

# **Lending Services**

## **External Services**

## I. Credit Card

### 1. Application for LANDBANK Credit Card Easy Pay Program

This service allows new and existing LANDBANK 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)]   |  | LANDBANK Branches /LANDBANK 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 LANDBANK Branch; or</li> <li>CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a></li> </ul> | <u>If thru LANDBANK Branch:</u><br>1.1 Validate Cardholder's identity and other relevant information, signature verify the duly accomplished LANDBANK 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, LANDBANK Branch</i>  |
|  | <u>If thru CCAD:</u><br>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                   | 1 Banking Day          | <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<br/><br/>Loans Operations Specialist III/Senior Loans Specialist LOMD<br/><br/>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 LANDBANK Branch:</u></b><br><b>2 Banking Days, 45 Minutes</b><br><br><b><u>Thru CCAD:</u></b><br><b>2 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 (CCAD)]  |  | LANDBANK Branches /LANDBANK 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 (CCAD)]  |  | 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 LANDBANK Branch; or</li> <li>CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a></li> </ul> | <u>If thru LANDBANK Branch</u><br>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><br>LANDBANK Branch |

| CLIENT STEPS | AGENCY ACTIONS   | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE  |
|--------------|--|-----------------|-----------------|---|
| None         | <u>If thru CuCD</u><br>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<br><br><u>If thru CCAD:</u><br>1.1 <u>Acknowledge the request</u>  | None            | 1 Hour          | <i>Phone Banker<br/>CuCD</i>  |
| None         | 1.2 Perform the ff:<br>a. Receive Cardholder's Request through email<br>b. Retrieve cardholder's record<br>c. Check if documents submitted are complete<br><br>1.3 Perform the ff:<br>a. Evaluate cardholder's request based on the existing policies/guidelines of the Bank<br>b. Prepare Credit Card Recommend | None            | 3 Banking Days  | <i>Credit Card Operations Assistant/Analyst/ Specialist<br/>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>   |
|---------------------|---|------------------------|------------------------|---|
|                     | ation Form (CCRF)   |                        |                        |   |
| None                | 1.4 Review/ Recommend approval of cardholder's request  | None                   | 1 Banking Day          | <i>Credit Card Operations Specialist<br/>CPCEU, CCAD</i>  |
| None                | 1.5 Approve the CCRF  | None                   | 1 Banking Day          | <i>Unit Head,<br/>CPCEU, CCAD/<br/>Department Head,<br/>CCAD/<br/>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<br/>CPCEU, CCAD</i>   |
| None                | 1.7 Approve change of name and civil status in the CCMS   | None                   |                        | <i>Unit Head,<br/>CPCEU, CCAD/<br/>Department Head,<br/>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, 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                | 1.9 Monitor card production                               | None                    | 3 Banking Days  | <i>Credit Card Operations Assistant/Analyst/ Specialist<br/>COSU, CCAD</i> |
| None                | 1.10 Delivery of card to customer by the service provider | None                    | 7 Banking Days  | <i>Credit Card Operations Assistant/Analyst/ Specialist<br/>COSU, CCAD</i> |
|                     | <b>TOTAL</b>  | None                    | <b><u>Thru LANDBANK Branch:</u></b><br><b>17 Banking Days, 30 Minutes</b><br><br><b><u>Thru CuCD If thru call:</u></b><br><b>17 Banking Days, 1 Hour</b><br><br><b><u>If thru CCAD:</u></b><br><b>18 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 (CCAD)]   |  | LANDBANK Branches /LANDBANK 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 (CCAD)]<br><b>FOR EMPLOYED INDIVIDUALS:</b><br>(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><br>(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<br><br>Employer/BIR<br>Employer<br><br>DTI/SEC<br>BIR<br>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 LANDBANK Branch; or</li> <li>• CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a></li> </ul>  | <u>If thru LANDBANK Branch</u><br>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 | None   | 30 Minutes             | <i>New Accounts Clerk</i><br>LANDBANK Branch |

| CLIENT STEPS | AGENCY ACTIONS  | FEES TO BE PAID         | PROCESSING TIME                    | PERSON RESPONSIBLE   |
|--------------|---|-------------------------|------------------------------------|--|
|              | <p>facilitate immediate processing</p> <p><u>If thru CuCD</u><br/>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> <p><u>If thru CCAD:</u><br/>1.1 <u>Acknowledge the request</u></p> | <p>None</p> <p>None</p> | <p>1 Hour</p> <p>1 Banking Day</p> | <p><i>Phone Banker<br/>CuCD</i></p> <p><i>Credit Card Operations<br/>Assistant/Analyst,<br/>CCAD</i></p> |
| None         | 1.2 Perform the ff:<br>a. Receive Cardholder's Request through CuCD Email<br>b. Retrieve cardholder's record<br>c. Check if cardholder submitted the required documents through email   | None                    | 1 Banking Day                      | <i>Credit Card Operations<br/>Assistant/Analyst/<br/>Specialist<br/>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                | 1.3 Perform the ff:<br>a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank<br>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><br>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><br>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 System (CCMS)   | None                   | 1 Banking Day          | <i>Credit Card Operations Assistant/Analyst/ Specialist</i><br>CPCEU, CCAD     |

