

Branch Banking Services

External Services

I. Account Opening

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

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

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

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

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

Office or Division:	LANDBANK Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For Individuals:		
1. One (1) valid photo bearing government-issued ID preferably with complete address in the name of the customer/authorized signatory <i>Notes:</i> • Please see Annex F for complete list of Acceptable IDs. • Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
2. Letter of Introduction, if applicable (One [1] copy)		Agency/Institution

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE					
3. Appropriate Customer Information Sheet (CIS)		DOBS Generated Forms New Accounts Counter, LANDBANK Branch or download at https://www.landbank.com/downloadable-forms					
4. Specimen Signature Card (SSC)							
5. Terms and Conditions							
6. Additional Terms and Conditions (as applicable)							
7. Data Privacy Consent Form		New Accounts Counter, LANDBANK Branch					
8. LANDBANK Overseas Filipino Customer Information Sheet (LOCIS)							
9. FATCA Certification Consent and Waiver Form (for US Persons)							
Note: <i>Please see Annex G for complete list of requirements (as necessary)</i>							
For customers declaring Remittance as source of funds:							
1. Provide the following information: • Name of Remitter; • Nationality of the Remitter; • Country of origin of the remittance; and • Relationship with the customer.							
For Sole Proprietorship, Government and Private Institution							
Note: <i>Above requirements and Annex G for complete list of requirements (as necessary)</i>							
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE			
1. Proceed to the person responsible once called and provide the reference number generated through DOBS together with the documentary requirements indicated above	1.1 Access account customer information details by encoding the reference number given by the Customer	₱150 initial card fee for ATM account (should the depositor opt to get the physical card)	15 Minutes	New Accounts Clerk (NAC), LANDBANK Branch			

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Conduct KYC, and account checking procedures	None		NAC, LANDBANK Branch
None	1.3 Provide overview of the account to be opened	None		NAC, LANDBANK Branch
None	1.4 Capture customer photo, scan and upload documentary requirements	None		NAC, LANDBANK Branch
None	1.5 Forward application to the approving authority for account opening	None		NAC, LANDBANK Branch
None	1.6 Review and approve the transaction accordingly	None	5 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LANDBANK Branch
None	1.7 Proceed with the account opening and preparation of corresponding evidence of deposit	None	5 Minutes	NAC, LANDBANK Branch

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

2. Opening of Other Deposit Account

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

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

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

Office or Division:	LANDBANK Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For Individuals:		
1. Photocopy of one (1) valid photo bearing government-issued ID, preferably with complete address in the name of the customer/authorized signatory (original to be presented) (One [1] copy) <i>Notes:</i> • Please see Annex F for complete list of Acceptable IDs. • Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address.		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
2. Letter of Introduction (One [1] copy), if applicable		Agency/institution
3. Appropriate Customer Information Sheet (CIS)		New Accounts Counter, LANDBANK Branch

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

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

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

II. ATM Card Requests

1. Release of Captured Card

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

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

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

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

2. Request for ATM PIN Change

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

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

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

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

3. Request for ATM Card Replacement

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

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

Office or Division:	LANDBANK Branch			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (CRF) - (One [1] copy)		New Accounts Counter or download at https://www.landbank.com/downloadable-forms		
2. A copy of evidence of deposit (for damaged/defective/compromised card)		Issued by the Bank upon Account Opening		
3. Original copy of Notarized Affidavit of Loss with Deed of Indemnity (for lost/ stolen card)		Notary Public		
4. Valid photo bearing government-issued ID in the name of the customer (One [1] original) <i>Note: Please see Annex F for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Card replacement may be done at the Branch of account or any other Branch				
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; check the completeness, validity and accuracy of the information on the request then forward to the Document Examiner/ BSO for verification	None	10 Minutes	<i>New Accounts Clerk (NAC),</i> LANDBANK Branch

