor Mabini Building., DepEd Compound, Meralco Avenue, Brgy. Oranbo, Pasig City	(02) 8636-4850 (telefax) BR_DECS@mail.landbank.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) BR_ORTIGASEMERALD@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 nd Floor, Pasig City Hall Building, Caruncho Avenue, Pasig City	(02) 8640-3746 (02) 8640-3761 (telefax) BR_PASGHALL@mail.landbank.com
Pasig - Sixto Antonio Ave. Branch	12 Dr. Sixto Antonio Avenue, Kapasigan, Pasig City 1600	(02) 8641-0336 / 8641-0338 BR_PASIGSIXTO@mail.landbank.com
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 BR_ANNAPOLIS@mail.landbank.com



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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
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
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 BR_SANJUAN@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
South NCR Branches Group		
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 th Street corner 4 th Avenue Bonifacio Global City, Taguig City	(02) 8843-2151 / 8843-2142 (02) 8843-2147 (fax) BR_BGLOBAL@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
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) BR_BAUTISTA@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



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Chino Roces Avenue - Don Bosco Branch	Alegria Building, 2229 Don Chino Rocess Avenue, Makati City	(02) 8893-1656 / 8812-4921 (02) 8816-4675 (02) 8893-1657 (fax) BR_CHINOROCESAVE@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_GUADALUPE@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 (02) 8897-5967 fax 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
Makati Business Center Branch	Robinsons Summit Center Ayala Avenue, Makati City	(02) 8844-2951 / 8844-2953 (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
Makati - Salcedo Branch	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
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) BR_TORDESILLAS@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	(02) 8811-2306 / 8811-2307 (02) 8848-6726 (02) 8811-2313 (telefax) BR_PTAMO@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) BR_PASONG TAMOEXT@mail.landbank.com



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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
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) BR_FILINVEST@mail.landbank.com
Muntinlupa Branch	#37 National Road, Putatan, Muntinlupa City	(02) 8862-4208 / 8862-4249 (02) 8862-0115 (fax) BR_MUNTINLUPA@mail.landbank.com
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
Aquino Avenue 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
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
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) BR_BFPARANAQUE@mail.landbank.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
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



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Sucac - A. Santos Avenue Branch	8404 Dr. A. Santos Avenue corner Rainbow, Drive, Barangay BF Homes 1, Sucac, Parañaque City 1720	(02) 8825-0839 / 8829-2517 (02) 8825-0841 (fax) BR_ASANTOSAVE@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
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
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
Malibay Branch	Ground Floor, Commercial Building, 715 EDSA Malibay, Pasay City	(02) 8889-9467 to 69 (02) 8844-3644 (fax) BR_MALIBAY@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 (fax) 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
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
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



Office	Address	Contact Information
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
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) BR_ZAPOTE@mail.landbank.com
Southwest Luzon Branches Group		
Antipolo Branch	Amio Place, Circumferential Road Barangay Dalig Antipolo City	(02) 697-0747 (02) 697-1481 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) BR_ANTIPOLOCIRCUM@mail.landbank.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) br_antipolomasinag@mail.landbank.com
Bacoor Molino Branch	Ground Floor, The Arcade Stall G-1A, RFC Molino Mall, Molino 2, Bacoor City, Cavite 4102	(046) 507-0503 BR_BACOOR@mail.landbank.com
Balayan Branch	Balayan Government Center, Barangay Caloocan, Balayan, Batangas	(043) 741-0451 / 921-3039 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) BR_BATANGASCTIRONA@mail.landbank.com
Batangas City Branch	Pastor-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
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



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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) BR_CAINTAJUNCTION@mail.landbank.com
Calapan Branch	Filipiniana Complex, Barangay Sto Niño Calapan, Oriental Mindoro	(043) 288-9870 / 288-2153 (043) 441-7392 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) LEAF_PUERTOGALERA@mail.landbank.com
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) 288-1733 (fax) BR_CALAPANSANVICENTE@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	(048) 553-0518 BR_CORON@mail.landbank.com
Dasmariñas Branch	Landbank Building, E. Aguinaldo Highway Brgy. San Agustin II Dasmariñas, Cavite	(046) 506-9615 (046) 541-9054 (telefax) BR_DASMA@mail.landbank.com



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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) 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 (fax) BR_LEMERYILLUSTRE@mail.landbank.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) 756-7131 / 312-0103 (043) 756-7130 (telefax) BR_LIPABIGBEN@mail.landbank.com
Lipa Recto Branch	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) BR_LIPARECTO@mail.landbank.com
Mamburao Branch	Bernardo Bldg., #14 Rizal St., Brgy. 5 Mamburao, Occidental Mindoro	(043) 458-9651 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
Nasugbu Branch	J. P. Laurel St. Barangay 9, Nasugbu, Batangas	(043) 774-0242 BR_NASUGBU@mail.landbank.com
Odiongan Branch	LBP Romblom Corporate Center, General Luna St. Barangay Dapawan, Odiongan, Romblon	(042) 567-2150 to 2151 BR_ODIONGAN@mail.landbank.com



