

# **Lending Services**

## **External Services**

**I. Credit Card**
**1. Application for LBP Credit Card Easy Pay Program**

This service allows new and existing LBP Credit Card Cardholders in active and current status to convert retail transactions, single purchases into monthly installments of up to 24 months.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in current and active status			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished LANDBANK Easy Pay Program Application Form [1 original (Branch)/1 scanned copy (CCAD)]		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">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. Submit Application Form to: <ul style="list-style-type: none"> <li>• any LBP Branch; or</li> <li>• CCAD via email: <a href="mailto:ccad@mail.landbank.com">ccad@mail.landbank.com</a></li> </ul>	<u>If thru LBP Branch:</u> 1.1 Validate Cardholder's identity and other relevant information, signature verify the duly accomplished LBP Easy Pay Program Application Form and forward the request to CCAD via email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
	<u>If thru CCAD:</u> 1.1 Acknowledge the request		5 Minutes	<i>Credit Card Operations Assistant/Analyst, CCAD</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 Evaluate and process if eligible for Easy Pay Program	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer CSAMU, CCAD/ Department Head CCAD</i>
None	1.4 Forward request to Loan Operations Management Department (LOMD) for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>
None	1.5 Post approved Easy Pay Application in Credit Card Management System (CCMS)	None	5 Minutes	<i>Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD</i>
None	1.6 Once posted, inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>None</b>	<b><u>Thru LBP Branch:</u></b> <b>3 Banking Days, 45 Minutes</b>  <b><u>Thru CCAD:</u></b> <b>3 Banking Days, 20 Minutes</b>	

## 2. Credit Card Management

### a. Change of Name and Civil Status

This service includes cardholder's request for change of name and civil status.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (PhilID, DFA, GSIS, SSS, LTO, PRC, etc.)		
Marriage Certificate [1 photocopy authenticated by branch (Branch)/1 scanned copy (CuCD)]		PSA		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request and complete documents to: <ul style="list-style-type: none"> <li>any LBP Branch; or</li> <li>Customer Care Department (CuCD) via email at <a href="mailto:customercare@landbank.com">customercare@landbank.com</a></li> </ul>	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD/in-charge via email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk</i> LBP Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD/in-charge	None	Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker            CuCD</i>
None	1.2 Perform the ff: a. Receive Cardholder's Request through email b. Retrieve cardholder's record c. Check if documents submitted are complete  1.3 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF)	None	3 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist            CPCEU, CCAD</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 Review/ Recommend approval of cardholder's request	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.5 Approve the CCRF	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.6 Encode approved change of name and civil status in the Credit Card Management System (CCMS)	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.7 Approve change of name and civil status in the CCMS	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.8 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specialist III/Sr. e-Products Management Specialist, BSD</i>
None	1.9 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> COSU, CCAD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.10 Delivery of card to customer by the service provider	None	7 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> COSU, CCAD
	<b>TOTAL</b>	None	<u>Thru LBP Branch:</u> <b>18 Banking Days, 30 Minutes</b>  <u>Thru CuCD If thru call:</u> <b>18 Banking Days, 1 Hour</b>  <u>If thru email:</u> <b>21 Banking Days</b>	



**b. Increase/Decrease of Credit Card Limit or Upgrade/Downgrade of Credit Card Type**

This service includes cardholder's request for increase/decrease or upgrade/downgrade of credit limit/credit type.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment [1 original/certified photocopy (Branch)/1 scanned copy (CuCD)] <b>FOR EMPLOYED INDIVIDUALS:</b> (Submit any of the ff. requirements) <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation; or</li> <li>• Latest Income Tax Return; or</li> <li>• Payslips for the last three (3) months</li> </ul> <b>FOR SELF-EMPLOYED:</b> (Submit all the requirements) <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>		Employer  Employer/BIR Employer   DTI/SEC BIR Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request and complete documents to: <ul style="list-style-type: none"> <li>• any LBP Branch; or</li> <li>• Customer Care Department (CuCD) via email at <a href="mailto:customercare@landbank.com">customercare@landbank.com</a></li> </ul>	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD/in-charge via email to facilitate immediate	None	30 Minutes	<i>New Accounts Clerk LBP Branch</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<p>processing</p> <p><u>If thru CuCD</u>            1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD/in-charge</p>	None	<p>Call: 1 Hour</p> <p>Email: 3 Banking Days</p>	<p><i>Phone Banker CuCD</i></p>
None	<p>1.2 Perform the ff:            a. Receive Cardholder's Request through CuCD Email            b. Retrieve cardholder's record            c. Check if cardholder submitted the required documents through email</p>	None	1 Banking Day	<p><i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i></p>

<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 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF) or Recommendation for denial Form and denial memo/letter	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.4 Review/ Recommend approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.5 Approve the CCRF or Recommendation for denial, and sign denial memo/letter	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.6 Encode approved increase/ decrease in the Credit Card Management	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	System (CCMS)			
None	1.7 Approve increase/decrease in CCMS  <i>Note: An e-mail alert shall be automatically sent to the Credit Card holder</i>	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.8 Email denial memo or letter	None		<i>Credit Card Operations Assistant/Analyst/Specialist CPCEU, CCAD</i>
None	1.9 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specialist III/Sr. e-Products Management Specialist, BBSD</i>
<b><i>Additional Steps for Upgrade/Downgrade Credit Card Type</i></b>				
None	1.10 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>
None	1.11 Delivery of card to client by the service provider	None	7 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>None</b>	<p style="text-align: center;"><b>FOR INCREASE/ DECREASE OF CREDIT CARD LIMIT</b>  <u>Thru LBP</u>  <b>Branch:</b>  <b>8 Banking Days, 30 Minutes</b>  <u>Thru CuCD:</u>  <u>If thru call:</u>  <b>8 Banking Days, 1 Hour</b></p> <p style="text-align: center;"><u>If thru email:</u>  <b>11 Banking Days</b></p> <p style="text-align: center;"><b>FOR UPGRADE/ DOWNGRADE OF CREDIT CARD TYPE</b>  <u>Thru LBP</u>  <b>Branch:</b>  <b>18 Banking Days, 30 Minutes</b>  <u>Thru CuCD:</u>  <u>If thru call:</u>  <b>18 Banking Days, 1 Hour</b></p> <p style="text-align: center;"><u>If thru email:</u>  <b>21 Banking Days</b></p>	

### c. Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation

This service includes permanent cancellation of card as requested by Cardholder and/or preparation of Certificate of Full Settlement upon request of Cardholders who have already fully paid their accounts.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<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>		
Duly Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (PhilID, 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. Submit request to: <ul style="list-style-type: none"> <li>any LBP Branch; or</li> <li>Customer Care Department (CuCD) via</li> </ul> <p>Email: <a href="mailto:customercare@landbank.com">customercare@landbank.com</a></p> <p>or</p> <p>Call at Hotline: <a href="tel:+63284057000">(+632) 8-405-7000</a></p> <p>or</p> <p>PLDT Domestic Toll Free <a href="tel:1800104057000">1-800-10-405-7000</a></p>	<p><u>If thru LBP Branch</u></p> <p>1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via email to facilitate immediate processing</p> <p><u>If thru CuCD</u></p> <p>1.1 Validate Cardholder's identity and other relevant information</p>	None	<p>30 Minutes</p> <p>Call: 1 Hour</p> <p>Email: 3 Banking Days</p>	<p><i>New Accounts Clerk/ Verifier</i> LBP Branch</p> <p><i>Phone Banker</i> CuCD</p>

<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 Upon receipt of the verified CRF from the Branch, check/review if account is already fully settled and has no other existing account(s) or receivables; Inform the Cardholder thru fastest means (email or call) to pay the total amount due, if there's any, plus the Certification Fee at any LBP Branch or via e-payment channels	Certification Fee - PHP100 (if full payment was made within a year or PHP200 if fully paid more than a year from date of request)	30 Minutes	<i>Credit Card Operations Specialist</i> COSU, CCAD
2. Pay at any LBP Branch or e-payment channels the total amount due, if any, plus Certification Fee	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction	None	15 Minutes	<i>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	2.2 Provide client with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller, LBP Branch</i>
3. Receive validated payment slip and corresponding attachment as applicable and submit proof of payment to CCAD	3.1 Check if account is already fully settled and if Certification Fee is already posted in the system or validate against the proof of payment from Cardholder, if available	None	15 Minutes	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>
None	3.2 Evaluate/prepare request for card cancellation and/or Certificate of Full Payment and supporting documents	None	2 Banking Days	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>
None	3.3 Approve/sign the card cancellation and/or request Certificate of Full Payment	None	1 Banking Day	<i>Unit Head COSU/ CSAMU, CCAD  Department Head CCAD</i>



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.4 For card cancellation, forward request to CSAMU to effect request in the Credit Card Management System	None	15 Minutes	<i>Credit Card Operations Analyst/Specialist, CSAMU</i>  <i>Unit Head, CSAMU</i>
None	3.5 Include in the report for updating of Cardholder's record with the Credit Bureau (in case reported as delinquent account)  <i>Note: Report on Cardholder Updates is submitted to the Credit Bureau on a monthly basis.</i>	None	15 Minutes	<i>Credit Card Operations Assistant COSU, CCAD</i>
None	3.6 Send the original copy of the Certificate of Full Payment to Cardholder's billing address (Delivery Period)  <i>Note: Advance copy may be sent via e-mail if requested.</i>	None	7 Banking Days	<i>Credit Card Operations Analyst/Specialist COSU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>Certificati on Fee - PHP100 (if full payment was made within a year) or PHP200 (if fully paid more than a year from date of request)</b>	<u><b>Thru LBP Branch:</b></u> <b>10 Banking Days, 2 Hours</b>  <u><b>Thru CuCD: If thru call:</b></u> <b>10 Banking Days, 2 Hours, 30 Minutes</b>  <u><b>If thru email:</b></u> <b>13 Banking Days, 1 Hour, 30 Minutes</b>	

### d. Lifting of Hold-out on Deposit

This service includes request for lifting of hold-out on deposit of cancelled account.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders with hold-out on deposit and cancelled account			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request [1 original (Branch)/1 scanned copy (CuCD)]		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request to: <ul style="list-style-type: none"> <li>any LBP Branch or</li> <li>Customer Care Department (CuCD) via  Email: <a href="mailto:customercare@landbank.com">customercare@landbank.com</a>  or Call at Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000</li> </ul>	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD/in-charge via email to facilitate immediate processing  <u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD/in-charge	None	30 Minutes           Call: 1 Hour  Email: 3 Banking Days	<i>New Accounts Clerk</i> LBP Branch           <i>Phone Banker</i> CuCD

<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 Receive Cardholder's request through Email/CA Service Desk Manager and retrieve cardholder's record  1.3 Evaluate cardholder's request for lifting of hold-out account based on existing policies/ guidelines of the bank  1.4 Prepare memo to branch for lifting of hold-out on deposit	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.5 Review cardholder's request for lifting of hold-out account and affix initial on the memo	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve cardholder's request for lifting of hold-out account and sign memo	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.7 Send the memo to Branch through email	None		<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
None	1.8 Inform Cardholder of the approval of request	None	5 Minutes	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
	<b>TOTAL</b>	None	<b><u>Thru LBP Branch:</u></b> <b>3 Banking Days, 35 Minutes</b>  <b><u>Thru CuCD:</u></b> <b><u>If thru call:</u></b> <b>3 Banking Days, 1 Hour, 5 Minutes</b>  <b><u>If thru email:</u></b> <b>6 Banking Days, 5 Minutes</b>	

### e. Redemption of Reward Points

This service allows Cardholders to apply earned Reward Points as Cash Rebate.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">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. Submit request to: <ul style="list-style-type: none"> <li>• any LBP Branch, or</li> <li>• Customer Care Department via:               <p>Call at Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000</p> <p>or</p> <p>Email: <a href="mailto:customercare@landbank.com">customercare@landbank.com</a>,</p> </li> </ul>	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity other relevant information, signature verify and forward the request to CCAD via email or facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information, issue Service Request and forward the request to CCAD		Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker CuCD</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 Evaluate and process if eligible for redemption of points	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head</i> CCAD
None	1.4 Post approve Reward Points Redemption Request in the Credit Card Management System (CCMS)	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	1.5 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>None</b>	<u>Thru LBP Branch:</u> <b>3 Banking Days, 45 Minutes</b>  <u>Thru CuCD:</u> <u>If thru call:</u> <b>3 Banking Days, 1 Hour, 15 Minutes</b>  <u>If thru email:</u> <b>6 Banking Days, 15 Minutes</b>	



## f. Refund of Overpayment

This service shall be provided to Cardholders who requested refund of valid overpayment reflected on their account either through credit to deposit account (CA/SA) or issuance of check.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C- Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">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. Submit request to: <ul style="list-style-type: none"> <li>• any LBP Branch; or</li> <li>• Customer Care Department (CuCD) via:</li> </ul> Call at Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000  Email: <a href="mailto:customercare@landbank.com">customercare@landbank.com</a>	<u>If thru LBP Branch</u> 1.1. Validate Cardholder's identity other relevant information, signature verify the CRF and forward the request to CCAD via immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD			

