1. DEPOSIT PRODUCTS

- **Regular Passbook Savings Account**
  An interest-bearing peso account with a minimum initial deposit and required monthly Average Daily Balance (ADB) of P10,000, which requires presentation of a passbook for deposit and withdrawal transactions.

- **US Dollar Savings Account**
  An interest-bearing dollar savings account with a minimum initial deposit and required monthly Average Daily Balance (ADB) of US$100 which requires presentation of a passbook for deposit and withdrawal transactions.

- **US Dollar Time Deposit**
  A specific amount of funds in US Dollar which earns interest at a pre-determined competitive rate for a fixed period of time (minimum of 30 days) with “Certificate of Time Deposit” (CTD) as proof of deposit.

- **Easy US Dollar Pension**
  A deposit account whereby the monthly pension/benefit of pensioners/beneficiaries of various US Federal agencies residing in the Philippines is directly credited to their savings account maintained with LANDBANK. The US pensioner/beneficiary has the option to open either an individual Peso Savings Account or individual Dollar Savings Account.

- **Euro Savings Account**
  A Euro non-interest-bearing deposit account evidenced by a passbook. Funds can be deposited or withdrawn by presenting the passbook together with duly accomplished deposit or withdrawal slips.

- **Euro Time Deposit Account**
  A deposit of a definite sum in Euro currency, evidenced by a certificate payable at a specified maturity date.

- **High Yield US Dollar Time Deposit (HYUSDTD)**
  A special time deposit account, with a minimum initial deposit of US$2,000, which earns higher interest than a regular savings account and with lower requires minimum placement than the regular US dollar denominated time deposit.

- **Auto-Save Deposit Account**
  A payroll-linked savings account for payroll account holders whereby a minimum of P100 is automatically debited from the payroll account and credited to the Auto-Save account every payday.

- **Overseas Filipino (OF) Deposit Account**
Account opened and processed in the Philippines or abroad by LANDBANK Overseas Remittance Officers (OROs) or opened and processed in the Philippines by officially designated/authorized personnel of Overseas Remittance Marketing and Support Department (ORMSD), Domestic Remittance Marketing Department (DRMD), and by LANDBANK Branches and Extension Offices (EOs).

- **Regular Current Account**
  A non-interest-bearing peso account, also known as Checking or Demand Deposit Account wherein deposits are made over-the-counter and withdrawals are made through the issuance of a check.

- **ATM Savings Account**
  An interest-bearing peso savings account wherein deposit, withdrawal and cashless purchase can be done through the following channels:

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Deposit</th>
<th>Withdrawal</th>
<th>Cashless Purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over-the-Counter</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATM (BancNet)</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Cash Deposit Machine (CDM)</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Point-of-Sale (POS)</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

- **Current Account With ATM Access**
  A non-interest-bearing peso savings account wherein deposit, withdrawals and cashless purchase can be done through following channels:

<table>
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<td></td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

- **Peso Earning Access & Sure Yield (EASY) Check**
  An interest-bearing peso checking account (IBCA), with a minimum initial deposit of P10,000 for individual clients and P20,000 for institutional clients, where deposits are made over-the-counter while withdrawals are made through issuance of a check.

- **Peso Earning Access & Sure Yield (EASY) Check with ATM Access**
  An interest-bearing peso savings account wherein deposit, withdrawals and cashless purchase can be done through following channels:

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</tr>
<tr>
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<td>✓</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Cashless purchases may be done through any Point-of-Sale (POS) terminal of partner merchants from department stores, supermarkets and accredited establishments.

- **Regular Peso Time Deposit**
  A specific amount of funds in peso which earns interest at a pre-determined competitive rate for a fixed period of time/term with a “Certificate of Time Deposit” (CTD) as proof of deposit. This is offered to individuals and institutions with peso denominated funds which may be locked-in for at least thirty (30) days.

- **Easy Savings Plus (ESP)**
  A premium savings account, with a minimum initial deposit of P20,000, which offers higher interest rates than a regular savings account.

- **High Yield Savings Account (HYSA)**
  A peso account with pre-determined competitive rates for a fixed term. Passbook also serves as a proof of deposit. HYSA account is offered to institutional clients only.

2. **E-BANKING PRODUCTS AND SERVICES**

- **iAccess (Retail Internet Banking Facility)**
  The iAccess is an internet banking channel designed for individual customers, which provides a convenient, reliable and secure delivery of banking transactions.

- **E-Tax Payment System (eTPS)**
  The Electronic Filing and Payment System or eFPS is an initiative of the Bureau of Internal Revenue (BIR). With eFPS, transmission of tax return information including attachments if any, and taxes due to the government are made over the internet through the BIR website. The taxpayer is provided a paperless tax filing experience including the convenience of paying taxes online through an internet banking service via debit of an enrolled bank account.

- **LANDBANK Credit Card**
  The LANDBANK Credit Card provides the means for the cardholder to conveniently and safely make cashless purchases from MasterCard accredited merchants and/or facilitate cash advances.

- **Electronic Modified Disbursement System (eMDS)**
  The Electronic Modified Disbursement System (eMDS) is a secured internet facility system for National Government Agencies (NGAs) including the Bureau of the Treasury (BTr) and the Department of Budget and Management (DBM) that gives banking convenience to perform MDS transactions online.

- **LANDBANK Mobile Banking Application (MBA)**
The LANDBANK Mobile Banking Application (MBA) is a free mobile application that provides clients convenient access to the Bank’s wide array of services through their smartphones. All clients with iAccess accounts are eligible for access in MBA.

- **LANDBANK Link.BizPortal**
  The LANDBANK Link.BizPortal is a web-based payment channel designed to accept payments of fees, dues and charges from clients of enrolled merchants from both the government and private institutions.

- **Cash Deposit Machine (CDM)**
  The Cash Deposit Machine (CDM) is a self-service machine with real-time cash deposit functionality, which expedites deposit transactions for customers who no longer need to queue for over-the-counter transactions.

- **weAccess (Institutional Internet Banking Facility)**
  The weAccess is an internet banking facility developed for the Bank’s institutional clients, both private corporations and government entities that allows clients to make selected banking transactions online anytime anywhere.

- **LANDBANK e-Card**
  The LANDBANK e-Card is an ATM deposit account that doubles as company identification (ID) card for private and government institutions and can be customized to fit the clients’ design and functional requirements.

- **LANDBANK Cash Card**
  The LANDBANK Cash Card is an electronic debit card that utilizes the stored value system and like the ATM Card, operates on magnetic stripe technology with PIN-based protocol.

- **LANDBANK ATM Regular Card**
  The LANDBANK ATM Regular Card is an interest-bearing peso savings account wherein deposit transactions are done over-the-counter or through cash deposit machine (CDM), while withdrawal transactions are done via Automated Teller Machines (ATM) 24 hours a day, seven days a week. Deposit and withdrawal transactions may also be done over-the-counter but only during official banking hours/days. ATM withdrawals may also be done through any Point-of-Sale (POS) terminal from partner merchants across the country.