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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
Romblon Branch	Capaclan, Romblon, Romblon	(0918) 380-8960 BR_ROMBLON@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) 289-3131 / 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 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



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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. Villarín St. Brgy. Special District, Jalajala, Rizal	(0917) - 500-9760 (02) 8425-6461 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	L13 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 (fax) BR_TAYTAYMANILAEAST@mail.landbank.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) LEAF_NAIC@mail.landbank.com
Southeast Luzon Branches Group		
Atimonan Branch	Quezon corner Rizal Streets, Brgy. Zone I, Poblacion, Atimonan, Quezon	(042) 785-5329 BR_ATIMONAN@mail.landbank.com
Biñan Branch	Old National Hi-way, Brgy. Canlalay, Biñan, Laguna	(049) 511-8817 BR_BINAN@mail.landbank.com
Biñan Platero Branch	National Highway, Platero, Biñan City, Laguna 4024	(049) 411-3899 / 523-4173 (02) 8520-6724 BR_PLATERO@mail.landbank.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 / 531-4746 BR_CABUYAO@mail.landbank.com



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Calamba Branch	Versaland Bldg., National Highway, Brgy. Parian, Calamba City, Laguna	(049) 502-8695 / 502-8696 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 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) BR_CALAMBACROSSING@mail.landbank.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
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) 8429-0035 (telefax) BR_DAETPIMENTEL@mail.landbank.com
Daraga Branch	Rizal St., Market Side, Daraga, Albay	(052) 742-2723 BR_DARAGA@mail.landbank.com
Goa Branch	Ground Floor, JN Bldg., Rizal St., San Juan Bautista, Poblacion, Goa, Camarines Sur	(054) 331-5884 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	(0908) 814-9073 LEAF_ALABAT@mail.landbank.com



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Infanta Branch	Olivia Bldg., Rizal St., Infanta, Quezon	(042) 535-2363 / 535-2165 BR_INFANTA@mail.landbank.com
Iriga Branch	Ground Floor, Mark Nancy Building, Santiago I. Gonzales St., Brgy. San Roque, Santiago I. Gonzales St., Brgy. San Roque,	(054) 299-5848 BR_IRIGA@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) 329-2906 leaf_staelena@mail.landbank.com
Legazpi Branch	LANDBANK Bldg., Rizal St., Cabañgan, Legazpi City, Albay	(052) 742-1475 (telefax) BR_LEGAZPI@mail.landbank.com
Landbank Mobile Branch-Luzon	LANDBANK Bldg., Rizal St., Cabañgan, Legazpi City, Albay	
Legazpi Rotonda Branch	UCPB Building, Quezon Avenue, Oro Site, Legazpi City, Albay 4500	(052) 201-2680 BR_LEGAZPIROTONDA@mail.landbank.com
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



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Lucban Branch	SLSU Business Resource Center, Quezon Ave., Brgy, Kulapi, Lucban, Quezon	(042) 540-6501 (042) 540-6500 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 telefax 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 (telefax) BR_LUCENACATHEDRAL@mail.landbank.com
Lucena Guinto Branch	UCPB Building, Quezon Street corner Guinto Street, Barangay 9, Lucena City, Quezon 4301	042) 710-2417 (042) 710-3659 (telefax) BR_LUCENAGUINTO@mail.landbank.com
Masbate Branch	N.E. Martinez Bldg., Quezon corner Danao Sts., Masbate City, Masbate	(056) 333-2977 (056) 333-2448 (telefax) BR_MASBATE@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Aroroy, Masbate	Municipal Compound, Aroroy, Masbate	(0977) 821-6478 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	(02) 8522-000 local 5004 (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 telefax BR_NAGAEVANGELISTA@mail.landbank.com
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 (0951) 132-9627 AGRI_CALABANGA@mail.landbank.com
Nagcarlan (L) Branch	Rizal Ave., Brgy 2, Nagcarlan, Laguna	(049) 539-2370 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 (049) 411-0026 telefax BR_PASEOSTAROSA@mail.landbank.com