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

** if card to be issued is not Instant Card

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Receive Claim Form	3. Advise the customer to return after six (6) banking days (for Metro Manila Branches, nearby provinces and 12 banking days (for Provincial Branches) to pick up the new card	None	2 Minutes	NAC, LANDBANK Branch
	TOTAL	See Annex H	54 Minutes	
Card Generation				
None	1.1 Generate Cards	None	4 Banking Days	<i>Administrative Assistant, Administrative Analyst, eProducts Management Specialist I, II & III/ Administrative Specialist III, Sr. eProducts Management Specialist</i> <i>CMPT- ACCIMU, BBSD</i>
None	1.2 Pick up generated cards	None	On the 4th Banking Day (for NCR and nearby provincial branches)	<i>Authorized Branch Representative, LANDBANK Branch</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Send to FMD	None	On the 4th Banking Day	<i>BBSD Personnel, Administrative Assistant, Administrative Analyst, eProducts Management Specialist I, II & III/ Administrative Specialist III/ Sr. eProducts Management Specialist CMPT – ACCIMU, BBSD</i>
None	1.4 Send to Authorized Courier	None	On the 5 th - 11th Banking Day	<i>Authorized Personnel, FMD</i>
On the 6th Banking Day for NCR and nearby Provincial Branches and 12th Banking Day for Provincial Branches – Customer to Claim the Card Replacement				
1. Proceed to the person responsible once called and submit the Claim Form and one (1) valid ID	1.1 Attend to customer concern; forward it to the Document Examiner/ BSO for verification	None	3 Minutes	<i>NAC, LANDBANK Branch</i>
None	1.2 Verify the documents received, then forward the same to BSO	None	2 Minutes	<i>Document Examiner/ BSO, LANDBANK Branch</i>
None	1.3 Review and approve the transaction. Retrieve the card and release to the customer	None	10 Minutes	<i>BSO, LANDBANK Branch</i>

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

1. *The processing time shall commence on the following:*
 - a. *For online submission, from the date and time of receipt of the application/request by the government agency/office. Applications received beyond the official banking hours shall be processed on the next banking day.*
 - b. *For physical submission, upon receipt of a duly validated and confirmed complete application/request.*
2. *The Bank shall not process deficient or incomplete applications or requests.*

III. Branch Over-the-Counter Transactions

1. Cash Deposit (Peso/Foreign Currencies)

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

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

Office or Division:	LANDBANK Branch (for third currencies, **selected Branches only)	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. A copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening
2. Properly accomplished Cash Deposit Slip as applicable (PESO, USD or 3 rd currency) (Two [2] copies)		LANDBANK Branch Lobby
3. Cash for Deposit and the applicable inter-branch service charge		Depositor
Notes: <i>In case of deposit above ₱500,000.00 through a representative, presentation of one (1) valid photo bearing government-issued ID by the representative is required.</i> <i>Further, all cash deposits above ₱500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit</u></i> <i>If the “Purpose of Deposit” is beyond the originally declared source of funds/purpose of business relationship, or the amount of deposit is beyond the expected regular amount of deposit per month, additional supporting documents may be required.</i>		

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

2. Cash Withdrawal

a. Cash Withdrawal – Regular Transactions

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

This includes withdrawal from any of the following deposit accounts:

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

Office or Division:	LANDBANK Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. A copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening
2. Properly accomplished Withdrawal Slip		LANDBANK Branch Lobby
3. Notarized Special Power of Attorney (SPA) One (1) original copy plus one valid photo bearing government-issued ID of the representative, if applicable One (1) original		Depositor
<i>Note: Withdrawal above ₱100,000.00 through representative requires confirmation from the depositor.</i>		

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

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

b. Cash Withdrawal - Large Value Cash Transactions (LVCTs)

Cash payout transactions shall be permitted once non-cash settlement methods have been duly considered and found not feasible.