- **LANDBANK Visa Debit Card**
  The LANDBANK Visa Debit Card is an enhanced version of the LANDBANK ATM Card that enables international access to over two Million ATMs worldwide where the Visa logo is displayed and expands merchant network through our partnership with Visa. It allows the customer to shop online, pay bills and make mobile and over-the-counter purchases based on funds available in their bank account.

- **Easy Padala**
  Easy Padala is a web-based remittance system that is able to process incoming and outgoing remittances 24 hours a day/7days a week (24/7), ensuring fast and secure
way of sending OFW’s hard-earned money to reach their beneficiaries on real time basis.

- **LANDBANK Phone Access**
The LANDBANK Phone Access is a phonebanking facility that allows clients to make selected off-site bank transactions, financial, and non-financial, by using a landline or mobile telephone.

- **Globe G-Cash**
Globe G-Cash accepts payments to government agencies (Bureau of Internal Revenue and Department of Trade and Industry) through Globe G-Cash.

- **Radio Frequency Identification Card (RFI) Card**
The RFI Card is a chip-embedded identification card with stored personal information incorporated in any of the Bank’s ATM card products.

### 3. AGRARIAN SERVICES

- **Land Transfer Claim Processing**
Processing, valuation/revaluation/adjustment and approval of land transfer claims involving compensable private agricultural lands covered by the various agrarian reform laws, to wit:

<table>
<thead>
<tr>
<th>Act</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presidential Decree (PD) No. 27</td>
<td>Decreeing the Emancipation of Tenants from the Bondage of the Soil, transferring to them the Ownership of the land they till and providing the Instruments and Mechanisms, therefor.</td>
</tr>
<tr>
<td>Executive Order (EO) No. 228</td>
<td>Declaring full land ownership to qualified farmer beneficiaries covered by PD 27, determining the value of remaining unvalued rice corn lands and providing the manner of payment by the farmer beneficiary and mode of compensation to the landowner.</td>
</tr>
<tr>
<td>Republic Act (RA) No. 6657</td>
<td>Comprehensive Agrarian Reform Law of 1988 declared the policy to pursue the Agrarian Reform Program to promote social justice and sound rural development and industrialization in consideration of the landless farmers and workers</td>
</tr>
<tr>
<td>Republic Act (RA) No. 9700</td>
<td>An act of strengthening the Comprehensive Agrarian Reform Program (CARP), extending the acquisition and distribution of all agricultural lands, instituting necessary reforms, amending for the purpose certain provisions of RA 6657, otherwise known as the</td>
</tr>
</tbody>
</table>
Comprehensive Agrarian Reform Law of 1988, as amended.

- **Land Transfer Payment**
  Processing, preparation and approval of payment to landowner for land transfer claims in the form of cash and Agrarian Reform (AR) Bonds generated by LANDBANK.

- **Bond Servicing Transactions**

  **Bond Interest and Maturities Payment**
  Processing, approval and payment of maturities and interest due the bondholders of AR Bonds and 25-Year LANDBANK Bonds.

  For AR Bonds, 10% of the face value of the bond matures every year up to the 10th year. Payment of interest is based on the outstanding principal balance of the AR Bond at rates aligned with the 91-day Treasury Bill rates, every six months from date of issue until the tenth year.

  For 25-Year LANDBANK Bonds, full redemption/payment at face value of the bond is made on its maturity date, including accrued interest computed at 6% per annum, tax free.

- **Bond Transfer, Conversion, Exchange and Replacement**
  Processing, approval and issuance of new replacement bonds upon request of the bondholder for the following bond transactions:

  - **Assignment** – transferring from an inscribed or bearer bond to named assignee/s.
  - **Conversion** – changing of an inscribed bond to a bearer bond and vice-versa.
  - **Exchange** – issuing one bond by consolidating two or more bonds and vice-versa.
  - **Replacement** – issuance of a new AR Bond in lieu of lost, destroyed, or mutilated bond.

- **Issuance of Certification of Outstanding AR Bond**
  Certification that the AR Bond is still outstanding and is not among those included in the List of Bonds with adverse Claims.

**Assistance to Landowners**

- **Bond Sale and Marketing**
  Assistance to original bondholders in the marketing of their AR Bonds by offering the same for sale to interested buyers (banks, insurance companies, foreign corporations or private individuals) as a risk-free instrument.

- **Special Lending Window for Bondholders (Multi-Purpose Loan)**
  Credit assistance or special lending program for original bondholders available at different lending units of LANDBANK for various business activities using as collateral the AR Bond or sale proceeds therefrom.
Assistance to Agrarian Reform Beneficiaries (ARBs)

- **Issuance of Certificate of Full Payment/Release of Real Estate Mortgage (CFP/ROREM)**
  The CFP/ROREM is automatically generated by the system one day after the ARB fully pays his land amortizations to LANDBANK. It is signed by the authorized signatories in the Agrarian Operations Centers (AOCs) and duly notarized by the LANDBANK field lawyer. Subject to presentation of documents by the ARB or his/her duly authorized representative, the CFP/ROREM is available for release not later than three working days from the time the document is generated from the system.

- **Moratorium in the Payment of ARR Accounts**
  ARBs are obliged to pay their annual amortization of the land awarded to them under the agrarian reform program. However, if a farm lot suffered substantial reduction or low production due to the occurrence of natural and man-made calamities, the affected ARB may be granted relief in terms of moratorium in the payment of land amortizations.

- **Estate Development Planning**
  To improve ARB productivity through estate development planning, LANDBANK is involved in the institutional development of its mandated clients. This includes provision of technical assistance on property valuation to augment credit programs of non-loan programs involving ARBs, provision of professional advice and/or recommendation on the acquisition of post-harvest facility, enhancement of agricultural practices, preservation/utilization/improvement of agricultural lands, and the conception, planning, management and development of agricultural/farming real estates.

- **Automated Collection of Land Amortization from ARBs**
  The Portable Agrarian Collection System (PARCS) is a custom-designed solution which shifted the manual collection of land amortization into an automated system through the use of mobile devices. The PARCS helps in the promotion of financial inclusivity among farmers.

- **SMS Payment Notification to ARBs**
  This is an enhancement of PARCS wherein the ARBs receive text messages acknowledging the receipt of their land amortization payment through PARCS. It allows DAR and LANDBANK to interact with ARBs in a cost-effective and timely manner. This is a marketing tool on future collaborations for support services to ARBs.