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Polangui Branch	National Road corner Clemente St., Centro Oriental, Polangui, Albay	(0961) 379-2097 (0915) 995-3348 BR_POLANGUI@mail.landbank.com
Real Branch	Poblacion 1, Real, Quezon 4335	(042) 536-7524 BR_REAL@mail.landbank.com
San Andres Branch	J.P. Rizal St., Provincial Road, Brgy. San Roque, San Andres, Catanduanes	(052) 741-5815 BR_SANANDRES@mail.landbank.com
San Pablo (Laguna) Branch	Colago Ave., Brgy. 1-A, San Pablo City, Laguna	(049) 521-1209 / 562-0732 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) BR_SNPABLORIZAL@mail.landbank.com
San Pedro (Laguna) Branch	359 The Rocks Corporate Center, National Highway Barangay Nueva, San Pedro City, Laguna	(02) 8808-5176 (02) 8808-5153 telefax 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) 255-1157 BR_SORSOGON@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Pilar, Sorsogon	CNLL Compound, Brgy. Banuyo, Pilar, Sorsogon	(0981) 615 7484 leaf_pilar@mail.landbank.com
Sorsogon Magsaysay Branch	PJJT Building, Magsaysay corner Garcia Streets, Salog, Sorsogon City, Sorsogon 4700	(056) 255-8375 / 255-9451 BR_SORSOGONMAG@mail.landbank.com
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 fax BR_STCRZCAP@mail.landbank.com



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Sta. Rosa Branch	National Highway, Balibago, Sta. Rosa, Laguna	(049) 534-2914 / 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 / 302-0651 (049) 508-4452 telefax BR_STAROSATAGRD@mail.landbank.com
Tabaco Branch	Ground Floor, AMEG Bldg., Ziga Ave. cor. Arellano St., Tayhi, Tabaco City, Albay	(052) 742-3413 BR_TABACO@mail.landbank.com
Bacacay Branch Lite	ABR Commercial Building, Fr. Bañez Street, Barangay 11, Bacacay, Albay 4509	(052) 830-5395 BR_BACACAY@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	(0918) 625-8494 (0919) 005-3029 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 BR_UPLB@mail.landbank.com
Virac Branch	Catanduanes State University Compound Calatagan, Virac Catanduanes	(052) 811-4052 BR_VIRAC@mail.landbank.com
West Visayas Branches Group		
Antique Branch	San Jose Municipal Bldg., Rep. A. Salazar cor Tobias A. Fornier Sts., San Jose, Antique	(036) 540-9734 / (036) 540-1405 (fax) BR_ANTIQUE@mail.landbank.com
Bacolod City Branch	Ground Floor, LANDBANK Bldg., Cottage Road cor. Gatuslao St., Bacolod City, Negros Occidental	(034) 435-0148 / 703-1899 (034) 434-2364/ 433-7606 (034) 435-0162 (Fax) BR_BACOLOD@mail.landbank.com
Bago Agri-Hub	Gonzaga St. Poblacion, Bago City, Negros Occidental	(0917) 134-0270 Agri_bago@mail.landbank.com



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Bacolod Cybercentre Branch	Negros First Cybercentre Lacson cor. Hernaez Sts., Brgy. 39, Bacolod City, Negros Occidental	(034) 433-9538 / 735-2818 telefax (034) 433-9539 fax BR_CYBERCENTREB@mail.landbank.com
Bacolod Lacson - Galo Branch	UCPB Building, corner Lacson and Galo Streets, Barangay 22, Bacolod City, Negros Occidental 6100	(034) 445-6469 BR_BACOLODLACSON@mail.landbank.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 BR_BACOLODNDRIVE@mail.landbank.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 / 434-5437 BR_BACOLODSANJUAN@mail.landbank.com
Bais Branch	Mercado de Bais, National Highway, Bais City, Negros Oriental	(035) 402-2188 (035) 402-8291 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) 410-0230 / 228-3580 BR_BAYAWAN@mail.landbank.com
Cadiz Branch	Abelarde St., Brgy Zone 4, Cadiz City, Negros Occidental	(034) 720-8150 (034) 466-0208 BR_CADIZ@mail.landbank.com
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 BR_DOWNDUMAGUETE@mail.landbank.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) 422-9055 (fax) BR_DUMGUETE@mail.landbank.com



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Estancia Branch	V. Cudilla Ave., Estancia, Iloilo	(033) 320-8861 BR_estancia@mail.landbank.com
Gaisano (Iloilo) Branch	Gaisano City Mall, Luna St., Lapaz, Iloilo City, Iloilo	(033) 320-8763 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 (035) 581-2909 / 581- 2105 BR_GUIMARAS@mail.landbank.com
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 (Te3lex) 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) 329-2320 / 508-8949 BR_JARO@mail.landbank.com
Jaro Plaza Branch	Land Bank Building, corner Rizal Avenue - Libertad Street, Jaro, Iloilo City, Iloilo 5000	(033) 320-3477 / 329-0746 (033) 329-3414 BR_JAROPLAZA@mail.landbank.com
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