Office or Division:	LANDBANK Branch			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. A copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening		
2. Properly accomplished Withdrawal Slip		LANDBANK Branch Lobby		
3. Notarized Special Power of Attorney (SPA) One (1) original copy plus one valid photo-bearing government-issued ID of the representative, if applicable One (1) original		Depositor		
4. In cases where the customer opts for cash payout, the transaction shall be processed, supporting documents substantiating the transaction's lawful and legitimate purpose (e.g., purchase vouchers, deeds of sale, contracts, sales invoices, or other relevant records, as applicable).		Depositor		
5. The purpose of the transaction must be clearly indicated on the withdrawal slip or check for encashment.		Depositor		
A. Withdrawals above 1,000,000 - Handling of Large Value Cash Transactions (LVCTs)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Customers must notify the branch two (2) banking days prior to the transaction.	1.1 If the branch has sufficient cash on hand, the cash withdrawal or check encashment may be accommodated	None	10 Minutes	Branch Service Officer (BSO)/ Branch Operations Officer (BOO)/ Branch Head, LANDBANK Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Confirm with the depositor if withdrawal through representative then forward to Teller for processing	None	15 Minutes	<i>Document Examiner/ BSO, LANDBANK Branch</i>
None	1.3 Process the transaction		5 Minutes	<i>Teller, LANDBANK Branch</i>
	1.4 Pay the depositor/ authorized representative and provide a copy of the validated cash withdrawal slip		3 minutes	<i>Teller, LANDBANK Branch</i>
None	1.5 If applicable, review and approve the transaction accordingly		2 Minutes	<i>BSO/Branch Operations Officer (BOO)/Branch Head (BH), LANDBANK Branch</i>
3. Receive cash and a copy of the validated cash withdrawal slip, as applicable	None	None	None	<i>None</i>
	TOTAL	None	35 Minutes	
Note: All cash payouts <i>exceeding P1,000,000.00</i> or its equivalent foreign currency shall be approved by the Branch Head. All those transactions <i>exceeding Twenty Million pesos (P20,000,000.00)</i> or its equivalent foreign currency shall be noted by the Branches Group Head.				

3. Check Deposit - Peso

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

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

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

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

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

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Notes: a) Check deposit above ₱500,000.00 through a representative shall require presentation of one (1) valid photo bearing government-issued ID by the representative. b) Further, all check deposits above ₱500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit</u> . c) If the “Purpose of Deposit” is beyond the originally declared source of funds/purpose of business relationship, or the amount of deposit is beyond the expected regular amount of deposit per month, additional supporting documents may be required.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Check Deposit Slip together with the Check/s for Deposit	1.1 Receive and verify completeness, validity and accuracy of information on the check deposit slip; the check/s for deposit, if in order process the transaction	See Annex H	12 Minutes	Teller, LANDBANK Branch
None	1.2 If applicable, review and approve the transaction accordingly		2 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LANDBANK Branch
None	1.3 Provide the depositor/ authorized representative with a copy of the validated check deposit slip		1 Minute	Teller, LANDBANK Branch

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

4. Check Deposit – Foreign Currency

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

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

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

5. Check Encashment

a. Check Encashment – Regular Transactions

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

Office or Division:	LANDBANK Branch		
Classification:	Simple		
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government		
Who may avail:	Individuals, Government and Private Institutions		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Check for Encashment with the following details at the back of the check: a) Name of Payee b) Complete Present Address c) Details of IDs Presented d) Contact No. e) Signature		Check issuer	
2. Valid photo bearing government-issued ID in the name of the payee/s (One [1] original) Note: Please see Annex F for complete list of Acceptable IDs		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
3. Notarized Special Power of Attorney (SPA) (One [1] copy original) plus valid photo bearing government-issued ID of the Payee/s in case there are multiple payees in one check (One [1] original), or of the representative, as applicable.		Depositor/Customer	
Note: For Encashment above ₱100,000.00 other than the Depositor, confirmation from the Depositor shall be conducted.			

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

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

b. Check Encashments – Large Cash Value Transaction (LCTVs)

Cash payout transactions shall be permitted once these non-cash settlement methods have been duly considered and found not feasible.