| <b>CLIENT STEPS</b>   | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>  |
|---|---|------------------------|------------------------|--|
| None  | 1.7 Approve increase/decrease in CCMS<br><br><i>Note:<br/>An e-mail alert shall be automatically sent to the Credit Card holder</i> | None                   |                        | <i>Unit Head,<br/>CPCEU, CCAD/<br/>Department Head,<br/>CCAD</i>   |
| None  | 1.8 Email denial memo or letter   | None                   |                        | <i>Credit Card<br/>Operations<br/>Assistant/Analyst/<br/>Specialist<br/>CPCEU, CCAD</i>  |
| None  | 1.9 Generate and forward embossing file to Card Vendor for card production  | None                   | 1 Banking Day          | <i>Administrative<br/>Assistant/Administrative<br/>Analyst/e-Products<br/>Management<br/>Specialist/II/III/Admini<br/>strative Specilaist<br/>III/Sr. e-Products<br/>Management<br/>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<br/>Operations Specialist<br/>COSU, CCAD</i>  |
| None  | 1.11 Delivery of card to client by the service provider   | None                   | 7 Banking Days         | <i>Credit Card<br/>Operations Specialist<br/>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></p> <p><u>Thru LANDBANK Branch:</u><br/>8 Banking Days, 30 Minutes</p> <p><u>Thru CuCD:</u><br/>8 Banking Days, 1 Hour</p> <p><u>Thru CCAD:</u><br/>9 Banking Days</p> <p style="text-align: center;"><b>FOR UPGRADE/ DOWNGRADE OF CREDIT CARD TYPE</b></p> <p><u>Thru LANDBANK Branch:</u><br/>18 Banking Days, 30 Minutes</p> <p><u>Thru CuCD:</u><br/>18 Banking Days, 1 Hour</p> <p><u>Thru CCAD:</u><br/>19 Banking Days</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 (CCAD)]   |  | LANDBANK Branches /LANDBANK 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 LANDBANK Branch; or</li> <li>CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a></li> </ul> | <u>If thru LANDBANK Branch</u><br>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</i><br>LANDBANK Branch   |
|   | <u>If thru CuCD</u><br>1.1 Validate Cardholder's identity and other relevant information   |  | 1 Hour                 | <i>Phone Banker</i><br>CuCD                              |
|   | <u>If thru CCAD:</u><br>1.1 Acknowledge the request  |  | 1 Banking Day          | <i>Credit Card Operations Assistant/Analyst,</i><br>CCAD |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b>  | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>                              |
|--|---|---|------------------------|--|
| None   | 1.2 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 LANDBANK 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><br>COSU, CCAD |
| 2. Pay at any LANDBANK 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><br>LANDBANK 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,<br/>LANDBANK 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 Forward the request for Certificate of Full Payment and supporting documents to LOMD for processing   |                        |                        |  |
| None   | 3.3 Process the request for Certificate of Full Payment and forward to CCAD once done   | None                   | 5 Banking Days         | <i>Loans Operations Specialists I, FMU (Financial Management Unit), LOMD</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><br><br><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)<br><br><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 copy of the Certificate of Full Payment to Cardholder's email address<br><br><i>Note: Hardcopy may be sent to billing address if requested.</i>   | None                   | 10 Minutes             | <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<br/>on Fee -<br/>PHP100<br/>(if full<br/>payment<br/>was<br/>made<br/>within a<br/>year) or<br/>PHP200<br/>(if fully<br/>paid more<br/>than a<br/>year from<br/>date of<br/>request)</b> | <b><u>Thru<br/>LANDBANK<br/>Branch:</u><br/>5 Banking<br/>Days,<br/>2 Hours, 10<br/>Minutes</b><br><br><b><u>Thru CuCD:</u><br/>5 Banking<br/>Days, 2<br/>Hours, 40<br/>Minutes</b><br><br><b><u>Thru CCAD:</u><br/>6 Banking<br/>Days,<br/>1 Hour, 40<br/>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>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>                    |
| 1. Send request to: <ul style="list-style-type: none"> <li>any LANDBANK Branch or</li> <li>CCAD via email: ccad@landbank.com</li> </ul> | <u>If thru LANDBANK Branch</u><br>1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD/in-charge via email to facilitate immediate processing | None                   | 30 Minutes             | <i>New Accounts Clerk</i><br>LANDBANK Branch |
|   | <u>If thru CuCD</u><br>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          |                        | 1 Hour                 | <i>Phone Banker</i><br>CuCD                  |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>   |
|---------------------|---|------------------------|------------------------|---|
|                     | If thru CCAD:<br>1.1 Acknowledge the request  | None                   | 1 Banking Day          | <i>Credit Card Operations Assistant/Analyst, CCAD</i>                   |
| None                | 1.2 Receive Cardholder's request through Email/CA Service Desk Manager and retrieve cardholder's record<br><br>1.3 Evaluate cardholder's request for lifting of hold-out account based on existing policies/guidelines of the bank<br><br>1.4 Prepare memo to branch for lifting of hold-out on deposit | None                   | 2 Banking Days         | <i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i> |
| 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 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                | 1.6 Approve cardholder's request for lifting of hold-out account and sign memo | None                   |  | <i>Unit Head,<br/>CPCEU, CCAD/<br/>Department Head,<br/>CCAD</i>                        |
| None                | 1.7 Send the memo to Branch through email                                      | None                   |  | <i>Credit Card<br/>Operations<br/>Assistant/Analyst/<br/>Specialist<br/>CPCEU, CCAD</i> |
| None                | 1.8 Inform Cardholder of the approval of request                               | None                   | 5 Minutes  | <i>Credit Card<br/>Operations<br/>Assistant/Analyst/<br/>Specialist<br/>CPCEU, CCAD</i> |
|                     | <b>TOTAL</b>   | None                   | <b><u>Thru<br/>LANDBANK<br/>Branch:</u></b><br><b>3 Banking<br/>Days,<br/>35 Minutes</b><br><br><b><u>Thru CuCD:</u></b><br><b>3 Banking<br/>Days,<br/>1 Hour,<br/>5 Minutes</b><br><br><b><u>Thru CCAD:</u></b><br><b>4 Banking<br/>Days,<br/>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 (CCAD)]   |  | LANDBANK Branches /LANDBANK 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 LANDBANK Branch, or</li> <li>CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a></li> </ul> | <u>If thru LANDBANK Branch</u><br>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, LANDBANK Branch</i> |
|   | <u>If thru CuCD</u><br>1.1 Validate Cardholder's identity and other relevant information, issue Service Request and forward the request to CCAD  |  | 1 Hour                 |  |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>   |
|---------------------|---|------------------------|------------------------|---|
|                     | If thru CCAD:<br>1.1 Acknowledge the request  | None                   | 1 Banking Day          | <i>Credit Card Operations Assistant/Analyst, CCAD</i>                       |
| None                | 1.2 Evaluate and process if eligible for redemption of points   | None                   | 1 Banking Day          | <i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>             |
|                     | 1.3 Check and approve if qualified  | None                   | 2 Banking Days         | <i>Credit Card Operations Officer CSAMU, CCAD/<br/>Department Head CCAD</i> |
| 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 CSAMU, CCAD</i>             |
|                     | 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 CSAMU, CCAD</i>             |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME   | PERSON RESPONSIBLE |
|--------------|----------------|-----------------|---|--------------------|
|              | <b>TOTAL</b>   | <b>None</b>     | <b><u>Thru LANDBANK Branch:</u></b><br><b>3 Banking Days, 45 Minutes</b><br><br><b><u>Thru CuCD:</u></b><br><b>3 Banking Days, 1 Hour, 15 Minutes</b><br><br><b><u>Thru CCAD</u></b><br><b>4 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 (CCAD)]   |   | LANDBANK Branches /LANDBANK 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 LANDBANK Branch; or</li> <li>CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a></li> </ul> | <u>If thru LANDBANK Branch</u><br>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, LANDBANK Branch</i> |
|   | <u>If thru CuCD</u><br>1.2 Validate Cardholder's identity other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD                    |  | 1 Hour                 | <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>   |
|---------------------|---|------------------------|------------------------|---|
|                     | If thru CCAD:<br>1.1 Acknowledge the request  | None                   | 1 Banking Day          | <i>Credit Card Operations Assistant/Analyst, CCAD</i>   |
|                     | 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 CSAMU, CCAD</i>  |
| None                | 1.3 Check and approve if qualified for refund of overpayment  | None                   | 2 Banking Days         | <i>Credit Card Operations Officer CSAMU, CCAD<br/>Department Head CCAD</i>  |
| None                | 1.4 Forward to Loan Operations Management Department (LOMD) for posting                                 | None                   | 5 Minutes              | <i>Credit Card Operations Assistant/Specialist CSAMU, CCAD</i>  |
| 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 LOMD<br/><br/>Loans Operations Specialist III/Senior Loans Specialist LOMD<br/><br/>Assistant Department Manager LOMD</i> |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>   | <b>FEE TO BE PAID</b> | <b>PROCESSING TIME</b>  | <b>PERSON RESPONSIBLE</b>  |
|---------------------|---|-----------------------|---|--|
| None                | 1.6 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><br>CSAMU, CCAD |
|                     | <b>TOTAL</b>  | <b>None</b>           | <u>Thru LANDBANK Branch:</u><br><b>4 Banking Days, 45 Minutes</b><br><br><u>Thru CuCD:</u><br><b>4 Banking Days, 1 Hour, 15 Minutes</b><br><br><u>Thru CCAD:</u><br><b>5 Banking Days, 15 Minutes</b> |  |