4. **LOAN PRODUCTS**

   A. **Agricultural Lending Programs (Legislated)**

   - **Agricultural Competitiveness Enhancement Fund (ACEF)**
     A credit window created pursuant to Republic Act (RA) 1048 or the ACEF Extension Law which aims to help increase the productivity of farmers and fishers and their cooperatives, associations and micro and small enterprises by providing financial
assistance for the acquisition and establishment of agricultural production and processing facilities, farm inputs and farm improvement with minimal documentary requirements and interest rate

- **LBP-SRA Socialized Credit Program under the Sugarcane Industry Development Act (SIDA)**
  A program implemented pursuant to the Sugarcane Industry Development Act (SIDA) of 2015 or RA 10659 to introduce better and cost-efficient sugarcane farming practices, improve sugarcane productivity and increase the incomes of sugarcane farms/planters and farm workers

- **Expanded Rice Credit Assistance under Rice Competitiveness Enhancement Fund (ERCA-RCEF)**
  A credit facility created pursuant to RA 11203 or the Rice Tariffication Law that aims to help increase the productivity of rice farmers and their cooperatives by providing financial assistance to rice-related projects such as rice production, acquisition and establishment of agricultural production and processing facilities, and farm improvement

**B. Agricultural Lending Programs (in partnership with the National Government)**

- **Assistance to Restore and Install Sustainable Enterprises for Agrarian Reform Beneficiaries and Small Farm Holders (ARISE-ARBs) Program**
  A program tie-up between LANDBANK and Department of Agrarian Reform (DAR) which provides financing as support to disaster affected agrarian reform beneficiaries (ARBs)/small farm holders (SFHs) and their families to restore livelihood and farming activities

- **Accessible Funds for the Delivery to ARBs (AFFORD-ARBs) Program**
  An enhanced lending program in partnership with DAR, which caters to individual ARBs for their production of rice, corn and high value crops and acquisition of small farm implements

- **Agricultural Production Credit Program (APCP)**
  A program tie-up among the Department of Agriculture (DA), Department of Agrarian Reform (DAR), Department of Environment and Natural Resources (DENR), Agricultural Credit Policy Council (ACPC) and LANDBANK which provides financial assistance and other support services to ARBs and their household members, through their respective organizations or through other conduits, for their agricultural production and other agri-enterprise projects

- **Credit Assistance Program – Program Beneficiaries Development (CAP-PBD)**
  A joint program of LANDBANK and DAR which provides credit assistance to ARBs through their respective organizations to support their crop production, agri-enterprise and livelihood project. The program is coupled with support alongside institutional, enterprise and capacity development for the intended beneficiaries.
• **Masustansyang Inumin Para sa Likas na Kalusugan (MILK)**
  A program tie-up with the National Dairy Authority (NDA) under the DA and LANDBANK to provide financial and technical support to small farmer co-ops, federations, SMEs, large agribusiness enterprises, and rural/cooperative/thrift banks to support dairy production, processing, marketing and other dairy-based economic activities.

• **PAlay Alay sa Magsasaka ng Lalawigan (PALAy ng Lalawigan)**
  The Program aims to assist rice farmers by enabling the local government units to procure palay produced by local farmers to help cushion the effects of the drop in the farm gate price of palay in the regions.

• **Sikat Saka Program (SSP)**
  This is a special program jointly established by LANDBANK and the DA which provides credit directly to small palay farmers in 45 major rice-producing provinces and corn farmers in 11 major corn-producing provinces. It also offers integrated support services to the farmer beneficiaries in terms of marketing, free irrigation, crop insurance and trainings which enhance the program’s sustainability.

• **Survival and Recovery Assistance Lending Program (SURE Aid Program)**
  The Program aims to provide immediate one-time zero-interest, no collateral loan of P15,000 (net) to eligible rice farmers whose incomes were affected by the drop in the price of palay in 2019, either through direct lending or through service conduits (farmer’s cooperatives and associations).

• **Upland Southern Mindanao Credit and Institutional Building Program (USM-CIBP)**
  The Program is a tie-up between the DA-ACPC and LANDBANK which provides institutional capacity building and credit services to organization/institutions serving the upland areas of Southern Mindanao, particularly in the identified USM-CIBP areas.

C. **LANDBANK In-House Agricultural Programs**

• **Agri-Mechanization Financing Program**
  The Program provides credit assistance to promote mechanization of production and post-production processes from planting-harvesting-processing to increase efficiency, reduce postharvest losses and lower cost of production.

• **Climate Resilient Agriculture Financing Program**
  A program that promotes climate change adaptation initiatives towards climate resilient agriculture

• **Coconut Production and Processing Financing (Coco-Financing) Program**
  A program that provides credit assistance to coconut industry stakeholders engaged in production and processing

• **Empowering Barangays In Remote Areas Through Credit And Enterprises (EMBRACE)**
The Program is designed to assist individual borrowers in unserved areas in line with the Government’s thrust for financial inclusion and in pursuit of the Bank’s mandate.

- **Farm Tourism Financing Program**
  Farm Tourism is the practice of attracting visitors and tourists to farm areas for production, educational, and recreational purposes which involves any agricultural or fishery-based operation or activity and may also provide a venue for outdoor recreation and accessible family outings.

- **Financing Program for Greenhouse Farming System**
  The Program extends support to the financial requirements of farmers’ organizations and other agri-entrepreneurs in their shift towards modern farming system through the adoption of greenhouse technology.

- **Harnessing Agribusiness opportunities through Robust and Vibrant Entrepreneurship Supportive of peaceful Transformation (HARVEST)**
  An ODA program that provides support to the peace-building efforts in the BARMM and conflict-affected areas in Mindanao, through the promotion of value-chain, increase in agri-business investments and generation of jobs.

- **Poultry Lending Program**
  The Program aims to support the poultry industry stakeholders such as Cooperatives, Individual/Small and Medium Enterprises (SMEs) and Agri-Business Enterprises and Corporations.

- **Sugar Financing Program**
  The Program provides credit assistance to sugar industry stakeholders along the sugarcane value chain.

- **Sulong Saka Program**
  Program extends credit assistance to various qualified stakeholders to support their production, processing, marketing and other agribusiness projects and to contribute to the overall effort of the government in generating employment and pursuing the attainment of inclusive growth in the countryside.

- **Sustainable Aquaculture Lending Program (SALP)**
  The Program caters to fisheries anchored on institutional buyers or processing/canning companies linked with small fishers, micro, small and medium enterprises (MSMEs) as growers or suppliers.

- **Young Entrepreneurs from School to Agriculture Program (Yes! To Agriculture Program or YESAP)**
  This program promotes agri-entrepreneurship among the youth through the provision of credit and other support services. It also aims to encourage enterprising young individuals to prioritize farming and agri-business enterprise.