Office or Division:	LANDBANK Branch
Classification:	Complex
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Check for Encashment with the following details at the back of the check: a) Name of Payee b) Complete Present Address c) Details of IDs Presented d) Contact No. e) Signature	Check issuer
2. Valid photo-bearing government-issued ID in the name of the payee/s (One [1] original) <i>Note: Please see Annex F for complete list of Acceptable IDs</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
3. Notarized Special Power of Attorney (SPA) (One [1] copy original) plus valid photo-bearing government-issued ID of the Payee/s in case there are multiple payees in one check (One [1] original), or of the representative, as applicable.	Depositor/Customer
4. In cases where the customer opts for cash payout, submission of supporting documents substantiating the transaction's lawful and legitimate purpose (e.g., purchase vouchers, deeds of sale, contracts, sales invoices, or other relevant records, as applicable).	Depositor
5. The purpose of the transaction must be clearly indicated on the check for encashment.	Depositor
<i>Note: For Encashment above ₱100,000.00 other than the Depositor, confirmation from the Depositor shall be conducted.</i>	

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the check for encashment with complete details and the corresponding ID of payee/s	1.1 Receive and verify genuineness and validity of check and accuracy of the information at the back of the check Up to ₱100,000.00 Above ₱100,000.00, then forward to Teller for processing	None	15 Minutes	<i>Teller,</i> LANDBANK Branch <i>Teller</i> LANDBANK Branch <i>Document Examiner/</i> <i>Branch Service Officer</i> <i>(BSO),</i> LANDBANK Branch
2. Customers must notify the branch two (2) banking days prior to the transaction.	2.1 If the branch has sufficient cash on hand the check encashment may be accommodated.	None	5 minutes	<i>BSO/Branch</i>
None	2.2 Process the transaction	See Annex H for the Applicable Inter-Branch Service Charges	10 Minutes	<i>Teller,</i> LANDBANK Branch
None	2.3 If applicable, review and approve the	None	2 Minutes	<i>BSO/Branch</i> <i>Operations Officer</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	transaction accordingly			(BOO)/Branch Head (BH), LANDBANK Branch
None	2.4 Pay the depositor/ payee of the check	None	3 Minutes	Teller, LANDBANK Branch
3. Sign on the "Payment Received" portion at the back of the check and receive cash	3.1 All supporting documents shall be scanned and safekept	None	5 minutes	Teller, LANDBANK Branch
<i>Note:</i> <i>All cash payouts exceeding P1,000,000.00 or its equivalent foreign currency shall be approved by the Branch Head. All those transactions exceeding Twenty Million pesos (P20,000,000.00) or its equivalent foreign currency shall be noted by the Branches Group Head.</i>				
	TOTAL	See Annex H	40 Minutes	

6. Online Collection Payments

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

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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2. Provide customer/ depositor with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller</i> CA/SA Bookkeeper, LANDBANK Branch
2. Receive validated payment slip and corresponding attachment as applicable	None	None	None	None
	TOTAL	₱5 – ₱100 (Depen- ding on the Agree- ment with the con- cerned Agency/ Institu- tion)	30 Minutes	

7. Request for Checkbook

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

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

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

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

8. Request for Fund Transfer

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

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

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

9. Request for Passbook Replacement

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

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

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

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

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

10. Request for Stop Payment Order

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

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

Office or Division:	LANDBANK Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Individual (Single or Joint) Peso or Dollar/Institutional Customer (Private/Government) Customer Request Form (CRF)	New Accounts Counter or download at https://www.landbank.com/downloadable-forms
2. Cash/Check/Evidence of deposit for payment/debit from the account	Customer

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present the CRF duly signed by the authorized signatories	1.1 Review the CRF received to ensure that the CRF request is properly accomplished by the requesting party, prepared in three (3) copies, conditions in honoring SPO are met and reasons are acceptable. Indicate on the request the date and time of receipt	None	10 Minutes	<i>New Accounts Clerk (NAC),</i> LANDBANK Branch
None	1.2 Verify the signature/s on the CRF against CIS/SSC on file or valid ID in case of CFC and MDS checks	None	10 Minutes	<i>Document Examiner/ Branch Service Officer (BSO)</i> LANDBANK Branch