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Kalibo Branch	La Esperanza Bldg., Osmeña Ave., Kalibo, Aklan	(036) 268-4289 / 262-5245 (036) 262-3300 / 268-4328 BR_KALIBO@mail.landbank.com
Kalibo Plaza Branch	246 UCPB Building, Martelino Street, Kalibo, Aklan	(036) 262-3303 / 268-4319 BR_KALIBOPLAZA@mail.landbank.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 / 441-3539 BR_MANDALAGAN@mail.landbank.com
Miag-ao Branch	Barangay Igtuba, Miag-ao, Iloilo 5023	(033) 513-7024 / 315-8656 (033) 330-1177 (Telefax) BR_MIAGAO@mail.landbank.com
Passi Branch	AGT Bldg., Simeon Aguilar St., Passi City, Iloilo	(033) 536-8058 (033) 311-5187 / 311-5200 BR_PASSI@mail.landbank.com
Plaza Libertad Branch	Ybernias Bldg., Zamora St., Iloilo City, Iloilo	(033) 338-0938 (033) 336-0294 telefax BR_PLIBRTAD@mail.landbank.com
Roxas (Capiz) Branch	Acevedo Bldg., P. Gomez St., Roxas City, Capiz	(036) 621-3395 / 620-0423 (036) 621-2066 / 520-7187 (036) 621-0353 (telefax) BR_ROXASC@mail.landbank.com
Mambusao Branch-Lite	Villareal Highway, Poblacion Proper, Mambusao, Capiz 5807	(036) 621-3280 (0915) 841-4674 BR_MAMBUSAO@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Dao, Capiz	Beside Senior Citizen Bldg., Poblacion, Ilawod, Dao, Capiz	(036) 658-0854 (0918) 928-8059
Sagay Branch	Alfelor St., National Highway, Sagay City, Negros Occidental	(034) 468-5382 / 706-5453 BR_SAGAY@mail.landbank.com



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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
Sara Branch	LANDBANK Bldg., Cecilio Tady St., Sara, Iloilo	(033) 392-0251 (033) 331-1013 (telefax) 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_SIQUIJOR@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
East Visayas Branches Group		
Allen Branch	Rizal St., Brgy. Kinabranan I, Allen, Northern Samar	(055) 534-0372 (0955) 081-9328 BR_ALLEN@mail.landbank.com
Balamban Branch	Brgy. Baliwagan, Balamban, Cebu	(032) 421-7072 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) 326-2290 / 460-0082 (032) 460-0078 BR_BANTAYAN@mail.landbank.com
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



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Borongán Branch	Araba Bldg., San Pedro St., Borongán 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 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 BR_CPGARCIA@mail.landbank.com
Calbayog Branch	MRCR Bldg., Umbria St. cor. Rosales Blvd., Calbayog City, Western Samar	(055) 209-2695 / 209-2781 (055) 533-8938 / 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, Poró, 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 BR_CARBON@mail.landbank.com
Carcar Branch	Building B, New City Market, Poblacion III, Carcar, Cebu	(0960) 423-5156 BR_CARCAR@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) Argao, Cebu	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 0917-571-9338 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) 236-7498 (032) 232-1639 / 232-1516 (telefax) BR_CEBUBOC@mail.landbank.com



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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 BR_CONSOLACION@mail.landbank.com
Dalaguete Branch	Poblacion, Dalaguete, Cebu	(0933) 866-7328 BR_DALAGUETE@mail.landbank.com
Danao Branch	F. Ralota St., Poblacion, Danao City, Cebu	(032) 343-0139 (032) 343-0011 BR_DANAOS@mail.landbank.com
Gov. M. Cuenco Avenue Branch	Gov. M. Cuenco Avenue corner Ma. Luisa Estate Park, Barangay Banilad, Cebu City, Cebu 6000	(032) 346-9234 / 346-9252 (032) 346-2460 banilad@ucpb.com BR_GOVCUENCO@mail.landbank.com
Guiuan Branch	Ground Floor, Addison Pension House, Lugay St., Brgy. 4, Guiuan, Eastern Samar	(055) 855-6580 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 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 jonesavenue@ucpb.com BR_JONESAVE@mail.landbank.com
Lapu-lapu Branch	GSO Bldg., ML Quezon National Highway, Pajo, Lapu-Lapu City, Cebu	(032) 495-3737 (032) 495-3838 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



