

# **Branch Banking Services**

## **External Services**

## I. Account Opening

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

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

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

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

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

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
<b>For Individuals:</b>		
1. One (1) valid photo bearing government-issued ID preferably with complete address in the name of the customer/authorized signatory  <i>Notes:</i> <ul style="list-style-type: none"> <li>• Please see <b>Annex F</b> for complete list of Acceptable IDs.</li> <li>• Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address</li> </ul>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
2. Letter of Introduction, if applicable (One [1] copy)	Agency/Institution	

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
3. Appropriate Customer Information Sheet (CIS)		DOBS Generated Forms New Accounts Counter, LBP Branch or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
4. Specimen Signature Card (SSC)				
5. Terms and Conditions				
6. Additional Terms and Conditions (as applicable)				
7. Data Privacy Consent Form				
8. LANDBANK Overseas Filipino Customer Information Sheet (LOCIS)		New Accounts Counter, LBP Branch		
9. FATCA Certification Consent and Waiver Form (for US Persons)				
Note: Please see <b>Annex G</b> for complete list of requirements (as necessary)				
<b>For customers declaring Remittance as source of funds:</b>				
1. Provide the following information: <ul style="list-style-type: none"> <li>Name of Remitter;</li> <li>Nationality of the Remitter;</li> <li>Country of origin of the remittance; and</li> <li>Relationship with the customer.</li> </ul>				
<b>For Sole Proprietorship, Government and Private Institution</b>				
Note: Above requirements and <b>Annex G</b> for complete list of requirements (as necessary)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and provide the reference number generated through DOBS together with the documentary requirements indicated above	1.1 Access account customer information details by encoding the reference number given by the Customer	<b>₱150</b> initial card fee for ATM account (should the depositor opt to get the physical card)	15 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>

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

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Provide properly accomplished deposit slip and cash/check for deposit	2.1 Process the transaction	None	3 Minutes	<i>NAC, LBP Branch</i>
None	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	None	None	None	<i>None</i>
	<b>TOTAL</b>	<b>₱150 initial card fee for ATM account (should the depositor opt to get the physical card)</b>	<b>30 Minutes</b>	

## 2. Opening of Other Deposit Account

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

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

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

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
<b>For Individuals:</b>		
1. Photocopy of one (1) valid photo bearing government-issued ID, preferably with complete address in the name of the customer/authorized signatory (original to be presented) (One [1] copy) <i>Notes:</i> <ul style="list-style-type: none"> <li>• Please see <b>Annex F</b> for complete list of Acceptable IDs.</li> <li>• Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID's presented has no complete address/ has lacking details in the Bank's System/change of address.</li> </ul>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
2. Letter of Introduction (One [1] copy), if applicable	Agency/institution	
3. Appropriate Customer Information Sheet (CIS)	New Accounts Counter, LBP Branch	

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

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



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

## II. ATM Card Requests

### 1. Release of Captured Card

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

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

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

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	1.2 Verify the documents	None	5 Minutes	<i>Document Examiner (DE) LBP Branch</i>
None	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>
None	1.4 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	None	None	None	<i>None</i>
	<b>TOTAL</b>	<b>None</b>	<b>22 Minutes</b>	

## 2. Request for ATM PIN Change

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

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

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

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

### 3. Request for Card Replacement

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

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

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

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

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



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

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

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

### III. Branch Over-the-Counter Transactions

#### 1. Cash Deposit (Peso/Foreign Currencies)

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

Notes/Currencies	Name of Branches
Peso and US Dollar Notes	All Branches
3 <sup>rd</sup> Currencies	
Yen	LBP Plaza and Buendia

<b>Office or Division:</b>	LBP Branch (for third currencies, **selected Branches only)	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
1. A copy of evidence of deposit, as applicable		Issued by the Bank upon Account Opening
2. Properly accomplished Cash Deposit Slip as applicable (PESO, USD or 3 <sup>rd</sup> currency) (Two [2] copies)		LBP Branch Lobby
3. Cash for Deposit and the applicable inter-branch service charge		Depositor
<i>Notes:</i>		
<ul style="list-style-type: none"> <li>a) <i>In case of deposit <b>above P500,000.00</b> through a representative, presentation of one (1) valid photo bearing government-issued ID by the representative is required.</i></li> <li>b) <i>Further, <b>all cash deposits above P500,000.00</b> requires the disclosure by the depositor of the <u>Purpose of Deposit</u></i></li> <li>c) <i>If the “Purpose of Deposit” is beyond the originally declared source of funds/purpose of business relationship, or the amount of deposit is beyond the expected regular amount of deposit per month, additional supporting documents may be required.</i></li> </ul>		