### g. Reissuance of Credit Card

This service includes reissuance of LANDBANK 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 (CCAD)]  |  | LANDBANK Branches /LANDBANK 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)<br>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 LANDBANK Branch or</li> <li>CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a></li> </ul> | <u>If thru Branch</u><br>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><br>LANDBANK Branch |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b>                                      | <b>PERSON RESPONSIBLE</b>   |
|---------------------|--|------------------------|---|---|
|                     | <u>If thru CuCD</u><br>1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD<br><br>If thru CCAD:<br>1.1 <u>Acknowledge the request</u> |                        | 1 Hour<br><br><br><br><br><br><br><br><br><br>1 Banking Day | <i>Phone Banker</i><br>CuCD<br><br><br><br><br><br><br><br><br><br><i>Credit Card Operations Assistant/Analyst,</i><br>CCAD |
| 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><br>COSU, CCAD  |
| None                | 1.3 Retrieve cardholder's record. Evaluate and prepare proposal either for Denial or for Reissuance of Card  | None                   | 1 Banking Day   | <i>Credit Card Operations Specialist</i><br>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                | 1.4 Seek approval of the authorized signatory/ies; Resolve/update ticket in the CA Desk      | None                   | 2 Banking Days         | <i>Credit Card Operations Specialist</i><br>COSU, CCAD                                      |
| None                | 1.5 Forward to CPCEU the approved reissuance for encoding in the CCMS                        |                        | 2 Banking Days         | <i>Credit Card Operations Assistant/Analyst/ Specialist</i><br>CPCEU, CCAD                  |
| None                | 1.6. Encode in the CCMS and forward to CPCEU verifier for review                             |                        |                        | <i>Credit Card Operations Assistant/Analyst/ Specialist</i><br>CPCEU, CCAD                  |
| None                | 1.7. Review and verify in the Credit Card Management System (CCMS) then forward for approval |                        |                        | <i>Credit Card Operations Specialist</i><br>CPCEU, CCAD                                     |
| None                | 1.8 Approve the CRF and in the CCMS  |                        |                        | <i>Credit Card Operations Officer</i><br>CPCEU, CCAD/<br><br><i>Department Head</i><br>CCAD |
|                     |  |                        |                        |   |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b>   | <b>PERSON RESPONSIBLE</b>   |
|---------------------|---|------------------------|--|---|
| None                | 1.9 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> |
| None                | 1.10 Monitor card production  |                        | 3 Banking Days   | <i>Credit Card Operations Specialist<br/>COSU, CCAD</i>   |
| None                | 1.11 Send card to Service Provider or thru FMD for delivery to Cardholder | None                   | 7 Banking Days   | <i>Credit Card Operations Specialist<br/>COSU, CCAD</i>   |
|                     | <b>TOTAL</b>  | <b>None</b>            | <b><u>Thru Branch:</u><br/>17 Banking Days,<br/>30 Minutes</b><br><br><b><u>Thru CuCD:</u><br/>17 Banking Days,<br/>1 Hour</b><br><br><b><u>Thru CCAD:</u><br/>18 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:<br>Duly Accomplished Credit Card Cardholder Request Form [1 original (Branch)/1 scanned copy (CCAD)]   | LANDBANK Branches /LANDBANK 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:<br>Letter/written request from Cardholder (Email or 1 Scanned/Original Copy)<br>Once Approved:<br>Compromise/Restructuring Agreement (Letter Format, 3 Original Copies)  | Customer   |
| Proof of Income/sources of payment (1 original/scanned/photocopy)<br>FOR EMPLOYED INDIVIDUALS:<br>(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:<br>(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/RETIREES<br>Deposit ADB (Pensioners) | Employer<br>Employer/BIR<br>Employer<br><br>DTI/SEC<br>BIR<br>Customer<br><br>Depository Bank            |





| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>   | <b>FEEES TO BE PAID</b> | <b>PROCESSING TIME</b>     | <b>PERSON RESPONSIBLE</b>  |
|---------------------|---|-------------------------|----------------------------|--|
| None                | 1.3 Preparation of Manual Statement of Account  | None                    | 3 Banking Days             | <i>Loans Operations Analyst/Loans Operations Specialist III LOMD</i> |
| 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 COSU, CCAD</i>                  |
| None                | 1.5 Seek approval of the authorized signatory/ies in accordance with CASA   | None                    | 2 Banking Days             | <i>Unit Head, COSU, CCAD/</i>  |
| None                | 1.6 Forward the approved Offer to cardholder for conforme via e-mail; Negotiate further with Cardholder, if necessary                           | None                    | 6 Banking Days, 45 Minutes | <i>Credit Card Operations Specialist COSU, CCAD</i>                  |

| <b>CLIENT STEPS</b>   | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>                               |
|---|---|------------------------|------------------------|---|
| 2. Receive the OTP Offer Sheet and sign on the conforme portion and pay the agreed OTP at any LANDBANK 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><br>LANDBANK 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><br>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                            | 3.2 Seek final approval of the authorized signatory/ies in accordance with CASA  | None                   | 3 Banking Days         | <i>Credit Card Operations Specialist, COSU, CCAD</i>    |
| <b><i>For Restructuring</i></b> |  |                        |                        |   |
| None                            | For Restructuring<br>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<br/>COSU, CCAD</i> |
| None                            | 1.3 Seek approval of the authorized signatories  | None                   | 10 Banking Days        | <i>Approving Authorities, LANDBANK</i>                  |
| None                            | 1.4 Require Cardholder to sign his conformity of the Compromise/ Restructuring Agreement   | None                   | 1 Banking Day          | <i>Credit Card Operations Specialist<br/>COSU, CCAD</i> |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b>   | <b>PERSON RESPONSIBLE</b>   |
|--|--|------------------------|--|---|
|  | (Letter Format) and other documents  |                        |  |   |
| 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<br/>COSU, CCAD</i>   |
|  | 2.2. Receive request for booking and verify from system the outstanding balance              | None                   | 40 Minutes   | <i>Loan processor/s<br/>LOMD<br/><br/>Loans Operations Specialist III/Senior<br/>Loans Specialist<br/>LOMD<br/><br/>Assistant Department Manager<br/>LOMD</i> |
|  | <b>TOTAL</b>   | None                   | <b>FOR OTP:</b><br><u>Thru</u><br><b>LANDBANK</b><br><u>Branch:</u><br><b>19 Banking Days,<br/>45 Minutes</b><br><br><u>Thru CuCD:</u><br><b>19 Banking Days,<br/>1 Hour,<br/>15 Minutes</b><br><br><u>Thru CCAD</u><br><b>20 Banking Days</b> |   |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME  | PERSON RESPONSIBLE |
|--------------|----------------|-----------------|--|--------------------|
|              |                |                 | <p><b>FOR RESTRUCTURING:</b></p> <p><u>Thru LANDBANK Branch:</u><br/> <b>16 Banking Days, 2 Hours, 10 Minutes</b></p> <p><u>Thru CuCD:</u><br/> <b>16 Banking Days, 2 Hours, 40 Minutes</b></p> <p><u>Thru CCAD:</u><br/> <b>17 Banking Days, 1 Hour, 40 Minutes</b></p> |                    |

### 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 (CCAD)]  |  | LANDBANK Branches /LANDBANK 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 LANDBANK Branch; or</li> <li>CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a></li> </ul> | <u>If thru LANDBANK Branch</u><br>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, LANDBANK Branch</i> |
|   | <u>If thru CuCD</u><br>1.1 Validate Cardholder's identity and other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD                                       | None   | 1 Hour                 | <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>   |
|---------------------|---|------------------------|------------------------|---|
|                     | If thru CCAD:<br>1.1 Acknowledge the request  | None                   | 1 Banking Day          | <i>Credit Card Operations Assistant/Analyst, CCAD</i>   |
| None                | 1.2 Evaluate request and process if eligible for waiver of Annual Fee   | 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<br/>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 approve Request for Waiver of Annual Fee in the Credit Card Management System (CCMS)                       | None                   | 5 Minutes              | <i>Loan processor/s LOMD<br/>Loans Operations Specialist III/Senior Loans Specialist LOMD<br/>Assistant Department Manager LOMD</i> |
| 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 CSAMU, CCAD</i>  |



| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME  | PERSON RESPONSIBLE |
|--------------|----------------|-----------------|--|--------------------|
|              | <b>TOTAL</b>   | <b>None</b>     | <b><u>Thru LANDBANK Branch:</u></b><br><b>3 Banking Days, 50 Minutes</b><br><br><b><u>Thru CuCD:</u></b><br><b>3 Banking Days, 1 Hour, 20 Minutes</b><br><br><b><u>Thru CCAD:</u></b><br><b>4 Banking Days, 20 Minutes</b> |                    |