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	1.2 Check details of payment; Evaluate and process if eligible for refund of overpayment	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.3 Check and approve if qualified for refund of overpayment	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD  <i>Department Head</i> CCAD
None	1.4 Forward to Loan Operations Management Department (LOMD) for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.5 Receive and verify request for booking and process in Credit Card Management System (CCMS) and FIAS	None	1 Banking Day	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>None</b>	<b><u>Thru LBP Branch:</u></b> <b>4 Banking Days, 45 Minutes</b>  <b><u>Thru CuCD:</u></b> <b><u>If thru call:</u></b> <b>4 Banking Days, 1 Hour, 15 Minutes</b>  <b><u>If thru email:</u></b> <b>7 Banking Days, 15 Minutes</b>	

## g. Reissuance of Credit Card

This service includes reissuance of LBP Credit Card in accordance with the guidelines.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<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>		
Duly Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of Full Payment of amount due and demandable (Payment slip/screen capture of e-banking transaction, 1 original/ photocopy/printed) Proof of income		Customer		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (PhilID, 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. Submit request to: <ul style="list-style-type: none"> <li>• any LBP Branch or</li> <li>• Customer Care Department (CuCD) via:</li> </ul> Email: <a href="mailto:customercare@landbank.com">customercare@landbank.com</a> or  Call at Hotline: <u>(+632) 8-405-7000</u> or <u>PLDT Domestic Toll Free 1-800-10-405-7000</u>	<u>If thru Branch</u> 1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via fax or email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk Verifier</i> LBP Branch

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD		Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker</i> CuCD
None	1.2 Check if the account is updated/paid and if payment has been posted already in the system	None	1 Banking Day	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.3 Retrieve cardholder's record. Evaluate and prepare proposal either for Denial or for Reissuance of Card	None	3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.4 Seek approval of the authorized signatory/ies; Resolve/update ticket in the CA Desk	None	5 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD

<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 Forward to CPCEU the approved reissuance for encoding in the CCMS		2 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist CPCEU, CCAD</i>
None	1.6. Encode in the CCMS and forward to CPCEU verifier for review			<i>Credit Card Operations Assistant/Analyst/Specialist CPCEU, CCAD</i>
None	1.7. Review and verify in the Credit Card Management System (CCMS) then forward for approval			<i>Credit Card Operations Specialist CPCEU, CCAD</i>
None	1.8 Approve the CRF and in the CCMS			<i>Credit Card Operations Officer CPCEU, CCAD/ Department Head CCAD</i>
None	1.9 Generate and forward embossing file to Card Vendor	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specilaist III/Sr. e-Products Management Specialist, BBSD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.10 Monitor card production		3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.11 Send card to Service Provider or thru FMD for delivery to Cardholder	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	None	<b><u>Thru Branch:</u></b> <b>22 Banking Days,</b> <b>30 Minutes</b>  <b><u>Thru CuCD:</u></b> <b><u>If thru call:</u></b> <b>22 Banking Days,</b> <b>1 Hour</b>  <b><u>If thru email:</u></b> <b>25 Banking Days</b>	

## h. Settlement of Past Due Account

This service includes the computation of One-Time-Payment (OTP), other Plan of Payment/Restructuring, and other settlement schemes as full settlement of past due account.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)
<b>Classification:</b>	Highly Technical
<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>
For OTP: Duly Accomplished Credit Card Cardholder Request Form [1 original (Branch)/1 scanned copy (CuCD)]	LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)	Any government agency issuing identification cards (PhilID, DFA, GSIS, SSS, LTO, PRC etc.)
For Restructuring: Letter/written request from Cardholder (Email or 1 Scanned/Original Copy) Once Approved: Compromise/Restructuring Agreement (Letter Format, 3 Original Copies)	Customer
Proof of Income/sources of payment (1 original/scanned/photocopy) FOR EMPLOYED INDIVIDUALS: (Submit any of the ff. requirements) <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation; or</li> <li>• Latest Income Tax Return; or</li> <li>• Payslips for the last three (3) months</li> </ul> FOR SELF-EMPLOYED: (Submit all the requirements) <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul> IF UNEMPLOYED/RETIREEES Deposit ADB (Pensioners)	Employer Employer/BIR Employer  DTI/SEC BIR Customer  Depository Bank





<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 Evaluate/ review/ the request of the cardholder and compute the amount to be offered under the OTP scheme in accordance with the guidelines	None	1 Banking Day	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.5 Seek approval of the authorized signatory/ies in accordance with CASA	None	2 Banking Days	<i>Unit Head,</i> COSU, CCAD/
None	1.6 Forward the approved Offer to cardholder for conforme via e-mail; Negotiate further with Cardholder, if necessary	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Receive the OTP Offer Sheet and sign on the conforme portion and pay the agreed OTP at any LBP Branch or e-payment channels	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction and provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	<i>Teller,</i> LBP Branch
3. Submit the proof of payment to CCAD together with the signed Offer Letter	3.1 Upon receipt of the proof of payment from Cardholder, review the documents and prepare proposal for Settlement Scheme with Waiver of Penalty and Interest	None	1 Banking Day	<i>Credit Card Operations Specialist,</i> COSU, CCAD
None	3.2 Seek final approval of the authorized signatory/ies in accordance with CASA	None	3 Banking Days	<i>Credit Card Operations Specialist,</i> COSU, CCAD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
<b><i>For Restructuring</i></b>				
None	For Restructuring 1.2 Check completeness of submitted documents and evaluate/negotiate with Cardholder and prepare Restructuring Proposal and Amortization Schedule	None	5 Banking Days	<i>Credit Card Operations Specialist COSU, CCAD</i>
None	1.3 Seek approval of the authorized signatories	None	10 Banking Days	<i>Approving Authorities, LBP</i>
None	1.4 Require Cardholder to sign his conformity of the Compromise/ Restructuring Agreement (Letter Format) and other documents	None	1 Banking Day	<i>Credit Card Operations Specialist COSU, CCAD</i>
2. Sign the Letter of Intent, Amortization Schedule and the Restructuring Agreement (should be notarized) and submit to CCAD	2.1. Forward the transaction to the Loan Operations Management Department (LOMD) for booking	None	1 Hour	<i>Credit Card Operations Specialist COSU, CCAD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	2.2. Receive request for booking and verify from system the outstanding balance	None	40 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	None	<b>FOR OTP:</b> <u>Thru LBP Branch:</u> <b>19 Banking Days, 45 Minutes</b>  <u>Thru CuCD:</u> <u>Thru call:</u> <b>19 Banking Days, 1 Hour, 15 Minutes</b>  <u>Thru email:</u> <b>22 Banking Days, 15 Minutes</b>  <b>FOR RESTRUCTURING:</b> <u>Thru LBP Branch:</u> <b>16 Banking Days, 2 Hours, 10 Minutes</b>	

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
			<u>Thru CuCD:</u> <u>Thru call:</u> 16 Banking Days, 2 Hours, 40 Minutes  <u>Thru email:</u> 19 Banking Days, 1 Hour, 40 Minutes	

### i. Waiver of Credit Card Annual Fee

This service shall be provided to qualified Cardholders who are requesting for waiver of Annual Fee.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Accomplished Credit Card Cardholder Request Form (CRF) [1 original (Branch)/1 scanned copy (CuCD)]		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">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. Submit request to: <ul style="list-style-type: none"> <li>• any LBP Branch; or</li> <li>• Customer Care Department (CuCD) via:</li> </ul> Hotline: (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000 or Email: <a href="mailto:customercare@landbank.com">customercare@landbank.com</a>	<u>If thru LBP Branch</u> 1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
	<u>If thru CuCD</u> 1.1 Validate Cardholder's identity and other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD	None	Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker CuCD</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 Evaluate request and process if eligible for waiver of Annual Fee	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD  <i>Department Head</i> CCAD
None	1.4 Forward request to Loan Operations Management Department (LOMD) for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist,</i> CSAMU, CCAD
None	1.5 Post approve Request for Waiver of Annual Fee in the Credit Card Management System (CCMS)	None	5 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>None</b>	<b><u>Thru LBP Branch:</u></b> <b>3 Banking Days, 50 Minutes</b>  <b><u>Thru CuCD: If thru call:</u></b> <b>3 Banking Days, 1 Hour, 20 Minutes</b>  <b><u>If thru email:</u></b> <b>6 Banking Days, 20 Minutes</b>	

## II. Loans (Regular)

### 1. Inquiry, Counseling and Processing of Loan

Lending Units will assist prospective clients who are interested to avail loan products of LBP. This may involve discussions on the various available loan facilities, policies, terms and conditions of the subject of financing and the detailed procedures in availing the loan from loan application, loan processing, documentation, loan release/availment and loan repayment.

<b>Office or Division:</b>	Lending Units
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government
<b>Who may avail:</b>	<u>Government to Citizen</u> - Small Farmers and Fishers - Overseas Filipino Workers (OFW) - Consumer Client <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Banks - Non-Bank Financial Institutions - Microfinance Institution <u>Government to Government</u> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs)
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
See <i>Annex L</i>	See <i>Annex L</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Go to the nearest Lending Unit (LU) to inquire how to apply for a loan fit for your financial needs (may also inquire through telephone call, email, or website)	1.1 Interview the client about his/her financial needs	None	30 Minutes	<i>Account Officer/ Account Assistant (AO/AA)</i> Head Office Lending Unit or Provincial Lending Center
	1.2 Orient the client about loan requirements and applicable lending policies and standard fees	None		
None	1.3 Provide the client with the Loan Application Form and Checklist of Requirements	None		<i>AO/AA</i> Head Office Lending Unit or Provincial Lending Center
None	1.4 Advise the client where to submit his/her application and loan requirements	None	<i>AO/AA</i> Head Office Lending Unit or Provincial Lending Center	

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Accomplish the Loan Application Form and complete the required documents and payment fees for submission to the concerned LU	2.1 Review the completeness of the filled-out Loan Application Form	See <b><i>Annex M</i></b>	30 Minutes	AO/AA Head Office Lending Unit or Provincial Lending Center
	2.2 Verify if all the required documents submitted are complete	None		AO/AA Head Office Lending Unit or Provincial Lending Center
	2.3 Accepts the properly filled-out application form and complete documents	None		AO/AA Head Office Lending Unit or Provincial Lending Center
None				
3. Wait for the issuance of letter or AO/AA's advice (if with minor lacking documents) on whether the documents submitted are complete or incomplete	3.1 Evaluate the loan application and documents submitted	None	1 Hour	AO/AA Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.2 Prepare request for Credit Information/ Background Investigation (CI/BI), Property Appraisal, Title Verification, and Environmental Impact Assessment (for Class A, B projects with High and Medium Risk Rating)	See <b>Annex M</b>	1 Banking Day  Note: Simultaneous activities (With separate Turn Around Time [TAT] (See <b>Annex N</b> ) for CI/BI to be provided by PVSD/FSSC)  (With separate TAT for Property Appraisal (See <b>Annex O</b> ) to be provided by PVSD/FSSC)  (With separate TAT of about 3 Banking Days for Title Verification to be provided by PVSD/FSSC)  (With separate TAT of about 12 Banking Days for Env't'l Impact Assessment to be provided by EPMD)	AO/AA Head Office Lending Unit or Provincial Lending Center

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.3 Prepare Term Sheet for Large Corporate Accounts, LGUs, GOCCs, SUCs and FI	None	2 Hours	AO Head Office Lending Unit or Provincial Lending Center
None	3.4 Conduct Site Visit and prepare call report	None	1 Banking Day	<i>AO/LU Head</i> Head Office Lending Unit or Provincial Lending Center
	<ul style="list-style-type: none"> <li>Conduct Operations Review for Cooperatives</li> </ul>	None	(2 Banking Days and being conducted annually)	<i>AO/LU Head</i> Head Office Lending Unit or Provincial Lending Center
	<ul style="list-style-type: none"> <li>Prepare memo request to CRMD for Client's Credit Rating</li> </ul>	None	(With separate TAT of about 1 Banking Day to be provided by CRMD)	<i>Risk Management Analyst/Risk Management Specialist 1; Unit Head; Department Head, CRMD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.5 Prepare Spreadsheet (Historical and Projected), Revenue and Expense Summary (RES) (Actual and Projected), Basic Business Information (BBI) and other related documents and reports (i.e. Real Estate Stress Test, DOSRI Ceiling, etc.)	None	2 Banking Days	<i>Account Assistant</i> Head Office Lending Unit or Provincial Lending Center

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.6 Prepare Credit Facility Proposal (CFP)	None	5 Banking Days	AO Head Office Lending Unit or Provincial Lending Center
None	3.7 Review CFP	None	1 Banking Day	<i>LU Head</i> Head Office Lending Unit or Provincial Lending Center
None	3.8 Finalize CFP with the approval/ signature of the LU Head	None	If approval is at the level of: <ul style="list-style-type: none"> <li>● Lending Unit Head – up to 5 Banking Days</li> <li>● Group Head – up to 15 Banking Days</li> <li>● Credit Committee (CreCom) – up to 30 Banking Days</li> <li>● Investment Loan Committee – up to 35 Banking Days</li> <li>● Board – up to 45 Banking Days</li> </ul>	<i>(Hierarchy of approval of the loan varies depending on the amount of the loan availed)</i>



