



Branch Banking Services

External Services



1. Acceptance of Online Collection Payments

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Online Collection (On-Coll) Payment Slip (2 copies)		LBP Branch Lobby		
2. Cash/Check Payment		Customer		
3. Details of collection and other Supporting Documents		As required by the government entity to which payment is made		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to person responsible once called and present the requirements as indicated above	1.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction 1.2 Provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	<i>Teller,</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive validated payment slip and corresponding attachment as applicable				
	TOTAL	None	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



2. Availment of Loan Against Hold-out on Deposit

This service includes the processing of application for new loan or renewal of existing loan against hold-out on deposit by a depositor at the Branch of Account only.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Individuals:				
1. Copy of evidence of deposit- Certificate of Time Deposit (CTD), HYSA, Passbook		Issued by the Bank upon Account Opening		
2. Original Notarized Promissory Note with Deed of Assignment (1 set)		Standard format provided by the Bank upon application		
3. Signed Disclosure Statement (1 set)				
4. Signed Discount Sheet (1 set)				
5. Signed Authority to Debit Deposit Account used as Collateral (1 copy)				
6. Settlement Account		Nominated by the Loan Applicant		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible to determine eligibility to avail of the product; receive requirements above for accomplishment	1.1 Attend to customer concern; if loan applicant is found eligible, and all the requirements are complete and in order, process the transaction	Advance Interest Applicable DST as imposed by BIR	2 Hours, 30 Minutes	<i>CA/SA Bookkeeper/ Document Examiner, LBP Branch</i>
	1.2 Review and approve the transaction accordingly	None	1 Hour	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/ Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Affix signature on applicable documents	2.1 Credit the proceeds of the loan to settlement account as nominated by the customer	None	25 Minutes	CA/SA Bookkeeper, LBP Branch
	2.2 Provide a copy of the credit memo and other documents	None	5 Minutes	CA/SA Bookkeeper, LBP Branch
3. Receive proceeds/loan documents as applicable				
	TOTAL	Advance Interest Applicable DST as imposed by BIR	4 Hours*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



3. Bond Redemption and Interest Payment for Agrarian Beneficiaries

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Individuals:				
1. A copy of the original Bond Certificate		Issued by the Bank upon Investment		
2. Original Redemption/Interest Coupon				
3. One (1) set of properly accomplished and signed Bond Redemption and Interest Voucher (BRIV)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
4. One (1) valid photo bearing government-issued ID in the name of the payee/s (1 copy) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>				
5. One (1) original copy of Notarized Special Power of Attorney (SPA) plus one (1) original valid photo bearing government-issued ID of the representative, if applicable		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Branch personnel responsible once called and submit the requirements as indicated above	1.1 Verify against Stop Payment and Pledged Bond System (SPPBS) if the Bond Serial Number and/or the name of the bondholder are included in the list - If not included, process payment of interest and maturities	None	30 Minutes	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	- If included, defer the processing and inform bondholder/ Attorney-in-fact (AIF) on the adverse notice	None		<i>New Accounts Clerk, LBP Branch</i>
	1.2 Check proper accomplishment of BRIV and forward to Document Examiner, together with the bond certificate for verification, then to Bookkeeper for the computation of interest and the corresponding tax	None		<i>New Accounts Clerk, LBP Branch</i>
	1.3 Determine the interest factor for the applicable interest setting dates	None	15 Minutes	<i>Bookkeeper, LBP Branch</i>
	1.4 Compute the interest due and amount of taxes to be withheld	None		<i>Bookkeeper, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.5 Prepare Manager's Check (MC) for the total amount of bond redemption and net interest due, and forward to authorized signatories for checking and approval	None		<i>New Accounts Clerk, LBP Branch</i>
	1.6 Check documents, and if in order, affix signature	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Acknowledge receipt of MC, copy of BRIV, and the Bond Certificate	2. Release MC to bondholder, together with the original copy of Bond Certificate and duplicate copy of BRIV	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	TOTAL	None	1 Hour*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



Annex A

LANDBANK List of Products and Services

DEPOSIT PRODUCTS

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

e-BANKING PRODUCTS

i-Access
LANDBANK Credit Card
eMDS
LANDBANK Mobile Banking Application
LANDBANK Link.BizPortal
LANDBANK ATM Regular Card
LANDBANK Visa Debit Card
weAccess
LANDBANK E-Card
LANDBANK Cash Card
Easy Padala
LANDBANK Phone Access
Globe G-Cash
Radio Frequency Identification Card
e-Tax Payment System



4. Cash Deposit – (Peso/Foreign Currencies)

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

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present Duly Accomplished Cash Deposit Slip together with the Cash for Deposit	1.1 Receive and verify completeness of information and accuracy of cash deposit; process the transaction	See Annex A	13 Minutes	<i>Teller,</i> LBP Branch
	1.2 If applicable, review and approve the transaction accordingly	None	1 Minute	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
	1.3 Provide the depositor/ authorized representative with a copy of the validated cash deposit slip	None	1 Minute	<i>Teller,</i> LBP Branch
2. Receive a copy of the validated cash deposit slip				
	TOTAL	See Annex A	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



LANDBANK

Annex A

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP 10,000 and below • Above PHP 10,000 	<p>PHP 50.00</p> <p>PHP 100.00</p>
Passbook Replacement (lost or damaged)	PHP 200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP 200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP 300.00
Stop Payment Order (SPO)	PHP 100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	<p>PHP 2,000.00/check</p> <p>PHP 200.00/day for every PHP 40,000 amount of check or a fraction thereof</p>
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP 30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP 30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP 100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP 20,000 & Below • Above PHP 20,000 	<p>PHP 100.00</p> <p>PHP 100.00 plus 1/8 of 1% in excess of PHP 20,000</p>
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	<p>PHP 20.00/page</p> <p>PHP 20.00/page</p>
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP 200.00/certification
Bank Guarantee Against Deposit	PHP 400.00

B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (includes Smart Sala, Pagong Bayani, Pagawid Passid)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP600.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years	



LANDBANK

ADVISORY TO ALL OUR VALUED DEPOSITORS

Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective **June 1, 2018**

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts	\$5.00/month
<ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	
Closing of Account	\$10.00
<ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	
Dormant Account	\$0.50/month
<ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU \$3.00	Regular \$3.00 plus DST ^{1/} P3.00 per check
	\$3.00	\$3.00 plus DST ^{1/} P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ^{1/} ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

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

^{1/} Documentary Stamp Tax

Regulated by the Bangko Sentral ng Pilipinas

Financial Consumer Protection Department
(02) 708-7087; consumeraffairs@bsp.gov.ph



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WE HELP YOU GROW.



5. Cash Withdrawal

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

This includes withdrawal from any of the following deposit accounts:

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. A copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening		
2. Two (2) copies properly accomplished Withdrawal Slip		LBP Branch Lobby		
3. One (1) original copy of Notarized Special Power of Attorney (SPA) plus one (1) original valid photo bearing government-issued ID of the representative, if applicable		Depositor		
<i>Note: Cash Withdrawal above P100,000.00 thru representative requires confirmation from the depositor.</i>				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Cash Withdrawal slip	1.1 Receive and verify completeness and accuracy of information on the Cash Withdrawal Slip	None	5 Minutes	<i>Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Process the transaction	See Annex A	3 Minutes	Teller, LBP Branch
	1.3 If applicable, review and approve the transaction accordingly		1 Minute	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
	1.4 Pay the depositor/ authorized representative and provide a copy of the validated cash withdrawal slip		1 Minute	Teller, LBP Branch
2. Receive cash and a copy of the validated cash withdrawal slip, as applicable				
	TOTAL	See Annex A	10 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff. Also, time spent in the confirmation is not included in the maximum processing time as it depends on the communication line and the availability of the depositor to accept the call .*



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Annex A

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP10,000 and below • Above PHP10,000 	PHP50.00 PHP100.00
Passbook Replacement (lost or damaged)	PHP200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP300.00
Stop Payment Order (SPO)	PHP100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	PHP2,000.00/check PHP200.00/day for every PHP40,000 amount of check or a fraction thereof
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP20,000 & Below • Above PHP20,000 	PHP100.00 PHP100.00 plus 1/8 of 1% in excess of PHP20,000
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	PHP20.00/page PHP20.00/page
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP200.00/certification
Bank Guarantee Against Deposit	PHP400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (includes Smart Saka, Bagong Sapari, Pasasala Pasada)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP800.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years	



LANDBANK

ADVISORY TO ALL OUR VALUED DEPOSITORS

Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective **June 1, 2018**

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts	\$5.00/month
<ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	
Closing of Account	\$10.00
<ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	
Dormant Account	\$0.50/month
<ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU \$3.00	Regular \$3.00 plus DST ^{1/} ₱3.00 per check
	\$3.00	\$3.00 plus DST ^{1/} ₱3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ^{1/} ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

Transaction	Fees/Charges
Euro	
FCDU	€25.00
Regular	€25.00 plus DST ^{1/} ₱0.60 for every ₱200 of the applied amount
Other Third Currency	
FCDU	\$15.00
Regular	\$15.00 plus DST ^{1/} ₱0.60 for every ₱200 of the applied amount

^{1/} Documentary Stamp Tax

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6. Check Deposit

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

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

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

ON-US Deposit	Check/s for deposit is/are drawn against the Branch of Account (where the account is maintained) and deposited on the same Branch
Inter-Branch Deposit	Check/s for deposit is/are drawn against other LANDBANK Branch or other Banks and deposited at any LANDBANK Branch other than the Branch of Account

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	
1. Copy of evidence of deposit, as applicable	Issued by the Bank upon Account Opening	
2. Properly accomplished Check Deposit Slip (2 copies)	LBP Branch Lobby	
3. Check for Deposit and the applicable Inter-Branch service charge	Depositor	
4. Account number to where the check is deposited legibly written at the back of the check		
<i>Notes:</i>		
a) Check deposit above P500,000.00 thru a representative, presentation of one (1) valid photo bearing government-issued ID by the representative is required.		
b) Further, all check deposits above P500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit</u>		



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Check Deposit Slip together with the Check/s for Deposit	1.1 Receive and verify completeness and accuracy of information on the check deposit slip; process the transaction	See Annex A	8 Minutes	<i>Teller,</i> LBP Branch
	1.2 If applicable, review and approve the transaction accordingly		1 Minute	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
	1.3 Provide the depositor/ authorized representative with a copy of the validated check deposit slip		1 Minute	<i>Teller,</i> LBP Branch
2. Receive a copy of the validated check deposit slip				
	TOTAL	See Annex A	10 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP10,000 and below • Above PHP10,000 	<p>PHP50.00</p> <p>PHP100.00</p>
Passbook Replacement (lost or damaged)	PHP200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP300.00
Stop Payment Order (SPO)	PHP100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	<p>PHP2,000.00/check</p> <p>PHP200.00/day for every PHP40,000 amount of check or a fraction thereof</p>
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor -initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP20,000 & Below • Above PHP20,000 	<p>PHP100.00</p> <p>PHP100.00 plus 1/8 of 1% in excess of PHP20,000</p>
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	<p>PHP20.00/page</p> <p>PHP20.00/page</p>
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP200.00/certification
Bank Guarantee Against Deposit	PHP400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (includes Smart Saka, Bagong Bayan, Panawit Pasado)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP800.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years	



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ADVISORY TO ALL OUR VALUED DEPOSITORS

Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective **June 1, 2018**

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB)	
Savings and Demand Deposit Accounts	
<ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	\$5.00/month
Closing of Account	
<ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	\$10.00
Dormant Account	
<ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	\$0.50/month
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU \$3.00	Regular \$3.00 plus DST ^{1/} P3.00 per check
	\$3.00	\$3.00 plus DST ^{1/} P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ^{1/} ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

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

^{1/} Documentary Stamp Tax

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7. Check Encashments

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

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	
1. Check for Encashment with the following details at the back of the check: a) Name of Payee b) Complete Present Address c) Details of IDs Presented d) Contact No. e) Signature	Check issuer	
2. One (1) valid photo bearing government-issued ID in the name of the payee/s (1 copy) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
3. One (1) copy of original Notarized Special Power of Attorney (SPA) plus one (1) valid original photo bearing government-issued ID of the Payee/s in case there are multiple payees in one check	Depositor	
Note: <i>For Inter-Branch Encashment above P100,000.00, confirmation from the Depositor shall be conducted. Thus, the time spent in the confirmation is not included in the maximum processing time</i>		



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the check for encashment with complete details and the corresponding ID of payee/s	1.1 Receive and verify genuineness of check and accuracy of the information at the back of the check	None	5 Minutes	<i>Document Examiner, LBP Branch</i>
	1.2 Process the transaction	See Annex B for the Applicable Inter-Branch Service Charges	3 Minutes	<i>Teller, LBP Branch</i>
	1.3 If applicable, review and approve the transaction accordingly	None	1 Minute	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.4 Provide the depositor/ authorized representative with a copy of the validated cash withdrawal slip	None	1 Minute	<i>Teller, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive a copy of the validated cash withdrawal slip				
	TOTAL	See Annex B	10 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