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Mandaue Highway Branch	M.C. Briones Street, National Highway, Barangay Tipolo, Mandaue City, Cebu	(032) 239-7717 BR_MANDAUE@mail.landbank.com
Mandaue City Hall Branch	LANDBANK Bldg., Ouano St. Centro, Mandaue City, Cebu	(032) 422-3039 (032) 422-8393 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) 341-0710 BR_MACTAN@mail.landbank.com
Moalboal (Cebu) Branch	Ground Floor, Gaisano Town Center, Poblacion East, Moalboal, Cebu 6032	(032) 436-8448 (telefax) BR_MOALBOAL@mail.landbank.com
Naga City (Cebu) Branch	Natalio Bacalso St., East Poblacion. Naga City, Cebu	(032) 266-3760 / 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 BR_NAVAL@mail.landbank.com
Ormoc Branch	Aviles Business Center, Apo Street, Barangay Cogon, Ormoc City, Leyte	(053) 561-6009 / 561-8732 (053) 255-8453 BR_ORMOC@mail.landbank.com
Paranas Branch	Maharlika Highway, Poblacion 4, Paranas, Samar	(055) 544-4192 (0918) 887-8336 BR_PARANAS@mail.landbank.com
Plaza Independencia Branch	LDM Bldg., MJ Cuenco Ave., Cebu City, Cebu	(032) 505-9157 / 254-1788 (032) 412-1772 (telefax) BR_CEBPLAZA@mail.landbank.com
San Juan (Southern Leyte) Branch	Rizal Street, Brgy. San Jose, San Juan, Southern Leyte	(053) 577-3187 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 BR_CEBUSMCITY@mail.landbank.com
Sogod Branch	New Bus Terminal Bldg., Zone III, Sogod, Southern Leyte	(053) 570-6232 BR_SOGOD@mail.landbank.com



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Tacloban Branch	Brgy. 59 B, Real St., Sagkahan District, Tacloban City, Leyte	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 BR_TACLZAMORA@mail.landbank.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 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
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 / 422-1369 (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 BR_USCNORTH@mail.landbank.com



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Office	Address	Contact Information
West Mindanao Branches Group		
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 (telefax) 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, Isabela 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 BR_BUUG@mail.landbank.com
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	Purok 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 (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) BR_CDOCENTRO@mail.landbank.com



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Office	Address	Contact Information
CDO Cogon Branch	Chee Building, Osmeña Street corner Limketkai Drive, Barangay 34, Cagayan de Oro City, Misamis Oriental 9000	(088) 857-2109 / 8571-1840 BR_CDOCOGON@mail.landbank.com
Don Carlos Branch	LANDBANK Bldg., Sayre Highway Poblacion Sur, Don Carlos, Bukidnon	(088) 537-3523 (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
Gingog Branch	Moreno Building, National Highway, Gingog 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	(0917) 638-5328 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 / 225-3187 (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 BR_ILIGANPLAZA@mail.landbank.com 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
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



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Office	Address	Contact Information
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 Liloy Branch	Quezon Blvd. corner Angela Street, Barangay Malinis, Lamitan City, Basilan National Highway, Barangay Baybay, Liloy, Zamboabnga del Norte	(0935) 308-4266 BR_LAMITAN@mail.landbank.com (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) 813-4502 BR_MBALAYHW@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
Manolo Fortich Branch	Sayre National Highway, Barangay Tankulan, Poblacion, Manolo Fortich Bukidnon 8703	(088) 537-2101 BR_MANOLOFORTICH@mail.landbank.com
Maramag Branch	LANDBANK Building, South Poblacion, Maramag, Bukidnon	(088) 828-0633 (0977) 831-5425 (0917) 167-7200 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) BR_ORQUIETACENTRO@mail.landbank.com
Ozamiz Branch	Don Anselmo Bernad Avenue, Ozamiz City, Misamis Occidental	(088) 521-3721 (088) 521-3720 BR_OZAMIS@mail.landbank.com



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LANDBANK Easy Access Facility (LEAF) – Sinacaban	Poblacion, Sinacaban, Misamis Occidental 7203	(0950) 227-2639 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) BR_OZAMISOZROX@mail.landbank.com
Pagadian Branch	LANDBANK Building, Gov. Vicente M. Cerilles Street, Santiago District, Pagadian City	(062) 214-1591 / 925-1430 / 215-2344 (062) 214-226 BR_PAGADIAN@mail.landbank.com
LANDBANK Easy Access Facility (LEAF) – Guipos	National Highway, Poblacion, Guipos, Zamboanga del Sur 7042	(0916) 159-0684 LEAF_GUIPOS@mail.landbank.com
Pagadian Balintawak Branch	L2 B16, Pres. Corazon Aquino Regional Government Center, Brgy. Balintawak, Pagadian City, Zamboanga Del sur	(032) 947-0264 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_PERTOCCDO@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 nd North corner Magsaysay Street, Barangay II, Tangub City Misamis Occidental	(088) 531-3113 (0963) 923-0909 BR_TANGUB@mail.landbank.com
Tubod Branch	LANDBANK Building, Quezon Avenue Poblacion, Tubod, Lanao del Norte	(063) 229-7399 / 341-5254 / 341-5239 BR_TUBOD@mail.landbank.com