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.9 Prepare memo / letter to client on the credit decision (in case of approved or disapproved)	None	1 Banking Day	AO/AA Head Office Lending Unit or Provincial Lending Center
4. For approved loan/s: Sign and send back Notice of Loan Approval (NOLA) Letter of Guarantee, if applicable, and submit/comply with pre-release documents  For denied loans: Receive submitted documents	4.1 Examine the documents and request for legal review of loan documents	None	1 Banking Day	<i>Account Officer/ Account Assistant (AO/AA)</i> Head Office Lending Unit or Provincial Lending Center
None	4.2 Draft loan documents for legal review	None	1 Banking Day	AO/AA Head Office Lending Unit or Provincial Lending Center
None	4.3 Conduct of Legal Review of loan documents	None	(With separate TAT of about 3 Banking Days, 3 Hours to be provided by LSG)	<i>Legal Officer</i> LSG
None	4.4 Coordinate with client for signing of loan documents	None	2 Hours	AO/AA Head Office Lending Unit or Provincial Lending Center

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
5. Go to the LU to sign loan documents, secure notarization of the applicable documents, and submit necessary documents for the issuance of legal sufficiency	5.1 Sign loan documents, cause the notarization of applicable documents and provide assistance to Bank's representative in the registration of the public instrument with the concerned government agency/ Registry of Deeds and annotation on the TCT/CCT of the Real Estate Mortgage in Favor of LANDBANK	None	1 Banking Day  (With separate TAT for registration of the public instrument with concerned government agency/ Registry of Deeds)	<i>AO/AA, Head Head Office Lending Unit or Provincial Lending Center</i>  <i>Legal Officer BLSD/Field Legal Unit</i>
None	5.2 Request for legal sufficiency of the applicable loan documents	None	3 Hours  (With separate TAT for legal sufficiency of about 3 Banking Days, 3 Hours for Head Office Units and 19 Banking Days, 10 Minutes for Field Units to be provided by LSG)	<i>AO/AA, Head Head Office Lending Unit or Provincial Lending Center</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>6. Deposit the amount representing bank charges, after which, check the account if the loan proceeds has been credited (whole loan amount or net of bank charges, i.e. Handling Fees, Commitment Fees, Insurance Premium, etc.)</p>	<p>6.1 Process loan release (after compliance of pre-release requirements, if any)</p> <p>Note:</p> <ul style="list-style-type: none"> <li>● For FIs &amp; Micro FIs secured by assignment of sub-Promissory Notes (PNs), conduct verification of sub-PNs amounting to P1M and above prior to every loan release</li> <li>● Releases for term loans may either be one-time or staggered based on project accomplishment</li> </ul>	<p>None</p>	<p>6 Banking Days<sup>1</sup></p>	<p><i>AO/AA, Head Head Office Lending Unit or Provincial Lending Center</i></p>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	6.2 Provide client with loan amortization schedule and copies of the loan documents (e.g., Loan Agreement, PN, Disclosure Statement, Real Estate Mortgage)	None		<p><i>AO/AA, Head Head Office Lending Unit or Provincial Lending Center</i></p> <p><i>Loan Processor; Assistant Division Chief; Division Chief; Assistant Department Manager</i></p> <p><i>Loan Operations Management Department (LOMD), Accounting Center (AC) (for Amortization Schedule)</i></p>
None	6.3 Request Accounting Unit Concerned for the Certification of Outstanding Balances/ Availment/ Statement of Account (applies only in case of loan collection)	None		<p><i>AO/AA, LU Head Head Office Lending Unit or Provincial Lending Center</i></p>
7. Verify LBP deposit account, if loan proceeds has been credited	7.1. Instruct Branch/LOMD for the crediting of the loan proceeds	None		<p><i>LU Head Head Office Lending Unit or Provincial Lending Center</i></p>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	<ul style="list-style-type: none"> <li>• Credit loan proceeds</li> </ul>	None		<i>Bookkeeper Branch</i>  <i>Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD</i>
8. Pay his/her loan amortization when due, preferably via authority to debit from his/her deposit account to LBP	<ul style="list-style-type: none"> <li>• Concerned unit to effect payment</li> </ul>		1 Banking Day	Head Office Lending Unit or Provincial Lending Center  Account Officer/Account Assistant

<sup>1/</sup> Processing Time will vary depending on the volume of request received

## 2. Issuance of Certificate of Outstanding Balances and Interest Paid

The certificate of Outstanding Loan Balances and interest payment made is being issued upon the request of the Borrower. This is usually needed by the Borrower to validate their loan and interest paid to the Bank for their recording purposes.

<b>Office or Division:</b>	Lending Centers			
<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>	<u>Government to Citizen</u> - Small Farmers and Fishers - Overseas Filipino Workers (OFW) - Consumer Client <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Banks - Non-Bank Financial Institutions <u>Government to Government</u> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request of the Borrower signed by authorized signatory (1 original copy)		Borrower		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit a letter request to the Lending Unit managing the loan account (may also send via mail or e-mail)	1.1 Verify request and prepare memo-request to Loan Operations Management Department (LOMD) for the said Certificate	PHP 200.00 per Certificate	1 Hour	Account Officer/ Account Assistant (AO/AA) Head Office Lending Unit or Provincial Lending Center

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	<b>Request for Certificate of Outstanding Balances and Interest Paid from LU</b>			
None	1.2 Verify details of balances and prepare Certificate	None	2 Hours	<i>Loan Processor Division Chief, Assistant Department Manager Department Head LOMD</i>
None	1.3 Transmit the Certificate to the Borrower	None	1 Hour	<i>AO/AA Head Office Lending Unit or Provincial Lending Center</i>
2. Receive Certificate of Outstanding Balances and Interest	None	None	None	
	<b>TOTAL</b>	<b>PHP 200.00 per Certificate</b>	<b>4 Hours</b>	

### 3. Issuance of Certificate of Full Payment

A Certificate of Full Payment is issued once the Borrower has fully paid its loan with the Bank.

<b>Office or Division:</b>	Lending Centers			
<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>	<u>Government to Citizen</u> - Small Farmers and Fishers - Overseas Filipino Workers (OFW) - Consumer Client <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Banks - Non-Bank Financial Institutions <u>Government to Government</u> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request of the Borrower signed by authorized signatory		Borrower		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit a letter request to the Lending Unit (LU) managing your loan account (may also send via mail or e-mail)	1.1 Verify the request and prepare request for Certificate of Full Payment	PHP 200.00 per Certificate	1 Hour	<i>Account Officer/ Account Assistant (AO/AA)</i> Head Office Lending Unit or Provincial Lending Center



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	<b>Request for Certificate of Outstanding Balances and Interest Paid from LU</b>			
None	1.2 Verify details of balances and prepare Certificate	None	1 Hour, 30 Minutes	<i>Loan Processor, Division Chief, Assistant Department Manager, Department Head Loan Operations Management Department (LOMD)</i>
None	1.3 Upon receipt of Certificate from LOMD, transmit the same to the Borrower	None	1 Hour	<i>AO/AA Head Office Lending Unit or Provincial Lending Center</i>
	<b>TOTAL</b>	<b>PHP 200.00 per Certificate</b>	<b>3 Hours, 30 Minutes</b>	

#### 4. Issuance of Letter of Guarantee

A Letter of Guarantee is issued to the supplier of public utility vehicles for loans under the SPEED program of the Bank. The supplier allows the transfer of the OR/CR under the name of the Borrower prior to loan release.

<b>Office or Division:</b>	Lending Centers			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Business			
<b>Who may avail:</b>	<u>Government to Business</u> - Small and Medium Enterprises (SMEs) - Large Corporations			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request of the Borrower signed by authorized signatory (1 original copy)		Borrower		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit a letter request to the Lending Unit managing the loan account (may also send via mail or e-mail)	1. Verify the request and prepare the Letter of Guarantee	PHP 200.00 per Certificate	2 Banking Days	AA/AO Head Office Lending Unit or Provincial Lending Center
2. Receive Letter of Guarantee	None	None	None	
	<b>TOTAL</b>	<b>PHP 200.00 per Certificate</b>	<b>2 Banking Days</b>	

### III. Loan Recovery

#### 1. Issuance of Certification

Borrowers may request for certifications (e.g., account status, outstanding balance, etc.).

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Written request (1 original copy)		Borrower		
For person/s authorized by borrower to receive the requested certifications, documents delegating such authority (SPA, secretary’s certificate, board resolution, etc.) (1 original notarized copy)		Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request	1. Prepare requested certifications	Requests coursed through LRD for certification that will have to be prepared by other units of the LBP (i.e., re-issuance of Certificate of Full Payment, etc.) may be subject to process-ing fee as determined by such other LBP units	2 Banking Days	<i>Account Officer/ Account Assistant (AO/AA) LRD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEE TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Present authority to receive collateral and/or valid ID	2. Release requested certifications	None	1 Banking Day	AO/AA LRD
	<b>TOTAL</b>	<b>Applicable Fees</b>	<b>3 Banking Days</b>	

## 2. Partial Release of Collaterals

In meritorious cases, borrower may request for the partial release of collaterals. Loan Recovery Department shall then evaluate borrower's request and present before the appropriate approving authorities of the LBP for consideration.

Consistent with the LBP's commitment to the GCG, Loan Recovery Department endeavors to formally notify borrower of the LBP management's decision within 45 days from receipt of complete documentary requirements.

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Written request (1 original copy)		Borrower		
For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEE TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request	1. Evaluate request and determine take-out value of collaterals requested for release	Standard fees per Credit Policy Issuance	3 Banking Days	<i>Account Officer (AO)</i> LRD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved) from the Bank	2.1 If borrower passed the evaluation criteria, prepare and recommend the credit proposal <sup>1/</sup>	None	45 Banking Days from date of submission of complete documents	<i>Account Assistant (AA)/AO, Department Head LRD</i>
None	2.2 Send notice of approval. If disapproved, send notice of denial	None	1 Banking Day	<i>AO/AA, Department Head LRD</i>
3. Remit take-out value	3. Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)	None	1 Banking Day	<i>AO/AA, Department Head LRD</i>
None	Notarize documents	None	1 Banking Day	<i>Legal Officer LSG</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
4. Present authority to receive collateral and/or valid ID	4. Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	AO/AA, LRD
	<b>TOTAL</b>	<b>Standard fees per Credit Policy Issuance</b>	<b>52 Banking Days</b>	

*<sup>1/</sup> In case of partial release due to loan take-out by other financial institutions, Loan Recovery Department shall facilitate borrowing of title with Loan Operations Management Department and annotation of mortgage of other Financial Institution in coordination with BLSD which may take 15 to 45 Banking Days from date of submission of complete documents. Further and if the computed take-out value exceeds the amount guaranteed by the HDMF/other financial institution as indicated in its Letter of Guarantee, borrower must agree to shoulder such excess amount otherwise the request for release of collaterals shall be denied outright.*

### 3. Release of Collaterals as a Result of Full Payment

Loan Recovery Department shall facilitate the release of collaterals within seven (7) days from date of full payment of borrower.

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Full payment		Borrower		
For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Remit full payment	1.1 Request for Certificate of Full Payment and retrieval of collateral titles and other loan documents from Loan Operations Management Department (LOMD)	None	1 Hour	<i>Account Officer/ Account Assistant (AO/AA) LRD</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 Issue Certificate of full payment and forward the collateral titles and other loan documents to LRD	None	2 Hours	<i>Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD</i>
None	1.3 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)	None	1 Banking Day	<i>AO/AA, Department Head LRD</i>
None	1.4 Notarize documents	None	1 Banking Day	<i>Legal Officer LSG</i>
2. Present authority to receive collateral and/or valid ID	2. Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	<i>AA/AO LRD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 3 Hours</b>	

#### 4. Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions

Borrowers may negotiate with other financial institutions (FIs) to take-out their loans with LBP. In which case, Loan Recovery Department (LRD) shall facilitate the release of collaterals within seven (7) days from date of full remittance of take-out proceeds.

<b>Office or Division:</b>	Loan Recovery Department (LRD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Written request (1 original copy)		Borrower		
Letter of Guarantee issued by other Financial Institutions (1 original copy)		Other Financial Institutions (FIs)		
For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request together with Letter of Guarantee	1.1 Evaluate request and inform borrower if LBP is amenable to the terms of the Letter of Guarantee and/or propose revised terms acceptable to the LBP	None	3 Banking Days	Account Officer (AO) LRD

<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 Facilitate borrowing of title with Loan Operations Management Department (LOMD) and annotation of mortgage of other FI in coordination with Legal Services Group (LSG)	None	45 Banking Days from date of submission of complete documents	<i>Account Assistant (AA)/AO LRD</i>
2. Remit take-out value	2. Prepare cancellation of mortgage document and request notarization	None	1 Banking Day	<i>AO/AA, Department Head LRD</i>
None	Notarize documents	None	1 Banking Day	<i>Legal Officer LSG</i>
3. Present authority to receive collateral and/or valid ID	3. Release collateral documents together with notarized cancellation of mortgage	None	1 Banking Day	<i>AA/AO LRD</i>
	<b>TOTAL</b>	<b>None</b>	<b>51 Banking Days</b>	

## 5. Settlement and Release of Underlying Collaterals of LBP-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation

Borrowers of closed banks under PDIC receivership/liquidation may propose for the orderly settlement of their LBP-rediscounted loans (e.g., compromise settlement). Loan Recovery Department then evaluates sub-borrower's settlement proposal and facilitates its approval/denial before the appropriate approving authorities of the LBP. Loan Recovery Department (LRD) endeavors to formally notify borrower of the LBP management's decision within 45 days from receipt of complete documentary requirements.

Further, LRD shall facilitate the release of collaterals within seven (7) days from date of full payment of sub-borrower.