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Annex B

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP10,000 and below • Above PHP10,000 	<p>PHP50.00 PHP100.00</p>
Passbook Replacement (lost or damaged)	PHP200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP300.00
Stop Payment Order (SPO)	PHP100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	<p>PHP2,000.00/check</p> <p>PHP200.00/day for every PHP40,000 amount of check or a fraction thereof</p>
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP20,000 & Below • Above PHP20,000 	<p>PHP100.00</p> <p>PHP100.00 plus 1/8 of 1% in excess of PHP20,000</p>
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	<p>PHP20.00/page</p> <p>PHP20.00/page</p>
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP200.00/certification
Bank Guarantee Against Deposit	PHP400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (includes Smart Sawa, Pagong Sawa, Pagong Pasok)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP600.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years	



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Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective June 1, 2018

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts	\$5.00/month
<ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	
Closing of Account	\$10.00
<ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	
Dormant Account	\$0.50/month
<ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU \$3.00	Regular \$3.00 plus DST ¹¹ P3.00 per check
	\$3.00	\$3.00 plus DST ¹¹ P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ¹¹ ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

Transaction	Fees/Charges
Euro	
FCDU	€25.00
Regular	€25.00 plus DST ¹¹ P0.60 for every P200 of the applied amount
Other Third Currency	
FCDU	\$15.00
Regular	\$15.00 plus DST ¹¹ P0.60 for every P200 of the applied amount

¹¹ Documentary Stamp Tax

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8. Claim of Remittance Proceeds

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Individuals				
1. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) (1 copy) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
2. Properly filled-out Remittance Claim Form (RCF)		LBP Lobby Counter		
For Government and Private Institution				
1. Deposit Account		LANDBANK Branch		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Fill-out the Remittance Claim Form (RCF), and provide the following mandatory details: <ul style="list-style-type: none"> • Reference Number • Remitter's Name • Beneficiary's Name • Amount Expected 	1.1 Perform (know-your customer) KYC procedures and forward RCF to Maker; Affix signature in the "Processed by" portion of the RCF	None	15 Minutes	<i>New Accounts Clerk/ Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch



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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4 Approve the RAR by affixing signature and forward the same together with the RCF to the Teller/Bookkeeper for payment/crediting to account	None	10 Minutes	Branch Teller/ Bookkeeper/ BH, LBP Branch
2. Receive proceeds/ pay-out from Branch Teller				
	TOTAL	None	25 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



Annex A

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



9. Closure of A Deposit Account

This service includes closing of Peso, Dollar, Yen (Third Currency) and both Savings (SA) and Current Account (CA), Easy Savings Plus (ESP), High Yield Savings Account (HYSA), Certificate of Time Deposit (CTD).

Closing of deposit account shall be done personally by the depositor/authorized signatory/ies at the Branch of Account. For Institutional Customers, Letter Request for the closing of account, signed by authorized signatories, shall be required.

Account subject of closure shall be checked if it is free from liens or encumbrances and/or any hold-out or special instruction that could prevent payment.

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE	
1. Individual (Single or Joint) Peso or Dollar <ul style="list-style-type: none"> ATM Card/ Passbook/Certificate of Time Deposit (CTD) In case passbook or ATM Card is lost, a notarized Affidavit of Loss shall be required to be presented by the depositor. 	Issued by the Bank upon Account Opening Branch of Account or any LBP Branches	
2. Institutional Customer (Private / Government) Peso or Dollar Letter Request for the closing of account, signed by authorized signatories.	Institution (Government and Private)	



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present the passbook, ATM Card, CTD upon closing. For current account, present the unused checks for perforation. For institutional accounts, provide Board Resolution indicating intention to close the account	1.1 Attend to customer concern; if all the requirements are complete and in order, forward it to the Document Examiner for verification	None	5 Minutes	<i>New Accounts Clerk/Teller/ Document Examiner, LBP Branch</i>
	1.2 Process closing of account, forward the documents together with the withdrawal slip or check to the BSO. After checking proceed to the Bookkeeper for debiting of closing balance	None	18 Minutes	<i>Bookkeeper/ Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3 Review and approve the transaction accordingly. Proceed to Teller for Pay-out or Bookkeeper for crediting of proceeds. Preparation of Manager's Check for Institutional clients	Closing fee for deposit accounts closed within 30 calendar days from date of opening, except for HYSA and TD, shall be collected by the Branch	5 Minutes	Teller/ NAC/ Bookkeeper/ BSO/BOO/BH, LBP Branch
	1.4 Close the account in the System, sign and stamp the CISSC/SSC "account closed". Return the perforated passbook/ ATM card to the depositor	None	2 Minutes	New Accounts/ Document Examiner Clerk/ BSO/BOO/BH, LBP Branch
2. Receive the proceeds from the Teller				
	TOTAL	Closing fee	30 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



10. Domestic Bills Purchase Initiation/Availment

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Selected Bank depositors			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<u>Initiation</u> 1. BP Line Agreement Form (1 set)		Issued by the Bank upon approval		
<u>Availment</u> 2. BP Line Availment Slip (BPAS) (1 set)		Slips provided by the Bookkeeper/ designated personnel once BP Line Agreement is approved by the Bank		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Initiation				
1. Proceed directly to the office of the Branch Officer for inquiry	1.1 Attend to depositor's concern; provide overview of the product being offered	None	20 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.2 Provide copy of BP Line Agreement form for their signature to signify "conforme" on the Bank's Terms and Conditions regarding said facility	None		<i>BSO/BOO/BH, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3 Sign the BP Line Agreement Form and have it notarized Inform the client of the approved limits	None		<i>BSO/BOO/BH, LBP Branch</i>
	1.4 Provide depositor copy of BP Line Agreement Form and BPAS	None		<i>BSO/BOO/BH, LBP Branch</i>
2. Receive copy of BP Line Agreement Form and BPAS				
	TOTAL	None	20 Minutes	
Availment				
1. Forward check/s and the duly accomplished BPAS to Bank Teller	1.1 Forward documents to Bookkeeper/ designated personnel to verify if the check is eligible for deposit and the amount is within the BP Line limit	None	18 Minutes	<i>Teller/ Bookkeeper/ BSO/BOO/BH, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Forward BPAS to Bank Officer for approval	None		<i>Teller/ Bookkeeper/ BSO/BOO/BH, LBP Branch</i>
	1.3 Post transaction in CA/SA system	None		<i>Teller/ Bookkeeper/ BSO/BOO/BH, LBP Branch</i>
	1.4 Provide client validated copy of BPAS	None	2 Minutes	<i>Teller, LBP Branch</i>
2. Receive validated copy of BPAS				
	TOTAL	None	20 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



11. Enrolment to iAccess (Non-Financial/Financial Transactions)

A retail internet banking system which allows retail clients to perform banking transactions and avail other banking services using an internet enabled computer.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. LPA Access and iAccess Enrollment and Maintenance Agreement Form		LBP New Accounts Counter		
2. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the New Accounts Counter when queuing number is called	1. Attend to customer concern	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>
2. Customer fills out the LPA Access and iAccess Enrollment and Maintenance Agreement Form and presents one (1) valid photo bearing ID	2.1 Conduct KYC procedure and review the duly accomplished LPA Access and iAccess Maintenance Agreement Form	None	15 Minutes	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.2 Forward the documents with the customer's 1 valid photo bearing ID to the Document Examiner	None		<i>New Accounts Clerk, LBP Branch</i>
	2.3 Conduct verification on the documents received and forward to New Accounts Clerk the verified documents for processing	None	3 Minutes	<i>Document Examiner, LBP Branch</i>
	2.4 Process the verified documents in the iAccess	None		<i>New Accounts Clerk, LBP Branch</i>
	2.5 Review and approve the iAccess enrolment	None	2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	TOTAL	None	25 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



12. Enrolment to LANDBANK Phone Access

An electronic banking facility that allows LBP Clients make self-service transactions through landline or mobile phone.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. LPA Access and iAccess Enrollment and Maintenance Agreement Form		Pro-forma provided by the Bank		
2. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Customer proceeds to the New Accounts Counter when his/her queuing number is called	1.1 Attend to customer concern	None	2 minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Conduct KYC procedure and review the duly accomplished LPA Access and iAccess Enrolment and Maintenance Agreement Form	None	3 Minutes	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3 Forward the documents with the customer's one (1) valid photo bearing ID to the Document Examiner	None		<i>New Accounts Clerk, LBP Branch</i>
	1.4 Conduct verification on the documents received and forward to New Accounts Clerk the verified documents for processing	None	2 Minutes	<i>Document Examiner, LBP Branch</i>
	1.5 Process the LPA Access enrolment and encode the 10-digit account number for enrolment and request customer to input to a 4-digit TAN	None	10 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.6 Validate, review and approve the enrolment to the LPA System	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Customer to input the 4-digit TAN in the LPA System				
	TOTAL	None	20 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



13. Handling of Client's Complaint

This covers the following complaints:

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Complaint/Dispute Form		New Accounts Counter or download at https://www.landbank.com/forms		
2. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit the above requirements	1.1 Attend to customer concern; forward it to the Document Examiner for verification	None	30 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Process the transaction in accordance with the request	None		<i>Designated ATM Teller, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE										
	1.3 Review and approve the transaction accordingly	None		<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>										
	1.4 Inform the client to follow-up the status of the complaint/s with his/her branch of account after: <table border="1" data-bbox="542 919 805 1539"> <thead> <tr> <th><i>Complaint</i></th> <th><i># of banking days</i></th> </tr> </thead> <tbody> <tr> <td>Misposted Transaction</td> <td>5</td> </tr> <tr> <td>Unauthorized Transaction thru e-banking channels</td> <td>14</td> </tr> <tr> <td>MC Dispute</td> <td>12</td> </tr> <tr> <td>Shortage on the Proceeds of OTC Withdrawal/ Encashment</td> <td>2</td> </tr> <tr> <td>Undispensed ATM Cash Withdrawal</td> <td>5</td> </tr> </tbody> </table>	<i>Complaint</i>		<i># of banking days</i>	Misposted Transaction	5	Unauthorized Transaction thru e-banking channels	14	MC Dispute	12	Shortage on the Proceeds of OTC Withdrawal/ Encashment	2	Undispensed ATM Cash Withdrawal	5
<i>Complaint</i>	<i># of banking days</i>													
Misposted Transaction	5													
Unauthorized Transaction thru e-banking channels	14													
MC Dispute	12													
Shortage on the Proceeds of OTC Withdrawal/ Encashment	2													
Undispensed ATM Cash Withdrawal	5													
2. Follow-up status of complaint/s														
	TOTAL	None	30 Minutes*											

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



14. Issuance of a Bank Certification/Bank Guarantee

This service can only be requested at the Branch of Account by the accountholder or his or her authorized representative.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (CRF) (1 copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. One (1) original valid photo bearing government-issued ID, if Bank Certification (BC)/Bank Guarantee (BG) will be claimed by a representative <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. A copy of Letter of Authority, if applicable		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Branch personnel responsible once called and submit the requirements as indicated above	1.1 Check completeness of information in the CRF; seek approval for the issuance of a BC/BG	None	4 Minutes	<i>New Accounts Clerk, LBP Branch</i> Note – we dispensed the forwarding of doc to DE for verification
	1.2 Review and approve the transaction accordingly	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.3 Prepare the BC/BG	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4 Request client to acknowledge receipt of BC/BG in the CSR, then release the same to client or its authorized representative	None	1 Minute	<i>New Accounts Clerk, LBP Branch</i>
2. Acknowledge receipt of BC/BG in the CSR and receive BC/BG				
	TOTAL	None	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



Annex A

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



15. Opening of a Deposit Account

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

- a. GSIS eCard
- b. AutoSave Account for LMLS
- c. Account Batch Opening
- d. Self employment Assistance Kaunlaran
- e. Special Deposit Account

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Individuals:				
1. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
2. Letter of Introduction (1 copy), if applicable		Agency/Institution		
3. Business Papers (1 set), as applicable (original to be presented)		Appropriate supervising government entity		
For Government and Private Institution <i>Note: Please see Annex B for complete list of requirements</i>				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; Request Client to fill-out the following:	None	10 Minutes (paused-clock)	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<ul style="list-style-type: none"> • 2 copies of Specimen Signature Card (SSC) • 1 copy Customer Information and Specimen Signature Card (CISSC) • 2 copies Terms and Conditions • 1 copy Data Privacy Form 	None		<i>New Accounts Clerk, LBP Branch</i>
	1.2 Conduct KYC procedures and provide overview of accounts to be opened	None		<i>New Accounts Clerk, LBP Branch</i>
	1.3 Forward it to the officer for approval of the account opening	None		<i>New Accounts Clerk, LBP Branch</i>
	1.4 Review and approve the transaction accordingly	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.5 Proceed with the account opening and preparation of corresponding evidence of deposit	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>
2. Provide properly accomplished deposit slip and cash/check for deposit	2.1 Process the transaction	None	3 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	2.2 Issue evidence of deposit, as applicable to customer	None	2 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
3. Receive new evidence of deposit				
	TOTAL	None	25 Minutes*	

* *The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

* *Opening of Accounts for Government and Private Institutional Accounts **may take additional time to process.***

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.

