Annexes

Annex A

Documentary Requirements for Bond Transactions

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

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

[2] *Validity of SPA is one (1) year only*

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

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

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
▪ **Dissolved Corporations** Basic Requirements for Corporations	
Board Resolution, signed by the remaining directors constituting themselves as trustees for purposes of liquidating corporate assets and naming the authorized representative to effect the bond transaction with undertaking to hold LANDBANK and its officers/employees free from any liability or suits that may arise therefrom (1 original copy)	Bondholder/Authorized Representative
Certification that corporation is not subject of pending litigation involving intra- corporate dispute; under receivership or liquidation proceedings (1 original or 1 certified true copy)	Executive Clerk of Court of appropriate Regional Trial Court
Final and executory Order, in case of settled judicial proceedings, naming the representative authorized to transact business with appropriate Government Agencies with regard to disposition of properties of the corporation (1 original or 1 certified true copy)	Competent Court
▪ **Dissolved Partnerships** Basic Requirements for Partnerships	
Articles of Dissolution or Affidavit of Dissolution, signed by the remaining partners, naming the authorized representative to effect the bond transaction with undertaking to hold LANDBANK and its officers/employees free from any liability or suits that may arise from bond transaction (1 original or 1 certified true copy)	Bondholder/Authorized Representative
Final and executory Order, in case of settled judicial proceedings, naming the representative authorized to transact business with appropriate Government Agencies with regard to disposition of properties of the partnership (1 original or 1 certified true copy)	Competent Court

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

Annex C

Documentary Requirements for Payment of Land Transfer Claim Proceeds

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

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

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

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

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Municipal or City Treasurer's Office Real estate tax clearance (1 original copy) or Municipal or City Treasurer's Office statement of tax delinquency as of date of registration of the RP title or CLOA registration with authority to deduct delinquency from the land transfer claim proceeds (1 original copy)	Municipal or City Treasurer's Office
Presentation of photo-bearing government issued ID[1] (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
DENR certification stating that the landholding is not a subject of a patent application and no patent title has been issued for the landholding (1 original copy)	DENR
5. Other requirements (Individual)	
Presentation of photo-bearing government issued Identification document[1] of the LO and Attorney-In-Fact (AIF), if applicable (1 original copy)	LO or AIF
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
Notarized Special Power of Attorney (SPA)[2] if transaction is made through a representative (1 original copy)	LO or AIF
6. Other requirements (Deceased)	
Death Certificate (1 original or 1 certified true copy)	PSA
Settlement of estate (extra-judicial or judicial) duly registered with the ROD (1 original copy)	Heirs of the deceased LO
Heirs bond in favor of the bank two years after extra-judicial settlement registration equivalent to the amount of the claim to be secured from licensed Insurance Agency (1 original copy)	Heirs of the deceased LO

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

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Presentation of photo-bearing government issued ID[1] by the individual heirs (1 original copy)	Heirs of the deceased LO
In case transactions shall be through a representative: • Notarized SPA[2] executed within the Philippines (1 original copy) or • Special Power of Attorney authenticated by the Consul Gen. of the Philippine Consular Office of the country where the SPA[2] was executed or Apostillized SPA[2] if the document was executed in a country/jurisdiction signatory to the Apostille Treaty or Apostille Convention (1 original copy)	Heirs of the deceased LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Heirs/ Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
7. Other requirements (If payee is a minor, applicable only when the estate exceeds Php50,000.00 or is an Incapacitated person)	
Letters of guardianship issued by a competent court (1 original copy)	Competent Court
Presentation of photo-bearing government issued ID[1] by the Guardian (1 original copy)	Minor's Guardian
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
Oath of office of the Guardian (1 original copy)	Competent Court
Court authority for the guardian to dispose of the subject property pursuant to RA 6657, as amended and to sign all land transfer documents and registration thereof (1 original copy)	Competent Court

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

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
8. Other requirements (Juridical Persons, Active Corporation)	
Certificate on filing and information of the corporation indicating the status of the corporation (1 original copy)	SEC
Authenticated copies of the Articles of Incorporation and by-laws of the Corporation with Certificate of Registration from the SEC (1 original copy)	LO
SEC-received latest general information sheet	SEC
Board Resolution or Corporate Secretary's Certificate appointing and authorizing a particular person to sign the necessary land transfer claim documents, to receive, encash, sell AR bond proceeds, for and in behalf of the Corporation (1 original copy)	LO
Presentation of photo-bearing government issued ID[1] of Corporate Officer/ Legal Representative (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
9. Other requirements (Juridical Persons, Dissolved Corporation)	
SEC certificate on filing and information of the corporation indicating the status of the corporation (1 original copy)	SEC
Latest SEC-certified copy of the General Information Sheet (GIS) filed by the corporation prior to dissolution (1 original copy)	LO
Certification issued by the RTC Executive Clerk of Court of the province having jurisdiction over the corporation, stating that the corporation is not the subject of any pending litigation involving intra-corporate dispute, or under receivership or liquidation proceedings (1 original copy)	RTC Executive Clerk of Court

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

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Resolution signed by a majority of the remaining board of directors of the dissolved corporation constituting themselves as trustees for purposes of liquidating the corporate assets (1 original copy)	LO
SPA[2] signed by the trustees of the dissolved corporation appointing a representative to transact with LBP on the payment of the land transfer proceeds, if any, and undertaking to hold LBP and its officers and employees free and harmless from any liability or suits that may arise from the release of the proceeds in the name of the representative appointed by the trustees (1 original copy)	LO
Presentation of photo-bearing government issued ID[1] of Trustees/Legal Representative (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
10. Other requirements (Active Partnership)	
Certificate of recording of partnership issued by the SEC (1 original copy)	SEC
Notarized articles of partnership (1 original copy)	LO
Presentation of photo-bearing government issued ID[1] (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
11. Other requirements (Dissolved Partnership, Extra-judicial Dissolution)	
Articles/affidavit of dissolution with designation of a legal representative duly received by the SEC (1 original copy)	LO

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

[2] *Validity of SPA is one (1) year only*

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Presentation of photo- bearing government issued ID[1] by the designated trustees/ legal representative (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC
12. Other requirements (Dissolved Partnership, Judicial Dissolution)	
Certified true copy of court decision/order and Certificate of Finality (1 original copy)	Competent Court
Certified true copy of court order designating a liquidator, if applicable (1 original copy)	Competent Court
Presentation by the designated liquidator/ legal representative of photo- bearing government issued ID[1] (1 original copy)	LO
Client Information and Specimen Signature Card (CISSC) to be accomplished by Landowner/Heirs/Authorized Representative/Signatories (1 original copy)	AgraD/FSSC

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

Annex D

Documentary Requirements for Refund of Excess Payment

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

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

[2] *Validity of SPA is one (1) year only*

Annex E

List of Products and Services

DEPOSIT PRODUCTS

Regular Passbook Savings Account
Savings Account with ATM Access
Easy Savings Plus (ESP) Account
ESP for Institutional Customers (ESP Corp)
LANDBANK OptiSaver Account
GreenGrowth Deposit Account
Regular Current Account
Current Account with ATM Access
Peso E.A.S.Y. (Earning Access and Sure Yield) Check
Peso E.A.S.Y. (Earning Access and Sure Yield) Check with ATM access
Regular Peso Time Deposit
High Yield Savings Account (HYSA)
Auto-Save Deposit Account
LANDBANK PISO Account
Overseas Filipino (OF) Deposit Account

US $ Dollar Savings Account
US $ Dollar Time Deposit
Easy US $ Dollar Pension
High Yield US Dollar Time Deposit (HYUSDTD)
Euro Savings Account (offered to select branches only)

BRANCH LOAN PRODUCTS

Salary Loans
Loans Against Hold-out on Deposits or Assignment of Government Securities
PeER Loans

ANCILLARY PRODUCTS

Deposit Pick-Up and Cash Delivery Services
Payroll Services
Safety Deposit Box
Demand Draft
Manager's Check
LANDBANK Gift Check
Sale and Purchase of Foreign Currency Notes
Clearing of Foreign Currency Checks

DIGITAL BANKING PRODUCTS/SERVICES

LANDBANK Retail Internet Banking Facility (iAccess)
LANDBANK Mobile Banking Application (MBA)
e-Salary Loans (ESL)
Digital On-Boarding System (DOBS)
Digital On-Boarding System (DOBS) – Corporate Payroll Facility
LANDBANK Link.Biz Portal
LANDBANK Link.Biz Plus
LANDBANK Institutional Internet Banking Facility (weAccess)
Electronic Modified Disbursement System (eMDS)
Electronic Tax Payment System (eTPS)
LANDBANK Remittance System (Easy Padala)
LANDBANK Bulk Credit System (LBCS)
POS Debit/Credit
BOC PAS6-Electronic Payment System (PAS5 – EPS)
LANDBANK Checkwiter.Biz (Corporate Checkwriter)
PDC.Biz (Check Warehousing)
LANDBANKasama (Agent Banking Program)
Automated Fare Collection System (AFCS)
Easy Check Plus (Corporate Check Printing System)

CARD PRODUCTS

LANDBANK ATM Regular Card
LANDBANK Visa Debit Card (LVDC)
LANDBANK Prepaid Card (LPC)
LANDBANK Electronic Card (e-Card)
Radio Frequency Identification (RFID) Card
LANDBANK Credit Card
LANDBANK Institutional Cash Card (LICC)

LANDBANK

Annex F

VALID IDENTIFICATION DOCUMENTS ISSUED BY OFFICIAL AUTHORITIES

For Filipino citizens:

Those issued by any of the following official authorities:

a. Government of the Republic of the Philippines, including its political subdivisions, agencies, and instrumentalities, such as but not limited to the following:

1) PhilID – (Physical Card, PSA provided printed ePhilID or Digital Copy)
2) Passport
3) Driver's License
4) Professional Regulation Commission (PRC) ID
5) Government Service Insurance System (GSIS) e-Card
6) Social Security System (SSS) Card
7) Voter's ID
8) Seaman's Book
9) Maritime Industry Authority (MARINA) ID
10) National Bureau of Investigation (NBI) Clearance
11) Police Clearance
12) Postal ID
13) Tax Identification Number (TIN) card
14) Integrated Bar of the Philippines (IBP) ID
15) Philhealth ID
16) Senior Citizen Card
17) Overseas Workers Welfare Administration (OWWA) ID
18) Overseas Filipino Workers (OFW) ID
19) Barangay Certification
20) Department of Social Welfare and Development (DSWD) Certification
21) Certification from the National Council on Disability Affairs (NCDA), per Bangko Sentral ng Pilipinas (BSP) Circular No. 792, Series of 2013
22) Birth certificate issued by the Philippine Statistics Authority (PSA)

b. Government-Owned or Controlled Corporations (GOCCs); or

c. Covered persons registered with and supervised or regulated by the Bangko Sentral ng Pilipinas (BSP), Securities and Exchange Commission (SEC) or Insurance Commission (IC)

For foreign nationals:

a. PhilID – (Physical Card, PSA provided printed ePhilID or Digital Copy) – For Resident Alien Only
b. Passport and Alien Certificate of Registration (ACR)
c. Other identification documents issued by the Government of the Republic of the Philippines, including its political subdivisions, agencies, and instrumentalities

For Filipino students:

a. PhilID - (Physical Card, PSA provided printed ePhilID or Digital Copy)
b. Passport
c. School ID signed by the School Principal or Head of the Educational Institution (In case the ID presented does not bear the signature of the Principal or Head of the Educational Institution, a Registration Form can be presented as additional document)
d. Birth certificate issued by the PSA

Annex G

Documentary Requirements for Opening an Account

Classification	Required Document/s
INDIVIDUAL	
Filipino residents	1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos (in case of manual account opening) 3. Birth certificate of the child, in case of parents opening an account in behalf of their child 4. Notarized Special Power of Attorney (SPA), if customer is blind or visually impaired and shall transact over-the-counter (OTC) with another person or an Attorney-in-Fact (AIF), or shall open a Time Deposit (TD) account 5. Waiver and Quit Claim, if customer is blind or visually impaired and shall transact OTC by himself/herself The following documents may be required, as applicable: 6. Professional Regulation Commission (PRC) certificate of registration/license - for individual Real Estate Broker (REB) 7. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC), as applicable 8. Supporting information on the intended nature of the business relationship, source of funds, or source of wealth of the customer (such as ITR, Audited FS, Loan Application, Deed of Donation, Deed of Sale, and the like)
Foreigner	1. Passport 2. Alien Certificate of Registration issued by the Bureau of Immigration/Diplomatic Identification Card issued by the DFA specifying status i.e., working, business, student or non-resident *Note: Foreign national whose working permit is under process shall be required to submit Certificate of Employment.* 3. Two (2) recent ID photos (in case of manual account opening) 4. Supporting information on the intended nature of the business relationship, source of funds, or source of wealth of the customer (such as ITR, Audited FS, Loan Application, Deed of Donation, Deed of Sale, and the like), if applicable
Sole Proprietorship	1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos (in case of manual account opening) 3. Certificate of Registration with the DTI 4. Business/Mayor's Permit 5. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) The following documents may be required, as applicable: 6. Professional Regulation Commission (PRC) certificate of registration/license - for individual Real Estate Broker (REB) 7. DHSUD Registration Certificate – for Real Estate Developer (RED)

Classification	Required Document/s
	8. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC) 9. Supporting information on the intended nature of the business relationship, source of funds, or source of wealth of the customer (such as ITR, Audited FS, Loan Application, Deed of Donation, Deed of Sale, and the like)
Court-appointed Fiduciary (Guardian, Administrator, Trustee or Receiver)	1. At least one (1) original valid photo-bearing ID of the Court-appointed Fiduciary and the Beneficial Owner 2. Two (2) recent ID photos of the Court-appointed Fiduciary and the Beneficial Owner (in case of manual account opening) 3. Original Copy of the document containing the Fiduciary's appointment, specifically: a. For Guardian – Letter of Guardianship b. For Executor of a Will – Letters Testamentary c. For Administrator of a Will – Letters of Administration d. For Rehabilitation Receiver or Liquidator (of financially distressed corporations and individuals) – Court Order e. For Liquidation Receiver (in the case of involuntary dissolution of corporation per Securities and Exchange Commission [SEC]) – Court Order f. For Liquidation Trustee of a dissolved corporation duly appointed by the court (in the absence of one appointed by the board of directors) – Court Order In the case of dissolved corporations where a Liquidation Trustee has been appointed by the last-remaining board of directors: ▪ Original notarized Secretary's Certificate/Board Resolution pertaining to the designation/appointment of a liquidation trustee ▪ Latest General Information Sheet (GIS) filed with the SEC 4. Original Copy of Court Order authorizing the Fiduciary to open a deposit account with LANDBANK, except for Liquidation Trustee appointed by the last-remaining board of directors 5. Supporting information on the intended nature of the business relationship, source of funds or source of wealth of the customer (such as ITR, Audited FS, Loan Application, Deed of Donation, Deed of Sale, and the like), if applicable
NON-INDIVIDUAL	
Partnership	1. At least one (1) original valid photo-bearing ID of each Partner 2. Two (2) recent ID photos of each Partner (in case of manual account opening) 3. Articles of Partnership and By-laws, including amendments, if any 4. Certificate of Registration with the SEC 5. Notarized agreement/resolution designating the extent of authority of each Partner in dealing with the depository Bank

Classification	Required Document/s
Partnership	6. Business/Mayor's Permit 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) The following documents may be required, as applicable: 8. DHSUD Registration Certificate – for Real Estate Developer (RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC)
Corporation	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Articles of Incorporation and By-Laws, including amendments, if any. 4. Certificate of Registration with the SEC 5. Duly notarized Board Resolution or Secretary's Certificate containing the following: a. Authority to open an account with LANDBANK b. Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank and the nature and extent of such authority c. Certification that the resolution remains effective and subsisting and has not been amended, revoked or suspended 6. Certificate of registration/license/authority/accreditation from other government agency in special cases (e.g., BSP, Insurance Commission, Department of Education, Commission on Higher Education, TESDA, DSWD) 7. Latest General Information Sheet which lists the names of directors/trustees/principal stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer 8. Business/Mayor's Permit The following documents may be required, as applicable: 9. The name, present address, nationality, date of birth, contact number, and source of funds of each of the primary officers (President, Treasurer, and Authorized Signatories) 10. Income Tax Return (ITR), Audited Financial Statements, Loan Application, Deed of Donation, Deed of Sale, or other financial document to show source of funds or wealth of the customer 11. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) 12. DHSUD Registration Certificate – for Real Estate Developer (RED) 13. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC)