<b>Office or Division:</b>	Loan Recovery Department (LRD)	
<b>Classification:</b>	Highly Technical	
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business	
<b>Who may avail:</b>	Sub-Borrowers of closed banks under PDIC receivership/liquidation	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
Written settlement proposal (1 original copy)	Sub-Borrower	
Proof of income/source of repayment (financial statements, ITR, purchase order, business contracts, permits, etc.) (1 certified true copy)	Sub-Borrower	
For person/s authorized by borrower to transact in his/her/its behalf, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)	Sub-Borrower	
Full payment	Sub-Borrower	
Affidavit of Non-remittance, as applicable (1 original notarized copy)	PDIC - Loan Management Department I, II or III	
Certificate of Full Payment or Certificate of No Outstanding Balance as of RB Closure (1 original copy)	PDIC - Loan Management Department I, II or III	
Authorization Letter indicating the authorized recipient/s of the collateral documents (1 original copy)	PDIC - Loan Management Department I, II or III	

KYC documents of borrower, his/her/its authorized representative and third party owner of properties offered for dacion or collateral (valid ID, articles of incorporation, etc.) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
Philippine Deposit Insurance Corporation (PDIC) Statement of Account (1 original copy)		PDIC - Loan Management Department I, II or III		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit proposal and pertinent documents	1.1 Inform borrower of the appropriate documents for submission depending on borrower's proposal and advise the borrower of the Bank's policies and procedures	None	2 Hours	<i>Account Officer/ Account Assistant (AO/AA) LRD</i>
None	1.2 Evaluate borrower's proposal vis-à-vis the documents submitted	None	1 Banking Day	AO LRD
None	1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD) and PDIC and validate the	None	1 Banking Day	AO/AA, LRD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	same with PDIC <sup>1/</sup>			
None	1.4 Prepare Statement of Account	None	1 Hour, 15 Minutes	<i>Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager</i> LOMD
None	1.5 Request for appraisal, as applicable, with Property Valuation Services Department (PVSD)/Field Services Support Center (FSSC)	None	1 Hour	AO/AA LRD
None	1.6 Prepare reports	None	20 Banking Days	<i>Administrative Assistant, Unit Head, Team Head, Property Appraiser, Property Valuation Specialist, Department Head, Sector Head (if applicable)</i> PVSD/FSSC
None	1.7 Negotiate amount to be paid by sub-borrower	None	1 Banking Day	AO, Department Head LRD
None	1.8 Prepare and recommend the credit proposal	None	45 Banking Days from date of submission of complete documents	AO/AA, Department Head LRD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.9 Send notice of approval/ denial	None	1 Banking Day	AO/AA LRD
2. Remit full payment and request for release of collateral	2.1 Validate payment and request retrieval of collateral documents from LOMD	None	2 Banking Days	<i>Account Officer/ Account Assistant (AO/AA) LRD</i>
None	2.2 Retrieve documents and forward to LRD	None	7 Hours, 10 Minutes	<i>Loan Processor, Division Chief, Assistant Department Manager LOMD</i>
None	2.3 Prepare transmittal letter addressed to the PDIC-authorized person	None	1 Banking Day	<i>AO, Department Head LRD</i>
3. Present authority to receive collateral and/or valid ID	3.1 Release Collateral documents	None	1 Banking Day	AA/AO LRD
	<b>TOTAL</b>	<b>None</b>	<b>74 Banking Days, 3 Hours, 25 Minutes</b>	

<sup>1/</sup> Timetable may vary depending on the PDIC's response time. If sub-borrower has not yet secured a PDIC SOA, LRD shall request the same with the PDIC. Either way, LRD shall coordinate with the PDIC within 2 working days from receipt of settlement proposal from sub-borrower.

## 6. Settlement of Loan Obligations by Delinquent Borrowers

Delinquent LBP borrowers may propose for the orderly settlement of their loans (e.g., loan restructuring, dacion en pago, compromise settlement, etc.). Loan Recovery Department (LRD) shall then evaluate borrower's settlement proposal and present before the appropriate approving authorities of the LBP for consideration. Consistent with the LBP's commitment to the GCG, LRD endeavors to formally notify borrower of the LBP management's decision within 45 days from receipt of complete documentary requirements.

<b>Office or Division:</b>	Loan Recovery Department (LRD)
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business
<b>Who may avail:</b>	Borrowers whose loans are being managed by the LRD
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Written settlement proposal (1 original copy)	Borrower
Proof of income/source of repayment (financial statements, ITR, purchase order, business contracts, permits, etc.) (1 certified true copy)	Borrower
Documents evidencing absolute ownership for properties offered for dacion or as collateral (TCT, CCT, OCT, stock certificates, etc.) (1 original owner's duplicate copy)	Property owner
For properties owned by person/s other than the borrower and offered for dacion or collateral, documents evidencing consent and/or authority given to borrower for the said purpose (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)	Property owner
For person/s authorized by borrower to transact in his/her/its behalf, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)	Borrower



CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
KYC documents of borrower, his/her/its authorized representative and third party owner of properties offered for dacion or collateral (valid ID, articles of incorporation, etc.) (1 photocopy with original signatures of the ID bearer thereon and duly validated against the actual ID)		Persons mentioned		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit proposal	1.1 Inform borrower of the documents for submission depending on borrower's proposal and advise borrower of the Bank's policies and procedures	None	2 Hours	Account Officer (AO) LRD
2. Submit required documents	2.1 Evaluate <sup>1/</sup> borrower's proposal vis-à-vis the documents submitted	None	5 Banking Days	AO LRD
None	2.2 Request for updated Statement of Account with Loan Operations Management Department (LOMD)	None	1 Hour	AO/Account Assistant (AA) LRD
None	2.3 Prepare Statement of Account	None	1 Hour, 15 Minutes	Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager LOMD

<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 Request for credit investigation, appraisal, skip tracing and asset verification, as applicable, with PVSD/FSSC	None	1 Hour	AO/AA LRD
None	2.5 Prepare Reports	None	45 Banking Days	<i>Administrative Assistant, Property Appraiser, Property Valuation Specialist, Team Head, Unit Head, Department Head</i> PVSD/FSSC
None	2.6 Evaluate the PVSD/FSSC's reports upon receipt and discuss with borrower issues noted on documents/ reports	None	1 Banking Day	AO LRD
None	2.7 Conduct site inspection at borrower's place of business and properties offered for dacion or collateral	None	1 Banking Day	AO/AA, <i>Department Head</i> LRD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
3. Wait for the Notice of Loan approval (if approved) or Denial (if disapproved) from the Bank	3.1 If borrower passed the evaluation criteria, prepare and recommend the credit proposal	None	45 Banking Days from date of submission of complete documents	<i>AO/AA, Department Head LRD</i>
None	3.2 Send notice of approval. If disapproved, send notice of denial	None	1 Banking Day	<i>AO/AA, LRD</i>
4. Conduct loan signing	4.1 Prepare loan documents and request for review and issuance of certificate of legal sufficiency, if applicable, with Legal Services Group (LSG)	None	2 Banking Days	<i>AO/AA, Department Head LRD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	4.2 Review and issue Certificate of legal sufficiency	None	7 Banking Days, 3 Hours	<i>Legal Officer LSG</i>
None	4.3 Facilitate the signing of loan documents	None	2 Hours	<i>AO/AA, Department Head LRD</i>
	<b>TOTAL</b>	<b>None</b>	<b>108 Banking Days, 2 Hours, 15 Minutes</b>	

<sup>1/</sup> LRD may require additional documents and/or information if, in the course of its evaluation, it determines the need for other supporting documents or information to fully validate the feasibility of borrower's repayment proposal. Such requirements shall be conveyed to borrower in writing.

#### IV. Non-Borrowing Transactions

##### 1. Negotiation of Letters of Credit (Payment to Beneficiary)

Upon receipt of the Shipping Documents from our correspondent bank, the Bank shall examine the same with reasonable care to ensure compliance with the terms and conditions of the Letters of Credit (L/C). If the documents evidencing shipment are found in order, the Bank shall book IB and effect payment/reimbursement to the paying/correspondent bank, if applicable. Upon client's/importer's payment of IB, the Bank shall turn over the documents to the client/importer who shall present the same to the shipping/airline company to take possession of the goods or to cancel shipping guaranty issued by the Bank.

Upon receipt of the documents from the beneficiary/seller, the Bank shall examine the same with reasonable care to ensure compliance with the terms and conditions of the domestic L/C. If the documents evidencing delivery are found in order, the Bank shall book DB and effect payment directly to the beneficiary.

<b>Office or Division:</b>	Public Sector Department (PSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Local Government Units (LGUs)</li> <li>- Government Owned and Controlled Corporations (GOCCs)</li> <li>- Government Agencies (GAs)</li> <li>- State Colleges and Universities (SUCs)</li> <li>- National Government Agencies</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex P</i>		See <i>Annex P</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Applicant – Send L/C negotiation documents as required by applicant in L/C payment	1.1 Receive or pick-up L/C negotiation requirement, check/ verify completeness of submitted documents and endorse/ forward documents to International Trade Department (ITD)	None	1 Banking Day	<i>Account Officer/ Account Assistant (AO/AA) PSD</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 Process non-L/C transactions	See <b>Annex Q</b>	1 Hour, 15 Minutes	<i>Document Specialist Assistant Department Manager ITD</i>
None	1.3 Send the copy of Society for Worldwide Interbank Financial Telecommunication payment to via e-mail or fax applicant, copy furnished, the beneficiary	None	5 Minutes	AO/AA PSD
2. Receive the Letters of Credit (Payment to Beneficiary)	None	None	None	
	<b>TOTAL</b>	See <b>Annex Q</b>	<b>1 Banking Day, 1 Hour, 20 Minutes</b>	

## 2. Opening of Letters of Credit (Cash)/Stand-by Letters of Credit

A commercial Letters of Credit (L/C) is a trade payment method in which a written financial document is issued by a buyer's bank, in favor of a seller, authorizing the seller to request payment of goods and services in accordance with certain conditions and terms. An L/C guarantees the seller's immediate payment or payment in the future if the seller requests payment and presents documents that absolutely conform to the L/C requirements. It also provides financing opportunities for both import and export transactions.

A Stand-by Letters of Credit (SBYLC) is an undertaking issued by the Bank on behalf of its client that payment will be made to a beneficiary in the event that the client does not make good its obligation. It is normally drawn only if the Bank's client (account party) is in default in one of the following:

1. Payment of a note, loan or advances
2. Performance under a bid or contract
3. Bidding requirements

<b>Office or Division:</b>	Public Sector Department (PSD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Local Government Units (LGUs)</li> <li>- Government Owned and Controlled Corporations (GOCCs)</li> <li>- Government Agencies (GAs)</li> <li>- State Colleges and Universities (SUCs)</li> <li>- National Government Agencies</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex P</i>		See <i>Annex P</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Obtain fund (L/C Cover) from Applicant via check or debit from Applicant's account	1.1 Receive debit letter or pick-up check from Applicant and endorse documents to International Trade Department (ITD)	None	1 Banking Day	Account Officer/ Account Assistant (AO/AA) PSD

<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 Examine documents and process the funding for Applicant	None	1 Hour, 5 Minutes	<i>Assistant Department Manager ITD</i>
2. Accomplish and submit Bank's L/C application form and other L/C opening documentary requirements e.g., PD1466 Certification, Fair Trade Enforcement Bureau Certification, Application to Purchase Foreign Exchange, Pro-forma Invoice and Single Admin Document	2.1 Receive or pick-up L/C opening requirements from Applicant and check/verify completeness of submitted documents	None	2 Banking Days	AO/AA PSD
	2.2 Request from ITD the applicable computation/billing for the L/C opening charges	None	30 Minutes	AO/AA PSD
	2.3 Prepare billing statement for L/C opening charges	None	10 Minutes	<i>Document Specialist ITD</i>



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.4 Send the billing statement for L/C opening charges via e-mail or fax to Applicant, copy furnished, the beneficiary	None	15 Minutes	AO/AA PSD
3. Settle the Bank charges at any LBP branch (for domestic commercial) or via Standard Chartered Bank New York or any depository bank of LBP abroad (for foreign commercial)	3.1 Inform ITD that L/C opening charges have been paid	Applicable L/C opening charges  The opening charges on approved L/Cs shall be computed as recommended by the LU concerned.	3 Banking Days	AO/AA PSD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
		Said charges shall include bank commission and documentary stamps, among others		
None	3.2 Process payment of charges and release L/C copy	None	50 Minutes	<i>Assistant Department Manager, Assistant Vice President ITD</i>
None	3.3 Send copy of Society for Worldwide Interbank Financial Telecommunication cable of foreign L/C or copy of irrevocable L/C for domestic L/C via e-mail or fax	None	5 Minutes	AO/AA PSD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>Appli- cable L/C opening charges</b>  <b>+</b>  <b>Bank commis- sion and docu- mentary stamps, among others</b>	<b>6 Banking Days, 2 Hours, 55 Minutes</b>	

### 3. Outgoing Telegraphic Transfer related to Trade Transaction

Outgoing Foreign Telegraphic transaction provides payment to various beneficiaries (individual or corporate). A means of fund transfers either in international or local using bank-to-bank electronic system. Payments are made either in local currency or multi-currency. Globally, delivery of payment is fast, safe and reliable.