DOCUMENTARY REQUIREMENTS FOR OPENING AN ACCOUNT

Classification	Required Document/s
INDIVIDUAL	
Filipino residents	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos 3. Birth certificate of the child, in case of parents opening an account in behalf of their child 4. Notarized Special Power of Attorney, 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
Foreigner	<ol style="list-style-type: none"> 1. Passport 2. Alien Certificate of Registration issued by the Bureau of Immigration/Diplomatic Identification Card issued by the DFA specifying status i.e., working, business, student or non-resident <p style="text-align: center;"><i>Note: Foreign national whose working permit is under process is required to submit Certificate of Employment.</i></p> <ol style="list-style-type: none"> 3. Two (2) recent ID photos
Single Proprietorship	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos 3. Certificate of Registration with the DTI 4. City/Municipal Mayor's Permit
Court-appointed Fiduciary (Guardian, Administrator, Trustee or Receiver)	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the Court-appointed Fiduciary and the Beneficial Owner 2. Two (2) recent ID photos of the Court-appointed Fiduciary and the Beneficial Owner 3. Original Copy of the document containing the Fiduciary's appointment, specifically: <ol style="list-style-type: none"> a. For Guardian – Letter of Guardianship b. For Executor of a Will – Letters Testamentary c. For Administrator of a Will – Letters of Administration



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Classification	Required Document/s
	<p>d. For Rehabilitation Receiver or Liquidator (of financially distressed corporations and individuals) – Court Order</p> <p>e. For Liquidation Receiver (in the case of involuntary dissolution of corporation per Securities and Exchange Commission [SEC]) – Court Order</p> <p>f. For Liquidation Trustee of a dissolved corporation duly appointed by the court (in the absence of one appointed by the board of directors) – Court Order</p> <p>In the case of dissolved corporations where a Liquidation Trustee has been appointed by the last-remaining board of directors:</p> <ul style="list-style-type: none"> ▪ Original notarized Secretary’s Certificate/Board Resolution pertaining to the designation/appointment of a liquidation trustee ▪ Last General Information Sheet filed with the SEC <p>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</p>
NON-INDIVIDUAL	
Partnership	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each Partner 2. Two (2) recent ID photos of each Partner 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
Corporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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



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Classification	Required Document/s
	<p>Certificate containing the following:</p> <ol style="list-style-type: none"> a. Authority to open an account with LANDBANK b. Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank and the nature and extent of such authority c. Certification that the resolution remains effective and subsisting and has not been amended, revoked or suspended <ol style="list-style-type: none"> 1. 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) 2. 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 3. 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)
Foreign Corporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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 <p><i>Note: Items 1 and 2 shall be duly authenticated before a Consular Office of the Philippines and all documents written in a foreign language shall be translated in English.</i></p>



Classification	Required Document/s
	<ol style="list-style-type: none"> 6. Latest General Information Sheet which lists the names of directors/trustees/principal stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer 7. The name, present address, nationality, date of birth, contact number, and source of funds of each of the primary officers (President, Treasurer, and Authorized Signatories)
<p>Joint Ventures/ Consortiums</p>	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 3. For incorporated Joint Ventures/Consortiums: <ol style="list-style-type: none"> a. Certificate of Registration with the SEC b. Articles of Incorporation and By-Laws of each of the corporations involved in the joint venture, including amendments, if any c. Notarized Secretary's Certificate of the Joint Venture/Consortium containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority 4. For unincorporated Joint Ventures/Consortiums between Individuals and Corporations: <ol style="list-style-type: none"> a. Notarized Board Resolution or Secretary's Certificate of the Corporation on its authority to enter into a Joint Venture/Consortium Agreement with the other part/ies and its authorized signatories thereto b. Copy of the Joint Venture/Consortium Agreement c. If it is not clearly stated in the Joint Venture/Consortium Agreement the authority to open an account with LANDBANK and the authorized signatories to the account: <ul style="list-style-type: none"> • Notarized Secretary's Certificate of the Corporation containing the (i) authority to open an account with LANDBANK for the Joint Venture/Consortium and (ii) the designated officers authorized to deposit, withdraw, endorse



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Classification	Required Document/s
	<p>or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority</p> <ul style="list-style-type: none"> • 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 <p>5. For unincorporated Joint Ventures/Consortiums between Individuals:</p> <ol style="list-style-type: none"> a. Joint Venture/Consortium Agreement b. If it is not clearly stated in the Joint Venture/Consortium Agreement the authority to open an account with LANDBANK and the designated person authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority: <ul style="list-style-type: none"> • Special Power of Attorney of the Individual appointing the other party as his Attorney-in-Fact, (i) authorizing the opening of the account for the Joint Venture/Consortium, and (ii) to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority <p>6. Philippine Contractors Accreditation Board (PCAB) License of the parties involved, if engaged in the construction business</p>
Corporation in the process of incorporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the "Treasurer-in-Trust for" 2. Two (2) recent ID photos of the "Treasurer-in-Trust" 3. Proposed Articles of Incorporation stating therein the name of "Treasurer-in-Trust for" authorized to open an account with LANDBANK in behalf of the corporation
Association/ Organization	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories



Classification	Required Document/s
	<ol style="list-style-type: none"> 2. Two (2) recent ID photos of each of the Authorized Signatories 3. Certificate of Registration (or equivalent document) with appropriate government agency, such as: <ol style="list-style-type: none"> a. For Homeowners' Association – HLURB b. For Condominium Association – SEC c. For Government Employees' Association – Civil Service Commission and DOLE d. For Private Sector Union or Labor Organization – DOLE 4. Articles of Incorporation (or equivalent document) and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
Cooperative	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 3. Certificate of Registration with the Cooperative Development Authority 4. Articles of Cooperation and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
National Government Agency/Constitutional Commission	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories



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



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Classification	Required Document/s
	<ul style="list-style-type: none"> • <i>Authorized signatories are the Local Treasurer and the Vice Governor/Vice Mayor. No Sanggunian Resolution is necessary</i> <p>Per Section 454 of the Local Government Code</p> <p><i>C. For Current Accounts (Except for Barangays)</i></p> <ul style="list-style-type: none"> • <i>Sanggunian Resolution on the concurrence to the appointment of the local administrator by the local chief executive is required.</i> <p>4. In case of a temporary or permanent vacancy in the Office of the Local Chief Executive or Local Treasurer, the following shall be required:</p> <ul style="list-style-type: none"> • A new Sanggunian Resolution when the previous Sanggunian Resolution specifically indicates the name of the former Local Chief Executive or Local Treasurer. <p>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.</p> <ul style="list-style-type: none"> • If there is a conflict on the assumption to a position and a Sanggunian Resolution cannot be secured, certification from the DILG on the assumption on the successor shall be required while, for the new Treasurer, a certification from the BLGF.
Barangay	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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:



Classification	Required Document/s
	<ul style="list-style-type: none"> • A new Barangay Resolution when the previous Barangay Resolution specifically indicates the name of the former Barangay Chairperson or Barangay Treasurer. <p>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.</p> <ul style="list-style-type: none"> • If the general term “Barangay Chairperson” and “Barangay Treasurer” was used in the Barangay Resolution in the opening of account, a certification from the DILG on the assumption of the successor as Barangay Chairperson, while for the New Treasurer, a Sanggunian Resolution concurring to the appointment of the Barangay Treasurer, shall be sufficient.
<p>Unincorporated Units of the Government (i.e., for accounts opened for Public Officials for funds held in their official capacity)</p>	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the public official and each of the Authorized Signatories 2. Two (2) recent ID photos of the public official and each of the Authorized Signatories 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



16. Opening of a Deposit Account through Digital Onboarding System

This covers the opening of a Dollar and Peso Deposit Account thru electronic platform or thru the Branches.

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

Please refer to **Annex A** for the List of available Products and Services which maybe availed at any of the Branches nationwide.

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
Who may avail:	Individuals, Government and Private Institutions	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
For Individuals:		
1. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) (1 copy) <i>Note: Please see Annex B for complete list of Acceptable IDs</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
2. Letter of Introduction, if applicable (1 copy)	Agency/Institution	
3. Business Papers, as applicable (original to be presented) (1 set)	Appropriate supervising government entity	
For Government and Private Institution <i>Note: Please see Annex C for complete list of requirements</i>		



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the reference number generated thru DOBS together with the documentary requirements indicated above	1.1 Access account customer information details by encoding the reference number given by the Customer	None	10 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Conduct KYC and account checking procedures	None		<i>New Accounts Clerk, LBP Branch</i>
	1.3 Provide overview of the account to be opened	None		<i>New Accounts Clerk, LBP Branch</i>
	1.4 Capture client photo, scan and upload documentary requirements	None		<i>New Accounts Clerk, LBP Branch</i>
	1.5 Forward application to the approving authority for account opening	None		<i>New Accounts Clerk, LBP Branch</i>
	1.6 Review and approve the transaction accordingly	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.7 Proceed with the account opening and preparation of corresponding evidence of deposit	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>
2. Provide properly accomplished deposit slip and cash/check for deposit	2.1 Process the transaction	None	3 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	2.2 Issue evidence of deposit, as applicable to customer	None	2 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
3. Receive new evidence of deposit				
	TOTAL	None	25 Minutes*	

* *The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

*Opening of Accounts for Government and Private Institutional Accounts **may take additional time to process***



Annex A

LANDBANK List of Products and Services

DEPOSIT PRODUCTS

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

e-BANKING PRODUCTS

i-Access
LANDBANK Credit Card
eMDS
LANDBANK Mobile Banking Application
LANDBANK Link.BizPortal
LANDBANK ATM Regular Card
LANDBANK Visa Debit Card
weAccess
LANDBANK E-Card
LANDBANK Cash Card
Easy Padala
LANDBANK Phone Access
Globe G-Cash
Radio Frequency Identification Card
e-Tax Payment System

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.

DOCUMENTARY REQUIREMENTS FOR OPENING AN ACCOUNT

Classification	Required Document/s
INDIVIDUAL	
Filipino residents	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos 3. Birth certificate of the child, in case of parents opening an account in behalf of their child 4. Notarized Special Power of Attorney, 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
Foreigner	<ol style="list-style-type: none"> 1. Passport 2. Alien Certificate of Registration issued by the Bureau of Immigration/Diplomatic Identification Card issued by the DFA specifying status i.e., working, business, student or non-resident <p style="text-align: center;"><i>Note: Foreign national whose working permit is under process is required to submit Certificate of Employment.</i></p> <ol style="list-style-type: none"> 3. Two (2) recent ID photos
Single Proprietorship	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos 3. Certificate of Registration with the DTI 4. City/Municipal Mayor's Permit
Court-appointed Fiduciary (Guardian, Administrator, Trustee or Receiver)	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the Court-appointed Fiduciary and the Beneficial Owner 2. Two (2) recent ID photos of the Court-appointed Fiduciary and the Beneficial Owner 3. Original Copy of the document containing the Fiduciary's appointment, specifically: <ol style="list-style-type: none"> a. For Guardian – Letter of Guardianship b. For Executor of a Will – Letters Testamentary c. For Administrator of a Will – Letters of Administration



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Classification	Required Document/s
	<p>d. For Rehabilitation Receiver or Liquidator (of financially distressed corporations and individuals) – Court Order</p> <p>e. For Liquidation Receiver (in the case of involuntary dissolution of corporation per Securities and Exchange Commission [SEC]) – Court Order</p> <p>f. For Liquidation Trustee of a dissolved corporation duly appointed by the court (in the absence of one appointed by the board of directors) – Court Order</p> <p>In the case of dissolved corporations where a Liquidation Trustee has been appointed by the last-remaining board of directors:</p> <ul style="list-style-type: none"> ▪ Original notarized Secretary’s Certificate/Board Resolution pertaining to the designation/appointment of a liquidation trustee ▪ Last General Information Sheet filed with the SEC <p>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</p>
NON-INDIVIDUAL	
Partnership	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each Partner 2. Two (2) recent ID photos of each Partner 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
Corporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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



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Classification	Required Document/s
	<p>Certificate containing the following:</p> <ol style="list-style-type: none"> a. Authority to open an account with LANDBANK b. Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank and the nature and extent of such authority c. Certification that the resolution remains effective and subsisting and has not been amended, revoked or suspended <ol style="list-style-type: none"> 6. Certificate of registration/license/authority/accreditation from other government agency in special cases (e.g., BSP, Insurance Commission, Department of Education, Commission on Higher Education, TESDA, DSWD) 7. Latest General Information Sheet which lists the names of directors/trustees/principal stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer 8. The name, present address, nationality, date of birth, contact number, and source of funds of each of the primary officers (President, Treasurer, and Authorized Signatories)
Foreign Corporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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 <p><i>Note: Items 1 and 2 shall be duly authenticated before a Consular Office of the Philippines and all documents written in a foreign language shall be translated in English.</i></p>