### 3. Handling of Disputed Transactions

Form received from cardholders shall be processed for proper evaluation and complaint resolution by the Designated Unit in coordination with the Chargeback Team and the Issuing and Acquiring Product Management Unit (IAPMU).

|   |  |  |                        |  |
|---|--|--|------------------------|--|
| <b>Office or Division:</b>  | Credit Card Administration Department (CCAD)   |  |                        |  |
| <b>Classification:</b>  | Highly Technical; Multi-stage  |  |                        |  |
| <b>Type of Transaction:</b>   | G2C - Government to Citizen  |  |                        |  |
| <b>Who may avail:</b>   | Cardholders with compromised account   |  |                        |  |
| <b>CHECKLIST OF REQUIREMENTS</b>  |  | <b>WHERE TO SECURE</b>   |                        |  |
| Duly accomplished Mastercard Transaction Dispute Form (Original/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 the Mastercard Transaction Dispute Form to: <ul style="list-style-type: none"> <li>• <a href="mailto:customercare@landbank.com">customercare@landbank.com</a>; or</li> <li>• CCAD via email: <a href="mailto:ccad@landbank.com">ccad@landbank.com</a>; or</li> <li>• Any LANDBANK Branch</li> </ul> | <u>If thru CuCD:</u><br>1.1 Acknowledge and forward the form to CCAD via email to facilitate immediate processing                              | None   | 1 Hour                 | <i>Phone Banker CuCD</i>                             |
|   | <u>If thru CCAD:</u><br>1.1 Acknowledge and forward the form via email to the designated personnel in-charge in handling disputed transactions | None   | 5 Minutes              | <i>Credit Card Operations Assistant/Analyst CCAD</i> |
|   | <u>If thru LANDBANK Branch:</u><br>1.1 Acknowledge and forward the form to CCAD via email to facilitate immediate processing                   | None   | 30 Minutes             | <i>New Accounts Clerk/Verifier, LANDBANK Branch</i>  |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>   | <b>FEEES TO BE PAID</b>              | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>   |
|---------------------|---|--------------------------------------|------------------------|---|
|                     | <p>1.2 Check the details of the complaint claim against the Credit Card Management System (CCMS) and proceed with the initial investigation, interview with the cardholder and check status of the card if properly blocked and replaced in the CCMS; otherwise, refer to Designated Personnel to effect the activity</p> <p>1.3 If found in order based on the initial investigation and interview with the cardholder, check the authentication of the transactions being disputed by the client</p> <p>1.4 Prepare appropriate documentations according to the initial findings and forward to CSAMU Head for checking</p> | <p>Replacement Card Fee - 300.00</p> | <p>2 Banking Days</p>  | <p><i>Credit Card Operations Assistant/Analyst/Specialist CSAMU, 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>  |
|---|---|------------------------|------------------------|--|
| 2. Coordinate with the merchant regarding the disputed transaction and revert back to CCAD for the status | 2.1 If the transaction is considered non-fraud, inform cardholder to coordinate first with the merchant and to revert status feedback to CCAD to proceed with the dispute claim, if warranted; otherwise, the same shall be considered closed | None                   | 1 Banking Day          | <i>Credit Card Operations Assistant/ Specialist</i><br>CSAMU, CCAD         |
| None  | 2.2 Check the documents and if found in order, affix initials and forward to CCAD Head for approval   | None                   | 1 Hour                 | <i>Credit Card Operations Officer</i><br>CSAMU, CCAD                       |
| None  | 2.3 Approve and sign the documents and forward to the Designated Personnel  | None                   | 30 Minutes             | <i>Department Head,</i><br>CCAD  |
|   | 2.4 Send the MC SAFE reporting via email to IAPMU/DBMD and wait to be included in the Database  | None                   | 1 Banking Day          | <i>Credit Card Operations Assistant/Analyst/ Specialist</i><br>CSAMU, CCAD |

| <b>CLIENT STEPS</b>                                    | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b>                             | <b>PROCESSING TIME</b>  | <b>PERSON RESPONSIBLE</b>   |
|--|---|--|---|---|
|  | 2.5 Once reported to SAFE, send RBRD Memo, DRF and Chargeback template via email to Chargeback Team                           | None   | 10 Minutes  | <i>Credit Card Operations Assistant/Analyst/Specialist</i><br>CSAMU, CCAD |
|  | 2.6 Send the Memo to LOMD for the temporary reversal/s of the disputed transaction/s and booking of Accounts Receivable (A/R) | None   | 10 Minutes  | <i>Credit Card Operations Assistant/Analyst/Specialist</i><br>CSAMU, CCAD |
|  | 2.7 Send the letter to the cardholder through email   | None   | 2 Banking Days  | <i>Credit Card Operations Assistant/Analyst/Specialist</i><br>CSAMU, CCAD |
| <b>DISPUTE RESOLUTION</b>                              |   |  |   |   |
| 3. Wait for the resolution of the disputed transaction | 3.1 Receive memo/advice from the Chargeback Team on the resolution of the disputed transaction                                | Chargeback Fee – P350.00 for every invalid dispute | 40 Banking Days from date of submission of complete documents | <i>Credit Card Operations Assistant/Analyst/Specialist</i><br>CSAMU, CCAD |
|  | 3.2 Prepare appropriate documentation based on the resolution from the chargeback team whether:                               |  |   |   |

| CLIENT STEPS  | AGENCY ACTIONS   | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE  |
|---|--|-----------------|-----------------|---|
|   | Fraudulent: <ul style="list-style-type: none"> <li>• For chargeback</li> <li>• Valid and secured transaction/ unsuccessful chargeback</li> <li>• For refund/ with merchant-initiated reversal</li> </ul><br>Non-fraudulent: <ul style="list-style-type: none"> <li>• For chargeback</li> <li>• Valid transaction/ unsuccessful chargeback</li> </ul> |                 |                 |   |
|   | 3.3 Perform appropriate booking/ reversal  | None            | 1 Banking Day   |   |
|   | 3.4 Notify the cardholder thru email for the resolution of the case  | None            | 2 Banking Days  | <i>Credit Card Operations Assistant/Analyst/ Specialist CSAMU, CCAD</i> |
| <b>FOR FURTHER INVESTIGATION/DECISION</b>                                   |  |                 |                 |   |
| 4. Wait for the final resolution of the disputed transaction, if applicable | 4.1 If the dispute warrants further investigation/ decision, refer to the Security Department  | None            | 1 Banking Day   | <i>Credit Card Operations Assistant/Analyst/ Specialist CSAMU, CCAD</i> |

| CLIENT STEPS | AGENCY ACTIONS  | FEES TO BE PAID   | PROCESSING TIME  | PERSON RESPONSIBLE |
|--------------|---|---|--|--------------------|
|              | 4.2 Conduct Investigation and forward the result/ findings to CCAD          | None  | 31 Banking Days  |                    |
|              | 4.3 Evaluate the result and endorse to appropriate authorities for decision | None  | 11 Banking Days, 5 Hours, 10 Minutes <sup>1/</sup>   |                    |
|              | 4.4 Notify the cardholder thru email for the final resolution of the case   | None  | 2 Banking Days   |                    |
|              | <b>TOTAL</b>  | <b>Chargeback Fee – P350.00 for every invalid dispute</b><br><br><b>And</b><br><b>Replacement Card Fee - 300.00</b> | <b><u>Thru CuCD:</u></b><br><b>93 Banking Days<sup>2/</sup></b><br><br><b><u>Thru CCAD:</u></b><br><b>92 Banking Days</b><br><b>7 Hours</b><br><b>5 Minutes<sup>2/</sup></b><br><br><b><u>Thru LBP Branch:</u></b><br><b>92 Banking Days</b><br><b>7 Hours</b><br><b>30 Minutes<sup>2/</sup></b> |                    |

<sup>1/</sup>Note: The decision may be elevated to higher authorities as applicable.