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

## 2. Cash Withdrawal

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

This includes withdrawal from any of the following deposit accounts:

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

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
1. A copy of evidence of deposit, as applicable	Issued by the Bank upon Account Opening	
2. Properly accomplished Withdrawal Slip	LBP Branch Lobby	
3. Notarized Special Power of Attorney (SPA) One (1) original copy plus one valid photo bearing government-issued ID of the representative, if applicable One (1) original	Depositor	
<i>Note: <b>Withdrawal above P100,000.00 through representative</b> requires confirmation from the depositor.</i>		

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

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



### 3. Check Deposit - Peso

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

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

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

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

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
1. Copy of evidence of deposit, as applicable	Issued by the Bank upon Account Opening	
2. Properly accomplished Check Deposit Slip (Two [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 to be deposited legibly written at the back of the check		

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<p><i>Notes:</i></p> <p>a) Check deposit <b>above P500,000.00</b> through a representative shall require presentation of one (1) valid photo bearing government-issued ID by the representative.</p> <p>b) Further, <b>all check deposits above P500,000.00</b> requires the disclosure by the depositor of the <b><u>Purpose of Deposit</u></b>.</p> <p>c) If the “Purpose of Deposit” is beyond the originally declared source of funds/purpose of business relationship, or the amount of deposit is beyond the expected regular amount of deposit per month, additional supporting documents may be required.</p>				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Check Deposit Slip together with the Check/s for Deposit	1.1 Receive and verify completeness, validity and accuracy of information on the check deposit slip; the check/s for deposit, if in order process the transaction	See <b>Annex H</b>	12 Minutes	Teller, LBP Branch
None	1.2 If applicable, review and approve the transaction accordingly		2 Minutes	Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch
None	1.3 Provide the depositor/ authorized representative with a copy of the validated check deposit slip		1 Minute	Teller, LBP Branch

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

#### 4. Check Deposit – Foreign Currency

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

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

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

## 5. Check Encashment

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

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
1. Check for Encashment with the following details at the back of the check: a) Name of Payee b) Complete Present Address c) Details of IDs Presented d) Contact No. e) Signature	Check issuer	
2. Valid photo bearing government-issued ID in the name of the payee/s (One [1] original)  <i>Note: Please see <b>Annex F</b> for complete list of Acceptable IDs</i>	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
3. Notarized Special Power of Attorney (SPA) (One [1] copy original) plus valid photo bearing government-issued ID of the Payee/s in case there are multiple payees in one check (One [1] original), or of the representative, as applicable.	Depositor/Customer	
<i>Note:</i> For <b>Encashment above P100,000.00</b> other than the Depositor, confirmation from the Depositor shall be conducted.		

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

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



## 6. Online Collection Payments

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

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

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2. Provide customer/ depositor with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller</i> <i>CASA Bookkeeper,</i> <i>LBP Branch</i>
2. Receive validated payment slip and corresponding attachment as applicable	None	None	None	None
	<b>TOTAL</b>	<b>₱5 – ₱100</b> <b>(Depending on the Agreement with the concerned Agency/ Institution)</b>	<b>30 Minutes</b>	

## 7. Request for Checkbook

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

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

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

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

## 8. Request for Fund Transfer

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

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

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

## 9. Request for Passbook Replacement

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

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

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

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



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

## 10. Request for Stop Payment Order

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

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

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

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

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

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

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

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

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

<b>Office or Division:</b>	LBP Branch	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government	
<b>Who may avail:</b>	Individuals, Government and Private Institutions	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
<b>For Individuals:</b>		
1. Copy of evidence of deposit	Issued by the Bank upon Account Opening	
2. Valid photo bearing government-issued ID preferably with address in the name of the depositor/authorized signatory One (1) photocopy; original to be presented	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)	
<i>Notes:</i> <ul style="list-style-type: none"> <li>• Please see <b>Annex F</b> for complete list of Acceptable IDs</li> <li>• Presentation of Utility Bills, Bank or Credit Card Statement, Barangay Clearance or Certificate of Residency if the ID’s presented has no complete address/ has lacking details in the Bank’s System/change of address</li> </ul>		
3. Photocopy of Marriage Certificate/Certificate of Finality/Birth Certificate, if applicable (original to be presented) (1 copy)	Philippine Statistics Authority/Local Civil Registry/Regional Trial Court	

