

Lending Services

External Services

I. Credit Card

1. Application for LANDBANK Credit Card Easy Pay Program

This service allows new and existing LANDBANK 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)]		LANDBANK Branches /LANDBANK 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 LANDBANK Branch; or CCAD via email: ccad@landbank.com 	<u>If thru LANDBANK Branch:</u> 1.1 Validate Cardholder's identity and other relevant information, signature verify the duly accomplished LANDBANK 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, LANDBANK Branch</i>
	<u>If thru CCAD:</u> 1.1 Acknowledge the request		5 Minutes	<i>Credit Card Operations Assistant/Analyst, CCAD</i>

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	1 Banking Day	<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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<u>Thru LANDBANK Branch:</u> 2 Banking Days, 45 Minutes <u>Thru CCAD:</u> 2 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 (CCAD)]		LANDBANK Branches /LANDBANK 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 (CCAD)]		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 LANDBANK Branch; or CCAD via email: ccad@landbank.com 	If thru <u>LANDBANK 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> LANDBANK Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<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	1 Hour	<i>Phone Banker CuCD</i>
	<u>If thru CCAD:</u> 1.1 <u>Acknowledge the request</u>	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst, CCAD</i>
None	1.2 Perform the ff: a. Receive Cardholder's Request through email b. Retrieve cardholder's record c. Check if documents submitted are complete 1.3 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommend	None	3 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	ation Form (CCRF)			
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	1 Banking Day	<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>

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 COSU, CCAD</i>
None	1.10 Delivery of card to customer by the service provider	None	7 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD</i>
	TOTAL	None	<u>Thru</u> LANDBANK Branch: 17 Banking Days, 30 Minutes <u>Thru CuCD</u> <u>If thru call:</u> 17 Banking Days, 1 Hour <u>If thru CCAD:</u> 18 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 (CCAD)]		LANDBANK Branches /LANDBANK Website @ www.landbank.com/forms		
Proof of income/sources of repayment [1 original/certified photocopy (Branch)/1 scanned copy (CCAD)] 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 LANDBANK Branch; or • CCAD via email: ccad@landbank.com 	<u>If thru LANDBANK 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> LANDBANK Branch

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> <p><u>If thru CCAD:</u> 1.1 <u>Acknowledge the request</u></p>	<p>None</p> <p>None</p>	<p>1 Hour</p> <p>1 Banking Day</p>	<p><i>Phone Banker CuCD</i></p> <p><i>Credit Card Operations Assistant/Analyst, CCAD</i></p>
None	<p>1.2 Perform the ff:</p> <p>a. Receive Cardholder's Request through CuCD Email</p> <p>b. Retrieve cardholder's record</p> <p>c. Check if cardholder submitted the required documents through email</p>	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>

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 Management System (CCMS)	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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>
<i>Additional Steps for Upgrade/Downgrade Credit Card Type</i>				
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>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<p>FOR INCREASE/ DECREASE OF CREDIT CARD LIMIT</p> <p><u>Thru</u> <u>LANDBANK</u> <u>Branch:</u> 8 Banking Days, 30 Minutes</p> <p><u>Thru CuCD:</u> 8 Banking Days, 1 Hour</p> <p><u>Thru CCAD:</u> 9 Banking Days</p> <p>FOR UPGRADE/ DOWNGRADE OF CREDIT CARD TYPE</p> <p><u>Thru</u> <u>LANDBANK</u> <u>Branch:</u> 18 Banking Days, 30 Minutes</p> <p><u>Thru CuCD:</u> 18 Banking Days, 1 Hour</p> <p><u>Thru CCAD:</u> 19 Banking Days</p>	

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 (CCAD)]		LANDBANK Branches /LANDBANK 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 LANDBANK Branch; or CCAD via email: ccad@landbank.com 	<u>If thru LANDBANK 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</i> LANDBANK Branch
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information		1 Hour	<i>Phone Banker</i> CuCD
	<u>If thru CCAD:</u> 1.1 Acknowledge the request		1 Banking Day	<i>Credit Card Operations Assistant/Analyst,</i> CCAD

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 LANDBANK 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 LANDBANK 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> LANDBANK Branch

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, LANDBANK 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 Forward the request for Certificate of Full Payment and supporting documents to LOMD for processing			
None	3.3 Process the request for Certificate of Full Payment and forward to CCAD once done	None	5 Banking Days	<i>Loans Operations Specialists I, FMU (Financial Management Unit), LOMD</i>

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 COSU, CCAD</i>
None	3.6 Send the copy of the Certificate of Full Payment to Cardholder's email address <i>Note: Hardcopy may be sent to billing address if requested.</i>	None	10 Minutes	<i>Credit Card Operations Analyst/Specialist COSU, CCAD</i>

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 LANDBANK Branch:</u> 5 Banking Days, 2 Hours, 10 Minutes <u>Thru CuCD:</u> 5 Banking Days, 2 Hours, 40 Minutes <u>Thru CCAD:</u> 6 Banking Days, 1 Hour, 40 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 LANDBANK Branch or CCAD via email: ccad@landbank.com 	<u>If thru LANDBANK 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	None	30 Minutes	<i>New Accounts Clerk</i> LANDBANK Branch
	<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		1 Hour	<i>Phone Banker</i> CuCD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	If thru CCAD: 1.1 Acknowledge the request	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst, CCAD</i>
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 CPCEU, CCAD</i>
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 CPCEU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Approve cardholder's request for lifting of hold-out account and sign memo	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.7 Send the memo to Branch through email	None		<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>
None	1.8 Inform Cardholder of the approval of request	None	5 Minutes	<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>
	TOTAL	None	<u>Thru</u> <u>LANDBANK</u> <u>Branch:</u> 3 Banking Days, 35 Minutes <u>Thru CuCD:</u> 3 Banking Days, 1 Hour, 5 Minutes <u>Thru CCAD:</u> 4 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 (CCAD)]		LANDBANK Branches /LANDBANK 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 LANDBANK Branch, or CCAD via email: ccad@landbank.com 	<u>If thru LANDBANK 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	<i>New Accounts Clerk/ Verifier, LANDBANK Branch</i>
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information, issue Service Request and forward the request to CCAD		1 Hour	<i>Phone Banker CuCD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	If thru CCAD: 1.1 Acknowledge the request	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst, CCAD</i>
None	1.2 Evaluate and process if eligible for redemption of points	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>
	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer CSAMU, CCAD/ Department Head CCAD</i>
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 CSAMU, CCAD</i>
	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 CSAMU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<u>Thru LANDBANK Branch:</u> 3 Banking Days, 45 Minutes <u>Thru CuCD:</u> 3 Banking Days, 1 Hour, 15 Minutes <u>Thru CCAD</u> 4 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 (CCAD)]		LANDBANK Branches /LANDBANK 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 LANDBANK Branch; or CCAD via email: ccad@landbank.com 	<u>If thru LANDBANK Branch</u> 1.1. Validate Cardholder's identity other relevant information, signature verify the CRF and forward the request to CCAD via immediate processing	None	30 Minutes	<i>New Accounts Clerk/Verifier, LANDBANK Branch</i>
	<u>If thru CuCD</u> 1.2 Validate Cardholder's identity other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD		1 Hour	<i>Phone Banker CuCD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	If thru CCAD: 1.1 Acknowledge the request	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst, CCAD</i>
	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 CSAMU, CCAD</i>
None	1.3 Check and approve if qualified for refund of overpayment	None	2 Banking Days	<i>Credit Card Operations Officer CSAMU, CCAD Department Head CCAD</i>
None	1.4 Forward to Loan Operations Management Department (LOMD) for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>
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 LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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
	TOTAL	None	<u>Thru</u> <u>LANDBANK</u> <u>Branch:</u> 4 Banking Days, 45 Minutes <u>Thru CuCD:</u> 4 Banking Days, 1 Hour, 15 Minutes <u>Thru CCAD:</u> 5 Banking Days, 15 Minutes	

g. Reissuance of Credit Card

This service includes reissuance of LANDBANK 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 (CCAD)]		LANDBANK Branches /LANDBANK 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 LANDBANK Branch or CCAD via email: ccad@landbank.com 	<u>If thru Branch</u> 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</i> LANDBANK Branch