<sup>2/</sup>Pursuant to BSP Circular 1160, Regulations on Financial Consumer Protection to Implement Republic Act No. 11765, otherwise known as the Financial Products and Service Consumer Protection Act, the Bank's TAT for handling complaints is proportionate to its asset size, nature of its products and services and complexity of its operations. The Bank's TAT is also influenced by the processes of external partners, such as Visa and Mastercard.

## II. Loans (Regular)

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

#### a. Inquiry and Counseling

Lending Units will provide guidance and assistance to prospective applicants who are interested to avail loan products of LANDBANK. Guidance may involve discussions on the various available loan facilities, requirements, policies, terms and conditions of the proposed financing.

|   |   |
|---|---|
| <b>Office or Division:</b>  | Lending Units   |
| <b>Classification:</b>  | Simple  |
| <b>Type of Transaction:</b>   | G2C – Government to Citizen<br>G2B – Government to Business<br>G2G – Government to Government   |
| <b>Who may avail:</b>   | <u>Government to Citizen</u><br>- Small Farmers and Fishers<br>- Overseas Filipino Workers (OFW)<br>- Consumer Loan Clients<br><u>Government to Business</u><br>- Cooperatives<br>- Small and Medium Enterprises<br>- Large Corporations<br>- Water Districts<br>- Non-Governmental Organizations (NGOs)<br>- Banks<br>- Financial Institutions (FIs)<br>- Non-Bank Financial Institutions<br>- Microfinance Institution<br><u>Government to Government</u><br>- Local Government Units (LGUs)<br>- Government Owned and Controlled Corporations (GOCCs)<br>- Government Agencies (GAs)<br>- State Colleges and Universities (SUCs) |
| <b>CHECKLIST OF REQUIREMENTS</b>  | <b>WHERE TO SECURE</b>  |
| Letter request or intent to borrow signed by the Borrower or its authorized signatory/ies | To be provided by the borrower  |



| <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)<br><br><i>Note: May refer to the attached directory of LUs</i> | 1.1 Interview the client about his/her financial needs  | None                   | 2 Hours                | <i>Account Officer/<br/>Account Assistant<br/>(AO/AA)/Lending Unit<br/>Heads/Group Heads</i><br><br>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                   |                        |   |
| None   | 1.4 Advise the client where to submit his/her application and loan requirements/ documents      | None                   |                        |   |
|  | <b>TOTAL</b>  |                        | <b>2 Hours</b>         |   |

*Note: The Bank reserves the right to obtain other information from the client to comply with the Due Diligence and Prudent Banking requirements under the Manual of Regulation for Banks and BSP Circulars including BSP Circular 855: Guidelines on Sound Credit Risk Management Practices.*

## b. Loan Application Evaluation

The Lending Units (LU) will receive, review, evaluate and provide the outcome of the assessment on the forms and documents submitted by the prospective loan applicant.

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

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>                                      |
|--|---|------------------------|------------------------|--|
| 1. Accomplish the Loan Application Form and complete the required documents and payment fees for submission to the concerned LU                      | 1.2 Receive/Review the completeness of the filled-out Loan Application Form | See <b>Annex N</b>     | 3 Hours                | AO/AA<br>Head Office Lending Unit or Provincial Lending Center |
|  | 1.3 Check if all the required documents submitted are complete              | None                   |                        | AO/AA<br>Head Office Lending Unit or Provincial Lending Center |
|  | 1.4 Accept the properly filled-out application form and complete documents  | None                   |                        | AO/AA<br>Head Office Lending Unit or Provincial Lending Center |
| None   |   |                        |                        |  |
| 2. 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 | 2.1 Evaluate the loan application and documents submitted                   | None                   | 4 Hours                | AO/AA<br>Head Office Lending Unit or Provincial Lending Center |

| CLIENT STEPS | AGENCY ACTIONS   | FEES TO BE PAID    | PROCESSING TIME  | PERSON RESPONSIBLE   |
|--------------|--|--------------------|--|--|
| None         | 2.2 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 N</b> | 4 Hours<br>Note:<br>Simultaneous activities (With separate Turn Around Time [TAT] of about 10 Banking Days (See <b>Annex O</b> ) for CI/BI to be provided by PVSD/FSSC) (With separate TAT of about 20 Banking Days for Property Appraisal (See <b>Annex P</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<br><br>Head Office Lending Unit or Provincial Lending Center |
|              | <b>TOTAL</b>   | See <b>Annex N</b> | <b>1 Banking Day &amp; 3 Hours</b>   |  |

### c. Preparation of Credit Facility Proposal (CFP) or Credit Recommendation and Approval Memorandum (CRAM)

The Lending Units (LU) upon assessment of the accomplished forms and submitted loan documents will proceed to the preparation of the CFP/CRAM together with its necessary supporting documents and references.

|   |   |
|---|---|
| <b>Office or Division:</b>              | Lending Units   |
| <b>Classification:</b>                  | Highly Technical  |
| <b>Type of Transaction:</b>             | G2C – Government to Citizen<br>G2B – Government to Business<br>G2G – Government to Government   |
| <b>Who may avail:</b>                   | <u>Government to Citizen</u><br>- Small Farmers and Fishers<br>- Overseas Filipino Workers (OFW)<br>- Consumer Loan Clients<br><u>Government to Business</u><br>- Cooperatives<br>- Small and Medium Enterprises<br>- Large Corporations<br>- Water Districts<br>- Non-Governmental Organizations (NGOs)<br>- Banks<br>- Financial Institutions (FIs)<br>- Non-Bank Financial Institutions<br>- Microfinance Institution<br><u>Government to Government</u><br>- Local Government Units (LGUs)<br>- Government Owned and Controlled Corporations (GOCCs)<br>- Government Agencies (GAs)<br>- State Colleges and Universities (SUCs) |
| <b>CHECKLIST OF REQUIREMENTS</b>        | <b>WHERE TO SECURE</b>  |
| Credit Checking Report/Appraisal Report | 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                | 1.1 Conduct Client Call and/or project/site Visit and prepare call report (for Consumer loan clients, proceed to Agency Action No. 1.4)  | None                    | 2 Banking Days  | <i>AO/LU Head</i><br>Head Office Lending Unit or Provincial Lending Center                    |
|                     | <i>Note: Conduct Operations Review for Cooperatives</i>  | None                    | (2 Banking Days and being conducted annually)                     | <i>AO/LU Head</i><br>Head Office Lending Unit or Provincial Lending Center                    |
|                     | 1.2 Request CRMD for Client's Credit Rating  | 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> |
| None                | 1.3 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                    | 3 Banking Days  | <i>Account Assistant</i><br>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                | 1.4 Process the Credit Facility Proposal (CFP) in Loan Origination System (LOS)<br><br>For Consumer Loan Clients:<br>1.4 Prepare the CRAM in Consumer Loans Management System (CLOS) | None                   | 5 Banking Days<br><br><br><br>1 Banking Day  | AO<br>Head Office Lending Unit or Provincial Lending Center             |
| None                | 1.5 Review CFP<br><br>For Consumer Loan Clients:<br>1.5 Review CRAM  | None                   | 2 Banking Days<br><br><br>1 Banking Day  | <i>LU Head</i><br>Head Office Lending Unit or Provincial Lending Center |
| None                | 1.6 Finalize CFP/ CRAM with the approval/ signature of the Department/LC Head  | None                   | 1 Banking Day  | <i>LU Head</i><br>Head Office Lending Unit or Provincial Lending Center |
|                     | <b>TOTAL</b>   | <b>None</b>            | <b>13 Banking Days</b><br><br><b>For Consumer Loan Clients:<br/>3 Banking Days</b> |   |