Classification	Required Document/s
Foreign Corporation	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Articles of Incorporation and By-Laws, including amendments, if any 4. Duly authenticated Secretary's Certificate or equivalent document of the foreign corporation certifying to the issuance of a Board Resolution (i) authorizing the opening of a deposit account, (ii) designating its authorized signatory/ies, and (iii) designating its resident agent to the Philippines 5. License to do business in the Philippines duly issued by SEC, if the foreign corporation is doing business in the Philippines *Note: Items 3 and 4 shall be duly authenticated before a Consular Office of the Philippines and all documents written in a foreign language shall be translated in English.* 6. Latest General Information Sheet which lists the names of directors/trustees/principal stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer 7. Business/Mayor's Permit 8. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) The following documents may be required, as applicable: 9. The name, present address, nationality, date of birth, contact number, and source of funds of each of the primary officers (President, Treasurer, and Authorized Signatories) 10. Income Tax Return (ITR), Audited Financial Statements, Loan Application, Deed of Donation. Deed of Sale, or other financial document to show source of funds or wealth of the customer 11. DHSUD Registration Certificate – for Real Estate Developer (RED) 12. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC)
One Person Corporation (OPC)	1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos (in case of manual account opening) 3. Certificate of Incorporation from the SEC which shall bear the suffix OPC 4. Articles of Incorporation 5. Certificate of the Corporate Secretary (Secretary's Certificate) or (in case a Corporate Secretary has not been appointed) a notarized statement/affidavit by the sole stockholder attesting to the issuance of a resolution authorizing the opening of a deposit account for the OPC. 6. Business/Mayor's Permit 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR)

Classification	Required Document/s
	The following documents may be required, as applicable: 8. DHSUD Registration Certificate – for Real Estate Developer (RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC)
Joint Ventures/ Consortiums	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. For incorporated Joint Ventures/Consortiums: a. Certificate of Registration with the SEC b. Articles of Incorporation and By-Laws of each of the corporations involved in the joint venture, including amendments, if any c. Notarized Secretary's Certificate of the Joint Venture/Consortium containing the following: • Authority to open an account with LANDBANK • Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority 4. For unincorporated Joint Ventures/Consortiums between Individuals and Corporations: a. Notarized Board Resolution or Secretary's Certificate of the Corporation on its authority to enter into a Joint Venture/Consortium Agreement with the other party/ies and its authorized signatories thereto b. Copy of the Joint Venture/Consortium Agreement c. If it is not clearly stated in the Joint Venture/ Consortium Agreement the authority to open an account with LANDBANK and the authorized signatories to the account: • Notarized Secretary's Certificate of the Corporation containing the (i) authority to open an account with LANDBANK for the Joint Venture/Consortium and (ii) the designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority • Special Power of Attorney of the Individual appointing the officer designated in the Secretary's Certificate of the Corporation as his Attorney-in-Fact, (i) authorizing the opening of the account for the Joint Venture/Consortium and (ii) to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority

Classification	Required Document/s
	5. For unincorporated Joint Ventures/Consortiums between Individuals: a. Joint Venture/Consortium Agreement b. If it is not clearly stated in the Joint Venture/Consortium Agreement the authority to open an account with LANDBANK and the designated person authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority: • Special Power of Attorney of the Individual appointing the other party as his Attorney-in-Fact, (i) authorizing the opening of the account for the Joint Venture/Consortium, and (ii) to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority 6. Business/Mayor's Permit 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) The following documents may be required, as applicable: 8. Philippine Contractors Accreditation Board (PCAB) License of the parties involved, if engaged in the construction business 9. DHSUD Registration Certificate – for Real Estate Developer (RED) 10. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC)
Corporation in the process of incorporation	1. At least one (1) original valid photo-bearing ID of the "Treasurer-in-Trust for" 2. Two (2) recent ID photos of the "Treasurer-in-Trust for" (in case of manual account opening) 3. Proposed Articles of Incorporation stating therein the name of "Treasurer-in-Trust for" authorized to open an account with LANDBANK in behalf of the corporation
Association/ Organization	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Certificate of Registration (or equivalent document) with appropriate government agency, such as: a. For Homeowners' Association –DHSUD b. For Condominium Association – SEC c. For Government Employees' Association – Civil Service Commission and DOLE d. For Private Sector Union or Labor Organization – DOLE

Classification	Required Document/s
Association/ Organization	4. Articles of Incorporation (or equivalent document) and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded 6. Business/Mayor's Permit 7. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) The following documents may be required, as applicable: 8. DHSUD Registration Certificate – for Real Estate Developer (RED) 9. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC)
Cooperative	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Certificate of Registration with the Cooperative Development Authority 4. Articles of Cooperation and By-Laws, including amendments, if any 5. Cooperative Annual Performance Report (CAPR) Form (Revisions No. 5) 6. Duly notarized Secretary's Certificate containing the following: • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded 7. Business/Mayor's Permit 8. Certificate of Registration or Certificate of Tax Exemption from the Bureau of Internal Revenue (BIR) The following documents may be required, as applicable: 9. DHSUD Registration Certificate – for Real Estate Developer (RED) 10. Certificate of Registration (COR) from the Anti-Money Laundering Council (AMLC)
National Government Agency/Constitutional Commission	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening)

Classification	Required Document/s
	3. Charter and/or law creating the government corporation/office/agency or Executive Order/Department Order creating the government entity, if newly created 4. Duly notarized Board Resolution/LOA from the Head of Agency incorporating the following: • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded 5. Approved Request to Open Bank Account (BTR Form 1) (for MDS Servicing) 6. Confirmation letter evidencing fidelity bond coverage of authorized signatory
Local Government Unit	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (in case of manual account opening) 3. Sanggunian Resolution of LGU concerned certified by the Secretary to the Sanggunian, incorporating the following: • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that such resolution remains effective and subsisting and has not been amended, revoked or superseded. ***Notes:*** ***Per Section 43, COA Circular No. 382-92*** *A. For Current Accounts (Except for Barangays)* • *The Local Treasurer and Local Administrator, or in the absence of the Local Administrator, the Local Chief Executive, must be the authorized signatories (the terms and conditions of the current* account *to be signed by the Local Chief Executive and Local Treasurer). Sanggunian resolution is not required.* *B. For separate accounts opened for expenditures of the Sanggunian of a Province, City or Municipality* *Authorized signatories are the Local Treasurer and the Vice Governor/Vice Mayor. Sanggunian Resolution is not required*

Classification	Required Document/s
	Per Section 454 of the Local Government Code *C. For Current Accounts (Except for Barangays)* • *Sanggunian Resolution on the concurrence to the appointment of the local administrator by the local chief executive is required.* *D.* In *case* of a temporary or permanent vacancy in the Office of the Local Chief Executive or Local Treasurer, the following shall be required: • A new Sanggunian Resolution when the previous Sanggunian Resolution specifically indicates the name of the former Local Chief Executive or Local Treasurer. • If the general term "Chief Executive" and "Local Treasurer" of LGU was used in the Sanggunian Resolution in the opening of account, a certification from the DILG and BLGF on the assumption of the successor, respectively, shall be sufficient. • If there is a conflict on the assumption to a position and a Sanggunian Resolution cannot be secured, a certification from the DILG on the assumption of the successor shall be required while, for the new Treasurer, a certification from the BLGF. • Charter and/or law creating the LGU may be required, as applicable
Barangay	1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories (In case of manual account opening) 3. Barangay Council Resolution stating its authorized signatories 4. List of Officers 5. Officers' Oath of Office 6. In case of a temporary or permanent vacancy in the Office of the Local Chief Executive or Barangay Treasurer, the following shall be required: • A new Barangay Resolution when the previous Barangay Resolution specifically indicates the name of the former Barangay Chairperson or Barangay Treasurer.

Classification	Required Document/s
	• If the general term "Barangay Chairperson" and "Barangay Treasurer" was used in the Barangay Resolution in the opening of account, a certification from the DILG on the assumption of the successor as Barangay Chairperson, while for the New Treasurer, a Sanggunian Resolution concurring to the appointment of the Barangay Treasurer, shall be sufficient. • If there is a conflict on the assumption to a position and a Barangay Resolution cannot be secured, a certification from the DILG on the assumption of the successor shall be required.
Unincorporated Units of the Government (i.e., for accounts opened for Public Officials for funds held in their official capacity)	1. At least one (1) original valid photo-bearing ID of the public official and each of the Authorized Signatories 2. Two (2) recent ID photos of the public official and each of the Authorized Signatories (in case of manual account opening) 3. Letter of intent to open a deposit account with the Bank by the public official 4. Duly Notarized SPA, in case a public official designates signatory/ies to the account or appoints representative/s to transact with the Bank in his behalf
For corporate/ institutional customers opening additional accounts	1. Duly authenticated copy of Certificate of Registration issued by: a. Security and Exchange Commission (SEC) for corporations and partnerships; b. Cooperative Development Authority (CDA) for cooperatives; c. Bangko Sentral ng Pilipinas (BSP); and d. Proof of registration with AMLC for money changers/foreign exchange dealers and remittance agents. 2. Articles of Incorporation or Association, and By-Laws or any equivalent documents 3. Original copy of the following: a. Latest General Information Sheet (which lists the names of directors/trustees/partners, principal, stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer) or any equivalent documents;

Classification	Required Document/s
	b. Notarized Certificate of Corporate Secretary (for private institutional customer), Certification by the Secretary to the Sanggunian as to the issuance of a Resolution, or notarized Letter of Authority from Head of Government Agency (for government institutional customers), whichever is applicable. 4. Valid ID/s of the Corporate Secretary (in case of manual account opening) 5. Written authorization for the authorized representative, as applicable.
Additional documents required for All Covered Persons per AMLA:	
Persons supervised or regulated by the following: • Bangko Sentral ng Pilipinas - Banks; - Quasi-Banks; - Trust Entities; - Pawnshops; - Non-stock savings and loans associations; - Other Non-bank financial institutions which under special laws are subject to BSP supervision and/or regulation; - Electronic money issuers; and - Foreign exchange dealers, money changers, and remittance and transfer companies • Securities and Exchange Commission - Securities dealers, brokers, salesmen, investment houses and other similar persons managing securities or rendering services, such as investment agents, advisors and consultants; - Mutual fund open-end investment companies, close-end investment companies or issuers, and other similar entities; and - Other entities, administering or otherwise dealing in commodities, or financial derivatives based thereon, valuable objects,	1. Certificate of Registration (COR) or Provisional COR issued by the Anti-Money laundering Council 2. Professional Regulation Commission certificate of registration-license for individual Real Estate Broker

Classification	Required Document/s
cash substitutes and other similar monetary instruments or properties, supervised of regulated by the SEC • Insurance Commission - Insurance companies; - Pre-need companies; - Insurance agents; - Insurance brokers; - Professional reinsurers; - Reinsurance brokers; - Holding companies; - Holding company systems; - Mutual benefit associations; and - All other persons and their subsidiaries and affiliates supervised or regulated by the IC	
Designated Non-Financial Business and Professions: • Lawyers, Law firms • Accountants, Accounting firms • Investment professionals • Company Service Providers • Engaged in jewelry business • Engaged in precious metal/stones business • Engaged in real estate business	1. Certificate of Registration (COR) or Provisional COR issued by the Anti-Money laundering Council; 2. License from the Professional Regulation Commission (PRC) (for Real Estate Brokers only) If not engaged in the services of a Covered Person: 1. Notarized Sworn Statement of Non-Engagement in Covered Services under the AMLA; 2. Notification duly received by AMLC on the Change/Closure of Business; and, 3. For corporation and partnership: a. Board Resolution or Partner's Resolution confirming that the corporate customer is not a DNFBP and/or is not engaged in any covered activities under the AMLA b. Amended Articles of Incorporation duly received by SEC showing the change in business
Documentary Requirements for Conversion of HYSA to ESP for Institutional Customers	
Institutional Customers	In addition to the documentary requirements for Institutional account opening for the specific type of corporate customer: 1. Request for the Conversion of HYSA to ESP Form 2. Notarized Secretary's Certificate or Sangguniang Resolution, as applicable, attesting to the approval to convert HYSA to ESP and designating the authorized signatories

Annex H

Fees and Charges

LANDBANK

BANK FEES AND CHARGES FOR PESO TRANSACTION/SERVICES

As of August 1, 2025

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Cash Deposit/Withdrawal (outside the province) (Except for Government Accounts, GSIS members/pensioners, OFBank Accounts, LANDBANK Mobile Branch accounts)	
• PHP50,000.00 and below	PHP100.00
• Above PHP50,000.00	PHP200.00
Inter-branch On-us Check Encashment - OSVS Fee (within or outside the province)	
• PHP50,000.00 and below	PHP100.00/check
• Above PHP50,000.00	PHP200.00/check
Inter-branch DM/CM (outside the province) (Except subject of MDS LDDAP-ADA, Government Accounts, GSIS members/pensioners, LANDBANK Mobile Branch accounts)	
• PHP50,000.00 and below	PHP100.00
• Above PHP50,000.00	PHP200.00
Account falling below minimum Average Daily Balance (ADB) **(Savings, Demand and Special Deposit Accounts: ESP and OptiSaver)** • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month	PHP200.00/month
Closing of Account **(Savings, Demand and Special Deposit Accounts: ESP and OptiSaver)** • Closing of Account within 30 days from opening date	PHP300.00
Stop Payment Order (SPO) (except fot Goverment Accounts)	PHP100.00/check
Returned Check	
• Penalty charge per returned check	PHP2,000.00/check
• Penalty charge for Returned Checks and Other Cash Items (RCOCI)	PHP200.00/day for every PHP40,000.00 amount of check or a fraction thereof
Dormant Account **Savings and Special Deposit Accounts: ESP and OptiSaver** • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction **Demand Deposit Account** • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction	PHP30.00/month
Service Fee in excess of two (2) OTC withdrawals per month	
• Easy Savings Plus (ESP) Account	PHP100.00/withdrawal
• OptiSaver Account	PHP200.00/withdrawal
Electronic Money Transfer (EMT)	
• PHP20,000.00 and Below	PHP100.00
• Above PHP20,000.00	PHP100.00 + 1/8 of 1% in excess of PHP20,000
Printing and Reprinting of Bank Statements/Snapshot Fee	
• Government Customers - Free for transactions within 3 months from date of request • Private Cutomers	PHP50.00/page
Bank Certification	
• Deposit Balance (for all kinds of bank deposit certification except those covered in MOA/MOU) • Loan Balance • Loan Full Payment • Cash Payment of Donor's Tax, Capital Gains Tax, Estate Tax	PHP200.00/ certification

Bank Certificate on Bank Guarantee Against Deposit (BGAD)	
• 1 year or 360 days	PHP1,000.00
• 120 days	PHP400.00
• Extension of term for another 120 days	PHP400.00
Certified True Copies of Documents	
• Government Customers – Free for transactions within 3 months from date of request • Private Customers	PHP100.00/page
Passbook Replacement (lost or damaged)	PHP200.00
Courier Fee	PHP100.00/item
• Foreign checks for clearing • ATM Cards	

B. Request for Video (CCTV) Footage

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

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP350.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP600.00
MDS Checkbook (Booklet of 100 pcs.)	PHP1,000.00
Manager's Check	PHP100.00/check
Gift Check	PHP55.00/check
Continuous Form Check/Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Check Warehousing Facility

Transaction	Fee per Check
Acceptance of Post-Dated Check (PDC)	PHP10.00
Pull-out by depositor	PHP100.00
Resetting of Credit Date	PHP100.00

E. Safety Deposit Box Fees* (SDB)

Dimensions	Deposit for SDB Keys	Forced Opening Fee	Annual Rental Fee
a) 5" x 5" x 24"	PHP2,000.00	PHP3,000.00	PHP1,000.00
b) 3" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,200.00
c) 4" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,200.00
c) 5" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP1,500.00
d) 10" x 10" x 24"	PHP2,000.00	PHP3,000.00	PHP2,500.00

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

**per BOC Resolution No. 2022-0727-064*

F. Branch Loans

Type of Service/Transaction	Fees/Charges
Salary Loan	
• Processing fee (except DepEd)	• Term of 36 months and below - 1% of loan, minimum of PHP500.00 to maximum of PHP5,000.00 • Term of beyond 36 months - 1% of loan but not to exceed PHP10,000.00
• Pre-payment fee (except DepEd)	1% of remaining loan balance, minimum of PHP500.00 to maximum of P10,000.00
Loan Against Hold-Out on Deposit/Assignment of Government Securities	
• Processing fee	¼ of 1% of loan, minimum of PHP500.00 to maximum of P10,000.00