[illegible]

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Seek approval of the authorized signatory/ies; Resolve/update ticket in the CA Desk	None	2 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.5 Forward to CPCEU the approved reissuance for encoding in the CCMS		2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.6. Encode in the CCMS and forward to CPCEU verifier for review			<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.7. Review and verify in the 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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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>
None	1.10 Monitor card production		3 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>
None	1.11 Send card to Service Provider or thru FMD for delivery to Cardholder	None	7 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>
	TOTAL	None	<u>Thru Branch:</u> 17 Banking Days, 30 Minutes <u>Thru CuCD:</u> 17 Banking Days, 1 Hour <u>Thru CCAD:</u> 18 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 (CCAD)]	LANDBANK Branches /LANDBANK 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/RETIREEES Deposit ADB (Pensioners)	Employer Employer/BIR Employer DTI/SEC BIR Customer Depository Bank

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit request to: <ul style="list-style-type: none">any LANDBANK Branch orCCAD via email: ccad@landbank.com	<u>If thru LANDBANK 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 LANDBANK Branch</i>
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD and issue Service Request Number to Cardholder		1 Hour	<i>Phone Banker CuCD</i>
	If thru CCAD: 1.2 <u>Acknowledge the request</u>		1 Banking Day	<i>Credit Card Operations Assistant/Analyst, CCAD</i>
<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 COSU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Preparation of Manual Statement of Account	None	3 Banking Days	<i>Loans Operations Analyst/Loans Operations Specialist III</i> LOMD
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	6 Banking Days, 45 Minutes	<i>Credit Card Operations Specialist</i> COSU, CCAD

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 LANDBANK Branch or e-payment channels	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction and provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	<i>Teller,</i> LANDBANK Branch
3. Submit the proof of payment to CCAD together with the signed Offer Letter	3.1 Upon receipt of the proof of payment from Cardholder, review the documents and prepare proposal for Settlement Scheme with Waiver of Penalty and Interest	None	1 Banking Day	<i>Credit Card Operations Specialist,</i> COSU, CCAD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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>
<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 COSU, CCAD</i>
None	1.3 Seek approval of the authorized signatories	None	10 Banking Days	<i>Approving Authorities, LANDBANK</i>
None	1.4 Require Cardholder to sign his conformity of the Compromise/ Restructuring Agreement	None	1 Banking Day	<i>Credit Card Operations Specialist COSU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	(Letter Format) and other documents			
2. Sign the Letter of Intent, Amortization Schedule and the Restructuring Agreement (should be notarized) and submit to CCAD	2.1. Forward the transaction to the Loan Operations Management Department (LOMD) for booking	None	1 Hour	<i>Credit Card Operations Specialist</i> COSU, CCAD
	2.2. Receive request for booking and verify from system the outstanding balance	None	40 Minutes	<i>Loan processor/s</i> LOMD <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD <i>Assistant Department Manager</i> LOMD
	TOTAL	None	FOR OTP: <u>Thru</u> LANDBANK <u>Branch:</u> 19 Banking Days, 45 Minutes <u>Thru CuCD:</u> 19 Banking Days, 1 Hour, 15 Minutes <u>Thru CCAD</u> 20 Banking Days	

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
			<p>FOR RESTRUCTURING:</p> <p><u>Thru LANDBANK Branch:</u> 16 Banking Days, 2 Hours, 10 Minutes</p> <p><u>Thru CuCD:</u> 16 Banking Days, 2 Hours, 40 Minutes</p> <p><u>Thru CCAD:</u> 17 Banking Days, 1 Hour, 40 Minutes</p>	

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 (CCAD)]		LANDBANK Branches /LANDBANK 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 LANDBANK Branch; or CCAD via email: ccad@landbank.com 	<u>If thru LANDBANK 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, LANDBANK 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	1 Hour	<i>Phone Banker CuCD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	If thru CCAD: 1.1 Acknowledge the request	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst, CCAD</i>
None	1.2 Evaluate request and process if eligible for waiver of Annual Fee	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer CSAMU, CCAD Department Head CCAD</i>
None	1.4 Forward request to Loan Operations Management Department (LOMD) for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist, CSAMU, CCAD</i>
None	1.5 Post approve Request for Waiver of Annual Fee in the Credit Card Management System (CCMS)	None	5 Minutes	<i>Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD</i>
None	1.6 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 Minutes	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<u>Thru LANDBANK Branch:</u> 3 Banking Days, 50 Minutes <u>Thru CuCD:</u> 3 Banking Days, 1 Hour, 20 Minutes <u>Thru CCAD:</u> 4 Banking Days, 20 Minutes	

3. Handling of Disputed Transactions

Form received from cardholders shall be processed for proper evaluation and complaint resolution by the Designated Unit in coordination with the Chargeback Team and the Issuing and Acquiring Product Management Unit (IAPMU).

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical; Multi-stage			
Type of Transaction:	G2C - Government to Citizen			
Who may avail:	Cardholders with compromised account			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Duly accomplished Mastercard Transaction Dispute Form (Original/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 the Mastercard Transaction Dispute Form to: <ul style="list-style-type: none"> • customercare@landbank.com; or • CCAD via email: ccad@landbank.com; or • Any LANDBANK Branch 	<u>If thru CuCD:</u> 1.1 Acknowledge and forward the form to CCAD via email to facilitate immediate processing	None	1 Hour	<i>Phone Banker CuCD</i>
	<u>If thru CCAD:</u> 1.1 Acknowledge and forward the form via email to the designated personnel in-charge in handling disputed transactions	None	5 Minutes	<i>Credit Card Operations Assistant/Analyst CCAD</i>
	<u>If thru LANDBANK Branch:</u> 1.1 Acknowledge and forward the form to CCAD via email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/Verifier, LANDBANK Branch</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<p>1.2 Check the details of the complaint claim against the Credit Card Management System (CCMS) and proceed with the initial investigation, interview with the cardholder and check status of the card if properly blocked and replaced in the CCMS; otherwise, refer to Designated Personnel to effect the activity</p> <p>1.3 If found in order based on the initial investigation and interview with the cardholder, check the authentication of the transactions being disputed by the client</p> <p>1.4 Prepare appropriate documentations according to the initial findings and forward to CSAMU Head for checking</p>	Replacement Card Fee - 300.00	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist CSAMU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Coordinate with the merchant regarding the disputed transaction and revert back to CCAD for the status	2.1 If the transaction is considered non-fraud, inform cardholder to coordinate first with the merchant and to revert status feedback to CCAD to proceed with the dispute claim, if warranted; otherwise, the same shall be considered closed	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	2.2 Check the documents and if found in order, affix initials and forward to CCAD Head for approval	None	1 Hour	<i>Credit Card Operations Officer</i> CSAMU, CCAD
None	2.3 Approve and sign the documents and forward to the Designated Personnel	None	30 Minutes	<i>Department Head,</i> CCAD
	2.4 Send the MC SAFE reporting via email to IAPMU/DBMD and wait to be included in the Database	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CSAMU, CCAD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.5 Once reported to SAFE, send RBRD Memo, DRF and Chargeback template via email to Chargeback Team	None	10 Minutes	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CSAMU, CCAD
	2.6 Send the Memo to LOMD for the temporary reversal/s of the disputed transaction/s and booking of Accounts Receivable (A/R)	None	10 Minutes	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CSAMU, CCAD
	2.7 Send the letter to the cardholder through email	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CSAMU, CCAD
DISPUTE RESOLUTION				
3. Wait for the resolution of the disputed transaction	3.1 Receive memo/advice from the Chargeback Team on the resolution of the disputed transaction	Chargeback Fee – P350.00 for every invalid dispute	40 Banking Days from date of submission of complete documents	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CSAMU, CCAD
	3.2 Prepare appropriate documentation based on the resolution from the chargeback team whether:			