**d. Approval of Credit Facility Proposal (CFP) or Credit Recommendation and Approval Memorandum (CRAM)**

The Lending Units (LU) will present the CFP/CRAM to the appropriate Loan Approving Group (LAG) for credit decision.

|  |   |  |
|--|---|--|
| <b>Office or Division:</b>   | Lending Units   |  |
| <b>Classification:</b>   | Highly Technical  |  |
| <b>Type of Transaction:</b>  | G2C – Government to Citizen<br>G2B – Government to Business<br>G2G – Government to Government   |  |
| <b>Who may avail:</b>  | <u>Government to Citizen</u><br>- Small Farmers and Fishers<br>- Overseas Filipino Workers (OFW)<br>Consumer Loan Clients<br><u>Government to Business</u><br>- Cooperatives<br>- Small and Medium Enterprises<br>- Corporations<br>- Large Corporations<br>- Water Districts<br>- Non-Governmental Organizations (NGOs)<br>- Banks<br>- Financial Institutions (FIs)<br>- Non-Bank Financial Institutions<br>- Microfinance Institution<br><u>Government to Government</u><br>- Local Government Units (LGUs)<br>- Government Owned and Controlled Corporations (GOCCs)<br>- Government Agencies (GAs)<br>- State Colleges and Universities (SUCs) |  |
| <b>CHECKLIST OF REQUIREMENTS</b>   | <b>WHERE TO SECURE</b>  |  |
| Credit Facility Proposal (CFP) or CRAM for Consumer Loans by the Account Officer | To be provided by the Account Officer   |  |



| CLIENT STEPS                                 | AGENCY ACTIONS   | FEES TO BE PAID | PROCESSING TIME  | PERSON RESPONSIBLE   |
|--|--|-----------------|--|--|
| 1. Await decision of the approving authority | 1.2 Approve/Endorses for loan approval through Loan Approving Group(LAG) | None            | <p>If approval is at the level of:</p> <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> <p style="text-align: center;"><b>For Consumer Loan Clients:</b></p> <p>If approval is at the level of:</p> <ul style="list-style-type: none"> <li>● LU Head – up to 1 Banking Day</li> </ul> | <p><i>(Hierarchy of approval of the loan varies depending on the amount of the loan availed)</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>• Group Head – up to 2 Banking Days</li> <li>• Sector Head – up to 3 Banking Days</li> </ul> |   |
| None  | 1.3 Prepare memo / letter to client on the credit decision (in case of approved or disapproved) | None                   | 1 Banking Day   | AO/AA<br>Head Office<br>Lending Unit or<br>Provincial<br>Lending Center   |
| 2. 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<br><br>For denied loans: Receive submitted documents | 2.1 Examine the documents and request for legal review of loan documents                        | None                   | 1 Banking Day   | <i>Account Officer/<br/>Account Assistant (AO/AA)</i><br>Head Office<br>Lending Unit or<br>Provincial<br>Lending Center |
| None  | 2.2 Draft loan documents for legal review   | None                   | 1 Banking Day   | AO/AA<br>Head Office<br>Lending Unit or<br>Provincial<br>Lending Center   |
| None  | 2.3 Conduct Legal Review of loan documents  | None                   | (With separate TAT of about 3 Banking Days, to be provided by LSG)  | <i>Legal Officer<br/>LSG</i>  |

| <b>CLIENT STEPS</b>   | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b>  | <b>PERSON RESPONSIBLE</b>   |
|---|---|------------------------|---|---|
| None  | 2.4 Coordinate with client for signing of loan documents  | None                   | 2 Hours   | AO/AA<br>Head Office Lending Unit or Provincial Lending Center  |
| 3. Go to the LU to sign loan documents, secure notarization of the applicable documents, and submit necessary documents for the issuance of legal sufficiency | 3.1 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<br><br>(With separate TAT for registration of the public instrument with concerned government agency/ Registry of Deeds)  | AO/AA, Head<br>Head Office Lending Unit or Provincial Lending Center<br><br><i>Legal Officer</i><br>BLSD/Field Legal Unit |
| None  | 3.2 Request for legal sufficiency of the applicable loan documents  | None                   | 3 Hours<br><br>(With separate TAT for legal sufficiency of about 3 Banking Days, for Head Office Units and 19 Banking Days, 10 Minutes for Field Units to be provided by LSG) | AO/AA, Head<br>Head Office Lending Unit or Provincial Lending Center  |

| CLIENT STEPS   | AGENCY ACTIONS   | FEES TO BE PAID | PROCESSING TIME             | PERSON RESPONSIBLE  |
|--|--|-----------------|-----------------------------|---|
| <p>4. 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>4.1 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 release of every loan</li> </ul> | None            | 6 Banking Days <sup>1</sup> | <p><i>AO/AA, Head</i><br/>Head Office Lending Unit or Provincial Lending Center</p>   |
|  | <ul style="list-style-type: none"> <li>• Releases for term loans may either be one-time or staggered based on project accomplishment</li> </ul>  |                 |                             |   |
| None   | <p>4.2 Provide client with loan amortization schedule and copies of the loan documents (e.g., Loan Agreement, PN, Disclosure Statement, Real Estate Mortgage)</p>  | None            |                             | <p><i>AO/AA, Head</i><br/>Head Office Lending Unit or Provincial Lending Center</p> <p><i>Loan Processor; Assistant Division Chief; Division Chief; Assistant Department Manager</i><br/>Loans Operations Management Department</p> |

| <b>CLIENT STEPS</b>   | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>  |
|---|--|------------------------|------------------------|--|
|   |  |                        |                        | Accounting Center (AC) (for Amortization Schedule)   |
| None  | 4.3 Request Accounting Unit Concerned for the Certification of Outstanding Balances/ Availment/ Statement of Account (applies only in case of loan collection) | None                   |                        | AO/AA, LU Head<br><br>Head Office Lending Unit or Provincial Lending Center                                    |
| 5. Verify LANDBANK deposit account, if loan proceeds has been credited  | 5.1 Instruct Branch/LOMD for the crediting of the loan proceeds  | None                   |                        | LU Head<br><br>Head Office Lending Unit or Provincial Lending Center   |
|   | 5.2 Credit loan proceeds   | None                   |                        | Bookkeeper Branch<br><br>Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD |
| 6. Pay his/her loan amortization when due, preferably via authority to debit from his/her deposit account to LANDBANK | 6.1 Concerned unit to effect payment   |                        | 1 Banking Day          | Head Office Lending Unit or Provincial Lending Center<br><br>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 Units/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><br>- Small Farmers and Fishers<br>- Overseas Filipino Workers (OFW)<br>- Consumer Loan Clients<br><u>Government to Business</u><br>- Cooperatives<br>- Small and Medium Enterprises<br>- Large Corporations<br>- Water Districts<br>- Non-Governmental Organizations (NGOs)<br>- Banks<br>- Financial Institutions (FIs)<br>- Non-Bank Financial Institutions<br>- Microfinance Institution<br><u>Government to Government</u><br>- Local Government Units (LGUs)<br>- Government Owned and Controlled Corporations (GOCCs)<br>- Government Agencies (GAs)<br>- 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                 | <i>Account Officer/ Account Assistant (AO/AA)</i><br>Head Office Lending Unit or Provincial Lending Center<br><br>For Consumer Loans:<br><i>Loans and Credit Processor (LCP) / Unit Head</i><br><i>Loans Administration Unit (LAU)</i><br>North/East/West/South MBD |