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

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

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

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

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

Office or Division:	LANDBANK Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
For Individuals:	
1. Copy of evidence of deposit	Issued by the Bank upon Account Opening
2. Valid photo bearing government-issued ID preferably with address in the name of the depositor/authorized signatory [One (1) photocopy; original to be presented]	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
<i>Notes:</i> • Please see Annex F for complete list of Acceptable IDs • Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address	
3. Photocopy of Marriage Certificate/Certificate of Finality/Birth Certificate, if applicable (original to be presented) (1 copy)	Philippine Statistics Authority/Local Civil Registry/Regional Trial Court

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

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

IV. Digital Banking Products/Services

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

a. Online Registration through the iAccess Facility

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

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

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

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

1. The processing time shall commence on the following:

- a. For online submission, from the date and time of receipt of the application/request by the government agency/office. Applications received beyond the official banking hours shall be processed on the next banking day.
- b. For physical submission, upon receipt of a duly validated and confirmed complete application/ request.

2. The Bank shall not process deficient or incomplete applications or requests.

b. Enrolment through Personal Appearance to any LANDBANK Branch

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

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

Office or Division:	LANDBANK Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. iAccess Enrollment and Maintenance Agreement Form		LANDBANK New Accounts Counter		
2. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) <i>Note: Please see Annex F for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the New Accounts Counter when queuing number is called	1.1 Attend to customer concern	None	10 Minutes	New Accounts Clerk (NAC), LANDBANK Branch
2. Customer fills out and submit the duly accomplished iAccess Enrollment and Maintenance Agreement Form and presents one (1) valid photo bearing ID	2.1 Conduct KYC procedure and review the duly accomplished iAccess Maintenance Agreement Form	None	20 Minutes	NAC, LANDBANK Branch

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

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

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

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

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

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

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

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

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

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

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

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

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

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

1. The processing time shall commence on the following:
 - a. For online submission, from the date and time of receipt of the application/request by the government agency/office. Applications received beyond the official banking hours shall be processed on the next banking day.
 - b. For physical submission, upon receipt of a duly validated and confirmed complete application/ request.
2. The Bank shall not process deficient or incomplete applications or requests.

V. Handling of Customer's Complaint

This covers the following complaints:

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

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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE												
None	1.3 Review and validate the customer complaint then coordinate with the concerned personnel/ Bank Unit for checking and resolution of the complaint	None	30 Minutes	BSO/Branch Operations Officer (BOO)/Branch Head (BH), LANDBANK Branch												
None	1.4 Inform the customer to follow-up the status of the complaint/s with his/her branch of account after: <table><tr><td>Complaint</td><td># of banking days</td></tr><tr><td>Misposted Transaction</td><td>5</td></tr><tr><td>Unauthorized Transaction thru e-banking channels</td><td>93</td></tr><tr><td>MC Dispute</td><td>12</td></tr><tr><td>Shortage on the Proceeds of OTC Withdrawal/ Encashment</td><td>2</td></tr><tr><td>Undispensed ATM Cash Withdrawal</td><td>8</td></tr></table>	Complaint	# of banking days	Misposted Transaction	5	Unauthorized Transaction thru e-banking channels	93	MC Dispute	12	Shortage on the Proceeds of OTC Withdrawal/ Encashment	2	Undispensed ATM Cash Withdrawal	8	None	5 Minutes	NAC, LANDBANK Branch
Complaint	# of banking days															
Misposted Transaction	5															
Unauthorized Transaction thru e-banking channels	93															
MC Dispute	12															
Shortage on the Proceeds of OTC Withdrawal/ Encashment	2															
Undispensed ATM Cash Withdrawal	8															