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	Fraudulent: <ul style="list-style-type: none"> • For chargeback • Valid and secured transaction/ unsuccessful chargeback • For refund/ with merchant-initiated reversal Non-fraudulent: <ul style="list-style-type: none"> • For chargeback • Valid transaction/ unsuccessful chargeback 			
	3.3 Perform appropriate booking/ reversal	None	1 Banking Day	
	3.4 Notify the cardholder thru email for the resolution of the case	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist CSAMU, CCAD</i>
FOR FURTHER INVESTIGATION/DECISION				
4. Wait for the final resolution of the disputed transaction, if applicable	4.1 If the dispute warrants further investigation/ decision, refer to the Security Department	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist CSAMU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	4.2 Conduct Investigation and forward the result/ findings to CCAD	None	31 Banking Days	
	4.3 Evaluate the result and endorse to appropriate authorities for decision	None	11 Banking Days, 5 Hours, 10 Minutes ^{1/}	
	4.4 Notify the cardholder thru email for the final resolution of the case	None	2 Banking Days	
	TOTAL	Chargeback Fee – P350.00 for every invalid dispute And Replacement Card Fee - 300.00	<u>Thru CuCD:</u> 93 Banking Days^{2/} <u>Thru CCAD:</u> 92 Banking Days 7 Hours 5 Minutes^{2/} <u>Thru LBP Branch:</u> 92 Banking Days 7 Hours 30 Minutes^{2/}	

^{1/}Note: The decision may be elevated to higher authorities as applicable.

^{2/}Pursuant to BSP Circular 1160, Regulations on Financial Consumer Protection to Implement Republic Act No. 11765, otherwise known as the Financial Products and Service Consumer Protection Act, the Bank's TAT for handling complaints is proportionate to its asset size, nature of its products and services and complexity of its operations. The Bank's TAT is also influenced by the processes of external partners, such as Visa and Mastercard.

II. Loans (Regular)

1. Inquiry, Counseling and Processing of Loan

a. Inquiry and Counseling

Lending Units will provide guidance and assistance to prospective applicants who are interested to avail loan products of LANDBANK. Guidance may involve discussions on the various available loan facilities, requirements, policies, terms and conditions of the proposed financing.

Office or Division:	Lending Units
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 Loan Clients <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Non-Governmental Organizations (NGOs) - Banks - Financial Institutions (FIs) - 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
Letter request or intent to borrow signed by the Borrower or its authorized signatory/ies	To be provided by the borrower

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) <i>Note: May refer to the attached directory of LUs</i>	1.1 Interview the client about his/her financial needs	None	2 Hours	<i>Account Officer/ Account Assistant (AO/AA)/Lending Unit Heads/Group Heads</i> 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		
None	1.4 Advise the client where to submit his/her application and loan requirements/ documents	None		
	TOTAL		2 Hours	

Note: The Bank reserves the right to obtain other information from the client to comply with the Due Diligence and Prudent Banking requirements under the Manual of Regulation for Banks and BSP Circulars including BSP Circular 855: Guidelines on Sound Credit Risk Management Practices.

b. Loan Application Evaluation

The Lending Units (LU) will receive, review, evaluate and provide the outcome of the assessment on the forms and documents submitted by the prospective loan applicant.

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 Loan Clients <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Non-Governmental Organizations (NGOs) - Banks - Financial Institutions (FIs) - 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 M</i>	See <i>Annex M</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Accomplish the Loan Application Form and complete the required documents and payment fees for submission to the concerned LU	1.2 Receive/Review the completeness of the filled-out Loan Application Form	See Annex N	3 Hours	AO/AA Head Office Lending Unit or Provincial Lending Center
	1.3 Check if all the required documents submitted are complete	None		AO/AA Head Office Lending Unit or Provincial Lending Center
	1.4 Accept the properly filled-out application form and complete documents	None		AO/AA Head Office Lending Unit or Provincial Lending Center
2. 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	2.1 Evaluate the loan application and documents submitted	None	4 Hours	AO/AA Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 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 N	4 Hours Note: Simultaneous activities (With separate Turn Around Time [TAT] of about 10 Banking Days (See Annex O) for CI/BI to be provided by PVSD/FSSC) (With separate TAT of about 20 Banking Days for Property Appraisal (See Annex P) 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'l Impact Assessment to be provided by EPMD)	AO/AA Head Office Lending Unit or Provincial Lending Center
	TOTAL	See Annex N	1 Banking Day & 3 Hours	

c. Preparation of Credit Facility Proposal (CFP) or Credit Recommendation and Approval Memorandum (CRAM)

The Lending Units (LU) upon assessment of the accomplished forms and submitted loan documents will proceed to the preparation of the CFP/CRAM together with its necessary supporting documents and references.

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 Loan Clients <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Non-Governmental Organizations (NGOs) - Banks - Financial Institutions (FIs) - 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	
Credit Checking Report/Appraisal Report	PVSD/FSSC

CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.1 Conduct Client Call and/or project/site Visit and prepare call report (for Consumer loan clients, proceed to Agency Action No. 1.4)	None	2 Banking Days	AO/LU Head Head Office Lending Unit or Provincial Lending Center
	<i>Note: Conduct Operations Review for Cooperatives</i>	None	(2 Banking Days and being conducted annually)	AO/LU Head Head Office Lending Unit or Provincial Lending Center
	1.2 Request 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>
None	1.3 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	3 Banking Days	Account Assistant Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Process the Credit Facility Proposal (CFP) in Loan Origination System (LOS) For Consumer Loan Clients: 1.4 Prepare the CRAM in Consumer Loans Management System (CLOS)	None	5 Banking Days 1 Banking Day	AO Head Office Lending Unit or Provincial Lending Center
None	1.5 Review CFP For Consumer Loan Clients: 1.5 Review CRAM	None	2 Banking Days 1 Banking Day	<i>LU Head</i> Head Office Lending Unit or Provincial Lending Center
None	1.6 Finalize CFP/ CRAM with the approval/ signature of the Department/LC Head	None	1 Banking Day	<i>LU Head</i> Head Office Lending Unit or Provincial Lending Center
	TOTAL	None	13 Banking Days For Consumer Loan Clients: 3 Banking Days	

d. Approval of Credit Facility Proposal (CFP) or Credit Recommendation and Approval Memorandum (CRAM)

The Lending Units (LU) will present the CFP/CRAM to the appropriate Loan Approving Group (LAG) for credit decision.