| <b>CLIENT STEPS</b>   | <b>AGENCY ACTIONS</b>                                  | <b>FEEES TO BE PAID</b>           | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>  |
|---|--|-----------------------------------|------------------------|--|
| None  | 1.2 Verify details of balances and prepare Certificate | None                              | 2 Hours                | <i>Loan Processor<br/>Division Chief,<br/>Assistant Department<br/>Manager<br/>Department Head<br/>LOMD</i>  |
| 2. Receive Certificate of Outstanding Balances and Interest | 1.3 Transmit the Certificate to the Borrower           | None                              | 1 Hour                 | AO/AA<br>Head Office Lending Unit or Provincial Lending Center<br><br>For Consumer Loans:<br><i>Loans and Credit Processor (LCP) / Unit Head</i><br>Loans Administration Unit (LAU)<br>North/East/West/South MBD |
|   | <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 Units/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><br>- Small Farmers and Fishers<br>- Overseas Filipino Workers (OFW)<br>- Consumer Loan Clients<br><u>Government to Business</u><br>- Cooperatives<br>- Small and Medium Enterprises<br>- Large Corporations<br>- Water Districts<br>- Non-Governmental Organizations (NGOs)<br>- Banks<br>- Financial Institutions (FIs)<br>- Non-Bank Financial Institutions<br>- Microfinance Institution<br><u>Government to Government</u><br>- Local Government Units (LGUs)<br>- Government Owned and Controlled Corporations (GOCCs)<br>- Government Agencies (GAs)<br>- 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>FEES 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><br>Head Office Lending Unit or Provincial Lending Center<br><br>For Consumer Loans:<br><i>Loans and Credit Processor (LCP) / Unit Head</i><br>Loans Administration Unit (LAU)<br>North/East/West/South MBD |



| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b>            | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>  |
|---------------------|--|-----------------------------------|------------------------|--|
| None                | 1.2 Verify details of balances and prepare Certificate                       | None                              | 2 Hours                | <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                 | AO/AA<br>Head Office Lending Unit or Provincial Lending Center<br><br>For Consumer Loans:<br><i>Loans and Credit Processor (LCP) / Unit Head</i><br>Loans Administration Unit (LAU)<br>North/East/West/South MBD |
|                     | <b>TOTAL</b>   | <b>PHP 200.00 per Certificate</b> | <b>4 Hours</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><br>- Small and Medium Enterprises (SMEs)<br>- Large Corporations<br>- Consumer Loan Clients |                                   |                        |  |
| <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<br>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 – Consumer Lending Group

#### 1. Issuance of Certification

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

|   |   |  |                        |  |
|---|---|--|------------------------|--|
| <b>Office or Division:</b>  | Consumer Lending Group (CLG)/Lending Unit   |  |                        |  |
| <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 CLG/Lending Unit   |  |                        |  |
| <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 or request for the requested certifications from the issuing unit of LANDBANK | Requests coursed through CLG for certification that will have to be prepared by other units of the LANDBANK (i.e., re-issuance of Certificate of Full Payment, etc.) may be subject to processing fee as determined by such other LANDBANK units | 2 Banking Days         | <i>Account Officer/<br/>Account Assistant<br/>(AO/AA) / LCP / Unit<br/>Head - LAU<br/>CLG</i><br><br><i>Loan Processor,<br/>Division Chief,<br/>Assistant Department<br/>Manager,<br/>Department Head<br/>LOMD</i> |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>               | <b>FEEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>   |
|--|-------------------------------------|-------------------------|------------------------|---|
| 2. Present authority to receive requested certifications and/or valid ID | 2. Release requested certifications | None                    | 1 Banking Day          | <i>Account Officer/<br/>Account Assistant<br/>(AO/AA) / LCP / Unit<br/>Head - LAU<br/>CLG</i> |
|  | <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. Consumer Lending Group/Lending Unit shall then evaluate borrower's request and present it before the appropriate approving authorities of the LANDBANK for consideration.

|   |  |  |                        |  |
|---|--|--|------------------------|--|
| <b>Office or Division:</b>  | Consumer Lending Group (CLG)/Lending Unit  |  |                        |  |
| <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 CLG/Lending Unit                        |  |                        |  |
| <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>FEES TO BE PAID</b>                   | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>  |
| 1. Submit request   | 1.1 Request conduct of appraisal   | Standard fees per Credit Policy Issuance | 1 Banking Day          | <i>Account Officer/ Account Assistant (AO/AA) / LCP / Unit Head - LAU CLG</i>        |
| None  | 1.2 Preparation of appraisal report  | None                                     | 7 Banking Days         | <i>Property Valuation Specialist PVSD/FSSC</i>                                       |
| 2. Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved) from the Bank  | 2.1 Evaluate request and determine take-out value of collaterals requested for release | None                                     | 5 Banking Days         | <i>Account Officer/ Account Assistant (AO/AA) / Department Head / Group Head CLG</i> |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>                                  |
|--|---|------------------------|------------------------|--|
| None   | 2.2 If borrower passed the evaluation criteria, prepare and recommend the credit proposal <sup>1/</sup>                                     | None                   |                        |  |
| None   | 2.3 Send notice of approval. If disapproved, send notice of denial  | None                   | 1 Banking Day          | <i>AO/AA/Department Head<br/>CLG</i>                       |
| 3. Remit take-out value  | 3.1 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG) | None                   | 3 Banking Days         | <i>LCP / Unit Head –<br/>LAU / Department Head<br/>CLG</i> |
| None   | 3.2 Notarize documents  | None                   | 2 Banking Days         | <i>Legal Officer<br/>LSG</i>                               |
| 4. Present authority to receive collateral documents and/or valid ID | 4.1 Release collateral documents together with notarized cancellation of mortgage   | None                   | 1 Banking Day          | <i>LCP / Unit Head –<br/>LAU / Department Head<br/>CLG</i> |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b> | <b>FEEES TO BE PAID</b>                         | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b> |
|---------------------|-----------------------|---|------------------------|---------------------------|
|                     | <b>TOTAL</b>          | <b>Standard fees per Credit Policy Issuance</b> | <b>20 Banking Days</b> |                           |

<sup>1/</sup> In case of partial release due to loan take-out by other financial institutions, CLG/Lending Unit 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, 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

Consumer Lending Group (CLG)/Lending Unit shall facilitate the release of collaterals within seven (7) days from date of full payment of borrower.

|   |   |                        |                        |  |
|---|---|------------------------|------------------------|--|
| <b>Office or Division:</b>  | Consumer Lending Group (CLG)/Lending Unit                       |                        |                        |  |
| <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 CLG/Lending Unit |                        |                        |  |
| <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 from LOMD           | None                   | 1 Hour                 | <i>AO/AA/LCP/Unit Head – LAU CLG</i>   |
| None  | 1.2 Process request and issue COFP to CLG                       | None                   | 2 Hours                | <i>Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD</i> |



| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>  |
|---------------------|---|------------------------|------------------------|--|
| None                | 1.3 Request the retrieval of collateral titles and other loan documents from Loan Operations Management Department (LOMD)                   | None                   | 1 Banking Day          | <i>AO/AA/LCP/Unit Head – LAU CLG</i>   |
| None                | 1.4 Forward the collateral titles and other loan documents to Loans Administration Department   | None                   | 2 Hours                | <i>Loan Processor, Division Chief, Assistant Department Manager, Department Manager LOMD</i> |
| None                | 1.5 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG) | None                   | 2 Banking Days         | <i>AA/AO/LCP/ Unit Head – LAU CLG</i>  |
| None                | 1.6 Notarize documents  | None                   | 2 Banking Days         | <i>Legal Officer LSG</i>   |
| None                | 1.7 Coordinate schedule with client   | None                   | 3 Hours                | <i>AO/AA/LCP/Unit Head – LAU CLG</i>   |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>            |
|--|---|------------------------|------------------------|--------------------------------------|
| 2. Present authority to receive collateral and/or valid ID | 2.1 Release collateral documents together with notarized cancellation of mortgage | None                   | 1 Banking Day          | <i>AA/AO/LCP/ Unit Head -LAU CLG</i> |
|  | <b>TOTAL</b>  | <b>None</b>            | <b>7 Banking Days</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 LANDBANK.