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

1. The processing time shall commence on the following:
 - a. For online submission, from the date and time of receipt of the application/request by the government agency/office. Applications received beyond the official banking hours shall be processed on the next banking day.
 - b. For physical submission, upon receipt of a duly validated and confirmed complete application/ request.
2. The Bank shall not process deficient or incomplete applications or requests.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Conduct appropriate due diligence/ positive identification procedures 1.3 Perform necessary actions to prevent further compromise, as applicable <i>Note: If the complaint is for filing of chargeback, endorse to RBRD, copy furnished DPDMG/AFD; otherwise, proceed to Agency Action 3.1</i> 1.4 Additional action for Interbank Fund Transfers and Bills Payment: endorse to CuCD for coordination with the Receiving Financial Institutions, for possible recovery			NAC/BSO/BOO/ BH LANDBANK Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
IF FOR FILING OF CHARGEBACK				
2. Wait for the result/resolution	2.1 File chargeback based on the reason codes of complaint and await resolution from the merchant/ Mastercard/ VISA	For Visa Resolve Online (VROL) Filing fees: USD 0.20 inquiry fee and USD 1.80 filing fee (per transaction) computed to Peso equivalent based on the current exchange rate	40 Banking Days	Banking Reconciliation Assistant/Analyst/ Specialist RBRD
None	2.2 Provide the result of chargeback request to DPDMG/AFD, LOMD, CuCD or LSG as applicable (proceed to Agency Action 3.1 if the complaint does not warrant an investigation)	For Mastercard: Applicable Mastercard fees		
IF FOR INVESTIGATION				
3. Wait for the result/resolution	3.1 If the complaint warrants an investigation, endorse the complaint together with the supporting documents to Security Department	None	1 Banking Day	NAC/BSO/BOO/ Branch Head LANDBANK Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.2 Conduct investigation and issue observations/ findings based on the documents received (Annex I)	None	31 Banking Days	<i>Investigation Assistant/ Investigation Analyst/ Investigation Specialist I/II/III /Division Head/Unit Head/Department Head Security Department</i>
None	3.3 Endorse to appropriate authorities for resolution	None	14 Banking Days, 7 Hours*	<i>e-Product Management Assistant/Analyst Specialist I/II/III/ Senior e-Product Management Specialist/e-Products Management Officer/ Department Head DPMD</i>
	3.4 Provide resolution together with the results of investigation to CuCD or LSG, copy furnished Branches/ CuCD and SD	None	1 Banking Day	<i>e-Product Management Assistant/Analyst Specialist I/II/III/ Senior e-Product Management Specialist/e-Products Management Officer/ Department Head</i>
4. Receive the result/resolution	4.1 For favorable results, credit the appropriate amount to the customer's account	None	1 Hour	<i>CA/SA Bookkeeper/ NAC/BSO/BOO/ Branch Head LANDBANK Branch or Banking Reconciliation Assistant/Analyst/Specialist/Senior Banking Reconciliation Specialist/SBRO/Head RBRD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	4.2 Notify the customer of the resolution thru the LANDBANK Branch	None	2 Banking Days	Head CuCD BSO/BOO/ Branch Head LANDBANK Branch
	TOTAL	For Visa Resolve Online (VROL) Filing fees: USD 0.20 inquiry fee and USD 1.80 filing fee (per transaction) computed to Peso equivalent based on the current exchange rate For Master-card: Applicable Mastercard fees	Up to Filing of Chargeback only: 43 Banking Days, 1 Hour^{2/} Up to investigation: 93 Banking Days^{1/ 2/}	

^{1/}Approval may be elevated to higher authorities, as applicable and the processing time/turn-around time for the said approval is not yet included.

^{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.

1. The processing time shall commence on the following:
 - a. For online submission, from the date and time of receipt of the application/request by the government agency/office. Applications received beyond the official banking hours shall be processed on the next banking day.
 - b. For physical submission, upon receipt of a duly validated and confirmed complete application/ request.
2. The Bank shall not process deficient or incomplete applications or requests.