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 Loan Clients <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Corporations - Large Corporations - Water Districts - Non-Governmental Organizations (NGOs) - Banks - Financial Institutions (FIs) - 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
Credit Facility Proposal (CFP) or CRAM for Consumer Loans by the Account Officer	To be provided by the Account Officer

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Await decision of the approving authority	1.2 Approve/Endorses for loan approval through Loan Approving Group(LAG)	None	<p>If approval is at the level of:</p> <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 <p>For Consumer Loan Clients:</p> <p>If approval is at the level of:</p> <ul style="list-style-type: none"> • LU Head – up to 1 Banking Day 	<i>(Hierarchy of approval of the loan varies depending on the amount of the loan availed)</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
			<ul style="list-style-type: none"> Group Head – up to 2 Banking Days Sector Head – up to 3 Banking Days 	
None	1.3 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
2. 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	2.1 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	2.2 Draft loan documents for legal review	None	1 Banking Day	AO/AA Head Office Lending Unit or Provincial Lending Center
None	2.3 Conduct Legal Review of loan documents	None	(With separate TAT of about 3 Banking Days, to be provided by LSG)	<i>Legal Officer</i> LSG

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.4 Coordinate with client for signing of loan documents	None	2 Hours	AO/AA Head Office Lending Unit or Provincial Lending Center
3. Go to the LU to sign loan documents, secure notarization of the applicable documents, and submit necessary documents for the issuance of legal sufficiency	3.1 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)	AO/AA, Head Head Office Lending Unit or Provincial Lending Center <i>Legal Officer</i> BLSD/Field Legal Unit
None	3.2 Request for legal sufficiency of the applicable loan documents	None	3 Hours (With separate TAT for legal sufficiency of about 3 Banking Days, for Head Office Units and 19 Banking Days, 10 Minutes for Field Units to be provided by LSG)	AO/AA, Head Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
4. 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>4.1 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 release of every loan 	None	6 Banking Days ¹	AO/AA, Head Head Office Lending Unit or Provincial Lending Center
	<ul style="list-style-type: none"> Releases for term loans may either be one-time or staggered based on project accomplishment 			
None	4.2 Provide client with loan amortization schedule and copies of the loan documents (e.g., Loan Agreement, PN, Disclosure Statement, Real Estate Mortgage)	None		AO/AA, Head Head Office Lending Unit or Provincial Lending Center Loan Processor; Assistant Division Chief; Division Chief; Assistant Department Manager Loans Operations Management Department

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
				Accounting Center (AC) (for Amortization Schedule)
None	4.3 Request Accounting Unit Concerned for the Certification of Outstanding Balances/ Availment/ Statement of Account (applies only in case of loan collection)	None		AO/AA, LU Head Head Office Lending Unit or Provincial Lending Center
5. Verify LANDBANK deposit account, if loan proceeds has been credited	5.1 Instruct Branch/LOMD for the crediting of the loan proceeds	None		LU Head Head Office Lending Unit or Provincial Lending Center
	5.2 Credit loan proceeds	None		Bookkeeper Branch Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD
6. Pay his/her loan amortization when due, preferably via authority to debit from his/her deposit account to LANDBANK	6.1 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 Units/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 Loan Clients <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Non-Governmental Organizations (NGOs) - Banks - Financial Institutions (FIs) - 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		
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	<i>Account Officer/ Account Assistant (AO/AA)</i> Head Office Lending Unit or Provincial Lending Center For Consumer Loans: <i>Loans and Credit Processor (LCP) / Unit Head</i> <i>Loans Administration Unit (LAU)</i> North/East/West/South MBD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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>
2. Receive Certificate of Outstanding Balances and Interest	1.3 Transmit the Certificate to the Borrower	None	1 Hour	AO/AA Head Office Lending Unit or Provincial Lending Center For Consumer Loans: <i>Loans and Credit Processor (LCP) / Unit Head</i> Loans Administration Unit (LAU) North/East/West/South MBD
	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 Units/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 Loan Clients <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Non-Governmental Organizations (NGOs) - Banks - Financial Institutions (FIs) - 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		
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	<i>Account Officer/ Account Assistant (AO/AA)</i> Head Office Lending Unit or Provincial Lending Center For Consumer Loans: <i>Loans and Credit Processor (LCP) / Unit Head</i> Loans Administration Unit (LAU) North/East/West/South MBD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify details of balances and prepare Certificate	None	2 Hours	<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	AO/AA Head Office Lending Unit or Provincial Lending Center For Consumer Loans: <i>Loans and Credit Processor (LCP) / Unit Head</i> Loans Administration Unit (LAU) North/East/West/South MBD
	TOTAL	PHP 200.00 per Certificate	4 Hours	

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 - Consumer Loan Clients			
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 – Consumer Lending Group

1. Issuance of Certification

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

Office or Division:	Consumer Lending Group (CLG)/Lending Unit			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Borrowers whose loans are being managed by the CLG/Lending Unit			
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 or request for the requested certifications from the issuing unit of LANDBANK	Requests coursed through CLG for certification that will have to be prepared by other units of the LANDBANK (i.e., re-issuance of Certificate of Full Payment, etc.) may be subject to processing fee as determined by such other LANDBANK units	2 Banking Days	<i>Account Officer/ Account Assistant (AO/AA) / LCP / Unit Head - LAU CLG</i> <i>Loan Processor, Division Chief, Assistant Department Manager, Department Head LOMD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Present authority to receive requested certifications and/or valid ID	2. Release requested certifications	None	1 Banking Day	<i>Account Officer/ Account Assistant (AO/AA) / LCP / Unit Head - LAU CLG</i>
	TOTAL	Applicable Fees	3 Banking Days	

2. Partial Release of Collaterals

In meritorious cases, Borrower may request for the partial release of collaterals. Consumer Lending Group/Lending Unit shall then evaluate borrower's request and present it before the appropriate approving authorities of the LANDBANK for consideration.

Office or Division:	Consumer Lending Group (CLG)/Lending Unit			
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 CLG/Lending Unit			
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	1.1 Request conduct of appraisal	Standard fees per Credit Policy Issuance	1 Banking Day	<i>Account Officer/ Account Assistant (AO/AA) / LCP / Unit Head - LAU CLG</i>
None	1.2 Preparation of appraisal report	None	7 Banking Days	<i>Property Valuation Specialist PVSD/FSSC</i>
2. Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved) from the Bank	2.1 Evaluate request and determine take-out value of collaterals requested for release	None	5 Banking Days	<i>Account Officer/ Account Assistant (AO/AA) / Department Head / Group Head CLG</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 If borrower passed the evaluation criteria, prepare and recommend the credit proposal ^{1/}	None		
None	2.3 Send notice of approval. If disapproved, send notice of denial	None	1 Banking Day	AO/AA/Department Head CLG
3. Remit take-out value	3.1 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)	None	3 Banking Days	LCP / Unit Head – LAU / Department Head CLG
None	3.2 Notarize documents	None	2 Banking Days	Legal Officer LSG
4. Present authority to receive collateral documents and/or valid ID	4.1 Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	LCP / Unit Head – LAU / Department Head CLG

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	Standard fees per Credit Policy Issuance	20 Banking Days	

^{1/} In case of partial release due to loan take-out by other financial institutions, CLG/Lending Unit shall facilitate borrowing of title with Loan Operations Management Department and annotation of mortgage of other Financial Institution in coordination with BLSD which may take 15 to 45 Banking Days from date of submission of complete documents. Further, 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

Consumer Lending Group (CLG)/Lending Unit shall facilitate the release of collaterals within seven (7) days from date of full payment of borrower.