**D. Housing and Mortgage Programs**
• **Housing and Opportunities Made Easy (HOME) Loan Program**
  The LANDBANK HOME Program is a lending program that caters to both homebuyers and home developers:

  a. **Easy Home Loan (EHL) Program**
  EHL Program allows individual home buyers to purchase residential units, house and lot or construction of residential building on a lot owned by the borrower or to refinance current and existing home loan from other banks, financing firms or developers’ in-house financing

  b. **Developer’s End Buyers Financing Tie-up**
  This program allows clients to buy their homes through an accredited developer. It also allows developers to grow their business by supporting their clients’ home acquisition after an accreditation process.

  c. **Bahay sa Bagong Bayani (3-B) Program**
  A special lending program for Overseas Filipino Workers (OFWs) which allows them to purchase townhouse, condominium unit, lot, house and lot or construction/improvement of residential building on a lot owned by the borrower or to refinance current and existing home loans from other banks, financing firms or developers’ in-house financing

  d. **Housing Project Developers Financing**
  This is a financing program that allows real estate developers to access credit for the development of purely residential subdivision, condominium buildings and integrated housing communities. It also allows financing for the working capital requirements of developers.

• **Mortgage Loan**
  Credit facility available for eligible clients to make use of their real estate property as loan security to a multi-purpose loan from the Bank.

E. **Mobile Loan Saver**

• **LANDBANK Mobile Loan Saver (LMLS)**
  A mobile-based savings-linked salary loan product of the Bank in partnership with Smart e-Money, Inc. (SMI) that provides convenience to LANDBANK clients through an electronic channel on salary loan with auto-savings component offered to employees of private companies and government offices. Program beneficiaries are composed of the National Government Agencies (NGAs), Government-Owned and Controlled Corporations (GOCCs), Local Government Units (LGUs) excluding Barangay Units and Private Entities.

• **Electronic Salary Loan (eSL) - (formerly LANDBANK Mobile Loan Saver - LMLS)**
  A new electronic-based salary loan product of LANDBANK that offers eligible employees of government agencies and private institutions with a facility to apply for salary loan, inquire loan details, inquire loan payment history and conduct loan
payment through LANDBANK’s electronic banking channels such as the Mobile Banking Application (MBA) and receive notifications through SMS or e-mail

F. Programs for Partner Financial Institutions

- **Partner Financial Institutions-Additional Credit for Countryside Outreach and Rural Development (PFI-ACCORD) Program**
  Provides a short-term loan line to eligible partner financial institutions (PFIs), i.e., cooperatives, rural/cooperative/thrift banks and non-government organizations with legal personality to borrow) to augment the PFIs credit funds for lending activities to small farmers and fishers, micro, small and medium enterprises and agri-business enterprises

G. Calamity Assistance Program

- **LBP Calamity Assistance and Rehabilitation Support (CARES) Program**
  A rehabilitation assistance program that is made available to various Bank’s existing and new customers for them to recover from the destruction brought about by calamities. Client can avail this program within two years from the date the area is declared under the state of calamity by the Office of the President or Local Government Unit (LGU)

- **LANDBANK Calamity Assistance and Rehabilitation Support (CARES) Program for Islamic City of Marawi and other LGUs in Lanao Del Sur**
  A program that aims to provide timely and appropriate financial support and fast track infrastructure recovery, restore economic and social activities and bring back accessibility of basic services to the conflict affected LGUs in Lanao Del Sur, especially the Islamic City of Marawi

H. Infrastructure Development Programs

- **Metro Manila Wastewater Management Project (MWMP)**
  This is a re-lending program to support Maynilad Water Services, Inc. (MWSI) and Manila Water Co., Inc. (MWCI) to increase their coverage of wastewater collection and treatment and septage management, which will contribute towards improving the environment in Metro Manila and help improve the water quality in Manila Bay.

- **Bringing Urbanization and Innovations Thru LANDBANK’s Diverse Engineering Resources Support (BUILDERS) Program**
  LANDBANK’s contribution to the Public-Private Partnership program of the National Government that provides contractors in the Philippines the needed working fund in ensuring completion of awarded projects and/or pursue expansion of existing businesses

- **LANDBANK Lending Program for Economic Zone Developers**
  Credit facility for developers of economic zones

- **Local Government Unit (LGUs) Lending Program**
A loan program that aims to provide any LGU with credit facilities to finance local infrastructure and other socio-economic development projects in accordance with the approved local development plan and public investment program

- **Sustainable Multi-dimensional Approach using Revolutionized Technologies (SMART) in City Development Lending Program**
  A lending program which aims to provide financial support to cities, highly urbanized LGUs, SMEs, Corporations, Cooperatives, NGOs, GOCCs and viable enterprises for the development/adoption of digital infrastructures and applications aimed at improving the quality of life living in the city/highly urbanized LGUs and in attaining environmental sustainability and making the city economically competitive

I. **Power/Water/Health Sector Development and Environment Protection Programs**

- **Bringing Inclusive Growth in Every Household through National Electrification Support Services (BRIGHTNESS)**
  A financing assistance to qualified Electric Cooperatives and wholesale power aggregators that complements RA 9136 otherwise known as the Electric Power Industry Reform Act of 2001 (EPIRA Law) which provides for the promotion of rural electrification that would ensure quality, reliability, security and affordability of supply of electric power nationwide

- **Renewable Energy Lending Program**
  A program that provides financing to renewable energy/energy-efficient projects and support the national government’s thrust of promoting RE development, utilization and commercialization, and accelerating investments in the energy sector

- **H²OPE (Water Program for Everyone)**
  A loan program that enables the Bank to capture sizeable number of qualified players in the water and sanitation industry in bringing in sustainable 24/7 piped, clean and safe water to the Filipino People.

- **Solutions in Terminating Pollution (STP) for Manila Bay**
  A synergistic program to help restore cleanliness of the country’s capital harbor and proper sanitization of the surrounding waterways in support of the thrusts of the Manila Bay Task Force created under Administrative Order No. 16 and mandated to enforce and take charge of overall rehabilitation and management of sustaining the Manila Bay

- **Climate Safe Program (Special Adaptation Facility for the Ecosystem)**
  The Program aims to provide financing to all climate change adaptation projects, including those approved in the LGU development or investment plan or Local Climate Change Action Plan. Projects or activities in the Business Continuity Plan of private sector entities are also eligible to this program.

- **Carbon Finance Support Facility (LANDBANK’s Flagship Program for Climate Change Mitigation)**
The flagship program for climate change mitigation that offers financing and assistance to piggery, sanitary landfill and mini-hydro projects in order to generate carbon credits. LANDBANK has three UNFCCC-registered Program of Activities (PoA):

- **PoA for Animal Waste (Piggery)**
  Involves the introduction of biodigester/methane recovery system in the management of wastewater of piggeries that usually use open anaerobic systems. Through the construction of biodigester/methane recovery system, the GHG emissions of the piggery are captured, flared and/or used in power generation.

- **PoA for Landfill Gas Recovery**
  The program encourages Local Government Units and private operators to set up sanitary landfills in compliance with RA 9003 and further promote the construction of landfill gas management facilities. In this way, the PoA will reduce GHG emission from methane compared to the emission that would have occurred in the absence of the landfill gas management facilities. Hence, additional benefits in the form of revenues from carbon credits and power generation are achieved.