VI. Loan Servicing

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

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

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

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

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

2. Salary Loan

a. Application for Salary Loan/ PeER Loan

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

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

Office or Division:	LANDBANK Branch	
Classification:	Complex	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Employees of Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Memorandum of Agreement between the Bank and the Institution (1 set) - for Salary Loan		LANDBANK Branch
2. Signed Authority to debit account or check for payment (1 copy) - for Salary Loan		Customer
3. Properly accomplished Bank Forms and Supporting Documentary Requirements (1 set) • For Salary Loan ➢ Duly Notarized Salary Loan Application/Agreement Form ➢ Employer's Certification ➢ Certified/True copy of latest Payslip • For PeER Loan ➢ Authority to open Auto-save Account with Auto-save Clause for borrower's without existing auto-save account ➢ Notarized Self Declaration for Government Employee ➢ Notarized Promissory Note and Deed of Assignment (2 sets) ➢ Data Consent Form ➢ Authority to Deduct • Disclosure Statement		LANDBANK Branch/Agency Authorized Officer
4. Borrower-Co maker List, for Electronic Salary Loan		Agency

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit properly accomplished Salary Loan Application to the person responsible (for SLS); for Electronic Salary Loan (ESL), access the e-banking channels for Loan Application	1.1 Determine eligibility of applicant (for SLS); forward the complete set of requirements to the DE for verification	None	4 Hours	Salary Loan Bookkeeper, LANDBANK Branch
None	1.2 Verify the documents presented then forward to Branch Officers for approval	None	1 Hour	Document Examiner/ Branch Service Officer (BSO), LANDBANK Branch
None	1.3 Review application; seek approval from appropriate Branch Officer	See Annex J	1 Banking Day, 5 Hours	BSO/BOO/BH, LANDBANK Branch
2. Affix signature on applicable documents to signify conforme (for SLS)	2.1 Process the loan and require borrower to sign applicable documents		1 Banking Day, 4 Hours	Salary Loan Bookkeeper, LANDBANK Branch
None	2.2 Credit proceeds to the account nominated by the borrower and provide borrower with a copy of applicable loan documents		2 Hours	Salary Loan Bookkeeper, LANDBANK Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Verify if the proceeds are credited to nominated account; receive copy of applicable loan documents	None	None	None	<i>None</i>
	TOTAL	See Annex J	4 Banking Days	

b. Payment of Salary Loan/PeER Loan

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

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

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

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

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

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

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

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

VII. Other Branch Products/Services

1. Bond Redemption and Interest Payment

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

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

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

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

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

2. Claim of Remittance Proceeds

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

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

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

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

3. Domestic Bills Purchase Initiation/Availment

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

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

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

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

4. Electronic Fund Transfer/Outgoing Remittance

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

Office or Division:	LANDBANK Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Valid photo bearing government-issued ID in the name of the customer/depositor/authorized signatory/ies (original to be presented) (One [1] photocopy) <i>Note: Please see Annex F for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
2. Properly filled-out Application for Manager's Check, FX Demand Draft, Electronic Fund Transfer, and Gift Check (AMFEG)		New Accounts Clerk		
3. Cash/On-us check		Customer		
4. Properly accomplished Authority to Debit/Credit Account (ADCA) (One [1] set)		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the above requirements	1.1 Perform KYC (know-your customer) procedures, check completeness and validity of information in AMFEG, then forward to DE for verification	None	15 Minutes	New Accounts Clerk (NAC) LANDBANK Branch