Office or Division:	Consumer Lending Group (CLG)/Lending Unit			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Borrowers whose loans are being managed by the CLG/Lending Unit			
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 from LOMD	None	1 Hour	AO/AA/LCP/Unit Head – LAU CLG
None	1.2 Process request and issue COFP to CLG	None	2 Hours	Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Request the retrieval of collateral titles and other loan documents from Loan Operations Management Department (LOMD)	None	1 Banking Day	<i>AO/AA/LCP/Unit Head – LAU CLG</i>
None	1.4 Forward the collateral titles and other loan documents to Loans Administration Department	None	2 Hours	<i>Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD</i>
None	1.5 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)	None	2 Banking Days	<i>AA/AO/LCP/ Unit Head – LAU CLG</i>
None	1.6 Notarize documents	None	2 Banking Days	<i>Legal Officer LSG</i>
None	1.7 Coordinate schedule with client	None	3 Hours	<i>AO/AA/LCP/Unit Head – LAU CLG</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Present authority to receive collateral and/or valid ID	2.1 Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	<i>AA/AO/LCP/ Unit Head -LAU CLG</i>
	TOTAL	None	7 Banking Days	

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 LANDBANK.

Office or Division:	Consumer Lending Group (CLG)/Lending Unit			
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 CLG/Lending Unit			
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 LANDBANK is amenable to the terms of the Letter of Guarantee and/or propose revised terms acceptable to the LANDBANK	None	3 Banking Days	Account Officer (AO) CLG

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)	None	3 Banking Days	<i>Account Assistant (AA)/AO</i> CLG
None	1.3 Prepare memo to Legal Services Group (LSG) for the assistance	None	1 Banking Day	AA/AO CLG
None	1.4 Surrender the Title for annotation of mortgage of other FI in coordination with Legal Services Group (LSG)	None	5 Banking Days from date of submission of complete documents	<i>Legal Assistant</i> LSG AA/AO CLG
None	1.5 Retrieve the annotated title with the Registry of Deeds	None	1 Banking Day	<i>Legal Assistant</i> LSG AA/AO CLG
2. Remit take-out value	2.1 Prepare cancellation of mortgage document and request notarization	None	2 Banking Days	AO/AA CLG
None	2.2 Notarize documents	None	1 Banking Day	<i>Legal Officer</i> LSG

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Present authority to receive collateral and/or valid ID	3.1 Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	AA/AO CLG
	TOTAL	None	17 Banking Days	

5. Settlement of Loan Obligations by Delinquent Borrowers

a. Request for Settlement of Loan Obligations by Delinquent Borrowers

Delinquent LANDBANK borrowers may propose for the orderly settlement of their loans (e.g., loan restructuring, dacion en pago, compromise settlement, etc.).

Office or Division:	Consumer Lending Group (CLG)/Lending Unit	
Classification:	Highly Technical; Multi-stage Processing	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business	
Who may avail:	Borrowers whose loans are being managed by the CLG/Lending Unit	
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
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 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) CLG</i>
None	1.2 Evaluate borrower's proposal vis-à-vis the documents submitted ^{1/}	None	1 Banking Day	AO CLG
None	1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD)	None	1 Hour	AO/AA CLG
None	1.4 Prepare Statement of Account	None	2 Banking Days	<i>Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager LOMD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Request for credit investigation, appraisal, skip tracing and asset verification, as applicable, with PVSD/FSSC	None	1 Hour	AO/AA CLG
None	1.6 Prepare reports	None	16 Banking Days	<i>Administrative Assistant, Unit Head, Team Head, Property Appraiser, Property Valuation Specialist, Department Head, Sector Head (if applicable)</i> PVSD/FSSC
	Total		19 Days, 4 Hours	

^{1/} CLG 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.

b. Settlement of Loan Obligations by Delinquent Borrowers

Consumer Lending Group (CLG)/Lending Unit shall evaluate borrower's settlement proposal and present before the appropriate approving authorities of the LANDBANK for consideration.

Office or Division:	Consumer Lending Group (CLG)/Lending Unit	
Classification:	Highly Technical; Multi-stage Processing	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business	
Who may avail:	Borrowers whose loans are being managed by the CLG/Lending Unit	
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
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
None	1.1 Evaluate the PVSD/FSSC's reports upon receipt and discuss with borrower issues noted on documents/ reports	None	1 Banking Day	AO CLG
None	1.2 Conduct site inspection at borrower's place of business and properties offered for dacion or collateral	None	1 Banking Day	AO/AA, Department Head (DH) CLG
1. Wait for the Notice of Loan approval (if approved) or Denial (if disapproved) from the Bank	1.3 If borrower passed the evaluation criteria, prepare and recommend the credit proposal	None	5 Banking Days from date of submission of complete documents	AO/AA, DH CLG
None	1.4 Approve/Endorse for credit approval through Loan Approving Group (LAG)	None	If approval is at the level of: <ul style="list-style-type: none">• Department Head – up to 3 Banking Days	<i>(Hierarchy of approval of the loan varies depending on the outstanding obligation, condoned penalty or interest, nature of the account among others)</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
			<ul style="list-style-type: none"> • 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 	
None	1.5 Send notice of approval. If disapproved, send notice of denial	None	1 Banking Day	AO/AA, CLG
2. Conduct loan signing	2.1 Prepare loan documents and request for review with Legal Services Group (LSG)	None	2 Banking Days	AO/AA, DH CLG
None	2.2 Review of loan documents by LSG	None	3 Banking Days	Legal Officer (LO) LSG

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.3 Facilitate signing of loan documents	None	1 Banking Day	AA/AO, DH
None	2.4 Request for notarization and review as to legal sufficiency of loan documents with LSG	None	3 Banking Days	LO LSG
	TOTAL	None	At least 20 Banking Days	

IV. Loan Recovery – Loan Recovery Department

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	1.1 Prepare requested certifications	Requests coursed through LRD for certification that will have to be prepared by other units of the LANDBANK (i.e., re-issuance of Certificate of Full Payment, etc.) may be subject to processing fee as determined by such other LANDBANK units	2 Banking Days	<i>Remedial Officer/ Remedial Assistant (RO/RA) LRD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Present authority to receive collateral and/or valid ID	2.1 Release requested certifications	None	1 Banking Day	RO/RA LRD
	TOTAL	Applicable Fees	3 Banking Days	

2. Partial Release of Collaterals

a. Request for Partial Release of Collaterals

In meritorious cases, Borrower may request for the partial release of collaterals.

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		
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	1.1 Evaluate request and determine take-out value of collaterals requested for release	None	2 Banking Days	<i>Remedial Officer (RO)</i> LRD
None	1.2 Send a letter to borrower for the loan release value	None	1 Banking Day	<i>RO</i> LRD
	TOTAL	None	3 Banking Days	

b. Proposal Preparation for the Partial Release of Collaterals

Loan Recovery Department, upon assessment, will proceed to the preparation of the Special Transaction Offering Ticket (STOT) together with its necessary supporting documents and references.