- **PoA for Mini-Hydropower Plants**
  The program aims to displace the use of fossil-fuel based electricity generation through power generation from implementation of small-scale hydropower plants.

J. Business Development and Entrepreneurial Credit Programs

- **Access of Small Entrepreneurs to Sound Lending Opportunities (ASENSO)**
  In support of the National SME Development Plan, the government financial institutions (GFIs) collaborated to design a uniform lending program to meet the funding needs of SMEs. Under the unified lending program, the participating GFIs shall apply simplified and standardized lending procedures and guidelines (e.g., loan purpose, fee structures, interest rates, application forms, financial ratios, and other lending parameters) for evaluating the loan applications of SMEs. To adapt to the financing needs of SMEs, short-term loans payable in one year and long-term loans payable up to five years are available under the program. The unified lending scheme is in addition to the existing financial services of the participating GFIs.

- **Franchising Lending Program**
  The program extends credit assistance to qualified players in the franchising industry, particularly the franchisees and franchisors.

- **Health-Plus Program**
  A loan program which aims to provide credit assistance to government units, medical colleges/universities and private medical and health goods/services providers mandated to and engaged in the delivery of healthcare goods and services.

- **Innovation & Technology Lending Program (I-TECH)**
The program is LANDBANK’s support to Filipino innovation and technology sector, in partnership with the Technology Application and Promotion Institute (TAPI), by way of a credit guarantee program that funds the commercial production of patented Filipino inventions. The program is jointly funded by the LANDBANK and by the TAPI invention and Guarantee fund to finance and guarantee credit extensions to patented Filipino inventions.

- **LANDBANK Go Green Inclusive Financing for SMEs and LGUs Program**
  A program in support of the National Government’s National Energy Efficiency and Conservation program that enables access to financing for energy solutions/packages of private businesses and government offices

- **LANDBANK-PNOC RC Go Green Program for LGUs**
  A program in partnership with PNOC RC that will provide accessible financing packages for energy efficient solutions for LGUs

- **LANDBANK Lending Program for Former Rebels**
  A program in support of the National Government’s Enhanced Comprehensive Local Integration Program (E-CLIP) that provides credit assistance to former rebels for their small businesses and agri-enterprise projects

- **Overseas Filipino Workers (OFW) Reintegration Program**
  A program in partnership with the Overseas Workers Welfare Administration (OWWA) that is designed to provide credit and capacity-building support services to OFWs to encourage them to engage in sustainable business activities as alternative to overseas employment

- **Public Transport Financing Program**
  Rationalization of existing lending programs that would cater to the credit requirements of the public transportation

  *Special Package for Environment-Friendly and Efficiently-Driven Public Utility Vehicle or SPEED PUV Program*
  A program launched by LANDBANK under the banner of the Public Transport Financing Program to support the government’s Public Utility Vehicle Modernization Program that aims to finance the acquisition of modern jeepneys for an adequate, effective and efficient transportation system for the convenience and safe mobility of the riding public

**K. Credit Programs for Educational Support**

- **Lending Program for State Universities and Colleges**
  Makes credit available to qualified State Universities and Colleges (SUCs) with classification levels II, III, and IV to enable them to support infrastructure expansion and other income-generating and agri-related programs and projects

- **K-12 Bridge Financing Program of LANDBANK**
LANDBANK’s bridge financing facility in support of schools participating in the Department of Education’s (DepEd’s) Senior High School Voucher Program (SHS-VP) for the implementation of the K to 12 Program

5. FCDU Products and Services

A. Deposit Transactions

- **Clearing of FX Check Deposited in an FCDU Account via Cash Letter Service**
  FX Checks drawn against a US-based bank are cleared with the US Federal reserve through the bank’s designated collecting banks.

- **Clearing of FX Check Drawn Against a Local Bank via Collection Letter Service**
  FX Checks drawn against local bank are cleared directly with the drawee bank.

- **Deposit via FX Check**
  Authorized LANDBANK branches accept the following foreign instrument for deposit to an FCDU account:

  **Bank Drafts**
  Negotiable instruments issued by a foreign or local bank and drawn against said bank’s demand deposit account with a foreign correspondent bank.

  **Money Orders**
  Negotiable instruments issued by a bank in the form of a money order drawn against its depository bank or themselves.

  **Personal Checks**
  Negotiable instruments issued by an individual drawn against his/ her demand account with a foreign bank.

- **Deposit via FX Currencies**
  Authorized LANDBANK branches accept bills/notes and coins of eligible LANDBANK FCDU deposit to an FCDU account maintained with the Bank.

- **Incoming Local Remittance PDDTS via GSRT MODE/EOD Netting**
  Incoming local remittance pertains to an incoming fund transfer from a participating local bank of the Philippine Domestic Dollar Transfer System (PDDTS) - Gross Settlement Real Time (GSRT/End-of-Day (EOD) Netting mode for credit to a LANDBANK FCDU account.

- **Deposit from Incoming Foreign Remittance**
  LANDBANK credits the proceeds of an incoming remittance from any foreign bank coursed through LANDBANK’s foreign depository banks.

B. Withdrawal Transactions
• **Withdrawal Transaction from an FCDU Account via Foreign Currency Demand Draft**
  Foreign currency denominated bank draft drawn against LANDBANK’s foreign depository bank

• **Withdrawal via FX Currencies**
  Authorized LANDBANK branches services withdrawals in foreign bills/notes drawn against an FCDU deposit account

• **Via Outgoing PDDTS-Gross Settlement Real Time (GSRT) Mode**
  Transfer of US dollar funds from LANDBANK to any beneficiary maintaining an FCDU account with a participating local bank

• **Via Outgoing Foreign Electronic Fund Transfer**
  Transfer of FCDU deposits from LANDBANK to any beneficiary living outside of the Philippines

• **Withdrawals via Philippine Peso**
  Authorized LANDBANK branches services withdrawals from an FCDU deposit account where proceeds shall be converted into Philippine Peso

C. **FX Currency Purchase**

• **Outright Purchase of FX Currencies**
  Refers to buying of foreign currency denominated bills/notes and coins

• **Outright Purchase of FX Instruments**

  **Via Bank Draft**
  Negotiable instruments purchased by clients and issued by the bank that are drawn against the bank’s demand deposit account with a foreign correspondent bank

  **Company Check**
  Negotiable instruments issued by a company/firm to their client and drawn against their demand deposit account with foreign bank

  **Via Postal Money Order**
  Negotiable instruments issued by a post office to a client and drawn against the demand deposit account with a foreign bank

  **Via USTW Checks**
  Negotiable instruments issued by the US Treasury Department to a client

  **Via on “US” Checks**
  Negotiable instruments issued by an FX bank and drawn against LANDBANK’s USD maintained either in LANDBANK’s USD account, FX bank’s USD account with LANDBANK or FX bank’s peso account with LANDBANK
**Personal Checks**
A negotiable instrument issued by an individual drawn against his/her demand deposit account with a foreign bank

- **Sale of FX Currency Notes**
  Sale of foreign currency notes to both institutional and individual clients

- **Sale of FX through Telegraphic Transfer**
  Sale of USD or any third currency to a client funded by one of our LANDBANK’s FX depository banks, for transmittal to the client’s beneficiary; For non-trade purposes, clients are serviced by branches while for trade purposes clients are serviced by Lending Units.