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Office	Address	Contact Information
Valencia Branch	Tamay Lang Bldg., JK Laviña Avenue cor. M. L. Quezon St., Poblacion, Valencia City, Bukidnon	(088) 828-2312 / 828-2466 BR_VALENCIA@mail.landbank.com
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) 798-3770 (0917) 139-4526 BR_WAO@mail.landbank.com
WMSU Branch	Western Mindanao State Univ. Campus, San Jose Road, Baliwasan, San Jose Road, Baliwasan, Zamboanga City, Zamboanga del Sur	(062) 992-2483 / 975-4436 (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) 991-2173 (062) 991-0621 (Telefax) BR_ZAMBMAIN@mail.landbank.com
East Mindanao Branches Group		
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	LBP Davao Corporate Center, #7 Palm Drive, corner Olive Road, Barangay Buhangin, 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	(082) 222-8546
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	(0951) 642-5655
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 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	(085) 341-4295 / 815-4090 (085) 341-1010 / 225-2080 BR_LUNABUTUAN@mail.landbank.com
Cabadbaran Branch	Chang Building, Atega cor. Asis Streets, Cabadbaran, Agusan del Norte	(085) 343-0377/ 818-5534 telefax BR_CABDBRAN@mail.landbank.com
Calinan Branch	Purok 13, Palarca Street, Calinan, Davao City, Davao del Sur 8000	(082) 236-7764 BR_CALINAN@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) 425-6407 / 421-1038 / 421-6247 (064) 421-4905 BR_COTABATO@mail.landbank.com
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



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Office	Address	Contact Information
Cotabato - D. Rufino Branch	UCPB Building, Magallanes corner Don Rufino Alonzo Street, Poblacion V, Cotabato City, Maguindanao 9600	(064) 421-2640 / 421-2614 (064) 421-3229 / 421-6030 BR_DRUFINO@mail.landbank.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 BR_JPLAUREL@mail.landbank.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 (082) 221-0732 / 222-0901 BR_DAVAOPALMA@mail.landbank.
Davao - R. Magsaysay Branch	UCPB Building, R. Magsaysay Avenue corner Sales Street, Davao City, Davao del Sur 8000	(082) 227-5708 / 221-2933 / 221-2934 BR_DAVAOMAGSAYSAY@mail.landbank.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 / 226-4196 BR_DAVAOPELAYO@mail.landbank.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
Gen. Santos (Highway) Branch	Ground Floor Vensu 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



Office	Address	Contact Information
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 telefax br_pioneer@mail.landbank.com
Isulan Branch	LANDBANK Building, Gen. Siongco St. corner National Highway, Isulan, Sultan Kudarat	(064) 201-5115 / 201-3224 (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
Kidapawan Highway Branch	UCPB Building, Quezon Boulevard, Poblacion, Kidapawan City, North Cotabato 9400	(064) 577- 1787 BR_KDAPAWANHWAY@MAIL.LANDBANK.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@landbank.com



Office	Address	Contact Information
Lupon Branch	Aguinaldo Street, Barangay Poblacion, Lupon, Davao Oriental 8207	(0932) 702-2910 BR_LUPON@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
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 (0919) 095-8640 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



Office	Address	Contact Information
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 BR_SURIGAOSNICOLAS@mail.landbank.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
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



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Office	Address	Contact Information
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
Northern and Central Luzon Lending Group		
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
Benguet LC	F. Calderon and T. Claudio Sts., Harrison-Claudio Carantes, Baguio City, Benguet Mother Branch: Baguio-Calderon Branch	(074) 637-5611 8601 LC_BENGUET@mail.landbank.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
Ilocos Sur LC	2 nd Floor Plaza Maestro Complex, Florentino St. Vigan City, Ilocos Sur Mother Branch: Vigan Branch	(077) 604-0422 (077) 604-0455 LC_ILOCOSUR@mail.landbank.com
Pangasinan LC	2 nd Floor LANDBANK Building, MacArthur Highway, Nangcayasan, Urdaneta City, Pangasinan Mother Branch: Urdaneta Branch	(075) 656-2013 (Sec) (075)- 656-2019 (Telefax) 8235 LC_PANGA@mail.landbank.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
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



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Office	Address	Contact Information
Northern Isabela LC	2 nd 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 nd 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
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
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
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