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		
Payment of the loan release value and release fee		Borrower		
Special Transaction Offering Ticket (STOT)		To be provided by the Account Officer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Remit the loan release value and release fee and wait decision of the approving authority	1.1 Request Loan Operations Management Department (LOMD) for the Statement of Account (SOA)	Loan Release Value and Release Fee	2 Banking Days	<i>Remedial Officer / Remedial Assistant (RO/RA)</i> LRD <i>Loan Processor, Division Chief, Assistant Department Manager, Department Head</i> LOMD
None	1.2 Process the Special Transaction Offering Ticket (STOT) in Loan Origination System (LOS) upon receipt of the LOMD SOA	None	5 Banking Days	<i>Remedial Officer (RO)</i> LRD
None	1.3 Review STOT	None	1 Banking Day	<i>Department Head</i> LRD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Finalize STOT	None	1 Banking Day	<i>Group Head</i>
	TOTAL	Loan Release Value and Release Fee	9 Banking Days	

c. Approval of Partial Release Proposal

Loan Recovery Department will present the Special Transaction Offering Ticket (STOT) to the appropriate Loan Approving Group (LAG) for credit decision.

Office or Division:	Loan Recovery Department (LRD)		
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) <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Non-Governmental Organizations (NGOs) - Banks - Financial Institutions (FIs) - 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	
Special Transaction Offering Ticket (STOT)		To be provided by the Account Officer	
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. Await decision of the approving authority	1.1 Approve/Endorse for loan approval through Loan Approving Group (LAG)	None	<p>If approval is at the level of:</p> <ul style="list-style-type: none"> • Department 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 outstanding obligation, condoned penalty or interest, nature of the account among others)</i>
None	1.2 Prepare memo / letter to client on the credit decision (if approved or disapproved)	None	1 Banking Day	<i>Remedial Officer / Remedial Assistant (RO/RA) LRD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Prepare memo to LOMD for the application of loan release value	None	1 Banking Day	RO/RA, LRD
None	1.4 Prepare memo to Asset Recovery Support Department for the review and notarization of Partial Release of REM	None	1 Banking Day	RO/RA, LRD
None	1.5 Preparation and notarization of Partial Release of REM	None	3 Banking days	Legal Officer ARSD
2. Present authority to receive collateral and/or valid ID	2.1 Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	RO/RA, LRD
	TOTAL	None	At least 12 Banking Days	

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>Remedial Officer/ Remedial Assistant (RO/RA) LRD</i>

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>RO/RA 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>RO/RA LRD</i>
	TOTAL	None	3 Banking Days, 3 Hours	

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

a. Request for 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 LANDBANK.

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		
Letter of Guarantee issued by other Financial Institutions (1 original copy)		Other Financial Institutions (FIs)		
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	1.1 Evaluate request of borrower if LANDBANK is amenable to the terms of the Letter of Guarantee otherwise propose revised terms acceptable to the LANDBANK	None	2 Banking Days	<i>Remedial Officer (RO)</i> LRD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Send letter to borrower (whether LANDBANK is amenable to the terms of the Letter of Guarantee and/or will propose revised terms acceptable to the LANDBANK)	None	1 Banking Day	RO/RA LRD
	TOTAL	None	3 Banking Days	

b. Proposal Preparation for Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions

Loan Recovery Department upon assessment will proceed to the preparation of the Special Transaction Offering Ticket (STOT) together with its necessary supporting documents and references.

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)		
Special Transaction Offering Ticket (STOT)		To be provided by the Account Officer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Await decision of the approving authority	1.1 Request Loan Operations Management Department (LOMD) for the Statement of Account (SOA)	None	2 Banking Days	<i>Remedial Officer/Remedial Assistant (RO/RA)</i> LRD <i>Loan Processor, Division Chief, Assistant Department Manager, Department Head</i> LOMD
None	1.2 Process the Special Transaction Offering Ticket (STOT) in Loan Origination System (LOS) upon receipt of the LOMD SOA	None	5 Banking Days	<i>Remedial Officer (AO)</i> LRD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Review STOT	None	1 Banking Day	<i>Department Head LRD</i>
None	1.4 Finalize STOT	None	1 Banking Day	<i>Group Head</i>
	TOTAL	None	9 Banking Days	

c. Approval for the Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions

Loan Recovery Department will present the Special Transaction Offering Ticket (STOT) to the appropriate Loan Approving Group (LAG) for credit decision

Office or Division:	Loan Recovery Department (LRD)
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) <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Non-Governmental Organizations (NGOs) - Banks - Financial Institutions (FIs) - 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	
Special Transaction Offering Ticket (STOT)	To be provided by the Account Officer
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. Await decision of the approving authority	1.1 Approve/Endorses for loan approval through Loan Approving Group (LAG)	None	If approval is at the level of: <ul style="list-style-type: none"> • Department 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 outstanding obligation, condoned penalty or interest, nature of the account among others)</i>
None	1.2 Prepare memo / letter to client on the credit decision (if approved or disapproved)	None	1 Banking Day	<i>Remedial Officer / Remedial Assistant (RO/RA), LRD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Facilitate borrowing of title with Loan Operations Management Department (LOMD)	None	2 Banking Days	RO/RA, LRD
None	1.4 Prepare memo to Legal Services Group (LSG) for the assistance	None	1 Banking Day	RO/RA, LRD
None	1.5 Surrender the Title for annotation of mortgage of other FI in coordination with Legal Services Group (LSG)	None	5 Banking Days from date of submission of complete documents	<i>Legal Assistant</i> LSG RO/RA, LRD
None	1.6 Retrieve the annotated title with the Registry of Deeds	None	1 Banking Day	<i>Legal Assistant</i> LSG RO/RA, LRD
2. Pay take-out value	2.1 Prepare memo to Asset Recovery Support Department for the review and notarization of Release of REM	Take-out value	1 Banking Day	RO/RA, LRD
None	2.2 Preparation and notarization of Release of REM	None	3 Banking days	<i>Legal Officer</i> ARSD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Present authority to receive collateral and/or valid ID	3.1 Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	RO/RA, LRD
	TOTAL	Take-out Value	At least 20 Banking Days	

5. Settlement and Release of Underlying Collaterals of LANDBANK-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation

a. Request for Settlement of Underlying Collaterals of LANDBANK-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 LANDBANK-rediscounted loans (e.g., compromise settlement).

Office or Division:	Loan Recovery Department (LRD)		
Classification:	Highly Technical; Multi-stage Processing		
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	
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	FEES 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>Remedial Officer/ Remedial Assistant (RO/RA) LRD</i>
None	1.2 Evaluate borrower's proposal vis-à-vis the documents submitted	None	1 Banking Day	<i>RO LRD</i>
None	1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD) and PDIC and validate the same with PDIC ^{1/}	None	1 Banking Day	<i>RO/RA, LRD</i>
None	1.4 Prepare Statement of Account	None	1 Hour, 15 Minutes	<i>Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager LOMD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Prepare Statement of Account	None	2 Banking Days	<i>Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager PDIC</i>
None	1.6 Request for appraisal, as applicable, with Property Valuation Services Department (PVSD)/Field Services Support Center (FSSC)	None	1 Hour	<i>RO/RA LRD</i>
None	1.7 Prepare reports	None	15 Banking Days	<i>Administrative Assistant, Unit Head, Team Head, Property Appraiser, Property Valuation Specialist, Department Head, Sector Head (if applicable) PVSD/FSSC</i>
	TOTAL	None	19 Banking Days, 4 Hours, 15 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.

b. Settlement of LANDBANK-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation

Loan Recovery Department then evaluates sub-borrower's settlement proposal and facilitates its approval/denial before the appropriate approving authorities of the LANDBANK.