G. Digital Banking Transactions

Transaction/ Services	LANDBANK Visa Debit Card (LVDC)/ GSIS UMID/ PISO Plus VISA BDA	Proprietary (includes Sikat Saka, Bagong Bayani, Corporate Payment Card [CPC])	RFID	E-Card	LANDBANK Prepaid Card (LPC)-Cash Card	LANDBANK Prepaid Card (LPC) (GPR, Gift Card, Travel Card, Agent Banking Card, etc.)	Modified Disbursement Scheme (MDS) Account
LANDBANK Card Transactions via ATM							
Interbank Withdrawal	Subject to fees set by other banks					PHP10.00	N/A
Interbank Balance Inquiry						PHP1.00	N/A
Fund Transfer via LANDBANK ATM LANDBANK to LANDBANK	PHP10.00	PHP10.00	PHP10.00	PHP10.00	PHP10.00	N/A	N/A
LANDBANK to Other Banks	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A	N/A
Fund Transfer via Other Banks' ATMs LANDBANK to LANDBANK	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A	N/A
LANDBANK to Other Banks	PHP25.00	PHP25.00	PHP25.00	PHP25.00	PHP25.00	N/A	N/A
Bills Payment	Free	Free	Free	Free	Free	N/A	N/A
International Cash Withdrawal	PHP150.00	N/A	N/A	N/A	N/A	Travel Card - $3.00 Others - PHP150.00	N/A
International Balance Inquiry	PHP50.00	N/A	N/A	N/A	N/A	Travel Card - $1.00 Others - PHP50.00	N/A
LANDBANK Card Transactions via POS							
LANDBANKasama POS Cash-In	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	PHP3.00 to PHP15.00	N/A
LANDBANKasama POS Cash-Out	PHP30.00	PHP30.00	PHP30.00	PHP30.00	PHP30.00	PHP30.00	N/A
LANDBANKasama POS Fund Transfer (LMPC to LMPC)	N/A	N/A	N/A	N/A	N/A	PHP3.00	N/A
LANDBANKasama Bills Payment (CPC)	N/A	PHP30.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)							
InstaPay*	PHP15.00	PHP15.00	PHP15.00	PHP15.00	N/A	N/A	PHP15.00
PesoNet	PHP15.00	PHP15.00	PHP15.00	PHP15.00	N/A	N/A	N/A

**Interbank fund transfer fee is waived for the first three transactions amounting to P1,000 and below per day (except MDS transactions)*

H. Other Fees

Transaction/ Services	LANDBANK Visa Debit Card (LVDC)/ GSIS UMID	Proprietary (includes Sikat Saka, Bagong Bayani, Corporate Payment Card [CPC])	RFID	E-Card	LANDBANK Prepaid Card (LPC)-Cash Card	LANDBANK Prepaid Card (LPC) (GPR, Gift Card, Travel Card, Agent Banking Card, etc.)	LANDBANK PISO Card/ PISO Plus VISA BDA	OFBank Card
Inactivity Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Initial Card Fee[4/]	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	PHP150.00	N/A	PHP150.00
Replacement Card Fee	Regular - PHP150.00 GSIS UMID - PHP300.00	PHP110.00	PHP300.00	PHP250.00	[2/]PHP150.00	PHP150.00	PHP110.00	PHP150.00
Request for PIN Mailer[6/]	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00	PHP50.00
Request for PIN Resetting/ PIN Change[5/]	PHP100.00	PHP100.00	PHP100.00	PHP100.00	PHP100.00	N/A	PHP100.00	PHP100.00
Over-the-Counter								
• Cash Loading	N/A	N/A	N/A	N/A	PHP20.00	PHP20.00	N/A	N/A
• Cash Refund/ Disbursement	N/A	N/A	N/A	N/A	PHP10.00	PHP10.00	N/A	N/A
Transactions via LANDBANK ATM	**LANDBANK Card**	**Internationally-issued Cards**		**Other Bank's card**				
ATM Withdrawal[3/]	Free	PHP250.00		PHP16.00			FREE	FREE
Balance Inquiry	Free	Free		PHP2.00			FREE	FREE

1/ Applicable fees are subject to change without prior notice.
2/ Replacement fee for cash card issued under special projects (i.e. grants, subsidies) shall be based on the approved project guidelines.
3/ Includes cardless withdrawal for LANDBANK cards and cash advance transactions for credit cards.
4/ No initial card fee shall be collected if existing MOA provides free issuance of initial card.
6/ Except DSWD Beneficiaries

Regulated by the Bangko Sentral ng Pilipinas
https://www.bsp.gov.ph/
Deposits are insured by PDIC up to P1 Million per depositor
A proud member of BancNet

LANDBANK

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

As of January 2025

A. US Dollar Savings Account Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit	USD 5.00 per transaction
Inter Branch Withdrawal	USD 5.00 per transaction
Account Falling below minimum Average Daily Balance (ADB) • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month	USD 5.00
Closing of Account • Closing of Account within 30 days from opening date	USD 10.00
Dormant Account • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and which fall below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction	USD 0.50
Passbook Replacement (lost or damaged)	P200.00
No. of withdrawals in a month & charges	No limit, No charge

B. Foreign Check for Clearing

Transaction	Fees/Charges	
	FCDU	Regular
• **US Dollar – within the USA through Cash Letter Service**	USD 5.00	USD 5.00 plus DST[1/] P3.00 per check
• **Other Foreign Currency – outside the USA through Individual Collection and should not be lower than USD250 equivalent**	USD 5.00	USD 5.00 plus DST[1/] P3.00 per check
Charge on Returned Check	USD 35.00 per check	USD 35.00 per check
Returned Check Advice	USD 1.00	USD 1.00

C. US Dollar Demand Draft

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

D. EURO and Other Third Currency Demand Draft

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

E. Inward Remittance

1. FOREIGN CURRENCY

1.1 From Foreign Bank

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

1.2 From Local Bank

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

2. PESO CURRENCY

2.1 From Local Bank

Type of Channel	Fees/Charges
PesoNet[5/]	None
RTGS[4/]	P150.00

F. Outward Remittance

1. FOREIGN CURRENCY

1.1 To Foreign Bank via OTT5/

1.1.1 US Dollar

USD Transaction		Fees/Charges	CORR Bank Charge	Cable
FCDU	Beneficiary (SHA)[6/]	USD 15.00	None	USD 10.00
	OUR[7/]	USD 15.00	USD 5.00	USD 10.00
Regular	Beneficiary (SHA)[6/]	USD 15.00 plus DST[1/]P0.60 for every P200.00 of the applied amount	None	P500.00
	OUR[7/]	USD 15.00 plus DST[1/] P0.60 for every P200.00 of the applied amount	USD5.00	P500.00
Additional Charges: (FCDU/Regular) • Cancellation/Recall • Amendment		**Min. of USD25.00 to USD40.00** (depends on Corr Bank)		

1.1.2 Third Currency

Third Currency Transaction		Fees/Charges	Cable
FCDU	Beneficiary (SHA)8/	USD 15.00	USD 10.00
	OUR		
Regular	Beneficiary (SHA)8/	USD 15.00 plus DST1/ P0.60 for every P200.00 of the applied amount	P500.00
	OUR		
Plus Correspondent Bank Charges for Both FCDU - OUR & Regular - OUR		Currency	Amount
		Australian Dollar Chinese Yuan Euro Great Britain Pound Japanese Yen Singapore Dollar Swiss Franc Other Currencies (CAD, NZD, THB etc..)	AUD 24.00 USD 30.00 EUR 45.00 GBP 13.00 JPY 5,500.00 SGD 30.00 CHF 24.00 USD 10.00

1.1 To local bank via GSRT2/

Transaction	Fees/Charges
FCDU	USD 15.00
Regular	USD 15.00 plus DST1/ P0.60 for every P200.00 of the applied amount

2. PESO CURRENCY

2.1 To Local Bank

Type of Channel	Fees/Charges
RTGS4/	• P300.00 for P100,000.00 and below • P500.00 for above P100,000.00 Plus Ad Valorem

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

1/DST - Documentrary Stamp Tax
2/GSRT - Gross Settlement Real-Time channel for dollar denominated transactons
3/7/PDDTS - Philippine Dollar Domestic Transfer System
4/RTGS - Real-Time Gross Settlement channel for peso denominated transactions
5/PesoNet - Peso denominated transactions (electronic fund transfer service)
6/OTT - Outgoing Telegraphic Transfer
7/OUR - Charges are borne by the Remitter
8/ SHA - Charges are borne by the Beneficiary

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Regulated by the Bangko Sentral ng Pilipinas
https://www.bsp.gov.ph/
Deposits are insured by PDIC up to P500,000 per depositor.
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Land Bank of the Philippines (Official) LANDBANK

Annex I

Documentary Requirements for Handling of Complaints
(For LANDBANK VISA Debit Card and Mastercard Prepaid Card)

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
A. Complaints for Filing of Chargeback/Dispute Process:	
Duly accomplished Transaction Dispute Form (TDF)	New Accounts Clerk or download at https://www.landbank.com
B. **Complaints for Investigation:**	
1. Memo Request to Security Department (SD) for investigation	LANDBANK Branch
2. Completely Filled-Out Forms as follows: • For deposit withdrawal using LANDBANK proprietary card – Client Complaint Form as Issuer (CCF-I) or Client Complaint Form as Acquirer (CCF-A) as applicable	New Accounts Clerk
• For Interbank Deposit Withdrawal, Bills Payment using LANDBANK Visa Debit Card and Mastercard Prepaid Card – Transaction Dispute Form (TDF)	New Accounts Clerk
3. Result of Initial Interview with the Customer (Interview Sheet Template)	New Accounts Clerk
4. Notarized Affidavit (Quit Claim/ - to be accomplished by the client [if final resolution of complaint is for restitution]	New Accounts Clerk
5. STII/IMII, STI1/IMI1, STI2/IMI2, STI3/IMI3 or Bank Statement showing the disputed transaction as well as the transactions two (2) months prior to the alleged unauthorized transaction	New Accounts Clerk
6. Incident Report (IR) or Customer Information Sheet (CIS)	New Accounts Clerk
7. Sworn Statement (Details of why the transaction is being disputed and other relevant information	New Accounts Clerk, to be accomplished by the customer

8. Additional requirements • **For ATM withdrawals using VISA or Proprietary ATM cards withdrawals made at Seven Eleven Convenience Stores (PAPIWDL) and ATM Cardless withdrawals –** Actual date and time of alleged unauthorized transaction, ATM terminal ID and location and POS Entry Mode • **For POS transactions made at BancNet merchants -** Actual date and time of alleged unauthorized transaction, POS terminal ID and location and result of dispute processing, if applicable • **For VISA Online transactions** – result of dispute processing, if applicable	Customer Customer RBRD

Annex J

Fees and Charges for Application of Salary Loan

PARAMETER	TERMS AND CONDITIONS
Interest Rate	(2 Government/ Private Institution: ➢ 8.5% per annum based on monthly diminishing balance payable in arrears (3 DepEd: ➢ 7% per annum based on monthly diminishing balance payable in arrears
Finance Charges	Computed from loan approval up to the day prior to the 1st amortization period
Non-Interest Charges a. Credit Life Insurance (CLI) Premium	(4 Based on existing rates of the insurance company at the time of loan application (5 In case of loan renewal, CLI premium is collected in full while the unexpired insurance premium shall be credited to the employee-borrower's ATM Payroll/Regular account upon receipt of notice from the insurance company.
b. Documentary Stamp Tax	Based on existing BIR rules and regulations, i.e., ₱1.50 for every ₱200.00 or a fractional part thereof for loans exceeding ₱250,000.00
c. Penalty	~~(6~~ Two percent (2 %) per month shall be imposed on the past due amount (principal). (7 Waiver of penalty shall be approved in accordance with the CA/SA
d. System Fee	(8 For NGAs and other Government Entities (except DepEd) ➢ Term of 36 months and below - 1% of loan, minimum of PHP500.00 to maximum of PHP5,000.00 ➢ Term of beyond 36 months - 1% of loan but not to exceed PHP10,000.00 (9 For Private Entities ➢ Minimum of 2% of loan but not to exceed PHP7,500.00 (10 DepEd: ➢ One-time deduction equivalent to ₱4,000.00

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

Fees and Charges for Application of PeER Loan

PARAMETER	TERMS AND CONDITIONS
Interest Rate	(11 Pensioner/ Government Employee without Salary Loan: ➢ 10% per annum based on monthly diminishing balance payable in arrears
Finance Charges	Computed from loan approval up to the day prior to the 1st amortization period
Non-Interest Charges a. Credit Life Insurance (CLI) Premium	(12 Based on existing rates of the insurance company at the time of loan application In case of loan renewal, CLI premium is collected in full while the unexpired insurance premium shall be credited to the employee-borrower's ATM Payroll/Regular account upon receipt–of notice from the insurance company.
Documentary Stamp Tax	Based on existing BIR rules and regulations, i.e., ₱1.50 for every ₱200.00 or a fractional part thereof for loans exceeding ₱250,000.00
Penalty	~~(13~~ Two percent (2 %) per month shall be imposed on the past due amount (principal).
a. System Fee	1.5% of loan, but not to exceed PHP5,000.00
b. Other Charges as applicable	Special Insurance and other applicable charges
Loan Takeout – Loan Transfer	Outstanding Balance of existing salary loan in case of loan transfer shall include unpaid principal, interest, and other applicable fees/ charges
Pre-termination/Pre-payment fee	1% of remaining principal loan balance, minimum of PHP500.00 to maximum of P10,000.00

Annex K

List of Trust Products

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

A. TRUST ARRANGEMENTS

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

1. UNIT INVESTMENT TRUST FUND (UITF)

Unit Investment Trust Fund (UITF) products are open-ended pooled trust funds that are invested collectively in a diversified portfolio regulated and approved by the Bangko Sentral ng Pilipinas (Section x410 of the MORB).

As open-ended pooled funds, participation/contribution comes from several participants (investors) pooled and invested as a single fund. Such participation and its redemption/withdrawal are allowed as often as stated in each fund's respective Plan Rules (Declaration of Trust).

UITFs are affordable and are the best investment vehicle to easily participate in the financial markets. UITF products offer a simple, more convenient, and less time-consuming method of investing in a diversified portfolio.

NOTE: *UITFs are not deposit products and are not insured by the Philippine Deposit Insurance Corporation (PDIC), nor is it insured by the trust entity or its affiliates or subsidiaries.*

Due to the nature of investment, yields and potential yield cannot be guaranteed. Historical yields are purely for reference purposes and do not guarantee similar future results. Any income and loss arising from market fluctuations and price volatility of the securities held by the UITF, even if invested in government securities, is for the account of the Trustor/Investor.

The units of participation in the fund, when redeemed, may be worth more or be worth less than the initial investment/contributions of the Trustor/Investor. LANDBANK TBG, as trustee, is not liable for losses unless upon willful default, fraud, bad faith, or gross negligence.

Trustor/Investor must read the complete details of the fund in the Plan Rules/Declaration of Trusts, make his/her own risk assessment, and when necessary, he/she must seek independent/professional opinion before making an investment.

1.1 LANDBANK MONEY MARKET FUND

A fund designed to provide high liquidity and minimal risk but with decent returns on the invested capital, from placements in short-term special bank accounts.

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

A.	Title of the Fund	:	LANDBANK Money Market Fund
B.	Currency	:	PhP
C.	Fund Structure	:	Regular UITF
D.	Fund Classification	:	Money Market
E.	Recommended Investment Horizon	:	Less than One (1) Year
F.	Unit Paying (Income Distribution)	:	No
	Distribution Policy		
	• Source of Income for Distribution	:	n/a
	• Frequency	:	n/a
	• Unit Entitlement (Number of units for every unit held by a participant)	:	n/a
G.	Description of the Fund	:	A fund designed for investors who aim for high liquidity and minimal risk but with decent returns

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

T.	Redemption (Availability/Crediting of Proceeds)	:	T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after one (1) banking day from redemption date. A check payable to the Participant may be issued upon request of the client subject to the internal policies of the Trustee.
U.	Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V.	Trust Fee, Accrual, and Frequency of Fee Collection	:	Twenty-hundredths percent (0.20%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W.	Holding Period	:	7 calendar days
X.	Penalty for Early Redemption	:	Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y.	Custody of Securities	:	**Standard Chartered Bank** or any BSP-accredited third-party custodian appointed by the Trustee.

1.2 LANDBANK MONEY MARKET PLUS FUND

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

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

A.	Title of the Fund	:	LANDBANK Money Market Plus Fund
B.	Currency	:	PhP
C.	Fund Structure	:	Regular UITF
D.	Fund Classification	:	Money Market
E.	Recommended Investment Horizon	:	1-3 Years
F.	Unit Paying (Income Distribution)	:	No
	Distribution Policy		
	• Source of Income for Distribution	:	n/a
	• Frequency	:	n/a
	• Unit Entitlement (Number of units for every unit held by a participant)	:	n/a
G.	Description of the Fund	:	A fund that offers investors a relatively liquid investment while providing potential higher income from a portfolio of short-term bonds and fixed-income securities.
H.	Investment Objectives	:	The Fund aims to achieve liquidity and relatively stable income from fixed-income investments.
I.	Risk Profile Suitability	:	Moderate and above.
J.	Allowable Investment Outlets/Underlying Assets	:	a. **Cash, Short-term, and Long-term Deposits** Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. **Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP)** (if allowed); c. **Fixed-Income Securities** ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds; ▪ fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange;

			▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; ▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; and d. Such other investments that are allowed under regulations issued by the BSP
K.	Modified Duration	:	Shall not exceed one (1) year
L.	Frequency of Minimum Disclosure	:	Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M.	Benchmark	:	Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market or, in its absence, any relevant and industry-accepted benchmark
N.	Required Minimum Initial Participation / Minimum Maintaining Balance	:	PhP5,000.00
O.	Required Minimum Additional Participation	:	PhP1,000.00
P.	Frequency of Participation (Admission/Redemption)	:	Any banking day
Q.	NAVPU at launch/Par Value	:	1.000000
R.	Cut-off Time	:	Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S.	Time of NAVPU computation/calculation		The NAVPU of the Fund shall be computed daily once all transactions relating to the Fund are processed and/or upon the availability of the asset prices.
T.	Redemption (Availability/Crediting of Proceeds)	:	T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after one (1) banking day from redemption date.