Classification	Required Document/s
	<ol style="list-style-type: none"> 6. Latest General Information Sheet which lists the names of directors/trustees/principal stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer 7. The name, present address, nationality, date of birth, contact number, and source of funds of each of the primary officers (President, Treasurer, and Authorized Signatories)
<p>Joint Ventures/ Consortiums</p>	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 3. For incorporated Joint Ventures/Consortiums: <ol style="list-style-type: none"> a. Certificate of Registration with the SEC b. Articles of Incorporation and By-Laws of each of the corporations involved in the joint venture, including amendments, if any c. Notarized Secretary's Certificate of the Joint Venture/Consortium containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority 4. For unincorporated Joint Ventures/Consortiums between Individuals and Corporations: <ol style="list-style-type: none"> a. Notarized Board Resolution or Secretary's Certificate of the Corporation on its authority to enter into a Joint Venture/Consortium Agreement with the other part/ies and its authorized signatories thereto b. Copy of the Joint Venture/Consortium Agreement c. If it is not clearly stated in the Joint Venture/Consortium Agreement the authority to open an account with LANDBANK and the authorized signatories to the account: <ul style="list-style-type: none"> • Notarized Secretary's Certificate of the Corporation containing the (i) authority to open an account with LANDBANK for the Joint Venture/Consortium and (ii) the designated officers authorized to deposit, withdraw, endorse



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Classification	Required Document/s
	<p>or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority</p> <ul style="list-style-type: none"> • 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 <p>5. For unincorporated Joint Ventures/Consortiums between Individuals:</p> <ul style="list-style-type: none"> c. Joint Venture/Consortium Agreement d. If it is not clearly stated in the Joint Venture/Consortium Agreement the authority to open an account with LANDBANK and the designated person authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority: <ul style="list-style-type: none"> • Special Power of Attorney of the Individual appointing the other party as his Attorney-in-Fact, (i) authorizing the opening of the account for the Joint Venture/Consortium, and (ii) to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority <p>6. Philippine Contractors Accreditation Board (PCAB) License of the parties involved, if engaged in the construction business</p>
Corporation in the process of incorporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the "Treasurer-in-Trust for" 2. Two (2) recent ID photos of the "Treasurer-in-Trust" 3. Proposed Articles of Incorporation stating therein the name of "Treasurer-in-Trust for" authorized to open an account with LANDBANK in behalf of the corporation
Association/ Organization	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories



Classification	Required Document/s
	<ol style="list-style-type: none"> 2. Two (2) recent ID photos of each of the Authorized Signatories 3. Certificate of Registration (or equivalent document) with appropriate government agency, such as: <ol style="list-style-type: none"> a. For Homeowners' Association – HLURB b. For Condominium Association – SEC c. For Government Employees' Association – Civil Service Commission and DOLE d. For Private Sector Union or Labor Organization – DOLE 4. Articles of Incorporation (or equivalent document) and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
Cooperative	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 3. Certificate of Registration with the Cooperative Development Authority 4. Articles of Cooperation and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
National Government Agency/Constitutional Commission	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories



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



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Classification	Required Document/s
	<ul style="list-style-type: none"> • <i>Authorized signatories are the Local Treasurer and the Vice Governor/Vice Mayor. No Sanggunian Resolution is necessary</i> <p>Per Section 454 of the Local Government Code</p> <p><i>C. For Current Accounts (Except for Barangays)</i></p> <ul style="list-style-type: none"> • <i>Sanggunian Resolution on the concurrence to the appointment of the local administrator by the local chief executive is required.</i> <p>4. In case of a temporary or permanent vacancy in the Office of the Local Chief Executive or Local Treasurer, the following shall be required:</p> <ul style="list-style-type: none"> • A new Sanggunian Resolution when the previous Sanggunian Resolution specifically indicates the name of the former Local Chief Executive or Local Treasurer. <p>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.</p> <ul style="list-style-type: none"> • If there is a conflict on the assumption to a position and a Sanggunian Resolution cannot be secured, certification from the DILG on the assumption on the successor shall be required while, for the new Treasurer, a certification from the BLGF.
Barangay	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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:

Classification	Required Document/s
	<ul style="list-style-type: none"> • A new Barangay Resolution when the previous Barangay Resolution specifically indicates the name of the former Barangay Chairperson or Barangay Treasurer. <p>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.</p> <ul style="list-style-type: none"> • If the general term “Barangay Chairperson” and “Barangay Treasurer” was used in the Barangay Resolution in the opening of account, a certification from the DILG on the assumption of the successor as Barangay Chairperson, while for the New Treasurer, a Sanggunian Resolution concurring to the appointment of the Barangay Treasurer, shall be sufficient.
<p>Unincorporated Units of the Government (i.e., for accounts opened for Public Officials for funds held in their official capacity)</p>	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the public official and each of the Authorized Signatories 2. Two (2) recent ID photos of the public official and each of the Authorized Signatories 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



17. Payment of Salary Loan

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government; G2B – Government to Business;			
Who may avail:	Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Government and Private Institutions:				
1. Properly accomplished Payment Slip (1 copy)		Branch		
2. Signed Authority to Debit (ADA) from the Account of the Institution or Agency or On-Us Check for payment (1 copy)		Agency Branch Officer		
3. Supporting Documents (List of Borrowers)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Get payment slip from the SL Bookkeeper and present the above requirements to the responsible person	1.1 Verify ADA/ check and forward to SL Bookkeeper	None	5 Minutes	<i>Document Examiner, LBP Branch</i>
	1.2 Secure approval for the processing of ADA/Check for payment	None	5 Minutes	<i>SL Bookkeeper/ Teller, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3 Process the payment and provide a copy of ADA or Official Receipt together with the supporting documents to agency authorized personnel	None	5 Minutes	SL Bookkeeper/ Teller, LBP Branch
2. Receive a copy of ADA or Official Receipt together with the supporting documents				
	TOTAL	None	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



18. Processing of Electronic Fund Transfer and Purchase of Over-the-Counter Check

This service covers the processing of over-the-counter Application for Electronic Fund Transfer (EFT) and Application to Purchase the following negotiable instruments by existing depositors.

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly Accomplished Application to Purchase Managers Check, FX Demand Draft, Electronic Fund Transfer and Gift Check (AMFEG) (1 set)		New Accounts Counter		
2. One (1) original valid photo bearing government-issued ID in the name of the customer (1 copy) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. Properly accomplished Authority to Debit/Credit Account (1 set)		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the above requirements	1.1 Receive and verify completeness and accuracy of the information on the form	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Process the transaction	See Annex B	15 Minutes	<i>Document Examiner,</i> LBP Branch
	1.3 Review and approve the transaction accordingly		4 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
	1.4 Debit the corresponding amount from the account of the depositor		5 Minutes	<i>CA/SA Bookkeeper,</i> LBP Branch
	1.5 Release check/ duplicate copy of the transaction to the customer/ authorized representative		1 Minute	<i>New Accounts Clerk/ Teller/ CA/SA Bookkeeper</i> LBP Branch
2. Receive check/duplicate copy of the transaction, as applicable				
	TOTAL	See Annex B	30 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



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Annex B

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP 10,000 and below • Above PHP 10,000 	PHP 50.00 PHP 100.00
Passbook Replacement (lost or damaged)	PHP 200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP 200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP 300.00
Stop Payment Order (SPO)	PHP 100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	PHP 2,000.00/check PHP 200.00/day for every PHP 40,000 amount of check or a fraction thereof
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP 30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP 30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP 100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP 20,000 & Below • Above PHP 20,000 	PHP 100.00 PHP 100.00 plus 1/8 of 1% in excess of PHP 20,000
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	PHP 20.00/page PHP 20.00/page
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP 200.00/certification
Bank Guarantee Against Deposit	PHP 400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (includes Smart Sala, Rangong Sayan, Pasabik Pasabik)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP800.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years.	



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Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective **June 1, 2018**

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB)	
Savings and Demand Deposit Accounts	
<ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	\$5.00/month
Closing of Account	
<ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	\$10.00
Dormant Account	
<ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	\$0.50/month
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU	Regular
	\$3.00	\$3.00 plus DST ¹¹ P3.00 per check
	\$3.00	\$3.00 plus DST ¹¹ P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ¹¹ ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

Transaction	Fees/Charges
Euro	
FCDU	€25.00
Regular	€25.00 plus DST ¹¹ P0.60 for every P200 of the applied amount
Other Third Currency	
FCDU	\$15.00
Regular	\$15.00 plus DST ¹¹ P0.60 for every P200 of the applied amount

¹¹ Documentary Stamp Tax

Regulated by the Bangko Sentral ng Pilipinas

Financial Consumer Protection Department
(02) 708-7087; consumeraffairs@bsp.gov.ph.



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19. Reactivation/Closure of Dormant Deposit Account

Dormant Accounts shall be reactivated at the Branch of account through the following:

- a. Initiated by the depositor through (over-the-counter) OTC deposit/ withdrawal
- b. Through Letter Request personally presented by the depositor
- c. Through the batch processing of ICC
- d. Deposit transaction by an authorized representative

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer (original to be presented) (1 copy) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
2. Evidence of deposit (1 copy)	LBP Branch of Account
3. Letter Request by the depositor (1 copy)	Individual of Institutional
4. Properly accomplished Deposit or Withdrawal Slip (2 copies)	LBP Branch Lobby
5. Properly accomplished Authority to Debit Account (ADA)/Fund Transfer (2 copies)	Customer



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed directly to New Accounts for presentation of Letter and Valid IDs	1.1 Attend to customer concern; conduct KYC procedures and provide updating of CISSC/SSC for reactivation. Retrieve the SSCs of dormant accounts	None	15 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Forward the complete accomplished forms to Document Examiner for verification	None		<i>New Accounts Clerk, LBP Branch</i>
	1.3 Verify the signature on the following documents against the old SSC and ID/s presented: a. WS (for withdrawal transaction) b. New set of SSCs	None	5 Minutes	<i>Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4 Imprint “Reactivated” stamp on the face of the old and new sets of SSCs, and indicate the date of reactivation	None		<i>Document Examiner, LBP Branch</i>
	1.5 Forward to BSO and BH (dormant SSC custodians)for approval	None		<i>Document Examiner, LBP Branch</i>
	1.6 Validate the DS/WS in the CT terminal and affix initial beside the validation print, Approve/ override the transaction in CT	None	15 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Receive proceeds or copy of withdrawal/deposit slip				
	TOTAL	None	35 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



20. Release of Captured Card

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

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Review and approve the transaction accordingly	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.3 Release the card to cardholder	None	2 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
2. Affix signature on the CCF Claim Stub and receive captured card				
	TOTAL	None	15 Minutes*	

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Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



21. Release of Inward Returned Check to Depositors

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. One (1) valid photo bearing government-issued ID, if claimed by a representative <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC etc)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Directly proceed to the designated Branch Officer to pick-up returned check	1.1 Conduct proper KYC; request client to acknowledge receipt of the check in the Returned Check Advice (RCA)	None	14 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.2 Issue Inward Returned Check (IRC) together with the RCA to the client/ authorized representative	None	1 Minute	<i>BSO/BOO/BH, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Receive IRC and RCA				
	TOTAL	None	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



22. Renewal/Pre-termination/Termination of Certificate of Time Deposit (Peso & Dollar) and High Yield Savings Account

This service includes Renewal/Pre-termination of Certificate of Time Deposit - CTD (Peso/Dollar) High Yield Savings Account (HYSA) and/or Letter of Instructions made by the depositor

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Evidence of deposit – CTD, HYSA Passbook, Letter of Instruction, as applicable (1 copy)		Issued by the Bank upon Account Opening		
2. Letter of Instruction/Authorization (2 copies)		Authorized Signatories		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; forward the complete requirements to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Process the renewal/pre-termination request/letter of instruction	None	10 Minutes	<i>Document Examiner, LBP Branch</i>
	1.3 Review and approve the transaction accordingly	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4 Issue new/updated evidence of deposit (CTD/HYSA passbook) to customer	None	2 Minutes	<i>New Accounts Clerk, LBP Branch</i>
2. Receive new/ updated evidence of deposit (CTD/ HYSA passbook)				
	TOTAL	None	25 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



23. Request for ATM PIN Change/Forced PIN Change

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (1 copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. Photocopy of one (1) valid photo bearing issued ID in the name of the customer (original to be presented) (1 copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit the requirements as indicated above	1.1 Attend to customer concern; forward the complete requirements to Document Examiner for verification	None	8 Minutes	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>
	1.2 Forward to officer for approval	None	2 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.3 Review and approve the request accordingly	None	1 Minute	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4 Access the Card Management Screen of the IST-CMS and update the PIN Status from Pre-Forced PIN to Forced PIN; request the customer to nominate a new PIN to any LANDBANK ATM	None	3 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.5 Inform the customer that the new PIN can now be used	None	1 Minute	<i>New Accounts Clerk, LBP Branch</i>
2. Ready to use the new PIN				
	TOTAL	None	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