Office or Division:	Loan Recovery Department (LRD)
Classification:	Highly Technical; Multi-stage Processing
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; copy of validated ONCOLL Payment Slip	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
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)	Persons mentioned

thereon and duly validated against the actual ID)				
Philippine Deposit Insurance Corporation (PDIC) Statement of Account (1 original copy)		PDIC - Loan Management Department I, II or III		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Client remit payments	1.1 Request for a copy of validated ONCOLL Payment Slip from the borrower	Negotiated amount for the orderly settlement of the account	1 Banking Day	<i>Remedial Assistant (RA)</i> LRD
None	1.2 Process the Settlement of Obligation Proposal (SOP) in Loan Origination System (LOS) once negotiation with the borrower has been finalized	None	5 Banking Days	<i>Remedial Officer (RO)</i> LRD
None	1.3 Review STOT	None	1 Banking Day	<i>Department Head</i> LRD
2. Await decision of the approving authority	2.1 Approve/Endorse for loan approval through Loan Approving Group (LAG)		If approval is at the level of: <ul style="list-style-type: none">• Department Head – up to 5 Banking Days	<i>(Hierarchy of approval of the loan varies depending on the outstanding obligation, condoned penalty or interest, nature of the account among others)</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
			<ul style="list-style-type: none"> • 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 	
None	2.2 Prepare memo / letter to client on the credit decision (if approved or disapproved)	None	1 Banking Day	RO/RA LRD
	TOTAL	Negotiated amount for the orderly settlement of the account	At least 13 Banking Days	

**c. Release of Underlying Collaterals of LANDBANK-
Rediscounted Loan Obligations of Borrowers of Closed
Banks Under PDIC Receivership/Liquidation**

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; Multi-stage Processing	
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
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	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.1 Request for Certificate of Full Payment and retrieval of collateral titles and other loan documents from Loan Operations Management Department (LOMD)	None	2 Banking Days	<i>Remedial Officer/ Remedial Assistant (RO/RA) LRD</i>
None	1.2 Issue Certificate of full payment and forward the collateral titles and other loan documents to LRD	None	1 Banking Day	<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	3 Banking Days	<i>RO/RA Department Head LRD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present authority to receive collateral and/or valid ID	1.4 Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	RA/RO LRD
	TOTAL	None	7 Banking Days	

6. Settlement of Loan Obligations by Delinquent Borrowers

a. Request for Settlement of Loan Obligations by Delinquent Borrowers

Delinquent LANDBANK borrowers may propose for the orderly settlement of their loans (e.g., loan restructuring, dacion en pago, compromise settlement, etc.).

Office or Division:	Loan Recovery Department (LRD)		
Classification:	Highly Technical; Multi-stage Processing		
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	
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 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>Remedial Officer/ Remedial Assistant (RO/RA) LRD</i>
None	1.2 Evaluate borrower's proposal vis-à-vis the documents submitted ^{1/}	None	1 Banking Day	<i>RO LRD</i>
None	1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD)	None	1 Hour	<i>RO/RA LRD</i>
2. None	1.4 Prepare Statement of Account	None	2 Banking Days	<i>Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager LOMD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Request for credit investigation, appraisal, skip tracing and asset verification, as applicable, with PVSD/FSSC	None	1 Hour	RO/RA LRD
None	1.6 Prepare reports	None	16 Banking Days	Administrative Assistant, Unit Head, Team Head, Property Appraiser, Property Valuation Specialist, Department Head, Sector Head (if applicable) PVSD/FSSC
	Total	None	19 Banking Days, 4 Hours	

^{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.

b. Settlement of Loan Obligations by Delinquent Borrowers

Loan Recovery Department (LRD) shall evaluate borrower's settlement proposal and present before the appropriate approving authorities of the LANDBANK for consideration.

Office or Division:	Loan Recovery Department (LRD)
Classification:	Highly Technical; Multi-stage Processing
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
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
None	1.1 Process the Settlement upon receipt of the complete requirements	None	5 Banking Days	<i>Remedial Officer (RO)</i> LRD
None	1.2 Review Proposal	None	1 Banking Day	<i>Department Head</i> LRD
1. Await decision of the approving authority	1.3 Approve/Endorses for loan approval through Loan Approving Group (LAG)		<p>If approval is at the level of:</p> <ul style="list-style-type: none"> • Department 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 outstanding obligation, condoned penalty or interest, nature of the account among others)</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Prepare memo / letter to client on the credit decision (in case of approved or disapproved)	None	1 Banking Day	RO/RA LRD
2. Pay the negotiated amount	2.1 Request for Certificate of Full Payment and retrieval of collateral titles (if any) and other loan documents from Loan Operations Management Department (LOMD)	Negotiated amount for the orderly settlement of the account	2 Banking Days	RO/RA LRD
None	2.2 Issue Certificate of full payment and forward the collateral titles and other loan documents to LRD	None	1 Banking Day	<i>Loan Processor, Division Chief, Assistant Department Manager, Department Manager</i> LOMD
None	2.3 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)	None	3 Banking Days	RO/RA, <i>Department Head</i> LRD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Present authority to receive collateral and/or valid ID	3.1 Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	RA/RO LRD
	TOTAL	Negotiated amount for the orderly settlement of the account	At least 19 Banking Days	

V. 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:	Lending Units			
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 Q</i>		See <i>Annex Q</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) Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Process non-L/C transactions	See <i>Annex R</i>	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 Head Office Lending Unit or Provincial Lending Center
2. Receive the Letters of Credit (Payment to Beneficiary)	None	None	None	
	TOTAL	See <i>Annex R</i>	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:	Lending Units			
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 Annex Q		See Annex Q		
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) Head Office Lending Unit or Provincial Lending Center

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 Head Office Lending Unit or Provincial Lending Center
	2.2 Request from ITD the applicable computation/billing for the L/C opening charges	None	30 Minutes	AO/AA Head Office Lending Unit or Provincial Lending Center
	2.3 Prepare billing statement for L/C opening charges	None	10 Minutes	<i>Document Specialist ITD</i>

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 Head Office Lending Unit or Provincial Lending Center
3. Settle the Bank charges at any LANDBANK branch (for domestic commercial) or via Standard Chartered Bank New York or any depository bank of LANDBANK 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 Head Office Lending Unit or Provincial Lending Center

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

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:	Lending Units			
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 Q</i>		See <i>Annex Q</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	Account Officer/ Account Assistant (AO/AA) Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Process non-L/C transactions	See Annex R	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 Head Office Lending Unit or Provincial Lending Center
2. Receive payment	None	None	None	
	TOTAL	See Annex R	1 Banking Day, 1 Hour, 20 Minutes	

VI. 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)
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	
Application to Participate in Public Bidding (1 original copy ¹)	LANDBANK-ARSD – HOCAD Secretariat
Instructions to Bidders and Terms and Conditions of the Bidding (1 original copy ¹)	LANDBANK-ARSD – HOCAD Secretariat
Customer Information Sheet (CIS) (1 original copy ¹)	LANDBANK-ARSD – HOCAD Secretariat
Authority for Fund Transfer from LBP account, if applicable (1 copy ¹)	LANDBANK-ARSD – HOCAD Secretariat
Secretary's Certificate authorizing the representative to sign and negotiate, if applicable (1 original copy ¹)	Corporate Secretary of the Corporate Bidder
Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy ¹)	Bidder

¹ Scanned copy if the bidding is to be conducted online

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
VIA PHYSICAL PUBLIC BIDDING Bids are submitted via physical dropping in the designated bid box at the venue on the day of bidding.				
1. Submit the bid bond with bid documents in a sealed envelope before the specified cut-off time	1.1 Assist bidder in dropping of bids	None	10 Minutes	<i>HOCAD Secretariat ARSD</i>
2. Participate in the bidding process	2.1 Facilitate bidding process (including opening of the sealed Bids, ranking of bids received and review of the bid documents attached in the bid form)	None	2 Hours	<i>HOCAD Secretariat ARSD</i>
3. Wait for the result of Committee's review and deliberation on the bids received	3.1 Announce the bidding result	None	10 Minutes	<i>HOCAD Secretariat ARSD</i>
	3.2 Endorse to SPAD the winning bidders including the submitted bid documents	None	5 Minutes	<i>HOCAD Secretariat ARSD</i>
	TOTAL	None	2 Hours, 25 Minutes	