<b>Office or Division:</b>	Public Sector Department (PSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Local Government Units (LGUs)</li> <li>- Government Owned and Controlled Corporations (GOCCs)</li> <li>- Government Agencies (GAs)</li> <li>- State Colleges and Universities (SUCs)</li> <li>- National Government Agencies</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
See <i>Annex P</i>		See <i>Annex P</i>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit to the Bank the shipping documents and other requirements for Direct Payment	1.1 Receive or pick-up Outgoing Telegraphic Transfer requirements, checks/verify completeness of submitted documents and endorse documents to International Trade Department (ITD)	None	1 Banking Day	<i>Account Officer/ Account Assistant (AO/AA) PSD</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 Process non-L/C transactions	See <b>Annex Q</b>	1 Hour, 15 Minutes	<i>Document Specialist</i> <i>Assistant Department Manager</i> International Trade Department
None	1.3 Send the copy of Society for Worldwide Interbank Financial Telecommunication cable copy via e-mail or fax to applicant	None	5 Minutes	AO/AA PSD
2. Receive payment	None	None	None	
	<b>TOTAL</b>	<b>See Annex Q</b>	<b>1 Banking Day, 1 Hour, 20 Minutes</b>	

**V. Real and Other Properties Acquired/Acquired Assets**  
**1. Conduct of Public Bidding**

Sale or disposal of Real and Other Properties Acquired (ROPA) effected through public bidding in accordance with law.

(Disclaimer: Based on Bank's policy, A Pre-Bidding Conference should be conducted by the HOCAD Secretariat at least three (3) banking days prior to the scheduled public bidding. Details of the schedule of Pre-Bidding Conference are specified in the published ITB. The prospective bidders shall be briefed of the conditions and procedures on the conduct of the Public Bidding.

<b>Office or Division:</b>	Asset Recovery Support Department (ARSD) & Special Assets Department (SPAD)			
<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>	<ul style="list-style-type: none"> <li>● Employed or Self-employed Individuals who are at least 18 years of age</li> <li>● Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>● Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>● LGUs and GOCCs</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Application to Participate in Public Bidding (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Conditions on the Conduct of Public Bidding (1 photocopy)		LBP-ARSD – HOCAD Secretariat		
Customer Information Sheet (CIS) (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Secretary's Certificate authorizing the representative to sign and negotiate, if applicable (1 original copy)		Corporate Secretary of the Corporate Bidder		
Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy)		Bidder		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit the bid bond with bid documents in a sealed envelope before the specified cut-off time	1. Assist bidder in dropping of bids	None	10 Minutes	<i>HOCAD Secretariat</i> ARSD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Participate in the bidding process	2.1 Facilitate bidding process (including opening of the sealed Bids, review details on the bid form and announce the winning bidder)	None	2 Hours	<i>HOCAD Secretariat</i> ARSD
	2.2 Endorse to SPAD the winning bidders including the submitted bid documents	None	10 Minutes	<i>HOCAD Secretariat</i> ARSD
3. Wait for the hand-over of the Official Receipt	3. Prepare request for Payment Acceptance Order, facilitate payment of the bid bond, hand-over Official Receipt and discuss the schedule of payments	None	3 Hours	AO/AA SPAD
	<b>TOTAL</b>	<b>None</b>	<b>5 Hours, 20 Minutes</b>	

## 2. Declaration/Approval of Winning Bidder for Disposal via Public Bidding

Sale or disposal of Real and Other Properties Acquired (ROPA) effected through public bidding in accordance with law.

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G –Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>• Employed or Self-employed Individuals who are at least 18 years of age</li> <li>• Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>• Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>• LGUs and GOCCs</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Application to Participate in Public Bidding (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Conditions on the Conduct of Public Bidding (1 photocopy)		LBP-ARSD – HOCAD Secretariat		
Customer Information Sheet (CIS) (1 original copy)		LBP-ARSD – HOCAD Secretariat		
Secretary's Certificate authorizing the representative to sign and negotiate, if applicable (1 original copy)		Corporate Secretary of the Corporate Bidder		
Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy)		Bidder		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Wait for issuance of Notice of Approval (NOA)	1.1 Secure approval of the transaction based on the Bank's policy	None	20 Banking Days  (may be extended for another maximum period of 20 Banking Days)	AO/AA SPAD



<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 Prepare NOA	None	30 Minutes	<i>AO/AA/ Department Head SPAD</i>
None	1.3 Review and approve NOA	None	1 Banking Day	<i>HOCAD Chairman</i>
2. Receive NOA which indicates the schedule of payment based on Bank's policy (i.e. payment of additional 10% on the next Banking Day and 80% balance within five (5) Banking Days, both reckoned from date of NOA).	2. Send NOA to the client (via email or registered mail)	None	10 Minutes	<i>AO/AA SPAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>21 Banking Days, 40 Minutes</b>	

### 3. Execution and Issuance of Redemption Certificate

Foreclosed real estate properties registered in the name of an individual that may be redeemed within the redemption period as prescribed by the Bank

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Mortgagor-debtor;</li> <li>- Heirs and/or successors in interest;</li> <li>- Judicial or judgment creditor of the mortgagor-debtor; or</li> <li>- Any person having a lien on the property subsequent to the mortgage</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Customer Information Sheet (CIS) (1 original copy)		LBP- Special Assets Department		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	<b>Legal Sufficiency and Secretary's Certificate</b>			
1. Wait for the issuance of Redemption Certificate (RC) for signing and notarization	1.1 Issue legal sufficiency on the RC to SPAD	None	3 Banking Days, 3 Hours	<i>Legal Officer</i> LSG
None	1.2 Issue Secretary's Certificate to SPAD	None	3 Banking Days, 30 Minutes	<i>Administrative Assistant/Analyst/ Specialist/Officer</i> Corporate Secretary OCS
None	1.3 Finalize and sign the RC and send to Redemptioner	None	3 Banking Days	AO/AA SPAD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
	<b>Signing and Notarization of RC by the Redemptioner</b>			
2. Submit to SPAD the RC and wait for the release of the securities (Owner's Duplicate copy of title and other pertinent documents)	2.1 Upon receipt of RC, request LSG to notarize the acknowledgment portion of the Bank	None	1 Banking Day	AO/AA SPAD  <i>Legal Officer</i> LSG
	2.2 Furnish notarized RC and other documents to Loan Operations Management Department (LOMD) for booking	None	1 Hour	AO/AA SPAD
None	2.3 Book the redemption transaction and issue Certificate of Full Payment to SPAD	None	1 Banking Day	<i>Loan Processor;</i> <i>Division Chief;</i> <i>Assistant Department</i> <i>Manager; Department</i> <i>Manager</i> LOMD
None	2.4 Facilitate the Release of Securities (i.e. Owner's Duplicate Copy of Title/s and other pertinent documents to Redemptioner	None	3 Banking Days	AO/AA SPAD
3. Receive RC	None	None	None	
	<b>TOTAL</b>	<b>None</b>	<b>14 Banking Days, 4 Hours, 30 Minutes</b>	

#### 4. Redemption and Acceptance of Full Payment of Redemption Price

Foreclosed real estate properties registered in the name of an individual that may be redeemed within the redemption period as prescribed by the Bank

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Mortgagor-debtor;</li> <li>- Heirs and/or successors in interest;</li> <li>- Judicial or judgment creditor of the mortgagor-debtor; or</li> <li>- Any person having a lien on the property subsequent to the mortgage</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Customer Information Sheet (CIS) (1 original copy)		LBP- Special Assets Department		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit offer to redeem the property (at least 3 months prior to expiry of redemption offer)	1.1 Receive offer to redeem the property from the former owner or any party eligible to redeem the foreclosed property within the redemption period	None	1 Hour	<i>Account Officer/ Account Assistant (AO/AA) SPAD</i>
None	1.2 Acknowledge receipt of the offer to redeem	None	1 Banking Day (cut-off at 3:00 PM)	AO/AA SPAD

<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 Prepare request for computation of the redemption price from Loan Operations Management Department (LOMD) for Head Office Units/ Accounting Centers (AC) for Field Units	None	1 Hour	AO/AA SPAD
	<b>Computation of Redemption Price</b>			
None	1.4 Prepare and issue Statement of Account (SOA) to SPAD	None	1 Banking Day	<i>Loan Processor; Assistant Division Chief; Division Chief; Assistant Department Manager</i> LOMD  <i>Bookkeeper; Financial Analyst; Financial Specialist; Accountant; Accounting Center Head</i> Accounting Center
None	1.5 Inform the Redemptioner about the Redemption Price and the corresponding terms and conditions	None	1 Banking Day	AO/AA SPAD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Facilitate upfront payment of at least 20% of the Redemption Price or full payment of the same	2.1 Receive proof of upfront of at least 20% of total redemption price or full payment of the redemption price	None	1 Hour	AO/AA SPAD
None	2.2 Secure approval of the redemption transaction based on Bank's policy	None	7 Banking Days	AO/AA SPAD
None	2.3 Issue Notice of Approval (NOA) of Redemption	None	1 Banking Day	AO/AA SPAD
3. Facilitate full payment, if applicable	3. Receive full payment, if applicable	None	1 Banking Day	AO/AA SPAD
	<b>TOTAL</b>	<b>None</b>	<b>12 Banking Days, 3 Hours</b>	

## 5. Refund of 10% of the Offered Price for Disapproved Negotiated Sales Offer

Procedures for the refund of the 10% of the Offered Price for Disapproved Negotiated Sales Offer

<b>Office or Division:</b>	Special Assets Department (SPAD)
<b>Classification:</b>	Complex
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>• Employed or Self-employed Individuals who are at least 18 years of age</li> <li>• Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>• Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>• LGUs and GOCCs</li> </ul>
<b>CHECKLIST OF REQUIREMENTS</b>	
<b>WHERE TO SECURE</b>	
Deposit of at least 10% of the Purchase Price (1 photocopy of the Official Receipt	Buyer
Customer Information Sheet (1 original copy)	LBP- Special Assets Department
Negotiated Sale Offer Forms (1 original copy)	LBP- Special Assets Department
Know-Your-Client Questionnaire (1 original copy)	LBP- Special Assets Department
Valid IDs with 3 specimen signatures (1 photocopy)	Concerned Agencies
TIN	BIR- TIN Verification Section
Letter of Guaranty (1 original copy)	Financing Institution
<b>Additional Requirements for Corporation</b>	
SEC Certificate of Registration of Articles of Incorporation & By-Laws & amendments thereto, if any. (1 certified true copy)	Corporate Secretary of the Corporate Buyer
Articles of Incorporation and By-Laws & amendments thereto, if any (1 certified true copy)	

<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Board Resolution/Secretary's Certificate authorizing the transaction, authorized representative and signatory/s with the corresponding specimen signature/s (1 certified true copy)		Corporate Secretary of the Corporate Buyer		
Latest General Information Sheet submitted to SEC. (1 certified true copy)				
Two (2) valid ID's of the authorized representative (1 certified true copy and 1 photocopy)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Receive the Notice of Disapproval	1.1 In the event of disapproval of an offer to purchase, prepare memo request to the servicing unit/ Branch for the preparation of Manager's Check (MC)	None	1 Hour	AO/AA/ Department Head SPAD
None	1.2 Preparation of MC payable to the Offeror/Buyer	None	5 Banking Days	AAD / Branch
2. Receive the MC	2. Release the MC to the Offeror/buyer	None	10 Minutes	AAD/Branch
	<b>TOTAL</b>	<b>None</b>	<b>5 Banking Days, 1 Hour, 10 Minutes</b>	



## 6. Release of Repossessed Vehicles

Release of repossessed vehicles after full payment of the offered price / bid price.

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Employed or Self-employed Individuals who are at least 18 years of age</li> <li>- Corporations duly registered with Securities and Exchange Commission (SEC)</li> <li>- Cooperatives duly registered with Cooperative Development Authority (CDA)</li> <li>- Local Government Units and Government-Owned or Controlled Corporations</li> </ul>			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Signed/Conforme Notice of Approval of Sale/ Notice of Award (1 original copy)		SPAD		
Official Receipt/s (O/Rs) as proof of the full payment of the Purchase Price / Bid Price (1 photocopy)		Buyer		
Duly notarized Special Power of Attorney (SPA) authorizing the representative to negotiate, if applicable (1 original copy)		Buyer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Sign the Notice of Approval/ Notice of Award	1.1 Prepare/issue payment acceptance order (PAO)	None	50 Minutes	AO/AA SPAD
	1.2 Review and approve PAO	None	1 Hour	AO Unit Head SPAD
	1.3 Email to the client the approved PAO		10 Minutes	AO/AA SPAD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Submit copy of OR as proof of the full payment of the 90% remaining balance on the purchase price	2.1 Prepare Gate Pass	Amount equivalent to the 90% of the purchase price	1 Banking Day	AO/AA SPAD
	2.2 Review and approve Gate Pass	None	1 Hour	AO, Unit Head, Department Head SPAD
	2.3 Email to client approved Gate Pass and scanned copy of Official Receipt/ Certificate of Registration (OR/CR)	None	1 Hour	AO/AA/Unit Head/ Department Head SPAD
3. Receive/print Gate Pass to be presented at the warehouse to the guard on duty	3. Prior to release of the repossessed vehicle:  Request for valid identification card of the client for verification;  If thru a representative, request for the original and notarized SPA with the specified details of the repossessed vehicle therein	None	1 Hour	Security Guard on duty Warehouse concerned

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	Amount equivalent to the 90% of the purchase price	1 Banking Day, 5 Hours	

## 7. Release of Sale Documents to ROPA Buyer

After full payment of the purchase price and advances made by the Bank and execution of the Deed of Absolute Sale (DAS) the Bank shall release all the sale documents pertaining to the Properties to the ROPA Buyer.