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

5. Purchase of Over-the-Counter Check

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

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

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

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

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

6. Release of Inward Returned Check

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

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

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

7. Sale/Purchase of Foreign Currencies

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

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

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

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

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

8. Servicing of Modified Disbursement System (MDS) Transactions

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

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

Office or Division:		LANDBANK Branch		
Classification:		Simple		
Type of Transaction:		G2G – Government to Government		
Who may avail:		Government Institutions		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Agency Enrolment Form		Branch		
2. User Enrolment Form		Agency concerned		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Coordinate with the Branch Head/ MDS Bookkeeper for the availment of the service then submit applicable documents to request the processing of MDS transactions as listed in Annex G	1.1 Attend to customer concern; provide overview of the service; check the completeness, validity and accuracy of the documents received; then forward the complete documents to the Document Examiner/ BSO for verification	None	30 Minutes	MDS Bookkeeper, LANDBANK Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Verify the documents presented then forward the same to the Branch Officers for review and approval	None	15 minutes	<i>Document Examiner/ Branch Service Officer (BSO)</i> LANDBANK Branch
None	1.3 Review and approve/note the transaction accordingly	None	15 Minutes	<i>BSO/Branch Operations Officer (BOO)/Branch Head (BH),</i> LANDBANK Branch
None	1.4 Coordinate with Head Office counterparts for the enrolment of the agency to the eMDS	None	25 Minutes	<i>MDS Bookkeeper,</i> LANDBANK Branch
None	1.5 Process the applicable transaction	None	30 Minutes	<i>MDS Bookkeeper,</i> LANDBANK Branch
None	1.6 Provide agency with a copy of processed transactions	None	5 Minutes	<i>MDS Bookkeeper,</i> LANDBANK Branch
2. Receive applicable duplicate copy of the agency	None	None	None	<i>None</i>
	TOTAL	None	2 Hours	

9. Trust/Treasury Placements

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

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

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

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

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

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

VIII. Request for Bank Documents

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

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

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

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

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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.4 Check the Bank Certificate of Deposit/ BGAD, affix signature then forward to NAC for release	None	10 Minutes	<i>BOO/BH</i> LANDBANK Branch
None	2.5 Call the customer, retrieve the CRF claim stub/client's copy of RIC with AHDDA and give the Bank Certificate of Deposit/BGAD to the depositor/ authorized representative	None	3 Minutes	<i>NAC</i> LANDBANK Branch
3. Proceed to NAC to surrender the CRF claim stub/ client's copy of RIC with AHDDA and receive the Bank Certificate of Deposit/BGAD	None	None	None	<i>None</i>
	TOTAL	See Annex H	1 Hour	

2. Bank Statement/Snapshot

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

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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Review and approve the transaction accordingly, then forward the CRF to the Teller/CASA Bookkeeper for the validation of fee	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LANDBANK Branch</i>
2. Pay the corresponding fee	2.1 Validate the transaction/ service fee then forward the CRF to the NAC for processing	See <i>Annex H</i>	5 minutes	<i>Teller, CASA Bookkeeper, LANDBANK Branch</i>
None	2.2 Process the printing/reprint-ting of bank statements/ snapshot	None	20 Minutes	<i>NAC, CASA Bookkeeper LANDBANK Branch</i>
None	2.3 Request customer to acknowledge receipt of Bank Statement/ Snapshot in the CRF, then release the same to customer or its authorized representative	None	3 Minutes	<i>NAC, LANDBANK Branch</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Acknowledge receipt of Bank Statement/ Snapshot in the CRF Claim Stub	None	None	None	None
	TOTAL	See Annex H	53 Minutes	
If the Bank Statement is not available in the Branch of Account – After the customer paid the corresponding fee:				
	2.2 Release the CRF claim stub to the account holder/ authorized representative and advise the customer to return after 7 banking days to pick up the Bank Statement	None	3 Minutes	NAC, LANDBANK Branch
3. Receive the CRF claim stub	None	None	None	
	TOTAL	See Annex H	33 Minutes	
Bank Statement Retrieval				
1. None	1.1 Retrieve Bank statement then forward to the Branch of Account through the official communication channels	None	5 Banking Days	Systems Implementation Analyst/System Implementation Specialist SID
None	1.2 Retrieve and print the Bank statement	None	1 Banking day	NAC/ CASA Bookkeeper LANDBANK Branch
	TOTAL	None	6 Banking Days*	

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

*Processing Time for the retrieval of bank statement which are no longer stored in the CA/SA system; retrieval shall be made from the Bank's Data Warehouse System