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Office	Address	Contact Information
Bulacan LC	<p>LANDBANK Bldg., Sumapang Matanda McArthur Highway, Malolos City, Bulacan</p> <p>Mother Branch: Malolos Highway Br.</p>	<p>(044) 662-4126; (044) 796-1301 (SEC) LC_BULACAN@mail.landbank.com</p>
Zambales LC	<p>LANDBANK Bldg., Manila Ave. cor. Dewey Ave. Central Business District Subic Bay Freeport Zone, Olongapo City Zambales</p> <p>Mother Branch: Subic Br.</p>	<p>(047) 251 3095; 251 3097 LC_ZAMBALES@mail.landbank.com</p>
Bataan LC	<p>Ground Flr., The Bunker Bldg., Capitol Compound, Balanga City, Bataan</p> <p>Mother Branch: Balanga Br.</p>	<p>(047) 633-2790 (SEC) LC_BATAAN@mail.landbank.com</p>
Southern Luzon Lending Group		
Rizal LC	<p>2nd Floor Ortigas Royale Condominium Ortigas Avenue Extension, Cainta Rizal</p> <p>Mother Branch: Cainta Br.</p>	<p>655-4449(SEC); 656-9535; 240-5001; 240-5202 LC_RIZAL@mail.landbank.com</p>
Cavite LC	<p>2ND Floor LANDBANK Building, Brgy. San Agustin II, Emilio Aguinaldo Highway, Dasmariñas Cavite</p> <p>Mother Branch: Dasmariñas Br.</p>	<p>(046) 416-5048 (SEC) (046) 416-1146 (Telefax) (046) 416-1241/1249; (046)416-5237 LC_CAVITE@mail.landbank.com</p>



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Office	Address	Contact Information
Laguna LC	2 nd 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 nd 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 batangasc@yahoo.com
Quezon LC	2 nd 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 Brookside Bldg., Brgy. Lag-on Daet City Camarines Norte Mother Branch: Daet Br.	(054) 603-2570 lbp_camnortelc@yahoo.com



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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 nd Flr. LANDBANK Bldg., Rizal St. Cabañan Legazpi City, Albay Mother Branch: Legazpi Br.	(052) 480-6888 (SEC) 8212 / 3041 to 3049 (Local) LC_ALBAY@mail.landbank.com
Visayas Lending Group		
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 lbpantiquelc@gmail.com
Capiz LC	2 nd 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 lbpcaquizlc@gmail.com
Aklan LC	La Esperanza Bldg., Osmeña St., Kalibo, Aklan Mother Branch: Kalibo Branch	(036) 268 – 7144 500-9059 lbpaklanlc@gmail.com



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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 lbpnecl@yahoo.com
Negros Occidental South LC	2nd Floor LANDBANK Building, Cottage Road cor. Gatuslao Street Bacolod City, Negros Occidental Mother Branch: Kabankalan Br.	(034) 435 0144 (SEC) 435 0145 / 707 6896 / 435 0149 7070017 LC_NEGOCC@mail.landbank.com lbpnecl@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 lbpcebuls@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



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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 lbpleytelc@gmail.com
Southern Leyte LC	2 nd flr, ABC Building, Apo Street, Ormoc City, Southern Leyte Mother Branch: Ormoc Branch	(053) 561-3923 (053) 561-5736 southernleytelc@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
Mindanao Lending Group		
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 nd 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



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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 nd 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



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Office	Address	Contact Information
Surigao del Sur LC	Bautista Bldg., Donasco St., Tandag, Surigao del Sur Mother Branch: Tandag Branch	(086) 211-4197 surigaosur lc@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 agusandelsur lc@gmail.com
Davao LC	2 nd 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 lbp cotab2lc@yahoo.com
Davao del Sur LC	2 nd 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
Field Support Services Centers		
Luzon		
FSSC I - Urdaneta	2nd Floor LBP Bldg., Nancayasan, Urdaneta City, Pangasinan	8292 (Direct Local) fssc1.lbp2023@gmail.com
FSSC II - Cagayan	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 fssc2.lbp2023@gmail.com
FSSC III- Pampanga	2nd Flr LANDBANK Bldg Jose Abad Santos Avenue Dolores, San Fernando City, Pampanga	(045) 404-2100 0908-956-5703 8108 (Direct Local) fssc3.lbp2023@gmail.com
FSSC IV-A - Laguna	3rd Flr. LANDBANK Bldg., Victoria M. Ela Ave., UPLB College, Los Baños, Laguna	(049) 536-7516 (049) 530-8692 fssc4a.lbp2023@gmail.com
FSSC IV-B - Batangas	LBP Bldg. Tanauan, Batangas	8232/ 8121 (Direct Local) fssc4b.lbp2023@gmail.com
FSSC V - Albay	3rd Flr LANDBANK Bldg., Rizal St, Cabangan Legaspi City	(052) 742-3424 3050 / 3057 (Direct Local) fssc5.lbp2023@gmail.com
Visayas		
FSSC VI - Iloilo	2nd flr LANDBANK Bldg Iznart cor. Solis Sts, Iloilo City	(033) 337-1426 (033) 509-8578 3201 / 3202 (Direct Local) fssc6.lbp2023@gmail.com
FSSC VII-A - Cebu	2nd Flr LANDBANK Bldg., Osmeña Blvd. Cor. P. Del Rosario St., Cebu City	(032) 416-7707 3334/3335 (Direct Local) fssc7a.lbp2023@gmail.com
FSSC VII-B - Bacolod	3rd Flr. LANDBANK Bldg. Gatuslao St. Bacolod City	(034) 434-2192 3385/3386 (Direct Local) fssc7b.lbp2023@gmail.com
FSSC VIII - Tacloban	2nd Flr LANDBANK Bldg Real St., Sagkahan District, Tacloban City	(053) 832-7755 3735 to 3741 (Direct Local) fssc8.lbp2023@gmail.com