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

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Customer Request Form		New Accounts Clerk		
2. Cash for payment of Service Fee or Authority to Debit Account		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; forward the complete requirements to the Document Examiner for verification	See Annex A	5 Minutes	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>
	1.2 Prepare the Certification/ Statement of Account		45 Minutes	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>
	1.3 Affix signature on the Certification accordingly		8 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.4 Issue signed Certification/ Statement of Account to customer	None	2 Minutes	<i>New Accounts Clerk, LBP Branch</i>
2. Receive Certification/ Statement of Account				
	TOTAL	See Annex A	1 Hour*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



LANDBANK

Annex A

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP 10,000 and below • Above PHP 10,000 	PHP 50.00 PHP 100.00
Passbook Replacement (lost or damaged)	PHP 200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP 200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP 300.00
Stop Payment Order (SPO)	PHP 100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	PHP 2,000.00/check PHP 200.00/day for every PHP 40,000 amount of check or a fraction thereof
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP 30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP 30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP 100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP 20,000 & Below • Above PHP 20,000 	PHP 100.00 PHP 100.00 plus 1/8 of 1% in excess of PHP 20,000
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	PHP 20.00/page PHP 20.00/page
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP 200.00/certification
Bank Guarantee Against Deposit	PHP 400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (includes First Sala, Bagong Bayan, Pasig Parade)	RFID	E-Card Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP800.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years	



LANDBANK

ADVISORY TO ALL OUR VALUED DEPOSITORS

Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective June 1, 2018

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts	
<ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	\$5.00/month
Closing of Account	
<ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	\$10.00
Dormant Account	
<ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	\$0.50/month
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU \$3.00	Regular \$3.00 plus DST ¹ P3.00 per check
	\$3.00	\$3.00 plus DST ¹ P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ¹ ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

Transaction	Fees/Charges
Euro	
FCDU	€25.00
Regular	€25.00 plus DST ¹ P0.60 for every P200 of the applied amount
Other Third Currency	
FCDU	\$15.00
Regular	\$15.00 plus DST ¹ P0.60 for every P200 of the applied amount

¹ Documentary Stamp Tax

Regulated by the Bangko Sentral ng Pilipinas

Financial Consumer Protection Department
(02) 708-7087; consumeraffairs@bsp.gov.ph.



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25. Request for Card/Passbook Replacement

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

- a. Lost/Stolen
- b. Damaged/Defective
- c. Compromised
- d. Filled passbook

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Individuals:				
1. One (1) copy properly accomplished ATM Card Request Update Form (ACRUF)		New Accounts Counter or download at https://www.landbank.com/forms		
2. A copy of evidence of deposit, as applicable (for damaged/defective ATM/Passbook)		Issued by the Bank upon Account Opening		
3. Original copy of Notarized Affidavit of Loss (for Loss ATM/Passbook)		Notary Public		
4. Original one (1) valid photo bearing government-issued ID in the name of the customer <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
For Government and Private Institutions				
<i>In addition to the above documents, the following shall be submitted:</i>				
1. Resolution/ Secretary Certificate requesting for the replacement of the applicable Evidence of Deposit		From the Board/Corporate Secretary of the Institution		
CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Passbook				
1. Proceed to the person responsible once called and submit requirements as indicated above	Attend to customer concern; forward it to the Document Examiner for verification	None	6 Minutes	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Process the transaction in accordance with the request	See Annex B	2 Minutes	<i>Document Examiner,</i> LBP Branch
	1.3 Review and approve the transaction accordingly		3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i> LBP Branch
2. Pay the corresponding replacement fee	2.1 Issue receipt or provide a copy of the debit memo, as applicable		2 Minutes	<i>New Accounts Clerk,</i> LBP Branch
	2.2 Issue new/updated evidence of deposit to customer		2 Minutes	<i>BSO/BOO/BH,</i> LBP Branch
3. Receive new/ updated evidence of deposit or Claim Form, as applicable				
	TOTAL	See Annex B	15 Minutes*	



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CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
ATM				
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; forward it to the Document Examiner for verification	See Annex B	6 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Process the transaction in accordance with the request		2 Minutes	<i>Document Examiner, LBP Branch</i>
	1.3 Review and approve the transaction accordingly		3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Pay the corresponding replacement fee	2.1 Issue receipt or provide a copy of the debit memo, as applicable		2 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	2.2 Request card via ATMCICS		6 minutes	<i>BSO/BOO, LBP Branch</i>
	2.3 Generate Cards		5 Banking Days**	<i>ATM Management Assistant/ATM Management Analyst/ATM Management Specialist I and II/ Asst. Division Chief/ Division Chief, CPMD, CPAU, AOSD</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.4 Issue new/updated evidence of deposit to customer	None	2 Minutes	BSO/BOO/BH, LBP Branch
3. Receive new/updated evidence/ATM card				
	TOTAL	See Annex B	5 Banking Days, 21 Minutes	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

*** if card to be issued is not Instant Card*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



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Annex B

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP10,000 and below • Above PHP10,000 	<p>PHP50.00</p> <p>PHP100.00</p>
Passbook Replacement (lost or damaged)	PHP200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP300.00
Stop Payment Order (SPO)	PHP100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	<p>PHP2,000.00/check</p> <p>PHP200.00/day for every PHP40,000 amount of check or a fraction thereof</p>
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor -initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP20,000 & Below • Above PHP20,000 	<p>PHP100.00</p> <p>PHP100.00 plus 1/8 of 1% in excess of PHP20,000</p>
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	<p>PHP20.00/page</p> <p>PHP20.00/page</p>
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP200.00/certification
Bank Guarantee Against Deposit	PHP400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (Includes Smart Sala, Bagong Sayan, Panisid Passid)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP800.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years	



LANDBANK

ADVISORY TO ALL OUR VALUED DEPOSITORS

Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective **June 1, 2018**

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB)	
Savings and Demand Deposit Accounts	
<ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	\$5.00/month
Closing of Account	
<ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	\$10.00
Dormant Account	
<ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	\$0.50/month
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU \$3.00	Regular \$3.00 plus DST ^{1/} P3.00 per check
	\$3.00	\$3.00 plus DST ^{1/} P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ^{1/} ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

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

^{1/} Documentary Stamp Tax

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Financial Consumer Protection Department
(02) 708-7087; consumeraffairs@bsp.gov.ph.



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26. Request for Checkbook

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

- a. Personal Checkbook
- b. Commercial Checkbook
- c. MDS Checkbook
- d. Continuous Form Checks

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Checkbook Requisition Form (1 copy)		New Accounts Counter		
2. Signed Authority to Debit Account (2 copies)		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit requirements as indicated above	1.1 Attend to customer concern; forward it to the Document Examiner for verification	None	8 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Forward to officer for approval	None	2 Minutes	<i>Document Examiner, LBP Branch</i>
	1.3 Review and approve the transaction accordingly	None	2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Pay the corresponding fee, as applicable	2.1 Issue receipt or provide a copy of the debit memo, as applicable	See Annex A	2 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	2.2 Issue claim form to depositor		1 Minute	<i>New Accounts Clerk, LBP Branch</i>
3. Receive Claim Form				
	TOTAL	See Annex A	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



LANDBANK

Annex A

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP10,000 and below • Above PHP10,000 	<p>PHP50.00</p> <p>PHP100.00</p>
Passbook Replacement (lost or damaged)	PHP200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP300.00
Stop Payment Order (SPO)	PHP100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	<p>PHP2,000.00/check</p> <p>PHP200.00/day for every PHP40,000 amount of check or a fraction thereof</p>
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP20,000 & Below • Above PHP20,000 	<p>PHP100.00</p> <p>PHP100.00 plus 1/8 of 1% in excess of PHP20,000</p>
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	<p>PHP20.00/page</p> <p>PHP20.00/page</p>
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP200.00/certification
Bank Guarantee Against Deposit	PHP400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (Includes Smart Sala, Pagong Bayani, Pantawid Pasado)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP800.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years	



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ADVISORY TO ALL OUR VALUED DEPOSITORS

Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective **June 1, 2018**

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	\$5.00/month
Closing of Account <ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	\$10.00
Dormant Account <ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	\$0.50/month
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU \$3.00	Regular \$3.00 plus DST ^{1/} P3.00 per check
	\$3.00	\$3.00 plus DST ^{1/} P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ^{1/} ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

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

^{1/} Documentary Stamp Tax

Regulated by the Bangko Sentral ng Pilipinas

Financial Consumer Protection Department
(02) 708-7087; consumeraffairs@bsp.gov.ph



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27. Request for Over-the-Counter Fund Transfer

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business			
Who may avail:	Individuals/Institution			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished one (1) set Authority to Debit/Credit Form		New Accounts Counter		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and submit the requirements as indicated above	1.1 Attend to customer concern; forward the complete requirements to the Document Examiner for verification	None	5 Minutes	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>
	1.2 Review and approve the Authority to Debit/Credit request and forward the same to Bookkeeper for processing	None	2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3 Process the transaction in accordance with the request; collect service charge as applicable	See Annex A	7 Minutes	<i>CA/SA Bookkeeper,</i> LBP Branch
	1.4 Provide the customer with a copy of the the validated Authority to Debit/Credit Form		1 Minute	<i>New Accounts Clerk</i> LBP Branch
2. Receive copy of the validated Authority to Debit/Credit Form				
	TOTAL	See Annex A	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



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Annex A

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP 10,000 and below • Above PHP 10,000 	PHP 50.00 PHP 100.00
Passbook Replacement (lost or damaged)	PHP 200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP 200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP 300.00
Stop Payment Order (SPO)	PHP 100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	PHP 2,000.00/check PHP 200.00/day for every PHP 40,000 amount of check or a fraction thereof
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP 30.00/month PHP 30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP 100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP 20,000 & Below • Above PHP 20,000 	PHP 100.00 PHP 100.00 plus 1/8 of 1% in excess of PHP 20,000
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	PHP 20.00/page PHP 20.00/page
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP 200.00/certification
Bank Guarantee Against Deposit	PHP 400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (includes Smart Sales, Beyond Sayaw!, Postpaid Prepaid)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP600.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement.

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years.	



LANDBANK

ADVISORY TO ALL OUR VALUED DEPOSITORS

Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective **June 1, 2018**

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts	\$5.00/month
<ul style="list-style-type: none"> Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter Collection - Monthly to start at the end of the 2nd month 	
Closing of Account	\$10.00
<ul style="list-style-type: none"> Closing of Account within 30 days from opening date 	
Dormant Account	\$0.50/month
<ul style="list-style-type: none"> Coverage - Accounts with no depositor-initiated financial transactions 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 	
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU \$3.00	Regular \$3.00 plus DST ^{1/} P3.00 per check
	\$3.00	\$3.00 plus DST ^{1/} P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ^{1/} ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

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

^{1/} Documentary Stamp Tax

Regulated by the Bangko Sentral ng Pilipinas

Financial Consumer Protection Department
(02) 708-7087; consumeraffairs@bsp.gov.ph.



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28. Request for Stop Payment Order

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

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present the Stop Payment Form duly signed by the authorized signatories.	1.1 Review the SPO received to ensure that the SPO request is properly accomplished by the requesting party, prepared in three (3) copies, conditions in honoring SPO are met and reasons are acceptable Indicate on the request the date and time of receipt	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Verify the signature/s on the SPO request against CISSC on file or valid ID in case of CFC and MDS checks, if payee or holder in due course issued/prepared the SPO request. Request the depositor (non-government agencies) to pay service charge to BT if payment is thru cash	None	10 Minutes	<i>Document Examiner/ Bookkeeper/ Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.3 Forward the SPO to CA/SA Bookkeeper if payment is thru debit from account	None		<i>Document Examiner/ Bookkeeper/ BSO/BOO/BH, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
2. Pay the service charge at the Counter/ or present Deposit Account (passbook or ATM Card if for debit from account)	2.1 Receive the payment from the depositor/debit the account and machine-validate the SPO request. Give the triplicate of the SPO to the requesting party	P100.00/ per check	5 Minutes	<i>New Accounts Clerk/ Document Examiner/ BSO/BOO/BH, LBP Head</i>
	2.2 Tag the SPO request in the FIAS terminal with validity of six (6) months from the date of receipt. Indicate the expiry date of SPO in the original and duplicate of SPO request. Attach the SPO request to the corresponding CISSC	None		<i>New Accounts Clerk/ Document Examiner/ BSO/BOO/BH, LBP Head</i>
	TOTAL	P100.00/ per check	20 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



29. Request for the Reprinting of Bank Statement

This covers the reprinting of Bank Statement by accountholders/authorized representatives to be requested at the Branch of Account.

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Customer Request Form (CRF) (1 copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. One (1) original valid photo bearing government-issued ID, if BS will be claimed by a representative (1copy) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
3. A copy of Letter of Authority, if applicable		Depositor		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Branch personnel responsible once called and submit the requirements as indicated above	1.1 Check completeness of information in the CRF; forward document to the Document Examiner for verification and if in order forward CRF to Branch Officer for review and approval	None	5 Minutes	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Review and approve the transaction accordingly	See Annex B	2 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
	1.3 Process the reprinting		7 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.4 Request client to acknowledge receipt of BS in the CRF, then release BS to client or its authorized representative		1 Minute	<i>New Accounts Clerk, LBP Branch</i>
	1.5 Provide Claim Form for BS requested at SID			<i>New Accounts Clerk, LBP Branch</i>
2. Acknowledge receipt of BS in the CRF and receive BS/Claim Form				
	TOTAL	See Annex B	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

- 2. For Foreign National** - Passport and Alien Certificate of Registration

- 3. For Filipino Students** - School ID signed by the school principal or head of the educational institution.