- **Sale of FX through Demand Draft**
  Negotiable instruments purchased by a client drawn against LANDBANK’s demand deposit account with a foreign correspondent/ depository bank

**D. Inward Remittances**

- **Incoming Foreign Remittance from any Foreign Bank**
  LANDBANK receives incoming remittances from any foreign bank that are coursed through LANDBANK’s foreign correspondent and/or depository banks

- **Incoming Local Remittance through PDDTS/GSRT/End-Of-Day (EOD) Netting/RTGS**
  Incoming fund transfers from a participating Philippine Domestic Dollar Transfer System (PDDTS) - Gross Settlement Real Time (GSRT)/EOD Netting, Real Time Gross Settlement (RTGS) Mode local bank for credit to account maintained in a LANDBANK Branch

- **Inward Remittances**
  Inward Remittances received from remittance agency partners (RAPs) via tested/original copy of payment orders/SWIFT for credit to LANDBANK account payable to a certain beneficiary

**6. INTERNATIONAL TRADE SERVICES**

**A. Export**

- **Advice of Export Letter of Credit (LC)/Amendment**
  Foreign LC opened in favor of an exporter received by LANDBANK through, SWIFT, mail confirmation or through other local commercial banks; Export LC can be used as collateral for pre-export financing. Export Packing Credit Line (EPLC) enables the exporter to have additional working capital to manufacture export goods.

- **Export Collections/Outward Bills for Collection (OBC)**
  These are exporter's draft/documents which are not outrightly purchased awaiting receipt of a foreign bank credit advices or clearing of dollar drafts such as:
• Documents with discrepancies (if under LC)
• Documents which are sent directly to the buyer by the exporter and awaiting payment from the foreign bank through T/T
• Dollar draft/check presented by the exporter representing export-related transactions
• Documents to be sent on collection basis as instructed by the exporter

• Export Bills Purchase (EBP)
Credit accommodation extended to an exporter wherein the exporter's draft/shipping documents under LC, DP or DA and other modes of payment are purchased directly/outright by the Bank prior to receipt of a foreign bank’s credit advice.

• Collection of Documentary Stamp Fees
LANDBANK acts as the collecting/remitting bank of the documentary stamp fees (DSF) imposed by the Bureau of Customs on goods exported by the clients. Client exporter shall be enrolled in the Bureau of Customs Payment Application System (PASS 5) by submitting the required documents to a LANDBANK branch where he maintains his deposit account. Settlement of BOC documentary stamp and service fees are made by debiting the Exporter’s LANDBANK account upon receipt of data from PCHC through PASS 5.

• Inward Remittances
These are incoming telegraphic transfers representing export proceeds remitted by the exporter’s buyer and credited to LANDBANK's account with the foreign bank. LANDBANK acts only as receiver or channel of payment.

B. Import

• Opening or Issuance of Foreign Commercial Letter of Credit
Bank issuance of Letter of Credit (LC) charged to the importer's account or paid in cash for the full amount of LC in favor of the exporter; The LC authorizes the exporter to claim payments provided all LC terms and conditions are complied with. The LC ensures payment to the exporter for the goods delivered or services performed. On the part of the importer, LC ensures that the terms and conditions agreed upon are complied with before payment is made.

• Issuance of Guarantee (Against Foreign Back Counter-Guarantee)
A guarantee issued by the Bank in favor of a local beneficiary against a foreign correspondent bank counter-guarantee which the latter issued on behalf of their customer

• Collection of Import Duties
The Bank acts as a collecting or remitting bank for the advance and final duties imposed by the Bureau of Custom (BOC) on the goods imported by client. Client Importer shall be enrolled in the Bureau of Customs Payment Application System (PASS 5) by submitting the required documents to LANDBANK branch where he maintains his deposit account. Settlement of Advance or Final duties and services fees
are made by debiting the Importer’s LANDBANK account upon receipt of data from PCHC through PASS 5.

- **Processing of Open Account (O/A)**
  A mode of payment for a non-LC transaction wherein the shipping documents are sent and released by the seller or exporter directly to the buyer or importer without coursing the documents through the Bank upon the importer’s promise to pay at some future date after shipment

- **Processing of Documents Against Acceptance (D/A)**
  A mode of payment for a non-LC transaction whereby the original shipping documents are received from the seller or exporter’s bank with the instruction to release these documents to the buyer or importer only upon their acceptance to pay collection proceeds at a specific future date

- **Documents Against Payment (D/P)**
  A mode of payment for a non-LC transaction whereby the original shipping documents are received from the seller or exporter’s bank with the instruction to release these documents to the buyer or importer only upon the outright payment of collection proceeds

- **Processing of Trust Receipts (TR)**
  A credit accommodation granted to importers which allows them to pay Domestic/Import Bills at some future date as agreed upon. LANDBANK is vested with the title/legal ownership of the goods although the importer has physical possession of the same

- **Opening or Issuance of Domestic Commercial Letter of Credit**
  Bank issuance charged to the client/local buyer account in favor of the local seller that authorizes the local seller to claim payments provided all LCs terms and conditions are complied with. LC ensures payment to the local seller for the goods delivered or services performed; On the part of the local buyer, the LC ensures that the terms and conditions of the credit are complied with before payment is made.

- **Processing of Commercial LC Amendment (Foreign & Domestic)**
  Amendments to LC terms and condition requested by the client such as: decrease in LC amount requires beneficiary’s confirmation; and change in beneficiary’s name

- **Issuance of Shipping Guarantee/Advance Release**
  Shipping guarantee issued by the Bank to the shipping line requesting release of goods to the importer pending receipt of the original Bill of Lading and/or Airway Bill; Shipping guarantee issued should be cancelled upon importer's receipt of original Bill of Lading/Airway Bill.

- **Processing of Import Bills (IB)**
  Examination of shipping documents received from the foreign banks to ascertain if all terms and conditions of the foreign commercial LC are complied with; Shipping
documents booked under Import Bills already paid and/or converted to Trust Receipt (TR) will be forwarded to the importer to enable them to release goods from the shipping line and/or cancel shipping guarantee. Simultaneously a payment authority is sent to the foreign bank if documents were communicated on a collection basis.