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

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

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

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

A.	Title of the Fund	:	LANDBANK Bond Fund
B.	Currency	:	PhP
C.	Fund Structure	:	Regular UITF
D.	Fund Classification	:	Long-Term Bond Fund
E.	Recommended Investment Horizon	:	3-5 Years
F.	Unit Paying (Income Distribution)	:	No
	Distribution Policy		
	▪ Source of Income for Distribution	:	n/a
	▪ Frequency	:	n/a
	▪ Unit Entitlement (Number of units for every unit held by a participant)	:	n/a
G.	Description of the Fund	:	A fund designed to generate a steady stream of income through investments in a portfolio of long-term fixed-income securities such as government securities and corporate bonds.
H.	Investment Objectives	:	The Fund aims to generate a steady stream of income mainly through investments in a diversified portfolio of peso-denominated fixed-income securities
I.	Risk Profile Suitability	:	Moderate and above.
J.	Allowable Investment Outlets/Underlying Assets	:	a. **Cash, Short-term, and Long-term Deposits** Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. **Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP)** (if allowed); c. **Fixed-Income Securities** ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate

treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds;

- fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange;
- securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;
- securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund;

d. **Derivative Instruments**
Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;

e. **Tradable Loans**
Loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust

			Committee may deem appropriate; and f. Such other investments that are allowed under regulations issued by the BSP
K.	Modified Duration	:	Shall not exceed ten (10) years
L.	Frequency of Minimum Disclosure	:	Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M.	Benchmark	:	Percentage change in the Bloomberg Government Bond Index AI (All in) or, in its absence, any relevant and industry-accepted benchmark
N.	Required Minimum Initial Participation / Minimum Maintaining Balance	:	PhP5,000.00
O.	Required Minimum Additional Participation	:	PhP1,000.00
P.	Frequency of Participation (Admission/Redemption)	:	Any banking day
Q.	NAVPU at launch/Par Value	:	1.000000
R.	Cut-off Time	:	Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S.	Time of NAVPU computation/calculation		The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.
T.	Redemption (Availability/Crediting of Proceeds)	:	T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after one (1) banking day from redemption date. A check payable to the Participant may be issued upon request of the client subject to the internal policies of the Trustee.
U.	Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions

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

1.4 LANDBANK GROWTH FUND

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

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

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

instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds;

- fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange;
- securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;
- securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund;

d. **Equities**
Exchange-listed shares of stock of corporations, common and/or preferred equities, which are already listed or being offered publicly and soon to be listed in the Philippine stock market

Provided, however, that the Fund's total investment in equities shall not exceed 60% of the total market value of all the asset holdings at the time of investing.

e. **Derivative Instruments**
Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the

		requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants; f. **Tradable Loans** Loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; and g. Such other investments that are allowed under regulations issued by the BSP
K. Modified Duration	:	n/a
L. Frequency of Minimum Disclosure	:	Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	:	Simple average of the percentage change in the following indices: a. Bloomberg Government Bond Index AI b. Closing Philippine Stock Exchange Index (PSEi) or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	:	PhP5,000.00
O. Required Minimum Additional Participation	:	PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	:	Any banking day
Q. NAVPU at launch/Par Value	:	1.000000
R. Cut-off Time	:	Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S. Time of NAVPU computation/calculation		The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.

T.	Redemption (Availability/Crediting of Proceeds)	:	T+3 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after three (3) banking days from redemption date. A check payable to the Participant may be issued upon request of the client subject to the internal policies of the Trustee.
U.	Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V.	Trust Fee, Accrual, and Frequency of Fee Collection	:	One and a quarter percent (1.25%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W.	Holding Period	:	Thirty (30) calendar days
X.	Penalty for Early Redemption	:	Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y.	Custody of Securities	:	Standard Chartered Bank and Philippine Depository & Trust Corp (PDTC) or any BSP-accredited third-party custodian appointed by the Trustee.

1.5 LANDBANK EQUITY INDEX FUND

A fund that aims for long-term capital growth through investment mainly in peso-denominated listed equities.

The fund is aimed at clients with an **Aggressive** risk profile.

A.	Title of the Fund	:	LANDBANK Equity Index Fund
B.	Currency	:	PhP
C.	Fund Structure	:	Regular UITF
D.	Fund Classification	:	Equity Fund
E.	Recommended Investment Horizon	:	5 to 7 Years
F.	Unit Paying (Income Distribution)	:	No
	Distribution Policy		
	• Source of Income for Distribution	:	n/a
	• Frequency	:	n/a
	• Unit Entitlement (Number of units for every unit held by a participant)	:	n/a
G.	Description of the Fund	:	A fund designed for investors who are willing to take extra risks in order to avail of the potential higher investment returns offered by the equities market, minus the hassles of monitoring and analyzing each stock.
H.	Investment Objectives	:	The Fund aims for long-term capital growth, to the extent possible, through investments mainly in peso-denominated listed equities comprising the Philippine Stock Exchange Index (PSEi).
I.	Risk Profile Suitability	:	Aggressive
J.	Allowable Investment Outlets/Underlying Assets	:	The Fund shall be primarily invested in a diversified portfolio of equities listed at the Philippine Stock Exchange. Provided that the fund may invest up to 100% of the portfolio in local equities comprising the PSEi, depending on current market conditions and the Fund Manager's outlook on the macroeconomy. a. **Cash and Short-term Deposits** Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. **Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas** (if allowed); c. **Equities** Exchange-listed shares of stock of corporations, common and/or preferred equities, comprising the PSEi, which are already listed or being offered

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

T. Redemption (Availability/Crediting of Proceeds)	:	T+3 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by credit to the LBP deposit account designated by the Participant, after three (3) banking days from redemption date. A check payable to the Participant may be issued upon request of the client subject to the policies of the Trustee.
U. Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual, and Frequency of Fee Collection	:	One and a half percent (1.50%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W. Holding Period	:	Thirty (30) calendar days
X. Penalty for Early Redemption	:	Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, and other qualified expenses of the Fund). At no instance shall the penalty be less than FIVE HUNDRED PESOS (P500.00). The penalty collected shall accrue to the Fund.
Y. Custody of Securities	:	Philippine Depository & Trust Corp. (PDTC) or any BSP-accredited third-party custodian appointed by the Trustee.

1.6 LANDBANK GLOBAL $ FUND

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

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

A.	Title of the Fund	:	LANDBANK Global $ Fund
B.	Currency	:	US Dollar
C.	Fund Structure	:	Regular UITF
D.	Fund Classification	:	Bond Fund (Long-Term Bond Fund)
E.	Recommended Investment Horizon	:	3 to 5 Years
F.	Unit Paying (Income Distribution)	:	No
	Distribution Policy		
	• Source of Income for Distribution	:	n/a
	• Frequency	:	n/a
	• Unit Entitlement (Number of units for every unit held by a participant)	:	n/a
G.	Description of the Fund	:	A fund designed for investors who are looking for a relatively liquid investment with potentially higher returns for their US dollar-denominated funds.
H.	Investment Objectives	:	The Fund aims to generate a relatively higher income through investments in Dollar-denominated fixed-income securities issued by the National Government and by local companies.
I.	Risk Profile Suitability	:	Moderate and above.
J.	Allowable Investment Outlets/Underlying Assets	:	a. **Certificates of Deposit** ▪ US$-denominated certificates of deposit of the Land Bank of the Philippines ▪ US$-denominated certificates of deposit of other of private, foreign or government banks, or other selected financial intermediaries accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. **Fixed-Income Securities** ▪ US$-denominated bonds, securities, or other evidence of indebtedness such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds issued or guaranteed by the: ▪ Government of the Republic of the Philippines or any of its subdivisions or instrumentalities; ▪ government instrumentality or local government units; and ▪ the Bangko Sental ng Pilipinas (BSP)

			Provided, that the servicing and payment of such obligations are fully guaranteed by the Republic of the Philippines or the BSP. It is understood that the documentation of these investments shall be consistent with those listed as qualified under the UITF rules and regulations; ▪ US$-denominated bonds, commercial papers, notes, or debentures that are traded in an organized exchange; c. **Derivative Instruments** Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants; d. **Tradable Loans** ▪ US$-denominated tradable loans secured by the abovementioned instruments; ▪ US$-denominated loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; e. Such other investments that are allowed under regulations issued by the BSP
K.	Modified Duration	:	Shall not exceed ten (10) years
L.	Frequency of Minimum Disclosure	:	Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M.	Benchmark	:	The average of the daily one-year ROP rates or, in its absence, any relevant and industry-accepted benchmark
N.	Required Minimum Initial Participation / Minimum Maintaining Balance	:	USD1,000.00
O.	Required Minimum Additional Participation	:	USD200.00
P.	Frequency of Participation (Admission/Redemption)	:	Any banking day
Q.	NAVPU at launch/Par Value	:	1.000000
R.	Cut-off Time	:	Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered

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

1.7 UNIT INVESTMENT TRUST FUND INVESTMENT FACILITIES

1.7.a LANDBANK UITF Auto-Invest Facility

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

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

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

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

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

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

2.1 LANDBANK PERA MONEY MARKET FUND[1]

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

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

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

[1] Not yet available/launched.

			Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. **Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP)** (if allowed); and c. Such other investments that are allowed under regulations issued by the BSP
K.	Modified Duration	:	Shall not exceed one (1) year
L.	Frequency of Minimum Disclosure	:	Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M.	Benchmark	:	Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market or, in its absence, any relevant and industry-accepted benchmark
N.	Required Minimum Initial Participation / Minimum Maintaining Balance	:	PhP5,000.00
O.	Required Minimum Additional Participation	:	PhP1,000.00
P.	Frequency of Participation (Admission/Redemption)	:	Any banking day
Q.	NAVPU at launch/Par Value	:	1.000000
R.	Cut-off Time	:	Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S.	Time of NAVPU computation/calculation		The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed.
T.	Redemption (Availability/Crediting of Proceeds)	:	T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by remittance to the Contributor's designated Cash Custodian, after one (1) banking day from the receipt of the Notice of Withdrawal/Termination by the TRUSTEE from the ADMINISTRATOR, subject to the applicable cut-off time.
U.	Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption.

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

2.2 LANDBANK PERA BOND FUND[2]

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

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

A.	Title of the Fund	:	LANDBANK PERA Bond Fund
B.	Currency	:	PhP
C.	Fund Structure	:	PERA-UITF
D.	Fund Classification	:	Long-Term Bond Fund
E.	Recommended Investment Horizon	:	3 to 5 Years
F.	Unit Paying (Income Distribution)	:	No
	Distribution Policy		
	• Source of Income for Distribution	:	n/a
	• Frequency	:	n/a
	• Unit Entitlement (Number of units for every unit held by a participant)	:	n/a
G.	Description of the Fund	:	A fund designed for PERA Contributors who aim for decent returns on their capital in preparation for their retirement from long-term fixed-income securities
H.	Investment Objectives	:	The Fund aims to generate a steady stream of income through investments in a diversified portfolio of peso-denominated fixed-income securities.

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

I.	Risk Profile Suitability	:	Moderate and above.
J.	Allowable Investment Outlets/Underlying Assets	:	a. **Cash, Short-term, and Long-term Deposits** Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. **Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP)** (if allowed); c. **Fixed-Income Securities** ▪ bonds, securities, or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds; ▪ fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange; ▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; ▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; d. **Derivative Instruments** Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly

			approved by the Trust Committee and disclosed to participants; e. **Tradable Loans** Loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; and f. Such other investments that are allowed under regulations issued by the BSP
K.	Modified Duration	:	Shall not exceed ten (10) years
L.	Frequency of Minimum Disclosure	:	Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M.	Benchmark	:	Percentage change in the Bloomberg Government Bond Index AI (All in) or, in its absence, any relevant and industry-accepted benchmark
N.	Required Minimum Initial Participation / Minimum Maintaining Balance	:	PhP5,000.00
O.	Required Minimum Additional Participation	:	PhP1,000.00
P.	Frequency of Participation (Admission/Redemption)	:	Any banking day
Q.	NAVPU at launch/Par Value	:	1.000000
R.	Cut-off Time	:	Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S.	Time of NAVPU computation/calculation		The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of market or availability of asset prices
T.	Redemption (Availability/Crediting of Proceeds)	:	T+1 Units redeemed by the Participant, in whole or in part, shall be paid for by the Trustee, by remittance to the Contributor's designated Cash Custodian, after one (1) banking day from the receipt of the Notice of Withdrawal/Termination by the TRUSTEE from the ADMINISTRATOR, subject to the applicable cut-off time.
U.	Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V.	Trust Fee, Accrual, and Frequency of Fee Collection	:	One percent (1.00%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W.	Holding Period	:	Thirty (30) calendar days

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

2.3 LANDBANK PERA GLOBAL $ FUND[3]

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

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

A.	Title of the Fund	:	LANDBANK PERA Global $ Fund
B.	Currency	:	US Dollar
C.	Fund Structure	:	PERA-UITF
D.	Fund Classification	:	Bond Fund (Long-Term Bond Fund)
E.	Recommended Investment Horizon	:	3 to 5 Years
F.	Unit Paying (Income Distribution)	:	No
	Distribution Policy		
	• Source of Income for Distribution	:	n/a
	• Frequency	:	n/a
	• Unit Entitlement (Number of units for every unit held by a participant)	:	n/a
G.	Description of the Fund	:	The fund aims to generate a relatively higher income in order to help achieve PERA Contributors' retirement fund objectives through investments in Dollar-denominated fixed-income securities issued by the National Government and by local companies.
H.	Investment Objectives	:	The Fund aims to generate relatively higher income compared to a regular dollar deposit account, through investments in Dollar-denominated fixed-income securities issued by the National Government and by local companies.
I.	Risk Profile Suitability	:	Moderate and above.
J.	Allowable Investment Outlets/Underlying Assets	:	a. **Certificates of Deposit** ▪ US$-denominated certificates of deposit of the Land Bank of the Philippines ▪ US$-denominated certificates of deposit of other of private, foreign or government banks, or other selected financial intermediaries accredited by LANDBANK's Financial Institution

[3] Not yet available/launched.

Department and LANDBANK Trust Banking Group;

b. **Fixed-Income Securities**
   - US$-denominated bonds, securities, or other evidence of indebtedness such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds issued or guaranteed by the:
     - Government of the Republic of the Philippines or any of its subdivisions or instrumentalities;
     - government instrumentality or local government units; and
     - the Bangko Sental ng Pilipinas (BSP)

     Provided, that the servicing and payment of such obligations are fully guaranteed by the Republic of the Philippines or the BSP. It is understood that the documentation of these investments shall be consistent with those listed as qualified under the UITF rules and regulations;
   - US$-denominated bonds, commercial papers, notes, or debentures that are traded in an organized exchange;

c. **Derivative Instruments**
   Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;

d. **Tradable Loans**
   - US$-denominated tradable loans secured by the abovementioned instruments;
   - US$-denominated loans traded in an organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate;

e. Such other investments that are allowed under regulations issued by the BSP

K.	Modified Duration	:	Shall not exceed ten (10) years
L.	Frequency of Minimum Disclosure	:	Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M.	Benchmark	:	The average of the daily one-year ROP rates or, in its absence, any relevant and industry-accepted benchmark
N.	Required Minimum Initial Participation / Minimum Maintaining Balance	:	USD200.00
O.	Required Minimum Additional Participation	:	USD100.00
P.	Frequency of Participation (Admission/Redemption)	:	Any banking day
Q.	NAVPU at launch/Par Value	:	1.000000
R.	Cut-off Time	:	Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as a transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as a transaction for the next applicable business day.
S.	Time of NAVPU computation/calculation		The NAVPU of the Fund shall be computed daily after all transactions relating to the fund are processed but not earlier than the closing of the market or the availability of asset prices.
T.	Redemption (Availability/Crediting of Proceeds)	:	T+3 credit to Contributor's PERA settlement account maintained with his/her Cash Custodian Units redeemed by the Contributor, in whole or in part, shall be paid for by the Trustee, by credit to the Contributor's PERA settlement account maintained with his Cash Custodian. Crediting shall be made three (3) days after the receipt of the Notice of Withdrawal/Termination by the TRUSTEE from the ADMINISTRATOR, subject to the applicable cut-off time.
U.	Prior Notice of Redemption	:	May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V.	Trust Fee, Accrual, and Frequency of Fee Collection	:	Half percent (0.50%) per annum based on the gross portfolio value of the Fund. Accrued daily and paid within five (5) banking days after the end of each calendar month.
W.	Holding Period	:	Thirty (30) calendar days
X.	Penalty for Early Redemption	:	Equivalent to twenty-five percent (25%) of the net earnings of the redeemed principal amount (i.e., net of trust fee, final withholding tax, penalties, and other qualified expenses of the Fund). At no instance shall the penalty be less than Ten U.S. Dollars (USD10.00). The penalty collected shall accrue to the Fund.