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Annex B

Bank Fees and Charges for Peso Transactions/Services

A. Regular Transactions

Type of Service/Transaction	Fees/Charges
Inter-branch Deposit/Withdrawal/Encashment (for inter-regional transactions only) <ul style="list-style-type: none"> • PHP10,000 and below • Above PHP10,000 	<p>PHP50.00 PHP100.00</p>
Passbook Replacement (lost or damaged)	PHP200.00
Account falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts <ul style="list-style-type: none"> • Coverage - Accounts falling below ADB requirement for two (2) consecutive month-end and every month-end thereafter • Collection - Monthly to start at the end of the 2nd month 	PHP200.00/month
Closing of Account <ul style="list-style-type: none"> • Closing of Savings Account or Current Account within one month from opening date 	PHP300.00
Stop Payment Order (SPO)	PHP100.00/check
Returned Check <ul style="list-style-type: none"> • Penalty charge per returned check • Penalty charge for Returned Checks and Other Cash Items (RCOCI) 	<p>PHP2,000.00/check</p> <p>PHP200.00/day for every PHP40,000 amount of check or a fraction thereof</p>
Dormant Account Savings Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for two (2) years and falling below the required ADB • Collection - Monthly to start at the 5th year, reckoned from the date of last financial transaction. 	PHP30.00/month
Demand Deposit Account <ul style="list-style-type: none"> • Coverage - Accounts with no depositor-initiated financial transaction for one (1) year and falling below the required ADB • Collection - Monthly to start at the 5th year from the date of last financial transaction. 	PHP30.00/month
Easy Savings Plus (ESP) Account <ul style="list-style-type: none"> • Service fee in excess of two (2) withdrawals per month 	PHP100.00/withdrawal
Electronic Money Transfer (EMT) <ul style="list-style-type: none"> • PHP20,000 & Below • Above PHP20,000 	<p>PHP100.00</p> <p>PHP100.00 plus 1/8 of 1% in excess of PHP20,000</p>
Printing and Reprinting of Bank Statements/ Transaction History <ul style="list-style-type: none"> • Government - for transaction/s beyond one (1) year, (reckoned from date of request) • Private - for transactions beyond two (2) months, (reckoned from date of request) 	<p>PHP20.00/page</p> <p>PHP20.00/page</p>
Bank Certification on Deposit Balances (for all kinds of Bank Certification)	PHP200.00/certification
Bank Guarantee Against Deposit	PHP400.00



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B. Cards and e-Banking Transactions

Transaction/Service	LVDC	Proprietary (Includes Smart Sala, Pagong Bayan, Pagong Pasado)	RFID	E-Card/ Customized Cash Card	DSWD Cash Card	Other Proprietary Cash Card
ATM Transactions (ATM)						
Interbank Withdrawal	10.00	10.00	10.00	10.00	10.00	10.00
Interbank Balance Inquiry	1.00	1.00	1.00	1.00	1.00	1.00
Fund Transfer						
LANDBANK to LANDBANK	10.00	10.00	10.00	10.00	10.00	10.00
LANDBANK to Other Bank	25.00	25.00	25.00	25.00	25.00	25.00
Bills Payment	Free	Free	Free	Free	Free	Free
Card Replacement Fee	150.00	110.00	300.00	250.00	250.00	150.00
PIN Replacement/ PIN Mailer	50.00	50.00	50.00	50.00	Free	50.00
Reactivation Fee	N/A	N/A	N/A	N/A	50.00	50.00
International Cash Withdrawal	150.00	N/A	N/A	N/A	N/A	N/A
International Balance Inquiry	50.00	N/A	N/A	N/A	N/A	N/A
Online Banking (Fund Transfer)						
Instapay	25.00	25.00	25.00	N/A	N/A	N/A
PesoNet	15.00	15.00	15.00	N/A	N/A	N/A
BancNet	25.00	25.00	25.00	N/A	N/A	N/A
LANDBANK Phone Access (LPA)						
Fund Transfer	PHP25.00/transaction					
Statement by Fax	PHP30.00 (maximum of 5 pages)					

C. Checks

Types of Checkbook	Price/Fee
Personal Checkbook (Booklet of 50 pcs.)	PHP300.00
Commercial Checkbook (Booklet of 100 pcs.)	PHP600.00
MDS Checkbook (Booklet of 100 pcs.)	PHP800.00
Manager's Check	PHP50.00
Gift Check	PHP55.00
Continuous Form Check / Other Customized Checks	To be based on the approved arrangements and design per Memorandum of Agreement

D. Safe Deposit Box (SDB)

Dimensions	Rental Fee
a) 5" x 5" x 24"	PHP1,000/year
b) 3" x 10" x 24"	PHP1,200/year
c) 5" x 10" x 24"	PHP1,400/year
d) 10" x 10" x 24"	PHP1,800/year
e) Any other sizes not specified	For BBS Head Approval
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. Deposit for the key is PHP2,000 regardless of size of SDB 4. SDB contract is valid for two (2) years	



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ADVISORY TO ALL OUR VALUED DEPOSITORS

Bank Fees and Charges for US Dollar and Third Currency Transactions/Services Effective June 1, 2018

A. US\$ SAVINGS ACCOUNT TRANSACTIONS

Type of Service/Transaction	Fees/Charges
Inter-Branch Deposit	\$5.00 per transaction
Inter-Branch Withdrawal	\$5.00 per transaction
Withdrawal prior to expiry of holding period of 10 banking days	¼ of 1% of the amount withdrawn
Account Falling below minimum Average Daily Balance (ADB) Savings and Demand Deposit Accounts	\$5.00/month
- 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	
Closing of Account	\$10.00
- Closing of Account within 30 days from opening date	
Dormant Account	\$0.50/month
- Coverage - Accounts with no depositor-initiated financial transactions for two (2) years and falling below the required ADB	
- Collection - Monthly to start at the 5 th year, reckoned from the date of last financial transaction	
Passbook Replacement (lost or damaged)	₱200.00
No. of withdrawals in a month & charges	No limit, No charge

B. FOREIGN CHECK FOR CLEARING

Transaction	Fees/Charges	
<ul style="list-style-type: none"> US Dollar – within and outside New York subject to fifteen (15) banking days clearing period Other Foreign Currency – through special clearing and should not be lower than US\$250 equivalent per check 	FCDU	Regular
	\$3.00	\$3.00 plus DST ¹¹ P3.00 per check
Charge on Returned Check	\$20.00 per check	
Returned Check Advice	\$1.00	

C. US DOLLAR DEMAND DRAFT

Transaction	Fees/Charges
FCDU	\$10.00
Regular	\$10.00 plus DST ¹¹ ₱0.60 for every ₱200 of the applied amount

D. EURO AND OTHER THIRD CURRENCY DEMAND DRAFT

Transaction	Fees/Charges
Euro	
FCDU	€25.00
Regular	€25.00 plus DST ¹¹ P0.60 for every P200 of the applied amount
Other Third Currency	
FCDU	\$15.00
Regular	\$15.00 plus DST ¹¹ P0.60 for every P200 of the applied amount

¹¹ Documentary Stamp Tax

Regulated by the Bangko Sentral ng Pilipinas

Financial Consumer Protection Department
(02) 708-7087; consumeraffairs@bsp.gov.ph.



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30. Salary Loan

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

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Review application; seek approval from appropriate* Branch Officer	See Annex A	1 Banking Day	<i>BSO/BOO/BH, LBP Branch</i>
2. Affix signature on applicable documents to signify conforme (for LLS)	2.1 Process the loan and require borrower to sign applicable documents		1 Banking Day	<i>Salary Loan Bookkeeper, LBP Branch</i>
	2.2 Credit proceeds to the account nominated by the borrower and provide borrower with a copy of applicable loan documents		4 Hours	<i>Salary Loan Bookkeeper, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
3. Verify if the proceeds are credited to nominated account; receive copy of applicable loan documents				
	TOTAL	See Annex A	3 Banking Days	

Parameter	Terms and Conditions
Interest Rate	10% per annum based on monthly diminishing balance payable in arrears
Non-Interest Charges	
a. Service fee	One-time deduction equivalent to ½ of 1% of the approved loan; minimum of ₱200.00 up to maximum of ₱2,500.00
b. Advance Interest	Computed from loan approval up to the day prior to the 1 st amortization period
c. Credit Life Insurance (CLI) Premium	Based on existing rates of the insurance company at the time of loan application In case of loan renewal, unexpired insurance premium shall be deducted from the CLI premium due on the new loan or credited to the employee-borrower's ATM payroll account if there are any excess.
d. 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
e. Penalty	Three percent (3%) per month shall be imposed on the past due amount (principal) after five (5) banking days grace period. Waiver of penalty shall be approved in accordance with the CA/SA
f. Other Charges as applicable	Outstanding balance of existing livelihood loan in case of migration from other system shall include unpaid interest, and other applicable fees/charges.



31. Sale/Purchase of Foreign Currencies

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

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
For Individual:				
1. One (1) set properly accomplished Application to Purchase Foreign Currency or Application to Sell Foreign Currency, as applicable		New Accounts Counter		
2. Currency for Exchange		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the above requirements as indicated above	1.1 Receive and verify accuracy of information on the form and the genuineness of currency for exchange	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Process the transaction	None	15 Minutes	<i>Document Examiner, LBP Branch</i>
	1.3 Review and approve the transaction accordingly	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.4 Request for appropriate currency needed, if applicable	None	4 Minutes	<i>Teller, LBP Branch</i>
	1.5 Release amount of currency exchanged, as applicable	None	1 Minute	<i>Teller, LBP Branch</i>
2. Receive equivalent amount of currency exchanged				
	TOTAL	None	30 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



32. Servicing of Modified Disbursement Scheme Transactions

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

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

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government			
Who may avail:	Government Institutions			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Agency Enrolment Form		Branch		
2. User Enrolment		Agency concerned		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Coordinate with the Branch Head/MDS Bookkeeper for the availment of the service	1.1 Attend to customer concern; provide overview of the service	None	30 Minutes	<i>Branch Head/ MDS Bookkeeper, LBP Branch</i>
	1.2 Forward it to the officer for approval/ notation	None	10 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3 Review and approve/note the transaction accordingly	None	13 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
	1.4 Coordinate with Head Office counterparts for the enrolment of the agency to the eMDS	None	5 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
2. Submit applicable documents to request the processing of MDS transactions as listed in Annex A	2.1 Process the applicable transaction	None	30 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
	2.2 Provide agency with a copy of processed transactions	None	2 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
3. Receive applicable duplicate copy of the agency				
	TOTAL	None	1 Hour, 30 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

DOCUMENTARY REQUIREMENTS FOR OPENING AN ACCOUNT

Classification	Required Document/s
INDIVIDUAL	
Filipino residents	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos 3. Birth certificate of the child, in case of parents opening an account in behalf of their child 4. Notarized Special Power of Attorney, 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
Foreigner	<ol style="list-style-type: none"> 1. Passport 2. Alien Certificate of Registration issued by the Bureau of Immigration/Diplomatic Identification Card issued by the DFA specifying status i.e., working, business, student or non-resident <p style="text-align: center;"><i>Note: Foreign national whose working permit is under process is required to submit Certificate of Employment.</i></p> <ol style="list-style-type: none"> 3. Two (2) recent ID photos
Single Proprietorship	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID 2. Two (2) recent ID photos 3. Certificate of Registration with the DTI 4. City/Municipal Mayor's Permit
Court-appointed Fiduciary (Guardian, Administrator, Trustee or Receiver)	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the Court-appointed Fiduciary and the Beneficial Owner 2. Two (2) recent ID photos of the Court-appointed Fiduciary and the Beneficial Owner 3. Original Copy of the document containing the Fiduciary's appointment, specifically: <ol style="list-style-type: none"> a. For Guardian – Letter of Guardianship b. For Executor of a Will – Letters Testamentary c. For Administrator of a Will – Letters of Administration



Classification	Required Document/s
	<p>d. For Rehabilitation Receiver or Liquidator (of financially distressed corporations and individuals) – Court Order</p> <p>e. For Liquidation Receiver (in the case of involuntary dissolution of corporation per Securities and Exchange Commission [SEC]) – Court Order</p> <p>f. For Liquidation Trustee of a dissolved corporation duly appointed by the court (in the absence of one appointed by the board of directors) – Court Order</p> <p>In the case of dissolved corporations where a Liquidation Trustee has been appointed by the last-remaining board of directors:</p> <ul style="list-style-type: none"> ▪ Original notarized Secretary’s Certificate/Board Resolution pertaining to the designation/appointment of a liquidation trustee ▪ Last General Information Sheet filed with the SEC <p>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</p>
NON-INDIVIDUAL	
Partnership	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each Partner 2. Two (2) recent ID photos of each Partner 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
Corporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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