- **Processing of Domestic Bills (DB)**
  Examination of documents presented to the Bank by a local seller to ascertain if all the terms and conditions of the domestic commercial LC are complied with before payments or acceptance are made; Documents booked under domestic bills may be paid outright or converted to Trust Receipt (TR) upon request of the buyers/client.

- **Processing of Direct Remittance-Imports (DRI)**
  A mode of payment for a non-LC transaction wherein the shipping documents are sent and released by the seller/exporter directly to the buyer/importer without coursing the documents through the Bank upon the importer’s promise to pay at some future date after shipment; Payment should be made within 29 calendar days from the date of the Bill of Lading (BL)/Airway Bill (AWB)

- **Processing of Advance Import Payments (AIP)**
  A mode of payment for a non-LC transaction wherein the payment is sent by the buyer or importer in advance to the seller or exporter through the banks prior to the shipment of the goods and receipt of the shipping documents

- **Opening or Issuance of Stand-by LC (Foreign and Domestic)**
  An undertaking issued by the Bank on behalf of its client that payment will be made to the beneficiary in the event that the client does not make good its obligation

7. **INVESTMENTS**

**Trust Product and Services**

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

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

- **LANDBANK Money Market Fund**
A conservative fund suitable for financial objectives with an investment horizon of 1 year or less; The fund aims to provide high liquidity, decent returns and minimal risk on the invested capital, from placements in short-term investments.

- **LANDBANK Money Market Plus Fund**
  A moderate fund intended for clients with an investment horizon of one to three years; The fund offers investors a relatively liquid investment while providing potential higher income from a portfolio of short-term bonds and fixed income securities.

- **LANDBANK Bond Fund**
  A moderate fund suitable for financial objectives with an investment horizon of three to five years; The fund aims to generate a steady stream of income through a diversified portfolio of tradable peso-denominated fixed-income investments such as government securities, corporate bonds and bank deposits.

- **LANDBANK Growth Fund**
  An aggressive fund intended for financial objectives with an investment horizon of five to seven years; The fund aims to generate capital growth while maintaining steady stream of income through combination of investments in peso-denominated listed stocks and tradable fixed income securities.

- **LANDBANK Equity Index Fund**
  An aggressive fund intended for clients whose investment horizon is greater than five years; The fund aims for long-term capital growth through investments in a diversified portfolio of peso-denominated listed equities.

- **LANDBANK Global $ Fund**
  A moderate US-dollar denominated fund suitable for clients with an investment horizon of three to five years; The fund aims to generate relatively higher income through investments in dollar-denominated fixed-income securities issued by the National Government and by local companies.

**Personal Equity & Retirement Account – Unit Investment Trust Funds (PERA-UITFS)**

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

- **LANDBANK PERA Money Market Fund**
  A fund intended for contributors with conservative risk profile that aims to provide high liquidity and decent returns from short-term and flexible investments with less than one-year duration, with minimal risk on capital.

- **LANDBANK PERA Bond Fund**
A fund intended for contributors with moderate risk profile aims to generate moderate yields from their capital through investments in diversified portfolio of peso-denominated fixed income securities

- **LANDBANK PERA Global $ Fund**
  A fund intended for contributors with moderate risk profile aims to generate relatively moderate returns from their capital through investments in Dollar-denominated fixed income securities issued by the National Government and by local companies.

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

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

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

- **Defined Contribution Retirement Plan (Provident Plan)**
  A contributory retirement fund wherein both the employer and employee contribute to the retirement plan; The retirement benefit of the employee is dependent on the defined contribution. Contributions are based on either a specific amount or percentage of salary of the employee that the employer is willing to contribute. This type of plan does not require an actuarial valuation. However, if the contributed amount of the employer is not sufficient to cover for the minimum benefit required by law (R.A. 7641), the employer will have to top up on the retirement benefit of the employee.

- **Hybrid Retirement Plan**
  A combination of a Defined Benefit Plan (Gratuity Plan), based on actuarial valuation and Defined Contribution Plan (Provident Plan), wherein the employees have the option to contribute to the retirement fund; Hybrid Plans are also registered with the BIR for tax exemption approval and certification.

- **Pre-Need Accounts**
  This refers to trust arrangements established by pre-need companies in compliance with the regulatory requirement to maintain trust accounts for such activities.
• **Individual Trust Accounts**
  This refers to trust arrangements established by an individual or a natural person, usually consisting of disposition of assets to designated beneficiaries and settlement of the estate of the deceased.

**Personal Management Trust (PMT)**
A type arrangement that is ideal for those who wish to preserve or earn from their assets to answer for the current needs or for the future use of the trustor or his beneficiaries; In the PMT, a trust agreement between LANDBANK-TBG and the trustor is established during the lifetime of the trustor, with the purpose of providing for the financial needs of the trustor and/or his/her designated beneficiaries.

**Personal Retirement Trust Account (PRTA)**
A trust arrangement established with LANDBANK-TBG by a client, referred as the trustor, during his lifetime, to cater to his needs during retirement

**Life Insurance Trust**
An arrangement where LANDBANK-TBG collects the proceeds of the life insurance policy of the client upon the death of the insured to distribute the same to assigned beneficiaries stated in the agreement

C. Other Institutional Services

These types of arrangements require LANDBANK-Trust Banking Group to act as the depository of the assets and properties that shall manage the same in accordance with the provisions of the agreement.

• **Legislated and Quasi-Judicial Trust Services**
  This refers to trust arrangements mandated by law, executive order, a court or other government regulatory agency, such as in cases of, but not limited to receivership, receiving/custodianship arrangements for IPOs, rights or offerings.

• **Corporate Fiduciary Account**

  **Mortgage Trust Indenture (MTI)**
  LANDBANK-Trust Banking Group (TBG) holds a pool of properties, real estate and/or chattel mortgage in behalf of creditors. Mortgage Participation Certificates are issued to represent the proportionate share of creditors on the collateral pool. TBG acts as intermediary between the borrower and the creditors and among the creditors themselves in the administration of the loan agreement and the mortgaged properties.

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

The LANDBANK-TBG may also be engaged as Paying Agent to ensure disbursement of periodic interest to creditors/lenders.

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

  **POEA Escrow**
  The POEA Escrow is based on Part II, Rule II of the 2002 POEA rules and regulations governing the recruitment and employment of land-based Overseas Filipino Workers (OFW) and on Part II, Rule II, 2003 POEA rules and regulations governing the recruitment and employment of seafarers. This is a standard escrow arrangement required by the POEA in the application and renewal for license of overseas employment agencies. All overseas employment agencies are required to set up an Escrow account with an accredited reputable bank and deliver to the Escrow agent the amount of at least P1.0 Million or $20,000.00. This is to ensure that there are funds set aside by the manning/recruitment agency for any eventuality of garnishment due to disputes between the manning/recruitment agency and the OFW.