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

Each UITF is established, administered, and maintained in accordance with a written Plan Rules/Declaration of Trusts drawn by the LANDBANK Trust Banking Group. These are available upon request during regular banking hours at the LANDBANK Head Office and are also available at www.landbank.com

Target Market
- Individuals
- Private Institutions *(except for PERA UITFs)*

Cut-off time:
- Every 12:00noon of any banking day

Penalties and Other Applicable Charges

Early redemption penalties if withdrawn within the minimum holding period:
- For Peso-denominated Funds: 25% on the net earnings of the redeemed principal amount. At no instance shall the penalty be less than PhP500.00
- For Dollar-denominated Funds: 25% on the net earnings of the redeemed principal amount. At no instance shall the penalty be less than US$10.00

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

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

2. INSTITUTIONAL TRUST ACCOUNTS

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

3.1 EMPLOYEE BENEFIT

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

2.1.1 DEFINED BENEFIT RETIREMENT PLAN (Gratuity Plan)

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

2.1.2 DEFINED CONTRIBUTION RETIREMENT PLAN (Provident Plan)

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

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

2.1.3 HYBRID RETIREMENT PLAN

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

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

TARGET MARKET

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

3.2 PRE-NEED ACCOUNTS

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

3. INDIVIDUAL TRUST ACCOUNTS

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

4.1 PERSONAL MANAGEMENT TRUST (PMT)

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

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

4.2 PERSONAL RETIREMENT TRUST ACCOUNT (PRTA)

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

4.3 LIFE INSURANCE TRUST

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

B. OTHER INSTITUTIONAL SERVICES

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

1. LEGISLATED AND QUASI-JUDICIAL TRUST SERVICES

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

TARGET MARKET

- Government Agencies
- Private Institutions

2. CORPORATE FIDUCIARY ACCOUNTS

2.1 MORTGAGE TRUST INDENTURE (MTI)

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

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

TARGET MARKET

- Government Borrowers
- Corporate/Institutional Borrowers

2.2 FACILITY AND LOAN / PAYING AGENCY

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

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

SERVICES:

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

TARGET MARKET

- Government Borrowers
- Corporate/Institutional Borrowers

3. ESCROW AGENCY

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

BENEFITS

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

ESCROW Services Offered by TBG

3.1 POEA Escrow

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

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

3.2 Capital Gains (BIR) Escrow

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

3.3 Buy and Sell (Procurement) / Loan Releases Escrow

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

3.4 Escrow Services for Funds/Assets under Dispute of Ownership

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

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

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

TARGET MARKET

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

4. THIRD-PARTY SECURITIES CUSTODY AND REGISTRY SERVICES

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

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

5. PERSONAL EQUITY & RETIREMENT ACCOUNT – CASH CUSTODIANSHIP

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

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

6. SAFEKEEPING SERVICES

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

TARGET MARKET

- Individuals
- Government Agencies
- Private Institutions

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

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

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

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

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

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

BENEFIT

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

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

- Individuals
- Government Agencies
- Private Institutions

D. SPECIAL PURPOSE TRUST

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

TARGET MARKET

- Government Agencies
- Private Institutions

BASIC DOCUMENTARY REQUIREMENTS FOR ACCOUNT OPENING

- For Individuals:
  - Client Information & Signature Specimen Card (CISSC) for Individual Customer– for the basic KYC requirement
  - At least 1 valid/ government ID such as but not limited to: unexpired passport or driver's license, SSS, GSIS, etc. – this is important to verify the identity of the authorized signatories
  - Specimen signature card

- For Government Agencies:
  - Charter/Law creating the government agency, as applicable
  - Provision/section in the charter/law allowing the government agency to execute a Trust Arrangement
  - Duly Notarized Board Resolution/Secretary's Certificate or Authority to open a Trust Arrangement with LANDBANK Trust Banking Group
  - Duly Notarized Board Resolution/Secretary's Certificate or Authority indicating the authorized signatories to the Trust Agreement
  - Client Information & Specimen Signature Card (CISSC) for Government Customer signed by the authorized signatory/ies for the basic KYC requirements
  - At least 1 valid/government ID such as but not limited to: unexpired passport or driver's license, SSS, GSIS, etc.
  - Specimen Signature Cards
  - Tax Identification Number (TIN) of the Government Agency and Designated Officers

- For Private Institutions:
  - Latest General Information Sheet
  - Certificate of Registration with the appropriate Agency, such as Securities Exchange Commission
  - Constitution and By-laws
  - Duly Notarized Board Resolution/Secretary's Certificate or Authority to Open a Trust Agreement with LANDBANK Trust Banking Group.
  - Duly Notarized Board Resolution/Secretary's Certificate or Authority designating the authorized signatories to the Trust Agreement
  - Client Information & Specimen Signature Card (CISSC) for Private/Institutional Client signed by the authorized signatory/ies for the basic KYC requirements
  - At least 1 valid/government ID such as but not limited to: unexpired passport or driver's license, SSS, GSIS, etc. of each Designated Officer/authorized signatory
  - Specimen Signature card
  - Tax Identification Number (TIN) of the Private/Institutional Client and Designated Officer/authorized signatory
  - Latest Audited Financial Statement of the Corporation, if necessary.

CONTACT INFORMATION

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

2. **Trust Desks**

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

3. **LANDBANK Branches Nationwide**

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

Annex L

Documentary Requirements for Trust/Treasury Products

Trust Products

- ✓ Order Ticket
- ✓ Client Agreement for Fixed-Income Securities
- ✓ Data Privacy Consent Form for Investors
- ✓ Risk Disclosure Statement
- ✓ Client Suitability Assessment
- ✓ Acknowledgement to Invest in Specific Instruments
- ✓ Special Power of Attorney
- ✓ Investor's Undertaking
- ✓ Other KYC Documents required by the Branch

Treasury Products

a. Client Suitability Assessment
b. Acknowledgment to Invest in Specific Instruments, as applicable
c. Risk Disclosure Statement
d. Client Agreement
e. Order Ticket
f. Data Privacy Consent Form
g. For Government Securities

- Investor's Undertaking
- Special Power of Attorney

h. For Corporate Securities

- Primary Market: Application to Purchase/BIR and valid Tax Exemption Certificate (for tax-exempt institutions) and other documents required by the Issuer
- Secondary Market: PDTC Investor Registration Form, PDTC Specimen Signature Sheet and other documents required by PDTC

Annex M

Documentary Requirements for Regular Loans

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

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

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

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

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

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
	For Appraisal, submit one (1) certified true copy of: - Copy of Transfer Certificate of Title (TCT)/ Condominium Certificated of Title (CCT) - Tax Declaration of Tax Declaration for Land and Building (copy of Tax Declaration for Building only if the property is a condominium unit) - Real Estate Tax Receipt and Tax Clearance	LGU-Municipal/ City Hall
	- Contract to Sell or Reservation Agreement - Lot plan with vicinity map certified by a Geodetic Engineer - Master Deeds and Declaration of Restrictions, including amendments if any & Diagrammatic Plan (for condominium only) - Additional Requirements for House Renovation/Repair: - Building Plans - Building Specifications - Building Permit Building only if the property is a condominium unit) - Real Estate Tax Receipt and Tax Clearance - Contract to Sell or Reservation Agreement - Lot plan with vicinity map certified by a Geodetic Engineer - Master Deeds and Declaration of Restrictions, including amendments if any & Diagrammatic Plan (for condominium only) - Additional Requirements for House Renovation/Repair: - Building Plans - Building Specifications - Building Permit	Borrower

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
	One (1) copy of Apostille Convention on Authentication of Documents (DFA authentication only) of Special Power of Attorney (SPA), if applicable (For those not in the Philippines, SPA must be duly authenticated by the consul, if applicable)	DFA
Auto Loans	For Payroll/Pension Accountholders: Certificate of Employment Latest (within 3 months) Proof of Billing Branch certified payroll/pension credits (STII and STI3 or Bank Statements through IDRARS) for the last 6 months For Depositors: The above requirements for payroll/pension accountholders, plus the following; Latest Income Tax Return Payslip for the last three months For Business Owners: The above requirements for payroll/pension accountholders, plus the following; Registration Papers with the Department of Trade and Industry (DTI) or Securities and Exchange Commission (SEC) BIR-stamped Latest ITR with Audited Financial Statements Pre-payment Requirements: Verified Purchase Order Dealer's Undertaking to Submit Official Receipt (OR) and Certificate of Registration (CR) Authority to Deliver Vehicle Sales Invoice Delivery Receipt Promissory Note with Security Agreement CMAP/NFIS and LIS Reports Personal Data/Residence and Neighborhood Checking Report	 Employer of the Borrower Borrower Branch Borrower Borrower DTI or SEC BIR Marketing Dept./Dealer Marketing Dept./Dealer Dealer Dealer Marketing Dept./Borrower FSSC/PVSD FSSC/PVSD

Small Business Loans - For Individual/ Single-Proprietorship	Branch Certification on deposit ADB for the last three (3) years (*with minimum ADB of P1.50Mn*)	Branch
	Duly accomplished SBL Application Form	Borrower
	DTI Certificate of Registration (*unexpired*)	Borrower
	Current Business/ Mayor's Permit	Borrower
	Latest BIR filed Financial Statements with Income Tax Return (*reflective of net income*)	Borrower
	Clear copy of Bank Statements for deposit/s being maintained in Land Bank (*for the last six months, at least*)	Borrower
	Brief Company Profile	Borrower
	List of major customers and suppliers, with contact details	Borrower
	Two (2) valid IDs of the Borrower/authorized signatory/ies	Borrower
	Note: Additional documents may be required if deemed necessary.	
Small Business Loans - For Partnerships	Branch Certification on deposit ADB for the last three (3) years (*with minimum ADB of P1.50Mn*)	Branch
	Duly accomplished SBL Application Form	Borrower
	SEC Certificate of Registration and Articles of Partnership (*including amendments*)	Borrower
	Partners' Resolution/ Certificate authorizing the transaction and naming the authorized signatories	Borrower
	Current Business/ Mayor's Permit	Borrower
	Latest Audited Financial Statements with Income Tax Return (ITR) duly filed to BIR (*reflective of income*)	Borrower
	Clear copy of Bank Statements for deposit/s being maintained in Land Bank (*for the last six months, at least*)	Borrower
	Brief Company Profile	Borrower
	List of major customers and suppliers with	Borrower

	contact details Two (2) valid IDs of authorized representatives/ signatories *Note: Additional documents may be required if deemed necessary.*	 Borrower
Small Business Loans - For Corporations	Branch Certification on deposit ADB for the last three (3) years (*with minimum ADB of P1.50Mn*) Duly accomplished SBL Application Form SEC Certificate of Registration, Articles of Incorporation and By-Laws (*including amendments*) Latest General Information Sheet (GIS) Board Resolution/ Secretary's Certificate authorizing the transaction and naming the authorized signatories Current Business/ Mayor's Permit Latest Audited Financial Statements with Income Tax Return (ITR) duly filed to BIR (*reflective of income*) Clear copy of Bank Statements for deposit/s being maintained in Land Bank (*for the last six months, at least*) Brief Company Profile List of major customers and suppliers with contact details Two (2) valid IDs of authorized representatives/ signatories *Note: Additional documents may be required if deemed necessary.*	Branch Borrower Borrower Borrower Borrower Borrower Borrower Borrower Borrower Borrower

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Financial Institutions	One (1) Letter of Application indicating the type of credit facility/loan and amount of loan being applied for (and where possible, the application form shall be prepared in the CFI's stationery) One (1) original copy of Board Resolution duly signed by the Board of Directors (BOD) authorizing the CFI to borrow funds, negotiate and enter into agreement with the Bank and designating at least two (2) officers authorized to sign all papers One (1) certified true copy of List of incumbent Members of the BOD and principal officers indicating therein their respective education attainment and work experience as of recent date One (1) certified true copy of List of existing principal shareholders and their stockholdings (with 10%) or more total shares One (1) certified true copy of Brief Company Profile One (1) certified true copy of Articles of Incorporation/Corporation and By-laws including amendments thereto, if any	Borrower
	One (1) certified true copy of Certificate of Registration (with SEC) and Certificate of Authority to Operate from the BSP (for new applicant only)	Bangko Sentral ng Pilipinas (BSP) or SEC
	For projects involving constructions, one (1) certified true copy of: Cost Estimates, Plans and Specifications, Bill of Materials and Work Program/Schedule	Borrower
	One (1) certified true copy of year-end latest quarterly RBCAR Report as submitted to BSP (to determine its compliance to certain RAAC, such as capital, RBCAR and Tier-1 Based Ratio)	
	One (1) certified true copy of Updated Income Tax Return (ITR), duly stamped as received by the Bureau of Internal Revenue, together with the supporting financial statements, as applicable per BSP Circular No. 855, s. of 2014.	BIR

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Large Corporations	One (1) certified true copy of Three (3) years track record One (1) certified true copy of Profitable operations for the past three (3) years One (1) certified true copy of No ownership dispute for the past three (3) years One (1) certified true copy of No labor dispute for the past three (3) years One (1) certified true copy of Credit facilities of multinational companies may be packaged provided they are labor intensive and/or export-oriented, as well as business ventures and projects with evident socio-economic impact that is highly beneficial to the company One (1) certified true copy of Company and stockholders/officers of good credit standing (i.e., no adverse finding) One (1) certified true copy of D:E ratio is within the 75:25 benchmark One (1) certified true copy of Annual Percentage Rate (APR) of 3%	BIR RDO
Microfinance	One (1) Certified true copy of the Certificate of Registration with Cooperative Development Authority (CDA), in case of coops; BSP and SEC, in case of CFIs; and SEC, in case of NGOs	CDA
	One (1) Certified true copy of Articles of Cooperation (for Coops), and Articles of Incorporation (for CFIs and NGOs)	Borrower
	One (1) original signed copy of Information Sheet of the Board of Directors and Officers	
	One (1) original signed copy of Board Resolution authorizing the MFI to borrow, and designating at least two (2) officers to negotiate loan with LBP and sign loan documents with their specimen signature and pictures	
	One (1) certified true copy of Audited FS for the last 3 years plus latest Interim FS at the time of application	
Cooperatives	One (1) certified true copy of Audited Financial Statement (FS) for 3 years, or interim financial statement for new cooperatives	Borrower
	One (1) Photocopy of registration with Articles of Cooperation and Bylaws;	

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Cooperatives	One (1) certified true copy of list of Board of Directors and Core Management Team (COMAT) with bio-data and ID pictures	Borrower
	One (1) certified true copy of BODs' and COMATs educational attainment and years in the cooperative will be included	
	One (1) certified true copy of Board resolution authorizing the cooperative to borrow (stating the amount and purpose of loan) and designating at least two (2) officers to negotiate and sign loan documents	
	One (1) certified true copy of Submission of the master list of members of the registered coop, duly certified by the Coop's Manager and Secretary	
	One (1) certified true copy of Audited financial statements for the last three (3) years and/or interim financial statements (for new cooperatives)	
	One (1) certified true copy of CDA registration	CDA - Registration Division
Micro, Small and Medium Enterprises	One (1) photocopy of Certificate of Registration with DTI, Securities and Exchange Commission (SEC) or Board of Investments (BOI)	DTI/ SEC/ BOI
	One (1) certified true copy of CTC of Articles of Incorporation/Partnership and By-Laws	Borrower
	One (1) original copy of Notarized Board Resolution authorizing the management to obtain loan from LBP and designating the authorized signatories - Board of Directors (corporations only) - Principal Stockholders and their stockholding (corporations only)	
	One (1) original copy of Bio-data of borrowers/ proprietors, partners, key officers and BOD	
	One (1) original copy of Sworn Statement of Assets and Liabilities of borrowers/ proprietors, partners, key officers, and Board of Directors	
	One (1) certified true copy of Photocopy of ITR and audited (BIR-received) FS (last 3 years)	
	One (1) certified true copy of Latest interim financial statements	

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Micro, Small and Medium Enterprises	One (1) certified true copy of Projected income statement, balance sheet, and cash flow statement with basic assumptions	Borrower
	Brief certified true copy of history of business	
Local Government Unit (LGUs)	One (1) original copy of Sanggunian Resolution - Authorizing the local Chief Executive (LCE) to borrow funds, negotiate and enter into a loan agreement with LBP; - Authorizing the LCE to sign, endorse loan documents, mortgages, deed of assignments, agreements, notes, and other documents pertaining to the loan obtained from LBP; and - Approving the projects to be financed and these are in accordance with the approved local development plan and public investment program or approved annual procurement/investment program;	Borrower
	One (1) certified true copy of Commission on Audit (COA) Audited Financial Statements preferably for the past 3 years and latest interim FS;	COA
	One (1) original copy of Approved budget for the current year;	Borrower
	One (1) original copy of Ordinance approving the Local Development Plan/Annual Investment Program	
	One (1) original copy signed by authorized signatory List of elected officials and key officers	
	One (1) original copy signed by authorized signatory Feasibility Study (whenever applicable)	
	One (1) original copy signed by authorized signatory Schedule of LGU's IRA for the past 2 years	