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
VIA MODIFIED PUBLIC BIDDING Bids are submitted via uploading of electronic bid folders in the LBP-Secure File Transfer Platform (LBP-SFTP) within a specified period.				
1. Submit registration form by scanning the QR code or using the link indicated in the published ITB within the prescribed period	1.1 Endorse the registration form to the Bank's Technology Department (after the lapse of registration period) for the creation of credentials in the LBP-SFTP	None	1 Banking Day	<i>HOCAD Secretariat ARSD</i>
2. Submit the electronic copy of the duly filled out bid documents with the copy of bid bond saved in an archived password-protected folder using the prescribed naming convention within the prescribed period in the LBP-SFTP	2.1 Assist the bidders in the preparation and uploading of electronic bid folders	None	2 Hours	<i>HOCAD Secretariat ARSD</i>
3. Submit a duly-filled out checklist via email to the HOCAD secretariat and wait for the scheduled bidding date	3.1 Confirm receipt and check in the LBP-SFTP if the uploaded folder is already reflected and if it conforms with the Bank's requirements (i.e., password-protected, correct naming convention, etc.)	None	3 Minutes	<i>HOCAD Secretariat ARSD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	3.2 Send the meeting link (MS Teams) for the opening of bid via email to the bidders who successfully uploaded their bid/s	None	(1 Banking Day before the opening of bids)	<i>HOCAD Secretariat</i> ARSD
4. On the scheduled bidding date, participate in the bidding process	4.1 Facilitate bidding process (including requesting password for the opening of the password-protected bids, ranking of bids received and review of the bid documents uploaded)	None	1 Hour	<i>HOCAD Secretariat –</i> ARSD
5. Wait for the result of Committee's review and deliberation on the bids received	5.1 Announce the bidding result	None	10 Minutes	<i>HOCAD Secretariat –</i> ARSD
	5.2 Endorse to SPAD the winning bidders including the submitted bid documents	None	5 Minutes	<i>HOCAD Secretariat –</i> ARSD
	TOTAL	None	1 Banking Day, 3 Hours, 18 Minutes	

2. Documentation of 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 ²)		LANDBANK-ARSD – HOCAD Secretariat		
Instructions to Bidders and Terms and Conditions of the Bidding (1 original copy ²)		LANDBANK-ARSD – HOCAD Secretariat		
Customer Information Sheet (CIS) (1 original copy ²)		LANDBANK-ARSD – HOCAD Secretariat		
Authority for Fund Transfer from LBP account, if applicable (1 copy ²)		LANDBANK-ARSD – HOCAD Secretariat		
Secretary's Certificate authorizing the representative to sign and negotiate, if applicable (1 original copy ²)		Corporate Secretary of the Corporate Bidder		
Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy ²)		Bidder		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Wait for the hand-over of the Official Receipt	1.1 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

² Scanned copy if the bidding is to be conducted online

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Wait for issuance of Notice of Award (NOA)	2.1 Secure approval of the transaction based on the Bank's policy	None	15 Banking Days <i>(may be extended for another maximum period of 20 Banking Days)</i>	AO/AA SPAD
None	2.2 Prepare NOA	None	30 Minutes	AO/AA/ Department Head SPAD
None	1.3 Review and approve NOA	None	1 Banking Day	HOCAD Chairman
3. 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	16 Banking Days, 3 Hours, 40 Minutes	

3. 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 law.

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)		LANDBANK- 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	Account Officer/ Account Assistant (AO/AA) SPAD
None	1.2 Acknowledge receipt of the offer to redeem	None	1 Banking Day	AO/AA SPAD

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
None	1.5 Inform the Redemptioner about the Redemption Price and the corresponding terms and conditions	None	1 Banking Day	AO/AA SPAD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Facilitate upfront/full payment of the Redemption Price	2.1 Receive proof of upfront/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
	TOTAL	None	11 Banking Days, 3 Hours	

4. Redemption Certificate Execution and Issuance

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

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)		LANDBANK- 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 Prepare the RC and request for a Secretary's Certificate from the Office of the Corporate Secretary	None	3 Banking Days, 3 Hours	AO/AA SPAD
None	1.2 Issue Secretary's Certificate to SPAD	None	3 Banking Days, 30 Minutes	<i>Administrative Assistant/Analyst/ Specialist/Officer Corporate Secretary</i> OCS
None	1.3 Finalize and sign the RC and send to Redemptioner	None	3 Banking Days	AO/AA SPAD

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 Legal Officer 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 (after completion of evaluation)	<i>Loan Processor;</i> <i>Division Chief;</i> <i>Assistant Department Manager; Department 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	

5. Refund of 10% of the Offered Price for Disapproved Negotiated Sales Offer by the Bank's Approving Authority/ies

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		
None		None		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Receive the Notice of Disapproval	1.1 Prepare memo request to the servicing unit/Branch for the refund	None	1 Hour	AO/AA/ Department Head SPAD
None	1.2 Prepare MC or Credit Memo payable to the Offeror/Buyer	None	5 Banking Days	AAD / Branch
2. Receive the refund	2. Release the refund	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		
None		None		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit copy of OR as proof of the full payment of the 90% remaining balance on the purchase price	1.1 Prepare Gate Pass	Amount equivalent to the 90% of the purchase price	1 Banking Day	AO/AA SPAD
	1.2 Review and approve Gate Pass	None	1 Hour	AO, Unit Head, Department Head SPAD
	1.3 Transmit to client approved Gate Pass and copy of Official Receipt/ Certificate of Registration (OR/CR)	None	1 Hour	AO/AA/Unit Head/ Department Head SPAD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Present the Gate Pass at the warehouse to the guard on duty	<p>2.1 Prior to release of the repossessed vehicle:</p> <p>Request for valid identification card of the client for verification;</p> <p>If thru a representative, request for the original and notarized SPA with the specified details of the repossessed vehicle therein</p>	None	1 Hour	<i>Security Guard on duty</i> Warehouse concerned
	TOTAL	Amount equivalent to the 90% of the purchase price	1 Banking Day, 3 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)		LANDBANK Branch where the payment was made		
Certificate of Full Payment (COFP) (1 photocopy)		LANDBANK – Loan Operations Management Department (LOMD) through SPAD		
Secretary's Certificate for the Bank's authorized signatory to the sale transaction (1 original copy)		LANDBANK – Office of the Corporate Secretary through SPAD		
Notarized Deed of Absolute Sale (DAS, double acknowledgment contract) (6 original copies)		Buyer's Notary and LANDBANK'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	Remain- ing balance of the purchase price	30 Minutes	<i>LANDBANK Branch where payment is made</i>
2. Pay the Bank's advances, if any (insurance premium, real estate tax, association dues and other assessments) within thirty (30) calendar days from Bank's notice	2.1 Receive and issue Official Receipt as proof of payment	Insurance premium, real estate tax, associa- tion dues and other assess- ments	30 Minutes	<i>LANDBANK Branch where payment is made</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Wait for the release of DAS for execution/ notarization	3.1 Upon receipt of the COFP and Secretary's Certificate, 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	