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

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

**Escrow Services for Funds/Assets under Dispute of Ownership**
This arrangement is resorted to for assets where ownership is under dispute by two or more parties. This arrangement could be triggered by a court order or mutual consent of all parties. The funds or assets are set aside and held and received by an Escrow Agent until a final decision on the rightful owner of the assets by a competent body or final instruction by all parties depending on what is stipulated in the contract (e.g. government BOT/PPP projects and procurement, disputes in inheritance, tax refunds, etc.)

- **Third Party Securities Custody and Registry Services**
The Bank as Custodian, through its Third-Party Custodianship and Registry Department (TCRD), holds securities under a written agreement with clients and facilities receiving and delivering of securities upon instruction. As Registrar, TCRD shall establish and maintain the official record of all registered holders of a corporate/bank issuance as designated or appointed by the issuer.

**Personal Equity & Retirement Account - Cash Custodianship**
The Bank, through its Third-Party Custodianship and Registry Department (TCD), act as PERA Cash Custodian to the Contributor’s PERA pursuant to Republic Act No. 9505 of 2008 (PERA Law). TCD shall oversee the receipt, acknowledgment and release of all funds in connection with PERA.

- **Safekeeping Services**
LANDBANK-TBG provides complete range of custody and safekeeping solutions to meet the client’s objectives. LANDBANK-TBG receives, safekeeps, delivers, records and preserves the properties consisting of non-marketable securities, titles and other documents placed under safekeeping and deliver the same, upon instruction by the client.

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

**D. Investment Management Services/Portfolio Management (Peso or US Dollar Denominated)**
This type of arrangement involves the prudent management of funds or assets in behalf of the client based on his investment objectives, risk profile and liquidity requirements. LANDBANK-TBG acts as investment/portfolio manager with primary intention of capital preservation, risk optimization and assurance of liquidity. The types of investments such as bank deposits, government securities, corporate bonds, equities, Unit Investment Trust Funds and mutual funds, other alternative investments are prudently assessed and evaluated to suit client’s requirement and risk appetite. The arrangement could be directional – wherein prior consent from the client is
required before any decision is made; or discretionary – wherein the Bank is given full authority to invest the fund in pre-agreed investment guidelines.

E. Special Purpose Trust
LANDBANK-TBG acts as an independent party to a special purpose vehicle of undivided ownership interest in a segregated or identifiable pool of assets or receivables. These pools of assets or receivables are then sold or transferred to LANDBANK-TBG for management. The LANDBANK-TBG will sell securities to the investors backed by the assets. The cashflows generated by the underlying assets are then transferred to investors.

Treasury Products

A. Government Securities (GS)
Government Securities are debt instruments issued by the Republic of the Philippines or any of its instrumentalities to finance public expenditures. GS are scripless securities and are registered under the Registry of Scripless Securities (RoSS) system of the Bureau of Treasury.

B. Corporate Securities
Corporate securities are debt instruments issued by public or private corporations to finance their operations. They are not deposit products and are, hence, not covered by PDIC. They offer fixed coupon rate and enjoy better yields than Government Securities (GS).

C. LANDBANK Issues
- **PESO Long-Term Negotiable Certificates of Deposits (LTNCD)**
  LTNCD is a long-term negotiable certificate of time deposit indicating an amount of bank indebtedness with a designed maturity. LTNCDs are high-yielding, negotiable deposit instruments covered by the Philippine Deposit Insurance Corporation (PDIC) up to P500,000.00. The tenor is typically five years.

Investment Banking

A. Debt and Equity Underwriting
Underwriting is the service of guaranteeing the sale of bonds, stocks or other forms of securities. The underwriter assures the issuer that the funds will be raised through a firm underwriting commitment. Under a firm commitment, the underwriter is required to take-up the unsubscribed or unsold portion of the securities. Thus, a good underwriter must have strong marketing capabilities for sale of securities and strong financial resources to deliver on its underwriting commitment in the event of under subscription.

B. Financial Advisory
Financial advisory is the service of providing sound advice to clients who want to explore various options for raising funds. Normally, borrowers or issuers hire financial advisors to assist in structuring or packaging the terms of financing required, i.e. amount, tenor, rates, and the like.

C. Loan Arrangement
Loan arrangement is the service of assisting borrowers raise funds via traditional bank debt financing. Loans may be tapped solely from LANDBANK or from a syndicate of lenders led by LANDBANK (i.e., syndicated loan).

D. Privatization
Privatization covers financial advisory, arrangement and underwriting services for various Government agencies which intend to raise funds via disposition of assets or share. The role of the advisor is to render advice on the appropriate mode of disposition to be applied, such as (a) straight sale or auction of assets, (b) sale to strategic or financial investors and (c) initial public offering (IPO). LANDBANK, as the lead underwriter, may guarantee the distribution of shares for privatizations, among others.

E. Project Finance
Project Finance is a loan arrangement involving a specific project, separate and distinct entity from the project sponsor. Under this type of deal, the collateral is limited to the project assets and lenders have limited recourse to project sponsors. The sponsors are almost isolated from the obligations of the project. Its cashflows are mainly from revenues of the project.

F. Mergers and Acquisitions
Mergers and Acquisition is the purchase by a company of another company with the eventual consolidation of the two companies into one entity. The role of investment bankers is normally in the valuation of the target companies arranging and financing of the acquisition.

8. ANCILLARY PRODUCTS

- Deposit Pick-up Services
Deposit pick-up services allow the mobilization/transmittal of voluminous cash/check deposits of clients via pick-up at the client's premises through the use of the Bank's armoured car facilities and other authorized bank vehicles. A minimum Average Daily Balance of P1 Million for NCR clients and P0.500 Million for provincial clients is required to avail this service.

- Payroll Services
Payroll is effected by debiting the total payroll amount from the client firm's account and crediting each of the individual ATM accounts of employees on payroll date. Clients such as Government Agencies and Private Corporation must maintain a significant level of deposits with the Bank.

- Revenue Collection Arrangement
The government agency/client opens and maintains one-way depository account/s (ODAs) at the Bank's branches where their field offices/branches/customers may deposit their sales collections/payments for eventual transfer on a periodic basis to a main account.

- **Safety Deposit Box**
  Boxes with different sizes are rented to selected clients of the Bank for the purpose of keeping their asset valuables and important documents.

- **Demand Draft**
  Demand Drafts are negotiable instruments sold by a bank to a client and drawn against said bank's demand deposit account with other depository banks.

- **Manager's Check**
  Manager's Checks are negotiable instruments which are being sold by LANDBANK to clients. Manager's Check maybe presented for encashment to the issuing LANDBANK branch or deposited to any bank subject to one day clearing.

- **LANDBANK Gift Check**
  The LANDBANK Gift Check is a peso-denominated check which works just like a Manager's Check. It shall be offered to clients as an alternative form of gift which is as good as cash. The check maybe deposited or encashed at any LANDBANK branch and may also be deposited in other banks subject to existing check clearing policies and procedures.