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Local Government Unit (LGUs)	For projects involving construction, one (1) original copy signed by authorized signatory: Cost Estimates, Plans and Specifications, Bill of Materials and Work Program/ Schedule duly approved by the LCE	Borrower
	One (1) original copy signed by authorized signatory for acquisition of machinery and equipment, quotation from supplier/s	
	One (1) original copy signed by authorized signatory of Certification on the local school board budget for the current year in cases where SEF is to be assigned for construction, improvement or repair of public schools	
Government-Owned and Controlled Corporations	One (1) certified true copy of Office of the President approval/clearance to apply for a loan	Borrower
	One (1) certified true copy of MB Opinion	
	One (1) certified true copy of No adverse finding	
	One (1) certified true copy of Profitability track record of at least 3 years	
	One (1) certified true copy of Maximum D:E ratio 75:25	
	One (1) certified true copy of APR of 3%	
State Universities and Colleges (SUCs)	One (1) certified true copy of Monetary Board Opinion	Borrower
	One (1) certified true copy of Audited FS for the last 3 years	
	One (1) original copy of Board Resolution to borrow	
	One (1) original copy of Approved budget for the current year	
	One (1) original signed by authorized signatory of List of Officials	
	One (1) certified true copy of SUC's strategic plan	
	One (1) certified true copy of Setting-up of Project Implementation Structure (for stand-alone projects)	

CLIENT	BASIC REQUIREMENTS	WHERE TO SECURE
Water Districts	One (1) certified true copy of Conditional Certificate of Conformance issued by Local Water Utilities Administration (LWUA)	LWUA Office
	One (1) certified true copy of COA audited financial statements for the past three years	COA
	One (1) original copy of Board Resolution authorizing an officer of the water district to negotiate, borrow, mortgage, sign, and enter into a loan agreement with LBP	Borrower
	One (1) certified true copy of Feasibility Study, WD Development Plan and Program of Work approved by LWUA or reviewed and approved by LBP	LWUA
	One (1) certified true copy of Monetary Board Opinion (MBO) issued by BSP's Monetary Board on the monetary and balance of payments implications of proposed domestic borrowings by LGUs and Government Entities as per provisions of Section 123 of R.A. No. 7653	Borrower
	One (1) certified true copy of Clearance from LWUA allowing the water district to secure a loan from LANDBANK	LWUA
Government Agencies	One (1) certified true copy of Real Estate Mortgage (REM) on real properties and improvements	Borrower
	One (1) certified true copy of Chattel Mortgage (CM) on machinery and equipment	
	One (1) certified true copy of Hold out on deposits	
	One (1) certified true copy of Assignment of Inventories, receivables, LCs, POs, guarantee cover	

Annex N

Fees and Charges for Loan Application and Property Appraisal

FEES TO BE PAID
For commercial loan account (except OFW) payment of application and appraisal fees will be collected in advance upon filing of loan application: Application fee for: • New Customer: PHP 2,000 • Renewal: PHP 1,000 Appraisal Fee will depend on the type of property with a minimum appraisal fee of PHP 4,500 to a maximum of PHP 10,000. For Mortgage Loan and EASY Home Loan and End Buyers Financing Tie-Up Appraisal fee of: • PHP 5,000 for regular/walk-in clients • PHP 3,500.00 for acquisition from developers without MOA • PHP 2,500.00 for acquisition from developers with MOA

Annex O

Processing Time in the Conduct of Credit Investigation

AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
Conduct Credit Investigation			
Classification of CI	Sub-Classification (CI Product)		
Simple	**Electronic Verification** ➢ NFIS/iCMAP ➢ LIS (61-210 Days) Government Regulatory Agencies ➢ SEC ➢ DTI ➢ CDA ➢ PCAB ➢ PRC ➢ Others **Phone Verification** ➢ Residence Checking ➢ Referred Non-BAP/Financial Institutions Checking ➢ Employment/Income Verification ➢ Other Entities – e.g., Bank, Credit Card, Insurance Companies, etc.	Step 1 – 3 Banking Days	**3 Banking Days**
Complex	**Electronic Verification** ➢ LIS (1-60 days) **Phone Verification** ➢ Trade Checking **Fieldwork Verification** ➢ DHSUD/PCAB ➢ BIR ➢ Mayor's Permit ➢ Court Case ➢ Residence/Neighborhood ➢ Employment/Income Verification ➢ Lease Premises Verification	Step 1 – 7 Banking Days	**7 Banking Days**

AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
Highly Technical	**E-mail/Postal**		
	➢ Trade Checking	Step 1 – 20 Banking Days	**20 Banking Days**
	➢ Referred Non-BAP/Financial Institutions Checking		
	➢ Other Entities – e.g., Bank, Credit Card, Insurance Companies, etc.		
	➢ Employment/Income Verification • Foreign employer with local office of sea-based & land-based employee/client • Foreign employer with foreign office for sea-based & land-based employee/client • Other income of clients derived for scholarship, grants, pensions, dividends, etc.		
	➢ **Skip Tracing**	Step 1 – 20 Banking Days	**20 Banking Days**
	➢ **Asset Verification**		
	➢ **Survey Plan Verification**		

Annex P

Processing Time in the Conduct of Property Inspection/Appraisal

AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
A. Conduct site/ocular inspection – Real Estate			
CLASSIFICATION	**TYPE OF ASSETS/PROPERTIES**		
SIMPLE	Residential Property (Per site/ location) ➢ EHL • Up to 5 Lots • With/without improvement/s • Up to 2 Condominium Units • Apartment/s (up to 5 doors	Step 1 & 2– 1 Banking Day Step 3 – 1 Banking Day Step 4-6 1 Banking Day _____ Total 3 Banking Days	3 Banking Days
COMPLEX	Residential Property (Up to 2 sites/ location) ➢ EHL, situated within up-scaled/high-end subdivisions/condominium projects such as but not limited to Forbes Park, White Plains, Ayala Alabang, etc. ➢ SME/Corporate Loans • Up to 5 lot/s, • vacant or with improvement/s; • Up to 5 Condominium Units per Condominium Project. • Apartments	Step 1 & 2– 1 Banking Day Step 3 – 4 Banking Days Step 4-6 2 Banking Days Total 7 Banking Days	7 Banking Days
	Commercial Property (Per site/ location) ➢ Up to 5 Lot/s or contiguous lot/s; ➢ With or without Low Rise improvements (e.g., Banks, Office, Pension House, Clinic, etc.)		
	Industrial Property (Per site/ location) ➢ Up to 5 Lots or contiguous lot/s; ➢ Vacant or with improvements (e.g., Fabrication Shops, Machine Shops, and Cottage Industry)		
	Agricultural Property (Per site/ location) ➢ Vacant or with standing crops		

AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
	except rubber and palm oil plantation		
HIGHLY TECHNICAL	Residential Property ➢ Residential Subdivision/ Condominium Development Projects	Step 1 & 2– 1 Banking Day Step 3 – 15 Banking Days Step 4-6 4 Banking Days Total 20 Banking Days	**20 Banking Days**
	Commercial Property ➢ More than 5 Lot/s or contiguous lot/s, vacant or with Low Rise improvements (e.g., Banks, Office, Pension House, Clinic, etc.); ➢ Lot or contiguous lots with Commercial improvements more than 5-storeys high (e.g., Office, Hotel, Hospital, Condominium, etc.), and Convention Centers.		
	Industrial Property ➢ Lot or contiguous lots with Heavy and Complex Industries improvements per property site/location (e.g., Industrial Plants, Power Plants, Mills, Food Processing Plants, Amusement Parks, etc.).		
	Agricultural Property ➢ With improvements such as poultry, piggery, and livestock; ➢ Rubber, Banana, and oil palm plantation; ➢ Fish pond and prawn farm.		
	Special Purpose ➢ Land Fills, Reclamations, Memorial Parks, Columbarium, Golf Courses, Shares of Stocks, Transport Hubs, Ports, Leasehold Rights, Socio-Economic Zones, Renewable Energy Projects, Water Distribution and Sewerage and Dams.		
B. Conduct site/ocular inspection – Chattel			
COMPLEX	Movable Chattels ➢ Up to 10 units per property site/ location	Step 1 & 2– 1 Banking Day Step 3 – 4 Banking Days Step 4-6	**7 Banking Days**
	LBP Fixed Assets ➢ Per Branch request		

AGENCY ACTIONS		PROCESSING TIME	TOTAL PROCESSING TIME
		2 Banking Days Total 7 Banking Days	
HIGHLY TECHNICAL	Movable Chattels ➢ More than 10 units per property site/location	Step 1 & 2– 1 Banking Day Step 3 – 15 Banking Days Step 4-6 4 Banking Days Total 20 Banking Days	**20 Banking Days**
	Marine Vessels/Aircraft		
	Immovable Chattels ➢ Production system or group of machinery/equipment for single product.		
	Merchandise Inventories		
	LBP Fixed Assets ➢ Head Office request		

Annex Q

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

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

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

Annex R

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

1. Processing of Direct Import Remittance (DIR)

a. Commission - 1/8 of 1% of principal amount; minimum of PHP 1,000
b. Swift Cost – PHP 500 or USD 30
c. Documentary Stamps – PHP 0.60 for every PHP 200
d. FX Bank's fees USD15 for USD wire
- GBP 13 for GBP wire
- SGD 25 for SGD wire
- AUD 22 for AUD wire
- JPY 5,500 for JPY wire
- EUR 45 for EUR wire

2. Processing of Domestic Bills (DB)

a. Documentary Stamps – P0.60 for every PHP 200 based on the Bank Draft amount
b. If proceed is via RTGS:
- RTGS Fee – PHP 150
- Ad Valorem – bank draft Amount x 0.00001, minimum of PHP 10 maximum of PHP 400
- Swift Cost- PHP 300

c. If USD domestic L/C via GSRT/ PDDTS
- SWIFT Cost – USD 10
- GSRT/ PDDTS Fee – USD 3
- Handling Commission -¼ of 1% minimum USD 25

3. Processing of Open Account (O/A)

a. Commission - ¼ of 1% of collection amount; minimum of PHP 1,000.00
b. Swift Cost – PHP 500.00 or USD 30.00
c. Documentary Stamps – PHP 0.60 for every PHP 200.00
d. FX Bank's fees
- USD 15 for USD wire
- GBP 13 for GBP wire
- SGD 25 for SGD wire
- AUD 22 for AUD wire
- JPY 5,500 for JPY wire
- EUR 45 for EUR wire

Annex S

Documentary Requirements for Appraisal Services

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
A. Real estate a) Land 1) Titled a) Certificate of Title (all pages) b) Lot plan with vicinity map or Approved Survey Plan c) Current Tax Declaration	Client-provided
2) Untitled - Current Tax Declaration - Approved Survey Plan - Realty Tax Receipt - Deed of Sale/ Donation/ Exchange, if applicable - Extra Judicial Settlement Agreement, if applicable - Settlement od Estate, if applicable - Court Judgement, if applicable	Client-provided
b) Building/ Improvement (Existing or Proposed) <u>For Existing Improvement</u> - As-built plan, if still available - Latest Tax Declaration (Optional) <u>For Proposed Improvement</u> - Clear copy of complete set of building plans duly approved by the concerned LGU offices - Bill of materials, cost estimates and specification consultancy contracts, if applicable	Client-provided
c) Immovable Machinaries/Equipment (Existing or Proposed)	Client-provided

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<u>For existing Machinery/Equipment</u> - Client certified list of existing equipment indicating complete technical description, serial number and other identifying marks, date, source and cost of acquisition, power rating, capacities and encumbrance - Plant Layout (optional) <u>For Proposed to be Acquired Items</u> - List of machinery/equipment with corresponding pro-forma invoices / price quotation *Note: Exclusive dealership / distributorship should be supported by a duly notarized Certification* - Detailed Specifications - Detailed Plant Layout/Plans - Brochures (optional) - Engineering and Procurement Contact (Optional)	Client/Borrower Client/Borrower
B. Special Type of Property Rights a) Leased Land - Certificate of Title - Approved Survey Plan of Lot Plan with vicinity map - Current Tax Declaration - Duly notarized Lease Contract	Client-provided
b) Condominium (all types) - CCT - Tax Declaration - Master Deed with Declaration of Restriction (MDDR) - Diagrammatic Floor Plan of the Unit (optional) - SEC Registration of the Condominium Corporation (optional)	Client-provided

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
c) Lots for Proposed Subdivision Development - Certificates of Title - Lot plan with vicinity map or Approved Survey Plan - Tax Declaration - Detailed Development Plans - Bill of Materials/Cost Estimates - Scope of Works - Development Permit - HLURB Certificate of Registration - License to Sell	Client-provided
d) Memorial Lot - Deed of Sale - Location Plan - Certificate of Ownership or Registration	Client-provided
e) Lots with informal settlers - Certificate of Title - Tax Declaration - Lot plan with vicinity map or Approved Survey Plan - Relocation Survey reflecting the lots are occupied by the informal settlers - Inventory of Informal Settlers	Client-provided

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
C. Chattels 1. Movable Machineries / Equipment (Existing or Proposed to be Acquired) *For Existing Machinery/Equipment* - Client certified list of existing equipment, indicating complete technical description, serial numbers and other identifying marks, date, source and cost acquisition, power rating, capacities and encumbrance - Registration papers with concerned government, such as: For Motors Vehicles - Certificate of Registration (CR); and - Officials Receipt (optional) For Marine Vessels - Certificate of Registration - Certificate of Vessel Registry - Coastwise License - Other Marina issued statutory certificates (optional)	Client-provided
For Aircrafts - Certificate of Registration - Certificate of Airworthiness - Flight Data Statistics(optional) - Deed of Sale	Client-provided

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
For proposed to be Acquired Items - List of machinery/equipment with corresponding pro forma invoices / price quotation *Note: Exclusive dealership/distributorship should be supported by a duly notarized Certification* - Detailed Specifications - Brochures (optional) - Detailed Plans / Shop Drawings (optional) 2. Livestock - Livestock Certificate of Ownership (duly notarized) 3) Standing Crops a) Annual Crops - Insurance Certificate/Policy b) Perennial Crops - Inventory List - Insurance Certificate/Policy - Crop planting/Layout Plan **D. Inventories** - Notarized Inventory List with descriptions and acquisition cost data - Audited Financial Statements for the last three (3) years (optional) **E. Sugar Quedan Certificates** - Warehouse Receipts - SRA Certification / validation for Sugar Quedans	Client-provided

Annex T

Documentary Requirements for Credit/Background Investigation Services

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. The following shall be the prevailing standard practices in preparing a request for CI: The CI request should have complete borrower's data: a) For Corporations/ Cooperatives/ Local Government Units/ Small & Medium Business Enterprises - Complete Corporate/ Cooperative/ Local Government Unit/ SME Business Name - Complete Business Address - Taxpayer's Identification No. (TIN) b) For Mortgage Banking - Complete Borrower's name (Surname, Given Name, Middle Name) - Nickname/ A.K.A - Domicile Address - Complete Residence Address - Business Name/ Employer - Complete Business/ Employer Address - Date of birth - Civil Status - Gender - Tax Payer's Identification No. (TIN) - Identification Card Type/ No. (i.e. Company ID/ No., Passport, SSS, GSIS, Driving License, etc.) - Spouse name (if applicable) - E-mail Address - Contact No. (Mobile and/ or Landline) - Company Designation/ Position - Other concrete reference for identification c) For Credit Card Applicants/ Non-Borrowing Accounts - Complete Borrower's name (Surname, Given Name, Middle Name)	Client-provided

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
- Complete Residence and/ or Business Address - Date of birth - Civil Status - Gender - Taxpayer's Identification No. (TIN) - Identification Card Type/ No. (i.e. Company ID/ No., Passport, SSS, GSIS, Driving License, etc.) - Spouse name (if applicable) - E-mail Address - Mother's Maiden Name - Contact No. (Mobile and Landline) 2. The following documents shall be attached to the CI Request: a) For Corporations/ Cooperatives/ Small & Medium Business Enterprises - Government Regulatory Agencies registration/ license certificate and other related documents b) For Mortgage Banking - Duly Accomplished Loan Application - Latest Certificate of Employment and Compensation and/ or Contract of Employment - Payslips/ Vouchers - Income Tax Return - Proof of Billing from Utilities (for residence checking) i.e. electric, water, cable, T.V., telephone, etc. c) For Credit Card Applicants - Duly Accomplished CI Request Form d) Non- Borrowing Accounts - Duly Accomplished CI Request Form - Government Regulatory Agencies registration/ license certificate	Client-provided