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Classification	Required Document/s
	<p>Certificate containing the following:</p> <ul style="list-style-type: none"> a. Authority to open an account with LANDBANK b. Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank and the nature and extent of such authority c. Certification that the resolution remains effective and subsisting and has not been amended, revoked or suspended <p>4. 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)</p> <p>5. 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</p> <p>6. 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)</p>
Foreign Corporation	<ul style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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 <p><i>Note: Items 1 and 2 shall be duly authenticated before a Consular Office of the Philippines and all documents written in a foreign language shall be translated in English.</i></p>



Classification	Required Document/s
	<ol style="list-style-type: none"> 6. Latest General Information Sheet which lists the names of directors/trustees/principal stockholders owning at least twenty percent (20%) of the outstanding capital stock and primary officers such as the President and Treasurer 7. The name, present address, nationality, date of birth, contact number, and source of funds of each of the primary officers (President, Treasurer, and Authorized Signatories)
<p>Joint Ventures/ Consortiums</p>	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 3. For incorporated Joint Ventures/Consortiums: <ol style="list-style-type: none"> a. Certificate of Registration with the SEC b. Articles of Incorporation and By-Laws of each of the corporations involved in the joint venture, including amendments, if any c. Notarized Secretary's Certificate of the Joint Venture/Consortium containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Designated officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority 4. For unincorporated Joint Ventures/Consortiums between Individuals and Corporations: <ol style="list-style-type: none"> d. Notarized Board Resolution or Secretary's Certificate of the Corporation on its authority to enter into a Joint Venture/Consortium Agreement with the other part/ies and its authorized signatories thereto e. Copy of the Joint Venture/Consortium Agreement f. If it is not clearly stated in the Joint Venture/Consortium Agreement the authority to open an account with LANDBANK and the authorized signatories to the account: <ul style="list-style-type: none"> • Notarized Secretary's Certificate of the Corporation containing the (i) authority to open an account with LANDBANK for the Joint Venture/Consortium and (ii) the designated officers authorized to deposit, withdraw, endorse



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Classification	Required Document/s
	<p>or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority</p> <ul style="list-style-type: none"> • 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 <p>5. For unincorporated Joint Ventures/Consortiums between Individuals:</p> <ul style="list-style-type: none"> e. Joint Venture/Consortium Agreement f. If it is not clearly stated in the Joint Venture/Consortium Agreement the authority to open an account with LANDBANK and the designated person authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority: <ul style="list-style-type: none"> • Special Power of Attorney of the Individual appointing the other party as his Attorney-in-Fact, (i) authorizing the opening of the account for the Joint Venture/Consortium, and (ii) to deposit, withdraw, endorse or negotiate checks and otherwise deal with the Bank deposit and the nature and extent of such authority <p>6. Philippine Contractors Accreditation Board (PCAB) License of the parties involved, if engaged in the construction business</p>
Corporation in the process of incorporation	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the "Treasurer-in-Trust for" 2. Two (2) recent ID photos of the "Treasurer-in-Trust" 3. Proposed Articles of Incorporation stating therein the name of "Treasurer-in-Trust for" authorized to open an account with LANDBANK in behalf of the corporation
Association/ Organization	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories



Classification	Required Document/s
	<ol style="list-style-type: none"> 2. Two (2) recent ID photos of each of the Authorized Signatories 3. Certificate of Registration (or equivalent document) with appropriate government agency, such as: <ol style="list-style-type: none"> a. For Homeowners' Association – HLURB b. For Condominium Association – SEC c. For Government Employees' Association – Civil Service Commission and DOLE d. For Private Sector Union or Labor Organization – DOLE 4. Articles of Incorporation (or equivalent document) and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
Cooperative	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 3. Certificate of Registration with the Cooperative Development Authority 4. Articles of Cooperation and By-Laws, including amendments, if any 5. Duly notarized Secretary's Certificate containing the following: <ul style="list-style-type: none"> • Authority to open an account with LANDBANK • Officers authorized to sign and the nature and extent of such authority • Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
National Government Agency/Constitutional Commission	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories



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

Classification	Required Document/s
	<ul style="list-style-type: none"> • <i>Authorized signatories are the Local Treasurer and the Vice Governor/Vice Mayor. No Sanggunian Resolution is necessary</i> <p>Per Section 454 of the Local Government Code</p> <p><i>C. For Current Accounts (Except for Barangays)</i></p> <ul style="list-style-type: none"> • <i>Sanggunian Resolution on the concurrence to the appointment of the local administrator by the local chief executive is required.</i> <p>4. In case of a temporary or permanent vacancy in the Office of the Local Chief Executive or Local Treasurer, the following shall be required:</p> <ul style="list-style-type: none"> • A new Sanggunian Resolution when the previous Sanggunian Resolution specifically indicates the name of the former Local Chief Executive or Local Treasurer. <p>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.</p> <ul style="list-style-type: none"> • If there is a conflict on the assumption to a position and a Sanggunian Resolution cannot be secured, certification from the DILG on the assumption on the successor shall be required while, for the new Treasurer, a certification from the BLGF.
Barangay	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of each of the Authorized Signatories 2. Two (2) recent ID photos of each of the Authorized Signatories 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:



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Classification	Required Document/s
	<ul style="list-style-type: none"> • A new Barangay Resolution when the previous Barangay Resolution specifically indicates the name of the former Barangay Chairperson or Barangay Treasurer. <p>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.</p> <ul style="list-style-type: none"> • If the general term “Barangay Chairperson” and “Barangay Treasurer” was used in the Barangay Resolution in the opening of account, a certification from the DILG on the assumption of the successor as Barangay Chairperson, while for the New Treasurer, a Sanggunian Resolution concurring to the appointment of the Barangay Treasurer, shall be sufficient.
<p>Unincorporated Units of the Government (i.e., for accounts opened for Public Officials for funds held in their official capacity)</p>	<ol style="list-style-type: none"> 1. At least one (1) original valid photo-bearing ID of the public official and each of the Authorized Signatories 2. Two (2) recent ID photos of the public official and each of the Authorized Signatories 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



33. Trust/Treasury Placements

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

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

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



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.2 Conduct Suitability Assessment to determine the need of client	None		<i>BSO/BOO/BH, LBP Branch</i>
	1.3 If the client is decided for his/her placement, request client to accomplish the documentary requirements: See Annex C	None		<i>BSO/BOO/BH, LBP Branch</i>
	1.4 Coordinate with Head Office counterpart and if in order, approve the transaction accordingly	None	10 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
2. Forward to Branch Officer signed Authority to Debit account (if placement will be collected from LBP account) or Cash if paid thru Cash	2.1 Process the transaction	None	10 Minutes	<i>Teller (if paid thru cash)</i> <i>CASA Bookkeeper (if paid thru debit to account)</i> LBP Branch



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.2 Provide Treasury/ Trust Hub Personnel advance copy of documents accomplished by client	None	5 Minutes	<i>Personnel, Treasury/Trust Hub/ New Accounts Clerk, LBP Branch</i>
3. Sign Order Ticket to signify conforme on amount placed	3. Provide client copy of Order Ticket and other supporting documents as evidence of placement with LANDBANK	None	5 Minutes	<i>BSO/BOO/BH, LBP Branch</i>
4. Receive copy of Order Ticket and other supporting documents				
	TOTAL	None	1 Hour, 30 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



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A. TRUST ARRANGEMENTS

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

1. UNIT INVESTMENT TRUST FUND (UITF)

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

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

UITF is an affordable and the best vehicle to easily participate in the financial markets. It offers a simple, more convenient, and less time-consuming method of investing in a diversified portfolio.

NOTE: *UITFs are not deposits 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 **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



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<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed for investors who aim for high liquidity and minimal risk but with decent returns 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 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 transaction for the day.



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	Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as 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 **Moderate** risk profile.



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



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	<p>government or private entities that are traded in an organized exchange;</p> <ul style="list-style-type: none"> ▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; ▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; and <p>d. Such other investments allowed under regulations issued by the BSP</p>
K. Modified Duration	: Shall not exceed one (1) year
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: Percentage change in the Bloomberg Philippine Sovereign Bond Index Money Market or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	<p>Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as transaction for the day.</p> <p>Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as transaction for the next applicable business day.</p>
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 availability of the asset prices.



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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 **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



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<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed to generate a steady stream of income through investments in a portfolio of long-term fixed-income securities such as government securities and corporate bonds.
H. Investment Objectives	: The Fund aims to generate a steady stream of income mainly through investments in a diversified portfolio of peso-denominated fixed-income securities
I. Risk Profile Suitability	: Moderate and above.
J. Allowable Investment Outlets/Underlying Assets	: <ul style="list-style-type: none"> a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); c. Fixed-Income Securities <ul style="list-style-type: none"> • bonds, securities or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate 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



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	<p>the government or private entities that are traded in an organized exchange;</p> <ul style="list-style-type: none">▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; <p>d. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p> <p>e. Tradable Loans Loans traded in organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; and</p>
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	f. Such other investments 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 transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as 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 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



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	frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual and Frequency of Fee Collection	: One percent (1.00%) per annum based on the gross portfolio value of the Fund, <u>Accrued daily and paid within five (5) banking days after the end of each calendar month.</u>
W. Holding Period	: Thirty (30) calendar days
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 (PDMC) 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 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 **Aggressive** risk profile.

A. Title of the Fund	: LANDBANK Growth Fund
B. Currency	: PHP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Balanced (41% to 60% in Equities)
E. Recommended Investment Horizon	: 5 to 7 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund ideal for investors who are willing to take extra risks for potential 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 combination of



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		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 <ul style="list-style-type: none"> ▪ bonds, securities or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denomination 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;



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	<ul style="list-style-type: none">▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund;
	<p>d. Equities Exchange-listed shares of stock of corporations, common and/or preferred equities, which are already listed or being offered publicly and soon to be listed in the Philippine stock market</p> <p>Provided, however, that the Fund's total investment in equities shall not exceed 60% of the total market value of all the asset holdings at the time of investing.</p>
	<p>e. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p>
	<p>f. Tradable Loans Loans traded in organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or</p>



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	Trust Committee may deem appropriate; and g. Such other investments 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 transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as 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+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.



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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.



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1.4 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 for clients with **Aggressive** risk profile.

A. Title of the Fund	: LANDBANK Equity Index Fund
B. Currency	: PhP
C. Fund Structure	: Regular UITF
D. Fund Classification	: Equity Fund
E. Recommended Investment Horizon	: 5 to 7 Years
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed for investors who are willing to take extra risks in order to avail of the potential higher investment returns offered by the equities market, minus the hassles of monitoring and analysing each stock.
H. Investment Objectives	: The Fund aims for long-term capital growth, to the extent possible, through investments mainly in peso-denominated listed equities comprising the Philippine Stock Exchange Index (PSEI).
I. Risk Profile Suitability	: Aggressive
J. Allowable Investment Outlets/Underlying Assets	: The Fund shall be primarily invested in a diversified portfolio of equities listed at the Philippine Stock Exchange. Provided that the fund may invest up to 100% of the portfolio in local equities comprising the PSEI, depending on current market conditions and the Fund Manager's outlook on the macroeconomy. <ul style="list-style-type: none"> a. Cash and Short-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSA)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (if allowed);



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	<p>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.</p> <p>d. Collective Investment Vehicles Collective investment vehicles managed by reputable fund managers with objectives and policies of which are generally consistent with those of the FUND, subject to existing BSP regulations.</p> <p>e. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p> <p>f. Such other investments allowed under regulations issued by the BSP</p>
K. Modified Duration	: n/a
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: The percentage change in the closing Philippine Stock Exchange Index (PSEI) or, in its absence, any available relevant or similar benchmark.
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: PhP5,000.00
O. Required Minimum Additional Participation	: PhP1,000.00
P. Frequency of Participation (Admission/Redemption)	: Any banking day
Q. NAVPU at launch/Par Value	: 1.000000
R. Cut-off Time	: Admission/notice of redemption received by the Trustee on or before 12:00nn shall be considered as transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as transaction for the next applicable business day.



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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+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.

1.5 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 for clients with **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)



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



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



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	Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as 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+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.

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

PERA-UITFs are open-ended pooled fund that are invested collectively in a diversified



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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

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

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

A. Title of the Fund	: LANDBANK PERA Money Market Fund
B. Currency	: PhP
C. Fund Structure	: PERA-UITF
D. Fund Classification	: Money Market
E. Recommended Investment Horizon	: Less than One (1) Year
F. Unit Paying (Income Distribution)	: No
<i>Distribution Policy</i>	
• Source of Income for Distribution	: n/a
• Frequency	: n/a
• Unit Entitlement (Number of units for every unit held by a participant)	: n/a
G. Description of the Fund	: A fund designed for PERA Contributors who are expected to retire and withdraw within 1-3 years from placement in the fund.
H. Investment Objectives	: The Fund aims to provide high liquidity and decent returns from short-term and flexible investments with less than one year duration, with minimal risk on capital.
I. Risk Profile Suitability	: Conservative and above.
J. Allowable Investment Outlets/Underlying Assets	: a. Cash, Short-term, and Long-term Deposits Current, savings, special savings deposit accounts (SSDA), including those offered by LANDBANK (e.g. high-yield savings account (HYSAs)), time deposits, other interest-bearing deposits, and deposit substitutes of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group; b. Fixed-income instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed); and c. Such other investments allowed under regulations issued by the BSP
K. Modified Duration	: Shall not exceed one (1) year



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L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIDS)
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 transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as 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 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.