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

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



#### IV. Digital Banking Products/Services

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

###### a. Online Registration through the iAccess Facility

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

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

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

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

**b. Enrolment through Personal Appearance to any LANDBANK Branch**

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

## V. Handling of Customer's Complaint

This covers the following complaints:

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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished Complaint/Dispute Form		New Accounts Counter or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
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 <b>Annex F</b> for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch</i>
None	1.2 Verify the documents submitted then forward to Branch Officers	None	5 Minutes	<i>Document Examiner, LBP Branch</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>												
None	1.3 Review and validate the customer complaint then coordinate with the concerned personnel/ Bank Unit for checking and resolution of the complaint	None	30 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>												
None	1.4 Inform the customer to follow-up the status of the complaint/s with his/her branch of account after: <table border="1" data-bbox="558 1125 821 1745" style="margin-left: 20px;"> <thead> <tr> <th><i>Complaint</i></th> <th><i># of banking days</i></th> </tr> </thead> <tbody> <tr> <td>Mispasted 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>	Mispasted 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	None	5 Minutes	<i>NAC, LBP Branch</i>
<i>Complaint</i>	<i># of banking days</i>															
Mispasted 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															

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

## VI. Loan Servicing

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

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

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



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

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

## 2. Salary Loan

### a. Application for 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 through the Branches or through [www.landbank.com](http://www.landbank.com)

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

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Verify the documents presented then forward to Branch Officers for approval	None	1 Hour	<i>Document Examiner, LBP Branch</i>
None	1.3 Review application; seek approval from appropriate Branch Officer	See <b><i>Annex I</i></b>	1 Banking Day	<i>BSO/BOO/BH, LBP Branch</i>
2. Affix signature on applicable documents to signify conforme (for SLS)	2.1 Process the loan and require borrower to sign applicable documents		1 Banking Day	<i>Salary Loan Bookkeeper, LBP Branch</i>
None	2.2 Credit proceeds to the account nominated by the borrower and provide borrower with a copy of applicable loan documents		2 Hours	<i>Salary Loan Bookkeeper, LBP Branch</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
3. Verify if the proceeds are credited to nominated account; receive copy of applicable loan documents	None	None	None	<i>None</i>
	<b>TOTAL</b>	<b>See Annex I</b>	<b>2 Banking Days, 6 Hours</b>	

## b. Payment of Salary Loan

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

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

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

**c. 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.

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



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

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

**VII. Other Branch Products/Services**
**1. Bond Redemption and Interest Payment**

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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<ul style="list-style-type: none"> <li>- If included, defer the processing and inform bondholder/ Attorney-in-fact (AIF) on the adverse notice</li> </ul>	None		NAC, LBP Branch
None	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		NAC, LBP Branch

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

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

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

## 2. Claim of Remittance Proceeds

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

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



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

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

### 3. Domestic Bills Purchase Initiation/Availment

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

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

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

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

#### 4. Electronic Fund Transfer/Outgoing Remittance

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

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

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

## 5. Purchase of Over-the-Counter Check

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

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

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



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

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

## 6. Release of Inward Returned Check

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

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

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

## 7. Sale/Purchase of Foreign Currencies

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

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

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

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

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

## 8. Servicing of Modified Disbursement System (MDS) Transactions

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

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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Government Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Agency Enrolment Form		Branch		
2. User Enrolment Form		Agency concerned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Coordinate with the Branch Head/ MDS Bookkeeper for the availment of the service then submit applicable documents to request the processing of MDS transactions as listed in <b>Annex G</b>	1.1 Attend to customer concern; provide overview of the service; forward the documents to the officer for approval/ notation	None	30 Minutes	<i>MDS Bookkeeper, LBP Branch</i>