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Office	Address	Contact Information
Mindanao		
FSSC IX - Zamboanga	2nd Flr LANDBANK Bldg Pettit Barracks Zamboanga City 7000	(062) 991-9368 3328 to 3330 (Direct Local) fssc9.lbp2023@gmail.com
FSSC X- Cagayan de Oro	2nd F BSP Green Tower Bldg., Velez cor. Luna St., Cagayan de Oro City	(088) 856-4590 (088) 722-849 3261 to 3264 (Direct Local) fssc10.lbp2023@gmail.com
FSSC XI - Davao	Davao Corporate Center, Palm Drive, Bajada	(082) 222-0177 (082) 222-4086 8242 (Direct Local) 0905-479-1658 fssc11.lbp2023@gmail.com
FSSC XII - Koronadal	Grnd Flr LANDBANK Bldg General Santos Drive, Brgy. Morales Koronadal City	(083) 520-9656 (083) 228-8711 (083) 228-3126 FSSC_012@mail.landbank.com fssc12.lbp2023@gmail.com



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Accounting Centers/Accounting Units		
North Luzon		
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
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



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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 8256 (Direct local) AC_ISABELA2@mail.landbank.com
Central Luzon		
Pampanga AC	LBP Bldg., 2nd Flr. Jasa St., Jose Abad Santos Ave., City of San Fernando	(045) 963-6998 961-1564 (Telefax) 8131 (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
South Nueva Ecija AC	LBP Bldg., cor. Gabaldon & Gen. Tino Sts., Cabanatuan City, Nueva Ecija	(044) 463-7524 ,464-0197 044 463 0040 3656 to 3659 (Direct local) AC_NESOUTH@mail.landbank.com
North NCR		
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



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South NCR		
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
Southwest Luzon		
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
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)	8521-7669 630-3633 (Telefax) AC_RIZAL@mail.landbank.com
Cavite AC	3rd floor Landbank Building E. Aguinaldo Highway, Brgy San Agustin II, Dasmaringas 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



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Southeast Luzon		
Laguna AC	3rd Flr. Landbank Building National Highway, Brgy. Bubukal Sta. Cruz, Laguna 4009	(049) 536-5849/5851 (049) 536-5851 (Telefax) 8279 (Direct local) AC_LAGUNA1@mail.landbank.com AC_LAGUNAI1@mail.landbank.com
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) AC_QUEZON@mail.landbank.com
Camarines Sur AC	LBRDC Bldg., Gen. Luna Street, Naga City, Camarines Sur	(054) 473-5979 473-7926 & 473-4006 3171 to 3177 (Direct local) <u>AC_CAMSUR@mail.landbank.com</u>
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) <u>AC_ALBAY@mail.landbank.com</u>
Virac AC	Catanduanes State University Compound Calatagan, Virac, Catanduanes	(052) 811-2224/1638/4052 5089 (Direct local) AC_VIRAC@mail.landbank.com
West Visayas		
Kalibo AC	La Esperanza Commercial Bldg., Osmeña Avenue, Kalibo, Aklan	(036) 268-4811, 500-7419, 262-4965 8255 (Direct Local) AC_KALIBO@mail.landbank.com
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) AU_ANTIQUA@mail.landbank.com
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) <u>AC_NEGOCC@mail.landbank.com</u>



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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) <u>AC_NEGOR@mail.landbank.com</u>
East Visayas		
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) <u>AC_CEBU@mail.landbank.com</u>
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) AC_BOHOL@mail.landbank.com
Samar AC	Nachura Property, Rizal Avenue, Catbalogan, Samar	(055) 251-5479, 543-8005;251-2474 5060 (Local) <u>AC_SAMAR@mail.landbank.com</u>
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) AC_LEYTE@mail.landbank.com
Maasin AU	UCCP Bldg., College of Maasin Campus, Kangleon St., Maasin City, Southern Leyte	053-381-2034 AU_MAASIN@mail.landbank.com
West Mindanao		
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



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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
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) AC_ILIGAN@mail.landbank.com
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
East Mindanao		
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	Landbank Davao Corporate Center #7 Palm Drive Corner Olive Drive Bajada, Davao City	(082) 221-6741/221-8006(F) 227-9931 305-5013, 0928-502-5414, 5016 AC_DAVSUR1@mail.landbank.com
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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
Kidapawan AC	2nd Floor, Brookside Building Datu Inkal 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