<b>Office or Division:</b>	Special Assets Department (SPAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business			
<b>Who may avail:</b>	ROPA Buyers			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Official Receipt/s for the payment of purchase price (1 photocopy)		LBP Branch where the payment was made		
Certificate of Full Payment (COFP) (1 photocopy)		LBP – Loan Operations Management Department (LOMD) through SPAD		
Secretary’s Certificate for the Bank’s authorized signatory to the sale transaction (1 original copy)		LBP – Office of the Corporate Secretary through SPAD		
Notarized Deed of Absolute Sale (DAS, double acknowledgment contract) (6 original copies)		Buyer’s Notary and LBP’s Notary by Legal Department through SPAD		
Special Power of Attorney (SPA) or Secretary’s Certificate (1 original copy)		ROPA Buyer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Pay the remaining balance of the purchase price within deadline as specified in the Notice of Approval of Sale	1.1 Receive and issue Official Receipt as proof of payment	Remain- ing balance of the purchase price	30 Minutes	<i>LBP Branch where payment is made</i>
2. Pay the applicable dues or taxes and/or advances, if any (CWT share, insurance premium, real estate tax, association dues and other assessments) within thirty (30)	2.1 Receive and issue Official Receipt as proof of payment	CWT share, insurance premium, real estate tax, associa- tion dues and other assess- ments	30 Minutes	<i>LBP Branch where payment is made</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
calendar days from Bank's notice				
3. Wait for the release of DAS for execution/ notarization	3.1 Upon receipt of the COFP, prepare and send the DAS to the ROPA buyer for execution/ notarization	None	3 Banking Days	AO/AA SPAD
4. Submit the partially notarized DAS	4.1 Complete the execution/ notarization of the DAS	None	1 Banking Day (after receipt of the partially notarized DAS from the Buyer)	AO/AA SPAD
5. Wait for the release of sale documents	5.1 Book the sale transaction	None	1 Banking Day (after completion of evaluation)	<i>Loans Operation Specialist / Analyst</i> LOMD
	5.2 Retrieve of the Owner's Duplicate Copy (ODC) of title from the records custodian	None	1 Banking Day	<i>Loans Operation Specialist / Analyst</i> LOMD
6. Receive the sale documents from the Bank	6.1 Release the sale documents including ODC of title to the ROPA Buyer	None	30 Minutes	AO/AA SPAD
	<b>TOTAL</b>		<b>6 Banking Days, 1 Hour, 30 Minutes</b>	

**Lending Services**  
**Internal Services**

## 1. Appraisal Services

Request for Appraisal of real estate properties and other collaterals

<b>Office or Division:</b>	Property Valuation Services Department (PVSD)/Field Services Support Center (FSSC)			
<b>Classification:</b>	Simple, Complex and Highly Technical			
<b>Type of Transaction:</b>	G2G– Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request for Appraisal Form with supporting documents corresponding to the request (See <b>Annex R</b> )		Lending Units		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit of duly accomplished appraisal request form	1.1 Check if documents are complete and properly filled-out	None	<b>See Annex O</b>	<i>Administrative Assistant</i> PVSD/FSSC
None	1.2 Evaluate/ analyze the documents and identify appraisal problem, if any	None		<i>Property Valuation Specialist</i> PVSD/FSSC
None	1.3 Conduct site/ ocular inspection ( <b>Annex O</b> )	None		
None	1.4 Prepare Appraisal Report	None		
None	1.5 Submit report for approval	None		
None	1.6 Release approved report to client	None		<i>Administrative Assistant</i> PVSD/FSSC
	<b>TOTAL</b>	<b>None</b>	<b>See Annex O</b>	

## 2. Collection of Customs Duties

Settlement of Advance or Final duties and services fees are made by debiting the Importer's LBP account upon receipt of data from PCHC thru PASS 5.

<b>Office or Division:</b>	International Trade Department (ITD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Authority to Debit Account (1 original copy)		Client-initiated		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Instruct/confirm payment of custom duties	1.1 Pay/settle Advance or Final duties and services fees thru PASS5	Transmittal Fee- PHP 350	15 Minutes	<i>Assistant Department Manager (ADM)</i> ITD
None	1.2 Debit charges from Importer's LBP account	None	10 Minutes	<i>ADM</i> ITD
	<b>TOTAL</b>	<b>Transmittal Fee- PHP 350</b>	<b>25 Minutes</b>	



### 3. Credit Investigation/Background Investigation Services

Request for Credit Investigation/Background Investigation (CI/BI)

<b>Office or Division:</b>	Property Valuation Services Department (PVSD)/Field Services Support Center (FSSC)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G– Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<b>For Lending Operations</b> Request for Credit Investigation Form with supporting documents corresponding to the request (See <b>Annex S</b> )		See <b>Annex S</b>		
<b>For LANDBANK Subsidiaries</b> Letter Request for Credit Investigation with List of Account Names		LBP Subsidiaries		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit duly accomplished Credit Investigation Request (CIR) Form	1.1 Receive request and check completeness of supporting data/information	None	2 Hours	<i>Administrative Assistant/Analyst</i> PVSD/FSSC
None	1.2 Encode request in the Tracking System	None	2 Hours	<i>Administrative Assistant/Analyst</i> PVSD/FSSC
None	1.3 Forward request and processing form to Negative File Information System, Loandex Information System operators and Credit Investigation Unit (CIU)	None	4 Hours	<i>Administrative Assistant/Analyst</i> PVSD/FSSC

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Evaluate and assign request for CI/BI	None	4 Hours	<i>CIU Team Head PVSD/ CIT Head FSSC</i>
None	1.5 Conduct credit investigation / verification according to job order indicated in the request and prepare CIR	None	See <b>Annex N</b>	<i>Credit Information Analyst/Specialist PVSD/FSSC</i>
None	1.6 Approve and issue CIR	None	4 Hours	<i>CIU Team Head PVSD/ CIT Head FSSC</i>
	<b>TOTAL</b>	<b>None</b>	2 Banking Days plus <b>Annex N</b>	

#### 4. Credit Rating of LBP Borrowers (Large Enterprise, Micro, Small and Medium Enterprise (MSME), Cooperative, Partner Financial Institutions, and Easy Home Loan (EHL)

Serve as a tool for the uniform assessment of credit worthiness of LBP Borrowers and provide Management with relevant credit risk information on borrowers.

<b>Office or Division:</b>	Credit Risk Management Department (CRMD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2B-Government to Business; G2C-Government to Citizen; G2G-Government to Government			
<b>Who may avail:</b>	LBP Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Data File and Sign Off Sheet (SOS)		Lending Units		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Request for Credit Rating	1.1 Download and check completeness of submitted data file and SOS	None	1 Banking Day	<i>Risk Management Analyst/Risk Management Specialist 1</i>  CRMD
None	1.2 Upload validated data file into Credit Risk Engine System	None		<i>Risk Management Analyst/Risk Management Specialist 1</i>  CRMD
None	1.3 Generate credit rating and furnish PDF copy of credit ratings on or before 3 PM directly to the LUs through their official e-mails	None		<i>Risk Management Analyst/Risk Management Specialist 1/Unit Head</i> <i>Department Head</i>  CRMD
	<b>TOTAL</b>	<b>None</b>	<b>1 Banking Day</b>	

## 5. Documentation and Review of Legal Sufficiency of Loan Contracts

Prepares and reviews loan documents, contracts, agreements of/for LBP client units.

- Simple - requests submitted by requesting parties which only require ministerial actions or that which present only inconsequential issues for resolution
- Complex - requests submitted by requesting parties which necessitate evaluation in the resolution of complicated issues as determined by the office concerned
- Highly Technical – requires the use of technical knowledge, specialized skills and/or training in the processing and/or evaluation

<b>Office or Division:</b>	Field Legal Services Units (FLSUs)/Area Legal Units (ALUs)	
<b>Classification:</b>	Simple, Complex and Highly Technical	
<b>Type of Transaction:</b>	G2G - Government to Government	
<b>Who may avail:</b>	LBP Client Units	
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>	
Memorandum Request from LBP Client Unit (1 original copy)	Referring LBP client unit	
Contracts/Agreements (scanned/fax copy of original draft)	Referring LBP client unit	
Proof of approval of transaction in accordance with the Bank's approving/signing authorities (1 original copy or Certified True Copy)	Referring LBP client unit	
Loan Folder with Original/Certified True copies of Credit Facilities Proposal, Loan Agreements, Collaterals, Property Valuation and Credit Information Department Appraisal, Reports, Titles (Electronic Copy/photocopy)	Referring LBP Lending Center	
Other supporting documents (Original copy or Certified True Copy)	Referring LBP client unit	

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Memorandum-request for legal review of draft loan documents, contracts, agreements, affidavits, demand letters, Special Power of Attorney and other relevant documents	1.1 Document receipt of client unit's referral	None	5 Minutes	<i>Legal Assistant FLSU/ALU</i>
	1.2 Forward referral to the Field Attorney for review	None	5 Minutes	<i>Legal Assistant FLSU/ALU</i>
None	1.3 Review/revise/modify the loan contracts, Memorandum of Agreement and other documents and/or make necessary recommendations	None	<u>Simple:</u> 1 Banking Day 7 Hours, 20 Minutes  <u>Complex:</u> 5 Banking Days, 7 Hours, 20 Minutes  <u>Highly Technical:</u> 18 Days, 7 Hours and 20 Minutes	<i>Field Attorney FLSU/ Area Legal Manager (ALM), ALU</i>
None	1.4 Issue Memo/ Certificate of Legal Sufficiency	None	30 Minutes	<i>Field Attorney FLSU/ALM, ALU</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Forward the Memo/ Certificate of Legal Sufficiency to the referring unit	None	10 Minutes	<i>Legal Assistant</i> FLSU/ALU
	<b>TOTAL</b>		<u>Simple:</u> <b>2 Banking Days, 10 Minutes</b>  <u>Complex:</u> <b>6 Banking Days, 10 Minutes</b>  <u>Highly Technical:</u> <b>19 Banking Days, 10 Minutes</b>	

## 6. Environmental and Social Assessment of LANDBANK-Financed Projects

Site assessment and preparation of Environmental & Social Compliance Report (ESCR) and Environmental and Social Performance Monitoring Report (ESPMR) for Category A and B Projects with High and Medium risk rating.

<b>Office or Division:</b>	Environmental Programs and Management Department (EPMD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Lending Center (LC)/Lending Unit (LU)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Memo-Request (1 original copy)		LC/LU		
Environmental Compliance Certificate (ECC) (1 scanned copy)				
Applicable Permit (1 scanned copy)				
ESA Tool for Lending Units (1 scanned copy)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send memo-request to EPMD with ECC and applicable Permits and ESA Tools	1.1 Receive request (w/ attachments) for assessment & updated status of accounts from LC/LU	None	1 Banking Day	<i>Program Officer/ Program Assistant EPMD</i>
None	1.2 Coordinate/ send memo to LC/LU for site visit			<i>Program Officer/ Program Assistant EPMD</i>
2. Confirm with EPMD the proposed schedule of site visit thru email / phone call	2.1 Prepare OB/TO	None	1 Banking Day	<i>Program Officer/ Program Assistant EPMD</i>
	2.2 Facilitate approval of OB/TO up to Group level	None	1 Banking Day	<i>Program Officer/ Program Assistant EPMD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.3 Conduct actual site assessment	None	3 Banking Days	<i>Program Officer/ Program Assistant</i> EPMD
None	2.4 Analyze data (including research) and drafting of ESCR / ESPMR	None	3 Banking Days	<i>Program Officer/ Program Assistant</i> EPMD
None	2.5 Review draft ESCR/ESPMR	None	1 Banking Day	<i>Program Officer (Team Lead), EPMD Head</i> EPMD
None	2.6 Finalize ESCR/ ESPMR and facilitate approval	None	1 Banking Day	<i>Program Officer, Program Assistant, Department Head</i> EPMD  <i>Group Head Lending Program Management Group</i>
None	2.7 Report transmission and filing / database recording of approved ESCR / ESPMR	None	1 Banking Day	<i>Program Officer/ Program Assistant</i>  EPMD
	<b>TOTAL</b>	<b>None</b>	<b>12 Banking Days</b>	



## 7. Issuance of Certificates

Certificate requested by the Lending Center on the following account: Full Payment, Outstanding Balance, Full Payment of Disposal Real and Other Properties Acquired, Loans Receivable, Sales Contract Receivable and Documentary Stamp which included the Promissory Note No., Principal and date of transaction.