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Review and approve/note the transaction accordingly	None	15 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.3 Coordinate with Head Office counterparts for the enrolment of the agency to the eMDS	None	20 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
None	1.4 Process the applicable transaction	None	30 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
None	1.5 Provide agency with a copy of processed transactions	None	2 Minutes	<i>MDS Bookkeeper, LBP Branch</i>
2. Receive applicable duplicate copy of the agency	None	None	None	<i>None</i>
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 37 Minutes</b>	

## 9. Trust/Treasury Placements

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

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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Valid photo bearing government-issued ID in the name of the customer/authorized signatory (One (1) photocopy, original to be presented)  <i>Note: Please see <b>Annex F</b> for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
2. Authority to Debit/Credit (ADCA)/Cash/Check for placement		New Accounts Counter/Customer		
3. Deposit Account (as settlement account)		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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

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

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

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

## VIII. Request for Bank Documents

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

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

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

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

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



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.4 Check the Bank Certificate of Deposit/ BGAD, affix signature then forward to NAC for release	None	10 Minutes	<i>BOO/BH</i> LBP Branch
None	2.5 Call the customer, retrieve the CRF claim stub/client's copy of RIC with AHDDA and give the Bank Certificate of Deposit/BGAD to the depositor/ authorized representative	None	3 Minutes	<i>NAC</i> LBP Branch
3. Proceed to NAC to surrender the CRF claim stub/ client's copy of RIC with AHDDA and receive the Bank Certificate of Deposit/BGAD	None	None	None	<i>None</i>
	<b>TOTAL</b>	<b>See Annex H</b>	<b>60 Minutes</b>	

## 2. Bank Statement/Snapshot

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

<b>Office or Division:</b>	LBP Branch			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Properly accomplished Customer Request Form (CRF) (1 copy)		New Accounts Counter or download at <a href="https://www.landbank.com/forms">https://www.landbank.com/forms</a>		
2. Photo bearing government-issued ID, if the Bank Statement/snapshot will be claimed by a representative (One (1) valid ID) <i>Note: Please see <b>Annex F</b> 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		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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 (DE) for verification and if in order forward CRF to Branch Officer for review and approval	None	20 Minutes	<i>New Accounts Clerk/ DE, LBP Branch</i>

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

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
3. Acknowledge receipt of Bank Statement/ Snapshot in the CRF Claim Stub	None	None	None	<i>None</i>
	<b>TOTAL</b>	<b>See Annex H</b>	<b>53 Minutes</b>	

**If the Bank Statement is not available in the Branch of Account – After the customer paid the corresponding fee:**

	2.2 Release the CRF claim stub to the account holder/ authorized representative and advise the customer to return after 7 banking days to pick up the Bank Statement	None	3 Minutes	NAC, LBP Branch
3. Receive the CRF claim stub	None	None	None	
	<b>TOTAL</b>	<b>See Annex H</b>	<b>33 Minutes</b>	

**Bank Statement Retrieval**

1. None	1.1 Retrieve Bank statement then forward to the Branch of Account through the official communication channels	None	5 Banking Days	<i>Systems Implementation Analyst/System Implementation Specialist SID</i>
None	1.2 Retrieve and print the Bank statement	None	1 Banking day	<i>NAC/ CASA Bookkeeper LBP Branch</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	TOTAL	None	<b>6 Banking Days</b>	
<b>On the 7<sup>th</sup> Banking Day – Customer to Claim the Bank Statement</b>				
1. Proceed to the person responsible once called and submit the CRF claim stub and one (1) government issued photo bearing ID	1.1 Attend to customer concern then forward the CRF claim stub to the DE for verification	None	5 Minutes	<i>NAC, LBP Branch</i>
None	1.2 Verify the documents received, then forward the same to the Branch Officer	None	5 Minutes	<i>DE, LBP Branch</i>
None	1.3 Review and approve the transaction accordingly then forward to NAC for release	None	3 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
2. Receive the Bank Statement	2.1 Release the bank statement to the account holder/ authorized representative	None	7 Minutes	<i>NAC, LBP Branch</i>
	TOTAL	None	<b>20 Minutes</b>	