Annex U

Documentary Requirements for Issuance of Letters of Credit

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
For Private Entities: 1. Board Resolution/ Secretary's Certificate authorizing the opening of LC together with the Authorized Signatory/ies (1 photocopy)	Client-initiated document
2. Updated DTI/SEC registration (1 photocopy)	
3. For Commercial LC: Signed Firm Offer / Pro-forma Invoice and; For Foreign and Domestic Standby LC; Bid/contract copy for Standby LC/Performance Guarantee (1 photocopy)	
4. Application and Agreement for Commercial Letter of Credit (1 original copy, 2 photocopies/scanned/carbon copies)	LBP-International Trade Department
5. Duly accomplished Application to Purchase Foreign Exchange (FX) form (1 copy)	
6. Signature Card (1 original copy)	LBP-Treasury Operations Department-Central Communications Unit
7. Single Administrative Documents (SAD) for foreign LC only (1 photocopy/scanned copy)	Bureau of Customs *(Note: Thru E2M Bureau of Customs System)*
8. Proof of exemption from Payment of Custom Duties **(Foreign LC),** if applicable (1 photocopy/scanned copy)	Department of Finance-One Stop Shop
For Local Government Unit (LGU) 1. Original or duplicate copy of Resolution (w/ official seal) stating therein the authorized signatory/ies in the opening of Letter/s of Credit with the Land Bank of the Phils. (LBP) signed by the majority of Council Members and approved by the Head Local Government Unit.	Client-initiated document
2. For Commercial LC: Signed Firm Offer / Pro-forma Invoice and; For Foreign and Domestic Standby LC; Bid/contract copy for Standby LC/Performance Guarantee	

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

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

Annex V

Fees and Charges for Issuance of Letters of Credit

1. Applicable L/C opening charges

2. Opening charges:

   a. Commission - ¼ of 1% of the LC amount for the 1st two (2) months and 1/8 of 1% per month there-after; mini-mum of PHP 1,000

   b. Doc. Stamps – PHP 0.60 for every PHP 200

   c. SWIFT Cost (Foreign) – PHP 1,000 or USD 30

   d. Commitment Fee (Domestic) - 1/8 of 1% flat

   e. Transmittal Fee (Foreign) - PHP 350 per L/C

   f. Reproduction Cost - PHP 50

   g. Usance Commission - 1/8 of 1% per month of the usance period

3. For Cash LC - LC Amount plus 5% buffer

Annex W

Fees and Charges for Amendment of Letters of Credit

a. Commission - 1/8 of 1% per month (if extension of expiry or increase in amount), minimum of PHP 500. If other than extension of expiry or increase in amount, PHP 300

b. SWIFT Cost (Foreign) - PHP 700 or US$ 30 per swift message

c. Documentary Stamps – PHP 0.60 for every PHP 200 (for the increased amount)

Annex X

Fees and Charges for Processing of Import Bills (IB)

a. Transit Interest Rate - As approved by Loan Approving Group/Lending Unit concerned

b. Documentary Stamps – PHP 0.60/PHP 200

c. Postage – PHP 150

d. SWIFT Cable Cost – PHP 500

e. Handling Commission - ¼ of 1% of the draft amount. Minimum of PHP 1,000 (If import bill is paid in US Dollar)

LANDBANK

Annex Y

Documentary Requirements
For AR Bond Trading and Marketing

Checklist of Requirements	Where to Secure
1. Basic Requirements (Seller/Bondholder)	
Agrarian Reform (AR) Bond Certificate (1 original copy)	Bondholder/Authorized Representative
Valid photo bearing government-issued ID of Bondholder/ Heirs/Authorized Representative/Signatories (1 photocopy with signature of Bondholder)	Any government agency issuing identification cards
Client Information and Specimen Signature Card (CISSC) to be accomplished by Bondholder/Heirs/Authorized Representative/Signatories (1 original copy or Certified copy by Branch/FSSC Signatory)	Branch/Treasury Brokering and Marketing Unit (TBMU)
Data Privacy Consent Form (DPCF) to be accomplished by Bondholder/Heirs/Authorized Representative/Signatories (1 original copy)	TBMU
Form I - Application for Bond Servicing Transaction (ABST) for Bond Payment (1 original copy)	TBMU
Form II - ABST for Bond Transfer/Conversion/Exchange/ Replacement (1 original copy)	TBMU
Bond Receipt Form (1 original copy)	TBMU
Authority to Sell	TBMU
2. Additional Requirements for Legally Incompetent/Incapacitated Bondholders	
Special Power of Attorney (SPA); or, in case of minor, Affidavit of Guardianship/Letters of Guardianship, issued by competent Court (1 original copy) Confirmation Letter from Bondholder, as applicable (1 original copy)	Bondholder/Authorized Representative
Medical Certificate/Birth Certificate (as applicable) (1 original copy)	
3. Basic Requirements (Buyer-Investor)	
Valid photo bearing government-issued ID of Individual Investor or Authorized Representative/Signatories for Corporation (1 photocopy with signature of Buyer-Investor)	Any government agency issuing identification cards
Client Information and Specimen Signature Card (CISSC) to be accomplished by Buyer-Investor, or Authorized Representative/Signatories for Corporation (1 original copy or Certified copy by Branch)	Branch/TBMU
Data Privacy Consent Form (DPCF) to be accomplished Buyer-Investor or Authorized Representative/Signatories for Corporation (1 original copy)	TBMU

Checklist of Requirements	Where to Secure
4. Additional Requirements for Domestic Corporations/Partnership (Bondholder or Buyer-Investor)	
Articles of Incorporation/Partnership, authenticated by SEC (1 certified true copy)	Securities and Exchange Commission (SEC)
Certificate of Registration issued by the SEC (1 certified true copy)	
Latest General Information Sheet (GIS), authenticated by SEC (1 certified true copy)	
Board Resolution or duly notarized Corporate/Partnership Secretary's Certificate of such Resolution, certified by the Corporate/Partnership Secretary and attested by the President, authorizing the bond transaction and naming the authorized representative to make such bond transaction in behalf of the corporation/partnership (1 certified true copy)	Bondholder/Authorized Representative
5. Additional Requirements for Foreign Corporations (Buyer-Investor)	
Certificate of Incorporation/Registration, issued by appropriate foreign government agency (1 certified true copy)	Client to Provide
Certificate of License to do Business in the Philippines, issued by SEC (1 certified true copy)	SEC
Articles of Incorporation and By-laws, authenticated by SEC (1 certified true copy)	
Latest General Information Sheet (GIS), authenticated by SEC (1 original or 1 certified true copy)	
Notarized Secretary's Certificate of the Board Resolution, authorizing the bond transaction and naming the Resident Agent or authorized representative to effect the same (1 original or 1 certified true copy)	Authorized Representative
6. Additional Requirement for Dissolved Corporations (Bondholder)	
Certificate of Corporate Status/ Information on dissolve corporate status (1 certified true copy)	SEC
Latest General Information Sheet (GIS) filed by the corporation prior to dissolution, authenticated by SEC (1 certified true copy)	
Certification that corporation is not subject of any pending litigation involving intra- corporate dispute, or under receivership or liquidation proceedings (1 original or 1 certified true copy)	Executive Clerk of Court of appropriate Regional Trial Court
Board Resolution, signed by a majority of the remaining directors of the dissolve corporation constituting themselves as trustees for purposes of liquidating corporate assets (1 certified true copy)	Bondholder/Authorized Representative

Checklist of Requirements	Where to Secure
Special Power of Attorney with Undertaking signed by the trustees of the dissolved corporation appointing a representative to transact with LBP on the payment of the land transfer proceeds (Note: other responsibilities of the representative may be included; and undertaking to hold LBP and its officers and employees free and harmless from any liability or suits that may arise from the release of the proceeds in the name of the representative appointed by the trustees	Bondholder/Authorized Representative
7. Additional Requirements for Dissolved Partnerships (Bondholder)	
Articles of Dissolution or Affidavit of Dissolution, signed by the remaining partners, naming the authorized representative to effect the bond transaction with undertaking to hold LANDBANK and its officers/employees free from any liability or suits that may arise from bond transaction (1 original or 1 certified true copy)	Bondholder/Authorized Representative
Final and executory Order, naming the representative authorized to transact business with appropriate Government Agencies with regard to disposition of properties of the partnership (as applicable) (1 original or 1 certified true copy)	Competent Court
8. Additional Requirements for Government Agency (Buyer-Investor)	
Appointment Paper and Oath of Office of Head of Agency, certified by Secretary (1 certified true copy)	Authorized Representative
Resolution of Government Agency or Secretary's Certificate of such Resolution, authorizing the bond transaction and naming the authorized representative/s to effect the same (1 original or 1 certified true copy)	

Annex Z

Documentary Requirements for Brokering and Distribution

1. Primary Market - Peso Denominated Corporate Bonds or LBP Issue

Checklist of Requirements	Where to Secure
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)	Any government agency issuing identification cards
Updated / Active LBP Deposit Account *Note: LBP Account with Branch Code 500 are not allowed.*	Any LBP Branch – New Accounts
Authority to Debit/Credit Account (ADCA) (1 original copy)*****; or Local/Manager's Check or cash for placement (if applicable) **Waived if payment instruction is already covered in the Order Ticket*	LBP Branch – New Accounts Client to provide
Application to Purchase (ATP) (3 original copies)	Underwriter / Selling Agent – Distribution Unit
Registry Paying Agent (RPA) Specimen Signature Sheet (2 original copies)	
Other documents required by Issuer (1 original copy)	
Additional Requirements for Individual	
Properly accomplished forms, signature verified by LBP Branch ✓ Checklist of Minimum Information/Documents ✓ Client Agreement (1 original copy) ✓ Data Privacy Consent Form for Investors (1 original copy) ✓ Risk Disclosure Statement (1 original copy) ✓ Order Ticket (1 original copy) ✓ Client Suitability Assessment (CSA) (1 original copy) ✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy)	LBP Branch – New Accounts or TBMU Officer
Additional Requirements for Institutional Client	
Above plus: ✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy) ✓ Such other documents as may be reasonably required by any of the Underwriters or the Registrar ✓ Updated and valid Tax Exemption Certificate/BIR Ruling for institutional accounts claiming tax exemption (1 certified true copy)*	Client to provide Bureau of Internal Revenue (BIR)

**Note: Subject to Issuer's approval.*	

2. Secondary Market (Purchase) Peso Denominated Corporate Bonds or LBP Issue

Checklist of Requirements	Where to Secure
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)	Any government agency issuing identification cards
Updated / Active LBP Deposit Account *Note: LBP Account with Branch Code 500 are not allowed.*	Any LBP Branch – New Accounts
Authority to Debit/Credit Account (ADCA) (1 original copy)*****; or Local/Manager's Check or cash for placement (if applicable) **Waived if payment instruction is already covered in the Order Ticket*	LBP Branch – New Accounts Client to provide
Investor Registration Form (1 original copy)	Registry Paying Agent (RPA) – Philippine Depository and Trust Corporation (PDTC) ADCU Team
Registry Paying Agent (RPA) Specimen Signature Sheet (2 original copies)	
Other documents required by Issuer (1 original copy)	
Additional Requirements for Individual	
Properly accomplished forms, signature verified by LBP Branch ✓ Checklist of Minimum Information/Documents ✓ Order Ticket (1 original copy) ✓ Client Agreement (1 original copy) ✓ Data Privacy Consent Form for Investors (1 original copy) ✓ Risk Disclosure Statement (1 original copy) ✓ Client Suitability Assessment (CSA) (1 original copy) ✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy)	LBP Branch – New Accounts or TBMU Treasury Officer
Additional Requirements for Institutional Client	
Institutional Above plus: ✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy)	Client to provide

3. Secondary Market (Sale) - Peso Denominated Corporate Bonds or LBP Issue

Checklist of Requirements	Where to Secure
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)	Any government agency issuing identification cards
Updated / Active LBP Deposit Account *Note: LBP Account with Branch Code 500 are not allowed.*	Any LBP Branch – New Accounts
Order Ticket (1 original copy)	LBP Branch – New Accounts or TBMU Treasury Officer
Client's Letter Request (1 original copy)	Client to provide
Registry Confirmation (RC) (1 original copy)	Client to provide
Notarized Affidavit of Loss, in case of loss RC (1 original copy)	Client to provide
Registry Trade-Related Transfer Form (2 original copies)	Registry Paying Agent (RPA) – Philippine Depository and Trust Corporation (PDTC) ADCU Team
Other documents required by Issuer (1 original copy)	
Additional Requirements for Institutional Client	
Institutional Above plus: ✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy)	Client to provide

4. Primary Market – Peso/Dollar-Denominated Government Securities *(Retail Treasury Bonds and Retail Dollar Bonds)*

Checklist of Requirements	Where to Secure
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)	Any government agency issuing identification cards
Updated / Active LBP Deposit Account *Note: LBP Account with Branch Code 500 are not allowed.*	Any LBP Branch – New Accounts
Authority to Debit/Credit Account (ADCA) (1 original copy)*****; or Local/Manager's Check or cash for placement (if applicable) **Waived if payment instruction is already covered in the Order Ticket*	LBP Branch – New Accounts Client to provide
Additional Requirements for Individual	
Properly accomplished forms, signature verified by LBP Branch ✓ Checklist of Minimum Information/Documents ✓ Order Ticket (1 original copy) ✓ Client Agreement (1 original copy) ✓ Data Privacy Consent Form for Investors (1 original copy) ✓ Risk Disclosure Statement (1 original copy) ✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy) ✓ Investor's Undertaking (notarized) (1 original copy) ✓ Authorization (1 original copy) ✓ Client Suitability Assessment (CSA) (1 original copy)* **Note: Waived for clients investing in plain vanilla peso-denominated Government Security with remaining tenors of up to seven (7) years.*	LBP Branch – New Accounts or TBMU Treasury Officer
Additional Requirements for Institutional Client	
Above plus: ✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy) ✓ Updated and valid Tax Exemption Certificate/BIR Ruling for institutional accounts claiming tax exemption (1 certified true copy)* **Note: Subject to Issuer's approval.*	Client to provide Bureau of Internal Revenue (BIR)

5. Primary *Market* – Peso/Dollar-Denominated Government Securities *(Treasury Bills and Fixed Rate Treasury Notes)*

Checklist of Requirements	Where to Secure
Bid-Thru Order / Letter of Intent to participate in Auction *Note: Limited to Qualified Buyers only (Individual or Institutional with existing LBP deposit account)*	LBP Branch of Account – New Accounts or TBMU Treasury Officer
Authority to Debit/Credit Account (ADCA) (1 original copy)*****	LBP Branch – New Accounts
or	
Local/Manager's Check or cash for placement (if applicable)	Client
**Waived if payment instruction is already covered in the Order Ticket*	

6. Secondary *Market (Purchase)* – Peso/Dollar-Denominated Government Securities *Treasury Bills (T-Bills), Retail Treasury Bonds (RTBs), Retail Dollar Bonds (RDBs) and Fixed Rate Treasury Notes (FXTNs)*

Checklist of Requirements	Where to Secure
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)	Any government agency issuing identification cards
Updated / Active LBP Deposit Account *Note: LBP Account with Branch Code 500 are not allowed.*	Any LBP Branch – New Accounts
Authority to Debit/Credit Account (ADCA) (1 original copy)*****; or Local/Manager's Check or cash for placement (if applicable) **Waived if payment instruction is already covered in the Order Ticket*	LBP Branch – New Accounts Client to provide
Additional Requirements for Individual	
Properly accomplished forms, signature verified by LBP Branch ✓ Checklist of Minimum Information/Documents ✓ Order Ticket (1 original copy) ✓ Client Agreement (1 original copy) ✓ Data Privacy Consent Form for Investors (1 original copy) ✓ Risk Disclosure Statement (1 original copy) ✓ Acknowledgement to Invest in Specific Instruments (if applicable) (1 original copy) ✓ Investor's Undertaking (notarized) (1 original copy) ✓ Notarized Special Power of Attorney (1 original copy) ✓ Authorization (1 original copy) ✓ Client Suitability Assessment (CSA) (1 original copy)** ***Note: Waived for clients investing in plain vanilla peso-denominated Government Security with remaining tenors of up to seven (7) years.*	LBP Branch – New Accounts or TBMU Treasury Officer
Additional Requirements for Institutional Client	
Above plus: ✓ Board Resolution or Secretary's Certificate authorizing the purchase of security, signature verified by LBP Branch (1 original copy)	Client to provide

7. Secondary *Market (Sale)* – Peso/Dollar-Denominated Government *Treasury Bills (T-Bills), Retail Treasury Bonds (RTBs), Retail Dollar Bonds (RDBs) and Fixed Rate Treasury Notes (FXTNs))*

Checklist of Requirements	Where to Secure
Valid photo bearing government-issued ID of the individual investor/s or of all authorized signatories for institutional clients (2 photocopies)	Any government agency issuing identification cards
Order Ticket (1 original copy)	LBP Branch- New Accounts or TBMU Treasury Officer
Signature verified by LBP Branch: ✓ Client's Letter Request (1 original copy) ✓ Confirmation of Sale (COS)/ Notarized Affidavit of Loss in case of lost COS (1 original copy for full sale) (1 certified true copy if partial sale)	 Client to provide Client to provide
Institutional Client Above plus: ✓ Board Resolution or Secretary Certificate authorizing the sale of security (signature verified by LBP Branch) (1 original copy)	Client
Updated / Active LBP Deposit Account *Note: LBP Account with Branch Code 500 are not allowed.*	Any LBP Branch – New Accounts