<b>Office or Division:</b>	Loan Operations Management Department (LOMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Memo request from Lending Unit's (LU) concerned (1 original copy)		Lending Unit		
Symbols generated re: full payment (1 original copy)				
Latest Outstanding Balance date				
Issuance of Certificate of Payments Made/Outstanding Balance/Documentary Stamps (1 original copy)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit a memo request	1.1 Verify from Loan System the details of the borrower	PHP 200 per Certificate	20 Minutes	<i>Loan Processor</i> LOMD
None	1.2 Verify from SAP Subsidiary Ledger's System	None		

CLIENT STEPS	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	<ul style="list-style-type: none"> <li>Details such as Real Estate Tax, Certificate of Withholding Tax.</li> </ul>	None	20 Minutes	<i>Loan Processor</i> LOMD
None	<ul style="list-style-type: none"> <li>If no Accounts Payable (AP) proceed if with unapplied AP</li> </ul>	None	20 Minutes	
None	1.3 Prepare the Certificate of Full Payment	None	30 Minutes	
None	1.4 Review and affix initials	None	20 Minutes	<i>Division Chief,</i> <i>Assistant Department</i> <i>Manager</i> LOMD
None	1.5 Sign and forward to LU/Special Assets Department	None	10 Minutes	<i>Department Head</i> LOMD
	<b>TOTAL</b>	<b>PHP 200 per Certificate</b>	<b>2 Hours</b>	

## 8. Issuance of Letters of Credit (L/C)

Issuance of Foreign/Domestic Commercial or Standby L/C

<b>Office or Division:</b>	International Trade Department (ITD)
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2G - Government to Government
<b>Who may avail:</b>	Lending Units
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
See <i>Annex T</i>	See <i>Annex T</i>

CLIENT STEPS	AGENCY ACTIONS	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Fill-out the LBP forms and submit required documents	1.1 Examine L/C Application Form (3 copies) and other required documents (1 original and 2 photocopies or scanned or carbon copies)	See <i>Annex U</i>	50 Minutes	<i>Document Specialist (DS)</i> ITD
None	1.2 Prepare billing statement for L/C opening charges	None	10 Minutes	<i>DS</i> ITD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Pay the required fee per billing statement	2.1 Process payment of charges	None	15 Minutes	<i>Assistant Department Manager (ADM)</i> ITD
None	2.2 For Foreign Commercial and Standby L/C, prepare Society for Worldwide Interbank Financial Telecommunication messages  For domestic commercial and Standby L/C, prepare L/C Confirmation	None	25 Minutes	<i>Assistant Department Manager (ADM)</i> ITD
None	2.3 Release LC copy	None	10 Minutes	<i>Department Head</i> ITD
	<b>TOTAL</b>	<b>See Annex U</b>	<b>1 Hour, 50 Minutes</b>	

## 9. Issuance of Statement of Account

A report issued to the borrowers showing monthly minimum payment due and other vital Information serves as a reference for payment.

<b>Office or Division:</b>	Loan Operations Management Department (LOMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Memo request from Lending Unit's (LU) concerned (1 original copy)		Lending Unit		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit a memo request	1.1 Verify the details on Symbols	None	15 Minutes	<i>Loan Processor</i> LOMD
None	1.2 Validate and compute for the penalty, interest, principal due	None	30 Minutes	<i>Assistant Division Chief</i> LOMD
None	1.3 Review the statement of account	None	10 Minutes	<i>Division Chief</i> LOMD
None	1.4 Check the statement of account	None	10 Minutes	<i>Assistant Department Manager</i> LOMD
None	1.5 Approve/Sign the statement of account	None	10 Minutes	<i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 15 Minutes</b>	

## 10. Letters of Credit (L/C) Amendment

Processing of changes in L/C such as L/C expiry, description of goods, L/C terms and conditions, increase/decrease in amount

<b>Office or Division:</b>	International Trade Department (ITD)	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2G - Government to Government	
<b>Who may avail:</b>	Lending Units	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
Client's request of LC amendments (1 original copy)		Client-initiated document
Documents required based on the type of amendment (1 photocopy, facsimile or scanned copy)		

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit letter request for LC amendment	1.1 Examine client's request based on the existing LC	None	20 Minutes	<i>Document Specialist</i> ITD
	1.2 Prepare billing for LC amendment charges	None	10 Minutes	
2. Pay the required charges per billing statement	2.1 Process payment of charges	See <b><i>Annex V</i></b>	15 Minutes	<i>Assistant Department Manager (ADM)</i> ITD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.2 For Foreign Commercial and Standby LC, prepare SWIFT messages  For domestic commercial and Standby LC, prepare LC Amendment	None	15 Minutes	<i>ADM</i> ITD
None	2.3 Release copy of LC Amendment	None	10 Minutes	<i>ADM</i> ITD
	<b>TOTAL</b>	<b>See Annex V</b>	<b>1 Hour, 10 Minutes</b>	

## 11. Loan Documentation

Prepare and review standard and/or non-standard (documents which are not provided for in the Bank's Credit Manual) loan and collateral documents; Review of draft loan documents based on standard loan and collateral documents; Review as to legal sufficiency of the loan and collateral documents.

<b>Office or Division:</b>	Banking Legal Services Department (BLSD)	
<b>Classification:</b>	Simple and Complex	
<b>Type of Transaction:</b>	G2G – Government to Government	
<b>Who may avail:</b>	All Government Agencies, LGUs, GOCCs and other Government Instrumentalities	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
1. Memo-request indicating the legal services required (1 original and 1 photocopy);		- Appropriate unit or department of the Bank.
2. Credit Facilities Proposal (CFP) (1 photocopy) and resolutions (1 photocopy) of appropriate Loan Approving Group, if any, particularly as to the: <ul style="list-style-type: none"> <li>a. Name and address of Borrower, including authorized signatories;</li> <li>b. Loan Amount;</li> <li>c. Loan Purpose;</li> <li>d. Applicable Interest Rate;</li> <li>e. Term of Loan;</li> <li>f. Repayment Terms;</li> <li>g. Other Fees and Charges;</li> <li>h. Availability End Date;</li> <li>i. Expiry Date; and</li> <li>j. Availability of Promissory Note.</li> </ul>		- Appropriate Lending Unit or Department



<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
<p>3. Supporting documents, as may be applicable (1 photocopy):</p> <p>I. INDIVIDUAL (including SINGLE PROPRIETORSHIP)</p> <ul style="list-style-type: none"> <li>● Data based on the CFP and the Basic Business Information</li> <li>● If the Borrower is represented by an attorney-in-fact, a duly executed and notarized Special Power of Attorney (SPA) which should contain an authority to enter into transaction/s with LBP and to sign documents relative thereto</li> <li>● If the SPA is executed abroad, the same shall be supported by an apostille</li> </ul> <p>II. PARTNERSHIP</p> <ul style="list-style-type: none"> <li>● Partnership Resolution authorizing the transaction, collateral/s offered to secure the loan obligation (if applicable) and designating the authorized signatory/ies</li> <li>● Other documents, as may be deemed necessary</li> </ul> <p>III. CORPORATION</p> <ul style="list-style-type: none"> <li>● Most recent General Information Sheet duly filed with the SEC or Certified List of Incumbent Directors and Officers</li> </ul>	<p>- Appropriate government agency or instrumentality</p>

<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
<ul style="list-style-type: none"> <li>● Secretary's Certificate or Board Resolution authorizing the transaction, collateral/s offered to secure the loan obligation (if applicable) and designating the authorized signatories</li> <li>● Other documents, as may be deemed necessary</li> </ul> <p>IV. COOPERATIVE</p> <ul style="list-style-type: none"> <li>● Secretary's Certificate or Board Resolution authorizing the transaction, collateral/s offered to secure the loan obligation (if applicable) and designating the authorized signatories</li> <li>● General Assembly / Membership Resolution authorizing the transaction, if necessary</li> <li>● Other documents, as may be deemed necessary</li> </ul> <p>V. LOCAL GOVERNMENT UNIT (LGU)</p> <ul style="list-style-type: none"> <li>● Ordinance approving the loan transaction, mortgage of properties or assignment of IRA and other revenues and designating the Local Chief Executive (LCE) as signatory to all documents pertaining to the transaction</li> </ul>	<ul style="list-style-type: none"> <li>- Appropriate government agency or instrumentality</li> </ul>

<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
<ul style="list-style-type: none"> <li>● Local School Board Resolution for loans against the LGU's Special Education Fund</li> <li>● Other documents, as may be deemed necessary</li> </ul> <p>4. Collateral Documents</p> <p>a. For Real Estate Mortgage:</p> <ul style="list-style-type: none"> <li>● Owner's duplicate copy of Original Certificate of Title (OCT)/Transfer Certificate of Title (TCT)/ Condominium Certificate of Title (CCT) (1 original copy); and</li> <li>● Other documents, as may be deemed necessary.</li> </ul> <p>b. For Chattel Mortgage:</p> <ul style="list-style-type: none"> <li>● In case of motor vehicle/vessel/ aircraft – Land Transportation Office / Maritime Industry Authority /Civil Aviation Authority of the Philippines certificate of registration and latest official receipt (1 photocopy)</li> <li>● Appraisal report from Property Valuation Services Department (1 photocopy)</li> <li>● Other documents, as may be deemed necessary</li> </ul> <p>c. For Pledge or Assignment</p> <ul style="list-style-type: none"> <li>● Other documents, as may be deemed necessary</li> </ul>	<ul style="list-style-type: none"> <li>- Appropriate government agency or instrumentality</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. Submit memo-request indicating the legal services required and its necessary attachments and annexes	1.1 Stamp receipt and make appropriate entries/ encoding for assignment to a lawyer	None	1 Hour	<i>Legal Assistant</i> BLSD
None	1.2 Assign the memo to a handling lawyer	None	1 Hour	<i>Legal Assistant</i> BLSD
None	1.3 Review the memo and prepare initial draft	None	<u>Standard loan and collateral documents:</u> 1 Banking Day  <u>Non-Standard loan and collateral documents:</u> 4 Banking Days	<i>Legal Officer</i> BLSD
None	1.4 Review of the draft prepared by the handling lawyer	None	<u>Standard loan and collateral documents:</u> 1 Banking Day  <u>Non-Standard loan and collateral documents:</u> 2 Banking Days	<i>Department Head</i> BLSD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Finalize reviewed/ corrected draft	None	1 Banking Day	<i>Legal Officer and Department Head BLSD</i>
None	1.6 Dispatch final and official loan document	None	1 Hour	<i>Legal Assistant BLSD</i>
	<b>TOTAL</b>	None	<u><b>Standard loan and collateral documents:</b></u> <b>3 Banking Days, 3 Hours</b>  <u><b>Non-Standard loan and collateral documents:</b></u> <b>7 Banking Days, 3 Hours</b>	

## 12. Notarial Services

Notarizes loan and other legal documents.

<b>Office or Division:</b>	Banking Legal Services Department (BLSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	All Government Agencies, LGUs, GOCCs and other Government Instrumentalities			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. The documents for notarization, in such number as may be required, with two (2) extra original copies for filing purposes (Notary Public and Court's custody).		- Appropriate unit or department of the Bank.		
2. Photocopy of any government issued ID of the person/officer appearing/signing the document.		- Appropriate government agency or instrumentality.		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit the documents for notarization and photocopy of any government issued ID of the person/officer appearing/signing the document	1.1 Stamp receipt and make appropriate entries/ encoding for assignment to the handling lawyer	None	1 Banking Day	<i>Legal Assistant</i> BLSD
None	1.2 Assign the documents to a handling lawyer and assistant	None		<i>Handling Lawyer</i> BLSD
None	1.3 Release notarized document	None		<i>Legal Assistant</i> BLSD
	<b>TOTAL</b>	None	<b>1 Banking Day</b>	

### 13. Payment Processing

This service includes activities in handling payments from Cardholders through various payment channels (OTC and e-payment facilities) via uploading of payment hand-off files to post it to Cardholder's account in the Credit Card Management System (CCMS).

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Individuals and Private and Govt. Institutional Clients			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Accomplished Oncoll Payment Slip for Over-the-counter payments (1 original copy)		LANDBANK Branch		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEE TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Pay at any LBP Branch or e-payment channels  <i>Note: Check payment is subject set clearing period per Bank policy however, value date shall be the date of payment.</i>	1.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction and provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	<i>Teller</i> Servicing 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 Generate consolidated hand-off file and upload in the Shared Folder together the reports (Merge Summary Report & Reject Items) after end-of-day batching;  <i>Note: Reports are normally available to CCAD first hour the next banking day after payment date.</i>	None	1 Banking Day	<i>Computer Operator</i> Computer Operations Unit, Data Center Management Department (COU, DCMD)  <i>Data Analyst</i> COU, DCMD  <i>IT Analyst</i> COU, DCMD  <i>Senior IT Specialist</i> COU, DCMD
None	1.3 Send payment hand-off file to System host for uploading to CCMS	None	30 Minutes	<i>Credit Card Operations Specialist</i> CCAD-COSU
None	1.4 Upload payment and generate reports of successful and reject items after end-of-day processing of the CCMS	None	4 Hours	<i>System Host (MTPL)</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 Verify and post rejected items during batch processing by Retail Banking Systems Department (RBSD) and during uploading in the CCMS, if any, and collections through ADA needing to be manually posted in the CCMS.	None	2 Banking Days	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	None	<b>3 Banking Days, 4 Hours 45 Minutes</b>	

*Note: Generally, payments are posted in the Cardholder's account within 2 banking days from date of payment. Value date is the date of payment. In some cases, rejected/unposted payments requiring further investigation may need more time.*

## 14. Processing of Direct Import Remittance

A mode of payment for a non-L/C transaction wherein the shipping documents are sent and released by the seller/exporter directly to the buyer/importer without coursing the documents thru the Bank upon the importer's promise to pay at some future date after shipment. Payment should be made within 29 calendar days from the date of the Bill of Lading/Air Waybill.