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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

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 **Moderate** risk profile.

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



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	<p>b. Fixed-Income Instruments issued or guaranteed by the Bangko Sentral ng Pilipinas (BSP) (if allowed);</p> <p>c. Fixed-Income Securities</p> <ul style="list-style-type: none">▪ bonds, securities or other evidence of indebtedness issued or fully guaranteed by the Republic of the Philippines or any of its subdivisions or instrumentalities such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds;▪ fixed-income instruments such as but not limited to bonds, commercial papers, notes, debentures, issued by the government or private entities that are traded in an organized exchange;▪ securities and deposit substitutes traded in an organized exchange of private, foreign or government banks accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;▪ securities issued, underwritten, or otherwise dealt by LANDBANK and/or any of its subsidiaries, affiliates, their successors-in-interest or assignees, their directors, officers, stockholders, and related interest, and any of their trust and fund managed accounts, under such terms and conditions as the Trustee may deem to be in the best interest of the Fund; <p>d. Derivative Instruments Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p> <p>e. Tradable Loans Loans traded in organized market, secured or unsecured, for such periods</p>
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	and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; and
	f. Such other investments 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 (KIDS)
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 transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as 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 applicable cut-off time.
U. Prior Notice of Redemption	: May be required. At least three (3) banking days' notice before redemption. The period for required notice may be shortened or extended at the sole discretion of the TRUSTEE depending upon the investment and liquidity position of the FUND and the frequency and volume of requests for redemptions received by the TRUSTEE at any given time.
V. Trust Fee, Accrual and Frequency of Fee Collection	: One percent (1.00%) per annum based on the gross portfolio value of the Fund. <u>Accrued daily and paid within five (5) banking days after the end of each calendar month.</u>
W. Holding Period	: Thirty (30) calendar days



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

2.3 LANDBANK PERA GLOBAL \$ FUND

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 for Contributors with **Moderate** risk profile.

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



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	<p>intermediaries accredited by LANDBANK's Financial Institution Department and LANDBANK Trust Banking Group;</p>
	<p>b. Fixed-Income Securities</p> <ul style="list-style-type: none">• US\$-denominated bonds, securities, or other evidence of indebtedness such as, but not limited to treasury bills, fixed-rate treasury notes, retail treasury bonds, small denominated treasury bonds, treasury zero-coupon bonds issued or guaranteed by the:<ul style="list-style-type: none">• Government of the Republic of the Philippines or any of its subdivisions or instrumentalities;• government instrumentality or local government units; and• the Bangko Sentral ng Pilipinas (BSP) <p>Provided, that the servicing and payment of such obligations is fully guaranteed by the Republic of the Philippines or the BSP. It is understood that the documentation of these investments shall be consistent with those listed as qualified under the UITF rules and regulations;</p> <ul style="list-style-type: none">• US\$-denominated bonds, commercial papers, notes, or debentures that are traded in an organized exchange;
	<p>c. Derivative Instruments</p> <p>Subject to prior BSP approval/authority, derivative instruments (Type 3) solely for the purpose of hedging risk exposure of the existing investments of the Fund, provided these are accounted for in accordance with existing BSP hedging guidelines and all the requirements for hedging transactions under Philippine Accounting Standards (PAS) are observed, as well as the Trust Entity's risk management and hedging policies duly approved by the Trust Committee and disclosed to participants;</p>
	<p>d. Tradable Loans</p>



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	<ul style="list-style-type: none"> • US\$-denominated tradable loans secured by the abovementioned instruments; • US\$-denominated loans traded in organized market, secured or unsecured, for such periods and under such terms and conditions as the Trustee's Board of Directors or Trust Committee may deem appropriate; <p>e. Such other investments allowed under regulations issued by the BSP</p>
K. Modified Duration	: Shall not exceed ten (10) years
L. Frequency of Minimum Disclosure	: Quarterly - Key Information & Investment Disclosure Statement (KIIDS)
M. Benchmark	: The average of the daily one-year ROP rates or, in its absence, any relevant and industry-accepted benchmark
N. Required Minimum Initial Participation / Minimum Maintaining Balance	: 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 transaction for the day. Admission/notice of redemption received by the Trustee after the cut-off time shall be considered as 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+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 the three (3) days after the receipt of the Notice of Withdrawal/Termination by the TRUSTEE from the ADMINISTRATOR, subject to 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



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	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.



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3. 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.

3.1.1 DEFINED BENEFIT RETIREMENT PLAN (Gratuity Plan)

This is based on a specific and defined amount of benefit provided by the company expressed in 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.

3.1.2 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 salary of the employee that the employer is willing to contribute.

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

3.1.3 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.

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4. 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 for 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, with the purpose of providing 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 in 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 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



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- Government Borrowers
- Corporate/Institutional Borrowers

2.2 FACILITY AND LOAN / PAYING AGENCY

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

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 to 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 third and impartial party to intervene or to hold in escrow contracts involving money, securities, property titles or documents in order 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



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on Part II, Rule II, 2003 POEA rules and regulations governing the recruitment and employment of seafarers. This is a standard escrow arrangement required by the POEA in the application and renewal for license of overseas employment agencies.

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

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 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 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 transaction of real properties or securities
- Government Agencies
- Private Institutions



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4. THIRD PARTY SECURITIES CUSTODY AND REGISTRY SERVICES

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

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

5. PERSONAL EQUITY & RETIREMENT ACCOUNT – CASH CUSTODIANSHIP

The Bank, thru its Third-Party Custodianship and Registry Department (TCRD), shall act as PERA Cash Custodian to the Contributor's PERA pursuant to Republic Act No. 9505 of 2008 (PERA Law). TCRD shall oversee the receipt, acknowledgment and release of all funds in connection with PERA.

6. SAFEKEEPING SERVICES

LANDBANK-Trust Banking Group provides 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 in behalf of the client based on his investment objectives, risk profile, and liquidity requirements.

LANDBANK – Trust Banking Group acts as investment/portfolio manager with 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



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TARGET MARKET (with 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. These pool of assets or receivables are then sold or transfer to LANDBANK-Trust Banking Group for management. The LANDBANK-Trust Banking Group will sell securities to the investors backed by the assets. The cashflows generated by the underlying assets are then transferred to investors.

TARGET MARKET

- Government Agencies
- Private Institutions



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BASIC DOCUMENTARY REQUIREMENTS FOR ACCOUNT OPENING

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

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

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

CONTACT UNIT:

LANDBANK TRUST BANKING GROUP (LBP-TBG)
21/F LANDBANK Plaza 1598 M.H. Del Pilar St. Malate, Manila
(02)522.0000 locals 7119 and 7353
lbp_trust@mail.landbank.com

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2. Trust Desks

Contact Information
<p>Head Office:</p> <ul style="list-style-type: none"> • 522.0000 loc. 2074 • (02)405.7761 • (02)405.7761 • (02)405.7100 <p>Ortigas Desk : (02)669.1464 Q.C. Desk : (02)236.0166 Makati Desk : (02)833.8104 Cebu Desk : (032) 254.2015</p>

3. LANDBANK Branches Nationwide

- 4. LANDBANK Customer Care Center**
 (02) 405-7000 for Metro Manila
 1-800-10-405-7000 PLDT Domestic Toll-Free

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

- 2. For Foreign National** - Passport and Alien Certificate of Registration

- 3. For Filipino Students** - School ID signed by the school principal or head of the educational institution.

Trust/Treasury Products Documentary Requirements

Trust Products

- a. Order Ticket
- b. Client Agreement For Fixed-Income Securities
- c. Data Privacy Consent Form for Investors
- d. Risk Disclosure Statement
- e. Client Suitability Assessment
- f. Acknowledgement to Invest In Specific Instruments
- g. Special Power of Attorney
- h. Investor's Undertaking
- i. Other KYC Documents required by the Branch

Treasury Products

- a. Client Suitability Assessment
- b. Acknowledgment to Invest in Specific Instruments, as applicable
- c. Risk Disclosure Statement
- d. Client Agreement
- e. Order Ticket
- f. Data Privacy Consent Form
- g. For Government Securities
 - Investor's Undertaking
 - Special Power of Attorney
- h. For Corporate Securities
 - Primary Market: Application to Purchase/BIR and valid Tax Exemption Certificate (for tax-exempt institutions) and other documents required by the Issuer
 - Secondary Market: PDTC Investor Registration Form, PDTC Specimen Signature Sheet and other documents required by PDTC



34. Updating of Bank Records – Change in Account Details

This service includes the updating of client’s records in view of any change of information as follows:

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

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
Who may avail:	Individuals, Government and Private Institutions
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
For Individuals:	
1. Properly accomplished Change Request Form (CSR) (1 copy)	New Accounts Counter or download at https://www.landbank.com/forms
2. Copy of evidence of deposit – CTD, HYSA Passbook, Letter of Instruction	Issued by the Bank upon Account Opening
3. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer/authorized signatory (original to be presented) (1 copy) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)
4. Photocopy of Marriage Certificate, if applicable (original to be presented) (1 copy)	Philippine Statistics Authority/Local Civil Registry
For Government and Private Institutions	
<i>In addition to items 1-4 above, the following shall be submitted:</i>	
1. Original copy of Resolution/ Secretary Certificate requesting for the change in Account Details	From the Board/Corporate Secretary of the Institution



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the reference number generated thru DOBS together with the documentary requirements indicated above	1.1 Attend to customer concern	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Process the transaction in accordance with the request	None	10 Minutes	<i>Document Examiner, LBP Branch</i>
	1.3 Review and approve the transaction accordingly	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.4 Issue new/updated evidence of deposit account to customer	None	2 Minutes	<i>New Accounts Clerk, LBP Branch</i>
2. Receive new/ updated evidence of deposit account				
	TOTAL	None	20 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*

Official identification documents shall include any of the following:

1. For Filipino Citizens

Those issued by any of the following official authorities:

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

- | | | |
|--|--|---|
| - Passport | - Maritime Industry Authority ID | - Overseas Workers Welfare Administration ID |
| - Driver's License | - National Bureau of Investigation Clearance | - Overseas Filipino Workers ID |
| - Professional Regulation Commission ID | - Police Clearance | - Department of Social Welfare and Development Certification |
| - Government Service Insurance System e-Card | - Postal ID | - Certification from the National Council on Disability Affairs, per Bangko Sentral ng Pilipinas Circular No. 792, Series of 2013 |
| - Social Security System Card | - Tax Identification Number card | |
| - Voter's ID | - Integrated Bar of the Philippines ID | |
| - Philhealth ID | - Senior Citizen Card | |
| - Seaman's Book | - Barangay Certification | |

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

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

2. For Foreign National - Passport and Alien Certificate of Registration

3. For Filipino Students - School ID signed by the school principal or head of the educational institution.



35. Updating of Bank Records – Change in Account Type

This service includes the updating of customer’s records in view of a request to change the existing Account Type from an **Individual Account** to **Joint “OR” or “AND”**

Office or Division:	LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
Who may avail:	Individuals			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Change Request Form (CRF) (1 copy)		New Accounts Counter or download at https://www.landbank.com/forms		
2. Copy of evidence of deposit		Issued by the Bank upon Account Opening		
3. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer (original to be presented) (1 copy) <i>Note: Please see Annex A for complete list of Acceptable IDs</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present the reference number generated thru DOBS together with the documentary requirements indicated above	1.1 Attend to customer concern	None	8 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	1.2 Process the transaction in accordance with the request	None	2 Minutes	<i>Document Examiner, LBP Branch</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	1.3 Review and approve the transaction accordingly	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
	1.4 Issue new/updated evidence of deposit account to customer	None	2 Minutes	<i>New Accounts Clerk, LBP Branch</i>
2. Receive new/updated evidence of deposit account				
	TOTAL	None	15 Minutes*	

**The maximum processing time for each service applies upon submission of complete requirements. This does not include waiting time which varies depending on the nature of transaction/product being availed and other causes beyond the control of our frontline staff.*



Annex A

LANDBANK List of Products and Services

DEPOSIT PRODUCTS

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

e-BANKING PRODUCTS

i-Access
LANDBANK Credit Card
eMDS
LANDBANK Mobile Banking Application
LANDBANK Link.BizPortal
LANDBANK ATM Regular Card
LANDBANK Visa Debit Card
weAccess
LANDBANK E-Card
LANDBANK Cash Card
Easy Padala
LANDBANK Phone Access
Globe G-Cash
Radio Frequency Identification Card
e-Tax Payment System