Annex AA

Fee Schedule – Brokering / Placement for Corporate and LBP Issue

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

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

Philippine Dealing Exchange Mapping fee:
Face value x 0.000025 x Term/365
(for securities with tenor of 365 days or less)

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

For Secondary – Purchase
Uplift Fee:
Face value x 0.00001 or PHP 100, whichever is lower

Fee Schedule – Brokering / Placement for Government Securities

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

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

Philippine Dealing Exchange Mapping fee:
Face value x 0.000025 x Term/365
(for securities with tenor of 365 days or less)

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

For Primary Market (Purchase of Treasury Bills and Fixed Rate Treasury Notes)
Bid Thru Fee:
Face value x 0.001

Annex AB

Documentary Requirements
For Escrow - BIR Capital Gains Tax

Checklist of Requirements	Where to Secure
Customer Information Sheet for Individual Customer (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Escrow Agreement (to be notarized by client) (6 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction (RPT) Form (1 original copy)	LBP - Trust Banking Group
One Time Transaction (ONETT) (Computation from BIR) (1 original copy)	Client to provide
Deed of Sale (1 original copy)	Client to provide
Special Power of Atty. (if applicable) (1 original copy)	Client to provide
2 Government Issued IDs (1 clear photocopy, client to present original)	Client to provide

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

Annex AC

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

Checklist of Requirements	Where to Secure
Customer Information Sheet for Institutional Customer (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Escrow Agreement (7 original copies) (to be notarized by client)	LBP - Trust Banking Group
Communication Indemnity Agreement (2 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (2 original copies)	LBP - Trust Banking Group
Articles of Incorporation* (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the SEC (or any equivalent document) (1 Certified-True-Copy)	Client to provide
By-Laws (or any equivalent document) (1 Certified-True-Copy)	Client to provide
SEC Latest General Information Sheet* (1 Certified-True-Copy)	Client to provide
List of Stockholders* (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution containing the following: (1 original copy) • Authority to open an escrow account with LBP-Trust Banking Group • Designated officers authorized to transact/sign with regards to the account	Client to provide
Valid government issued ID of each designated officer (1 photocopy)	Client to provide
Letter/Clearance from POEA that the company will transfer to another Escrow Agent (for transfer only) (1 photocopy)	Client to provide

Annex AD

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

Checklist of Requirements	Where to Secure
Customer Information Sheet for Institutional Customer (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Escrow Agreement (7 original copies) (to be notarized by client)	LBP - Trust Banking Group
Communication Indemnity Agreement (2 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (2 original copies)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the appropriate gov't. agency (if applicable) (1 Certified-True-Copy)	Client to provide
By-Laws (or any equivalent document) (if applicable) (1 Certified-True-Copy)	Client to provide
SEC Latest General Information Sheet (1 Certified-True-Copy)	Client to provide
List of Stockholders (if applicable) (1 Certified-True-Copy)	Client to provide
Duly Notarized Board Resolution containing the following: (1 original copy) • Authority to open an escrow account with LBP-Trust Banking Group • Designated officers authorized to transact with regards to the account	Client to provide
Valid government issued ID of each designated officer (1 photocopy)	Client to provide
Letter/Clearance from DHSUD that the company is allowed to operate (1 photocopy)	Client to provide

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

Annex AE

Documentary Requirements
FOR CREDIT SURETY FUND (CSF) ACCOUNT

Checklist of Requirements	Where to Secure
Customer Information Sheet for each member entity/ institution/ cooperative authorizing their membership to the CSF & their designated representatives to the CSF (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Executed Trust Agreement (8 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (2 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (2 original copies)	LBP - Trust Banking Group
Secretary's Certificate/ Oversight Committee Resolution or any equivalent document (1 original copy) • Authorizing to open a Trust Account with LBP-Trust Banking Group • Indicating the Authorized Signatories to the account	Client to provide
Secretary's Certificate/ Board Resolution from each member entity/ institution/ cooperative authorizing their membership to the CSF& their designated representatives to the CSF (1 original copy)	Client to provide
MOA between establishing the Surety Fund (1 Certified-True-Copy)	Client to provide
Valid government issued ID of each authorized signatory (1 photocopy)	Client to provide

Annex AF

Documentary Requirements
For Other Escrow/Trust Accounts

Checklist of Requirements for Individual	Where to Secure
Customer Information Sheet for Each Party (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) for Each Party (1 original copy)	LBP - Trust Banking Group
Escrow/Trust Agreement (to be notarized by client) (6 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction (RPT) Form (1 original copy)	LBP - Trust Banking Group
Special Power of Attorney (if applicable) (1 original copy)	Client to provide
2 Government Issued IDs (1 clear photocopy, client to present original)	Client to provide

Checklist of Requirements for Private Institution	Where to Secure
Customer Information Sheet for Institutional Customer (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card for Each Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Escrow/Trust Agreement (to be notarized by client) (7 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (2 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (2 original copies)	LBP - Trust Banking Group
Articles of Incorporation (or any equivalent document) (1 Certified-True-Copy)	Client to provide
Certificate of Registration with the appropriate government agency (if applicable) (1 Certified-True-Copy)	Client to Provide
By-Laws (or any equivalent document) (if applicable) (1 Certified-True-Copy)	Client to provide
SEC Latest General Information Sheet (1 Certified-True-Copy)	Client to provide

List of Stockholders (if applicable) (1 Certified-True-Copy)	Client to Provide
Duly Notarized Board Resolution containing the following: (1 original copy) • Authority to open an Escrow/Trust account with LBP-Trust Banking Group • Designated officers authorized to transact with regards to the account	Client to provide
Valid government issued ID of each designated officer (1 photocopy)	Client to provide

Checklist of Requirements for Government Institution	**Where to Secure**
Customer Information Sheet (1 original copy)	LBP - Trust Banking Group
Specimen Signature Card for Each Authorized Signatory (1 original copy)	LBP - Trust Banking Group
Risk Disclosure Statement (RDS) (1 original copy)	LBP - Trust Banking Group
Escrow/Trust Agreement (to be notarized by client) (7 original copies)	LBP - Trust Banking Group
Communication Indemnity Agreement (2 original copies)	LBP - Trust Banking Group
Letter of Instruction/Related Party Transaction Form (2 original copies)	LBP - Trust Banking Group
Charter and/or law creating the government corporation/ office/agency or Executive Order/Department Order creating the government entity (1photocopy)	Client to provide
Duly Notarized Board Resolution/Secretary's Certificate containing the following:(1 original copy) • Authority to open an Escrow/Trust account with LBP-Trust Banking Group • Designated officers authorized to transact with regards to the account	Client to provide
Valid government issued ID of each designated officer (1 photocopy)	Client to provide

Annex AG

BASIC TRUST FEES

TBG shall be entitled to minimum fees as follows	**FEE**
1. Upfront Fee / Acceptance Fee	Payable upon acceptance of the proposal/engagement, for the conduct of due diligence, including legal and compliance review of the structure and processes involved, drafting of agreements, forms and other account opening documents;
2. Account Opening Fee	Payable upon opening of the account, for the finalization / execution of account opening documents and creation of account, setting up and defining details in the LBP-Trust Banking Group system
3. Annual / Maintenance Fee	Based on total Asset under Management
4. **Out of Pocket Expenses**	Other reasonable costs and expenses incurred relative to the performance and observance of functions as Trustee, including but not limited to notarial fees, postage costs, travel expenses, photocopying, printing, couriers, compliance activities and other related activities, to be billed monthly.

Annex AH

Documentary Requirements for PF Real Estate Loan

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
REL Application Form (2 pages) and Certification (1 page) properly filled out and duly notarized. (1 original copy)	LBP Notes/Inotes/Workplace by Meta
Duly accomplished Loan Guarantee Fund (LGF) application form (2 original copies; if with spouse)	LBP Notes/Inotes/Workplace by Meta
Original/ Transfer/ Condominium Certificate of Title duly issued by the Registry of Deeds concerned at least six (6) months preceding the date of application. (1 electronic copy)	Registry of Deeds - Registration Information Officer (RIO)
Tax Declaration of the Property (1 photocopy/ 1 scanned copy)	City/Municipal Assessor's Office – Assessment Records Management Division
Official Receipt (OR) of Real Property Tax (RPT) or Tax Clearance Certificate and for the current year (1 photocopy/ 1 scanned copy)	Treasurer's Office - Cashier
Lot Plan and Vicinity Map *(Not required for additional loan if applying for the same property)* (1 original copy)	Geodetic Engineer or Department of Environment and Natural Resources/Land Management Services – Record Section/seller (if available)
Appraisal Report of the subject property	License Real Estate Appraiser
Duly accomplished and notarized Affidavit (1 original copy)	LBP Notes/Inotes/Workplace by Meta
Affidavit of Undertaking *(only for properties situated within Bataan, Zambales, Pampanga, Tarlac and Albay*) (1 original copy)	LBP Notes/Inotes/Workplace by Meta
Certification on the effect(s) on the subject lot of lahar/ mudflow/ siltation, etc. *(only for properties situated within Bataan, Zambales, Pampanga, Tarlac and Albay)* (1 photocopy)	DOST-PHIVOLCS - Receiving Officer (or Scientist of the Day)
One valid identification card bearing the picture signature of borrower and his/her spouse (if married) (1 photocopy)	PF Member – Employee

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Additional Requirements (**as applicable**):	
1. Purchase of a residential lot or house and lot: 1.1. Conditional Contract to Sell (CTS) (1 original copy) 1.2. valid identification card bearing the picture signature of seller/s (1 photocopy)	 Owner/Seller/s and borrower/s Seller/s
2. Purchase of residential house and lot from a subdivision owner/ developer (package deal arrangement): 2.1. Building Plans, Specifications, and Bill of Materials & Cost Estimates (1 photocopy) 2.2. Conditional CTS (1 original copy) 2.3. Duly notarized Secretary's Certificate or Board Resolution regarding the authorized signatory/ies (1 photocopy) 2.4. Valid identification card bearing the picture signature of seller/s (1 photocopy) 2.5. Building Permit (1 photocopy)	 Civil Engineer/ Architect Owner/Seller/s and borrower/s Seller/s Seller/s Office of the Building Official of the LGU concerned
3. Construction of a residential house on lot owned: 3.1. Building Plans, Specifications, and Bill of Materials and Cost Estimates (1 photocopy) 3.2. Building Permit (1 photocopy)	 Civil Engineer/ Architect Office of the Building Official of the LGU concerned

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
4. Purchase of a real estate property with payment of the seller's outstanding balance with the original mortgagee:	
4.1. House & Lot:	
4.1.1. Conditional CTS (1 original copy)	Owner/Seller/s and borrower/s
4.1.2. Valid identification card bearing the picture signature of seller/s (1 photocopy)	Seller/s
4.1.3. Latest and duly signed Statement of Account (SOA) from the mortgagee (1 original copy)	Original mortgagee
4.1.4. Deed of Undertaking (1 original copy)	LBP Notes/Inotes/Workplace by Meta
4.2. Condominium Unit:	
4.2.1. Conditional CTS (1 original copy)	Owner/Seller/s and borrower/s
4.2.2. Valid identification card bearing the picture signature of seller/s (1 photocopy)	Seller/s
4.2.3. Latest and duly signed SOA from the mortgagee (1 original copy)	Original mortgagee
4.2.4. Deed of Undertaking (1 original copy)	LBP Notes/Inotes/Workplace by Meta
4.2.5. Clear copy of Master Deed of Restrictions (1 photocopy)	Condominium Corporation/Developer
4.2.6. Certification from the Condominium Corporation stating that the entire building is covered by fire insurance (1 photocopy)	Condominium Corporation/Developer
5. Purchase of a residential lot on which applicant's house was constructed:	
5.1. Conditional CTS (1 original copy)	Owner/Seller/s and borrower/s
5.2. Valid identification card bearing the picture signature of seller/s (1 photocopy)	Seller/s

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
6. Purchase of a residential lot and construction of house:	
6.1. Building Plans, Specifications, and Bill of Materials and Cost Estimates (1 photocopy)	Civil Engineer/ Architect
6.2. Conditional CTS (1 original copy)	Owner/Seller/s and borrower/s
6.3. Valid identification card bearing the picture signature of seller/s (1 photocopy)	Seller/s
6.4. Building Permit (1 photocopy)	Office of the Building Official of the LGU concerned
7. Transfer of Real Estate Mortgage (REM) from original mortgagee:	
7.1. House & lot:	
7.1.1. Latest and duly signed Statement of Account (SOA) from the mortgagee (1 original copy)	Original mortgagee
7.1.2. Deed of Undertaking (1 original copy)	LBP Notes/Inotes/Workplace by Meta
7.2. Condominium unit:	
7.2.1. Latest and duly signed SOA from the mortgagee (1 original copy)	Original mortgagee
7.2.2. Deed of Undertaking (1 original copy)	LBP Notes/Inotes/Workplace by Meta
7.2.3. Master Deed of Restrictions (1 photocopy)	Condominium Corporation/Developer
7.2.4. Certification from the Condominium Corporation stating that the entire building is covered by fire insurance (1 photocopy)	Condominium Corporation/Developer
8. Acquisition of a condominium unit:	
8.1. Conditional CTS (1 original copy)	Owner/Seller/s and borrower/s
8.2. Valid identification card bearing the picture signature of seller/s (1photocopy)	Seller/s
8.3. Master Deed of Restrictions (1 photocopy)	Condominium Corporation/Developer
8.4. Certification from the Condominium Corporation stating that the entire building is covered by fire insurance (1 photocopy)	Condominium Corporation/Developer

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
9. Renovation or repair of house: 9.1. Bill of Materials and Scope of Works (1 photocopy) 9.2. Building Permit – if applicable (can be pre-release requirement) (1 photocopy)	 Geodetic Engineer Civil Engineer/ Architect
10. Extension of house 10.1. Building Plans, Specifications, and Bill of Materials & Cost Estimates (1 photocopy) 10.2. Building Permit (can be pre-release requirement) (1 photocopy)	 Civil Engineer/ Architect Office of the Building Official of the LGU concerned
11. Purchase of an agricultural lot (SFP loan) 11.1. Conditional CTS (1 original copy) 11.2. Valid identification card bearing the picture signature of seller/s (1 photocopy) 11.3. Certification from the DAR that the agricultural land is <u>not</u> subject to CARP (1 photocopy)	 Owner/Seller/s and borrower/s Seller/s DAR - Reform Program Officer

Annex AI

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

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

REQUIREMENTS		
	Bank with instruction of payment	Bank from the proceeds of separation benefits/terminal pay/other benefits Provide LANDBANK account number
16	Letter Request for Cash Dept. - Closure of Cash Card & ATM Payroll Account for HO employees	Letter request to close Cash Card and ATM payroll (ATM and Cash Cards to be surrendered)
17	User Request/Certificate of Access Rights Form (UR/CARF)	Pls. accomplish and sign; Ensure deletion of access to Bank systems
18	Employee Exit Interview Form	Pls. accomplish and sign
19	Cancellation of Fidelity Bond (if bonded)	If bonded/applicable

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

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

REQUIREMENTS		
		years old
7	CS Form No. 7 Clearance Form	Pls. accomplish and sign (Parts I and II only)
8	Revised Leave Form 2021 (For Terminal Pay)	Pls. accomplish and sign by employee only; To be approved by PAD for terminal pay
9	LBP Alumni Personal Data Sheet	Accomplished Form with 1x1 ID picture Pls. surrender LBP ID issued
10	a. IPCR-O Template (For Officers) b. IPCR-S Template (For Staff)	Duly accomplished and signed; Please coordinate with PAD-PMODU
11	SALN Form	SALN as of day before the effectivity date of separation; to be submitted in three (3) original copies; **To be notarized after effectivity date of separation from the Bank**
12	Undertaking -Confidentiality of Bank Information	Duly accomplished and notarized; Please notarize after the effectivity of your separation from the Bank.
13	Quit Claim	Pls. accomplish and sign
14	Letter of Instruction (if with PFD loans-accountabilities)	Provident Fund/Housing Fund Loan documents for those with PFD accountability/ies
15	Letter Request to Deduct Accountabilities with the Bank with instruction of payment	To deduct any outstanding accountability with the Bank from the proceeds of separation benefits/terminal pay/other benefits; Provide LANDBANK account number
16a **16b**	Letter Request for Cash Dept. - Closure of Cash Card & ATM Payroll Account for FU Officers Request for Closure of Cash Card for FU Rank & File	Cash Card and ATM payroll to be surrendered Request for Closure of Cash Card for Rank & File-FU
17	GSIS Request to Deduct Accountabilities	
18	Employee Exit Interview Form	Pls. accomplish and sign
19	User Request/Certificate of Access Rights Form (UR/CARF)	Pls. accomplish and sign; Ensure deletion of access to Bank systems
20	a. Certification for Cancellation/Expiration of Fidelity Bond or Not Bonded; b. Cancelled Memorandum Receipts (MRs)	To be requested by the separating employee from last unit/branch

Annex AJ

Documentary Requirements for Processing of Terminal Pay

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