<b>Office or Division:</b>	International Trade Department (ITD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Application to purchase Foreign Exchange (1 original copy)		LBP-ITD		
2. Commercial Invoice (1 original copy)		} Client-initiated		
3. Bill of Lading/ Air Waybill (1 original copy)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit required documents	1. Validate original documents	None	20 Minutes	<i>Document Specialist</i> ITD
2. Pay amount due and charges	2.1 Process payments	See <b>Annex Q</b>	15 Minutes	<i>Assistant Department Manager</i> ITD
	2.2 Prepare Society for Worldwide Interbank Financial Telecommunication message	None	10 Minutes	<i>Assistant Department Manager</i> ITD
	2.3 Release original shipping documents	None	10 Minutes	<i>Department Head</i> ITD
	<b>TOTAL</b>	See <b>Annex Q</b>	<b>55 Minutes</b>	

## 15. Processing of Documents Against Acceptance

A mode of payment for a non LC transaction whereby the original shipping documents are received from the seller/exporter's bank with the instruction to release these documents to the buyer/importer only upon their acceptance to pay collection proceeds at a specific future date.

<b>Office or Division:</b>	International Trade Department (ITD)
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2G - Government to Government; G2B - Government to Business
<b>Who may avail:</b>	Lending Units
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
1. Foreign Bank Draft (Number of copies as received from Fx Bank)	Client-initiated
2. Original Commercial Invoice (Number of copies as received from Fx Bank)	
3. Original Bill of Lading / Air Waybill (Number of copies as received from Fx Bank)	
4. Application to purchase Foreign Exchange (1 original copy)	LBP-ITD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Sign/Accept Foreign bank draft	1.1 Validate original documents and prepare acceptance notice	None	20 Minutes	<i>Document Specialist</i> ITD
	1.2 Release original shipping documents	None	10 Minutes	<i>Department Head</i> ITD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Pay draft amount and charges on or before maturity date	2.1 Process payment	Commission - ¼ of 1% of collection amount;	15 Minutes	<i>Assistant Department Manager ITD</i>
	2.2 Prepare Society for Worldwide Interbank Financial Telecommunication message	minimum of PHP1,000 Swift Cost –PHP 500 or USD 30  Documentary Stamps-P 0.60 for every PHP 200	10 Minutes	<i>Assistant Department Manager ITD</i>
	<b>TOTAL</b>	<b>Commission - ¼ of 1% of collection amount; minimum of PHP 1,000 Swift Cost –PHP 500 or USD 30  Documentary Stamps-PHP 0.60 for every PHP 200</b>	<b>55 Minutes</b>	

## 16. Processing of Documents Against Payment

A mode of payment for a non LC transaction whereby the original shipping documents are received from the seller/exporter's bank with the instruction to release these documents to the buyer/importer only upon the outright payment of collection proceeds.

<b>Office or Division:</b>	International Trade Department (ITD)
<b>Classification:</b>	Simple
<b>Type of Transaction:</b>	G2G - Government to Government
<b>Who may avail:</b>	Lending Units
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Application to purchase Foreign Exchange (1 original copy)	LBP-ITD
Original Commercial Invoice (Number of copies as received from Fx Banks)	Client-initiated
Original Bill of Lading/ Air Waybill (Number of copies as received from Fx Banks)	

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Confirm settlement of documents and submit required documents	1. Validate original shipping documents	None	20 Minutes	<i>Document Specialist</i> ITD

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Pay charges	2.1 Process payments	Commission - ¼ of 1% of collection amount; minimum of PHP 1,000  Swift Cost – PHP 500 or USD 30  Document ary Stamps – PHP 0.60 for every PHP200	15 Minutes	<i>Assistant Department Manager (ADM) ITD</i>
None	2.2 Prepare Society for Worldwide Interbank Financial Telecommunication message	None	10 Minutes	<i>ADM ITD</i>
None	2.3 Release original shipping documents	None	10 Minutes	<i>Department Head ITD</i>

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	<b>TOTAL</b>	<b>Commission - ¼ of 1% of collection amount; minimum of PHP 1,000            Swift Cost – PHP 500 or USD 30            Documentary Stamps – PHP 0.60 for every PHP200</b>	<b>55 Minutes</b>	

## 17. Processing of Domestic Bills

Examination of documents presented to the Bank by a local seller to ascertain if all the terms and conditions of the domestic commercial L/C are complied with before payments or acceptance are made.

<b>Office or Division:</b>	International Trade Department (ITD)	
<b>Classification:</b>	Simple	
<b>Type of Transaction:</b>	G2G - Government to Government	
<b>Who may avail:</b>	Lending Units	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
1. Commercial Invoice (1 original copy)	}	Client -initiated document
2. Delivery Receipt (if required in the L/C) (1 original or photocopy)		
3. Other documents required in the L/C		
4. Duly signed and accepted LBP Bank Draft (1 set)	}	LBP-ITD
5. Duly signed Trust Receipt (if client has an L/C/TR Line) (1 signed original copy)		

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit the required documents	1. Validate original documents	None	30 Minutes	<i>Document Specialist (DS)</i> ITD
2. Accept discrepancy notice if there's any	2. Prepare discrepancy notice (1 original copy), if any	None	10 Minutes	<i>DS</i> ITD
3. Pay charges	3.1 Process payments	See <b>Annex Q</b>	15 Minutes	<i>Assistant Department Manager (ADM)</i> ITD



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.2 Prepare request for Manager's Check/Real Time Gross Settlement form/Gross Settlement Real Time form	None		<i>ADM</i> ITD
None	3.3 Prepare Society for Worldwide Interbank Financial Telecommunication message	None	20 Minutes	<i>ADM</i> ITD
None	3.4 Credit proceeds	None		
	<b>TOTAL</b>	<b>See Annex Q</b>	<b>1 Hour, 15 Minutes</b>	

## 18. Processing of Inward Remittance

These are incoming telegraphic transfers representing export proceeds remitted by the exporter's buyer and credited to LBP's account with the foreign bank.

<b>Office or Division:</b>	International Trade Department (ITD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Commercial Invoice (1 photocopy)		} Client-initiated		
2. Packing List (1 photocopy)				
3. Bill of Lading/ Air waybill ) (1 photocopy)				
4. Numbered export declaration (1 photocopy)				
5. SWIFT (1 original copy)		LBP International Trade Department		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit the required documents	1. Examine documents presented	None	30 minutes	<i>Assistant Department Manager (ADM)</i> ITD
2. Pay the required charges	2.1 Process payment	For Dollar Account: Bank commission – Fixed amount of PHP 200 or dollar equivalent based on prevailing EB Max	15 minutes	<i>ADM</i> ITD

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
		For Peso Account: Docu-mentary Stamp – PHP 0.60 for every PHP 200		
None	2.2 Credit proceeds to client's account	None	10 minutes	ADM ITD
	<b>TOTAL</b>	<b>For Dollar Account: Bank commis- sion – Fixed amount of PHP 200 or dollar equiva- lent based on prevail- ing EB Max</b> <b>For Peso Account: Docu- mentary Stamp – PHP 0.60 for every PHP 200</b>	<b>55 minutes</b>	

## 19. Processing of Import Bills (IB)

Examination of shipping documents received from the foreign banks to ascertain if all terms and conditions of the foreign commercial LC are complied with. Simultaneously a payment authority is sent to the foreign bank if documents were communicated on a collection basis.

<b>Office or Division:</b>	International Trade Department (ITD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
<ul style="list-style-type: none"> <li>Original Shipping Documents and other documents required in the LC (Required copies by the LC)</li> </ul>		LBP International Trade Department		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Confirm/Instruct negotiation of LC and submit the required documents	1. Examine original shipping documents	None	30 Minutes	<i>Document Specialist</i> ITD
2. Accept discrepancy notice, if any	2. Prepare discrepancy notice, if any	None	10 Minutes	<i>Assistant Department Manager (ADM)</i> ITD
3. Pay charges	3.1 Process payment of charges	See <b><i>Annex W</i></b>	15 Minutes	<i>ADM</i> ITD
None	3.2 Prepare SWIFT message		10 Minutes	<i>ADM</i> ITD
None	3.3 Release original shipping documents	None	10 Minutes	<i>ADM</i> ITD
	<b>TOTAL</b>	See <b><i>Annex W</i></b>	<b>1 Hour, 15 Minutes</b>	

## 20. Processing of Open Account

A mode of payment for a non L/C transaction wherein the shipping documents are sent and released by the seller/exporter directly to the buyer/importer without coursing the documents thru the Bank upon the importer's promise to pay at some future date after shipment [payable at least 30 days after Bill of Lading (B/L)/Air Waybill (AW)]

<b>Office or Division:</b>	International Trade Department (ITD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G - Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
1. Application to purchase Foreign Exchange (1 original copy)		} LBP ITD		
2. LBP Bank Draft (1 set)				
3. Original Commercial Invoice		} Client -initiated		
4. Original Bill of Lading/Air Way bill				
<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 LBP forms and submit required documents	1. Validate original documents	None	20 Minutes	<i>Document Specialist</i> ITD
2. Pay draft amount and charges on the date of negotiation	1. Process payment	See <b>Annex Q</b>	15 Minutes	<i>Assistant Department Manager</i> ITD
	2. Prepare Society for Worldwide Interbank Financial Telecommunication message		10 Minutes	
	<b>TOTAL</b>	<b>See Annex Q</b>	<b>45 Minutes</b>	

## 21. Retrieval and Safekeeping of Collateral Documents

The document requested for retrieval are the collateral documents such as Titles, Post Dated Check, Promissory Notes and other legal documents related to loans that maintained and monitored inside the vault.

<b>Office or Division:</b>	Loan Operations Management Department (LOMD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Document Retrieval Form (DRF) (1 original copy)		Lending Unit		
Certificate of Full Payment (if fully paid) (1 original copy)		LOMD		
Deed of absolute Sale (SCR) ( 1 original copy or certified correct)		Lending Unit		
Copy of LPIF for partial release of collateral (received copy) and computation of collateral cover (1 original copy)				
Release of Real Estate Mortgage (1 original copy)				
Deed of undertaking/affidavit for borrowed collateral (1 original copy)				
Certificate Authorizing Registration (CAR) (1 original copy)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit duly accomplished approved and signature verified DRF with complete attachments	1.1 Review the validity of the DRF and other documents attached	None	10 Minutes	<i>Loan Processor</i> LOMD
	1.2 Route the DRF to check the details on releasing and billing	None	30 Minutes	<i>Loan Processor</i> LOMD

<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 Retrieve the titles from the vault and examine the details	None	6 Hours*	<i>Assistant Department Manager</i> LOMD
None	1.4 Review the DRF and retrieved titles from the vault	None	5 Minutes	<i>Division Chief</i> LOMD
None	1.5 Review/sign the DRF and review the retrieved titles from the vault	None	20 Minutes	<i>Assistant Department Manager</i> LOMD
None	1.6 Forward the titles to Lending Unit	None	5 Minutes	<i>Loan Processor</i> LOMD
	<b>TOTAL</b>	<b>None</b>	<b>7 Hours, 10 Minutes</b>	

*Note: Computed on a per average basis depending on the number of titles to be retrieved*

## 22. Skip Tracing and Asset Verification

Request for Skip Tracing and Asset Verification of defaulting borrowers

<b>Office or Division:</b>	Property Valuation Services Department (PVSD)/Field Services Support Center (FSSC)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2G– Government to Government			
<b>Who may avail:</b>	Lending Units/Credit Card Administration Department (CCAD)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request for Skip Tracing and Asset Verification (STAV) indicating the last known residential/business address of the defaulting borrower (1 original copy)		Client-provided		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit of duly accomplished request STAV with last known residential/business address	1.1 Receive and encode request in the Tracking System	None	2 Hours	<i>Administrative Assistant/Analyst</i> Credit Investigation Unit (CIU)-PVSD/ Credit Investigation Team (CIT)-FSSC
None	1.2 Evaluate and assign request	None	2 Hours	<i>Credit Investigation Unit (CIU) Head</i> PVSD <i>Credit Investigation Team (CIT) Leader</i> FSSC
None	1.3 Conduct STAV and prepare report	None	19 Banking Days	<i>Credit Investigation Analyst (CIA),</i> PVSD/FSSC
None	1.4 Sign and approve the report	None	2 Hours	<i>CIU Head,</i> PVSD <i>CIT Leader,</i> FSSC



<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Transmit report to the requesting unit	None	2 Hours	<i>Administrative Assistant/Analyst Administrative Services Unit (ASU)- PVSD PVMU Administrative Assistant/Analyst FSSC</i>
	<b>TOTAL</b>	<b>None</b>	<b>20 Banking Days</b>	

### 23. Title Verification (TV)

Request for title verification and securing Certified Title Electronic Copy (CTEC) of titles

<b>Office or Division:</b>	Property Valuation Services Department (PVSD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2G– Government to Government			
<b>Who may avail:</b>	Lending Units (NDLS)			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Title/s (all pages) (1 photocopy)		Client provided		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit of duly accomplished request TV	1.1 Evaluate and assign request	None	2 Hours	<i>ASU Team Head PVSD</i>
	1.2 Encode request in the monitoring system; monitor TV/ traceback on the LRA-PHILARIS and prepare Status Memo and Return memo for “Titles not yet uploaded in the LRA System	None	2 Banking Day	<i>Administrative Assistant; Administrative Specialist ASU Team Head PVSD</i>
None	1.3 Review and sign memos (Referral Memo for Manual Title Verification thru Field Support Services Centers)	None	2 Hours	<i>ASU Team Head PVSD</i>

<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.4 Forward TV/ traceback result and memo-advice to Team 1 for assignment to PVU Teams for attachment to Appraisal Reports	None	2 Hours	<i>Administrative Specialist</i> PVSD
None	1.5 Transmit scanned TV/ traceback result and memo advice thru LBP notes to FSSC and hard copies thru courier	None	2 Hours	<i>Administrative Specialist</i> PVSD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days</b>	