|   |  |                                    |                        |                                    |
|---|--|------------------------------------|------------------------|------------------------------------|
| <b>Office or Division:</b>  | Consumer Lending Group (CLG)/Lending Unit  |                                    |                        |                                    |
| <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 CLG/Lending Unit  |                                    |                        |                                    |
| <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 LANDBANK is amenable to the terms of the Letter of Guarantee and/or propose revised terms acceptable to the LANDBANK | None                               | 3 Banking Days         | <i>Account Officer (AO)</i><br>CLG |

| <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)                            | None                   | 3 Banking Days   | <i>Account Assistant (AA)/AO<br/>CLG</i>              |
| None                    | 1.3 Prepare memo to Legal Services Group (LSG) for the assistance  | None                   | 1 Banking Day  | <i>AA/AO<br/>CLG</i>                                  |
| None                    | 1.4 Surrender the Title for annotation of mortgage of other FI in coordination with Legal Services Group (LSG) | None                   | 5 Banking Days from date of submission of complete documents | <i>Legal Assistant<br/>LSG<br/><br/>AA/AO<br/>CLG</i> |
| None                    | 1.5 Retrieve the annotated title with the Registry of Deeds  | None                   | 1 Banking Day  | <i>Legal Assistant<br/>LSG<br/><br/>AA/AO<br/>CLG</i> |
| 2. Remit take-out value | 2.1 Prepare cancellation of mortgage document and request notarization   | None                   | 2 Banking Days   | <i>AO/AA<br/>CLG</i>                                  |
| None                    | 2.2 Notarize documents   | None                   | 1 Banking Day  | <i>Legal Officer<br/>LSG</i>                          |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b> |
|--|---|------------------------|------------------------|---------------------------|
| 3. Present authority to receive collateral and/or valid ID | 3.1 Release collateral documents together with notarized cancellation of mortgage | None                   | 1 Banking Day          | AA/AO<br>CLG              |
|  | <b>TOTAL</b>  | <b>None</b>            | <b>17 Banking Days</b> |                           |

**5. Settlement of Loan Obligations by Delinquent Borrowers**  
**a. Request for Settlement of Loan Obligations by Delinquent Borrowers**

Delinquent LANDBANK borrowers may propose for the orderly settlement of their loans (e.g., loan restructuring, dacion en pago, compromise settlement, etc.).

|  |   |  |
|--|---|--|
| <b>Office or Division:</b>   | Consumer Lending Group (CLG)/Lending Unit                       |  |
| <b>Classification:</b>   | Highly Technical; Multi-stage Processing                        |  |
| <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 CLG/Lending Unit |  |
| <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  |  |
| 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   |  |

| <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/<br/>Account Assistant<br/>(AO/AA)<br/>CLG</i>  |
| None                                       | 1.2 Evaluate borrower's proposal vis-à-vis the documents submitted <sup>1/</sup>   | None                   | 1 Banking Day          | AO<br>CLG  |
| None                                       | 1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD)   | None                   | 1 Hour                 | AO/AA<br>CLG   |
| None                                       | 1.4 Prepare Statement of Account   | None                   | 2 Banking Days         | <i>Loan Processor,<br/>Assistant Division Chief, Division Chief,<br/>Assistant Department Manager<br/>LOMD</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 Request for credit investigation, appraisal, skip tracing and asset verification, as applicable, with PVSD/FSSC | None                   | 1 Hour                  | AO/AA<br>CLG   |
| None                | 1.6 Prepare reports   | None                   | 16 Banking Days         | <i>Administrative Assistant, Unit Head, Team Head, Property Appraiser, Property Valuation Specialist, Department Head, Sector Head (if applicable)<br/>PVSD/FSSC</i> |
|                     | <b>Total</b>  |                        | <b>19 Days, 4 Hours</b> |  |

<sup>1/</sup> CLG 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.



## b. Settlement of Loan Obligations by Delinquent Borrowers

Consumer Lending Group (CLG)/Lending Unit shall evaluate borrower's settlement proposal and present before the appropriate approving authorities of the LANDBANK for consideration.

|  |   |                        |
|--|---|------------------------|
| <b>Office or Division:</b>   | Consumer Lending Group (CLG)/Lending Unit                       |                        |
| <b>Classification:</b>   | Highly Technical; Multi-stage Processing                        |                        |
| <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 CLG/Lending Unit |                        |
| <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  |                        |
| 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   |                        |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b>  | <b>PERSON RESPONSIBLE</b>   |
|--|--|------------------------|---|---|
| None   | 1.1 Evaluate the PVSD/FSSC's reports upon receipt and discuss with borrower issues noted on documents/ reports | None                   | 1 Banking Day   | AO<br>CLG   |
| None   | 1.2 Conduct site inspection at borrower's place of business and properties offered for dacion or collateral    | None                   | 1 Banking Day   | AO/AA, Department Head (DH)<br>CLG  |
| 1. Wait for the Notice of Loan approval (if approved) or Denial (if disapproved) from the Bank | 1.3 If borrower passed the evaluation criteria, prepare and recommend the credit proposal                      | None                   | 5 Banking Days from date of submission of complete documents                    | AO/AA, DH<br>CLG  |
| None   | 1.4 Approve/Endorse for credit approval through Loan Approving Group (LAG)                                     | None                   | If approval is at the level of:<br><br>● Department Head – up to 3 Banking Days | <i>(Hierarchy of approval of the loan varies depending on the outstanding obligation, condoned penalty or interest, nature of the account among others)</i> |

| CLIENT STEPS            | AGENCY ACTIONS  | FEES TO BE PAID | PROCESSING TIME   | PERSON RESPONSIBLE               |
|-------------------------|---|-----------------|---|----------------------------------|
|                         |   |                 | <ul style="list-style-type: none"> <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> |                                  |
| None                    | 1.5 Send notice of approval. If disapproved, send notice of denial                | None            | 1 Banking Day   | AO/AA, CLG                       |
| 2. Conduct loan signing | 2.1 Prepare loan documents and request for review with Legal Services Group (LSG) | None            | 2 Banking Days  | AO/AA, DH CLG                    |
| None                    | 2.2 Review of loan documents by LSG   | None            | 3 Banking Days  | <i>Legal Officer (LO)</i><br>LSG |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b>          | <b>PERSON RESPONSIBLE</b> |
|---------------------|--|------------------------|---------------------------------|---------------------------|
| None                | 2.3 Facilitate signing of loan documents   | None                   | 1 Banking Day                   | <i>AA/AO, DH</i>          |
| None                | 2.4 Request for notarization and review as to legal sufficiency of loan documents with LSG | None                   | 3 Banking Days                  | <i>LO<br/>LSG</i>         |
|                     | <b>TOTAL</b>   | <b>None</b>            | <b>At least 20 Banking Days</b> |                           |

#### IV. Loan Recovery – Loan Recovery Department

##### 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   | 1.1 Prepare requested certifications                      | Requests coursed through LRD for certification that will have to be prepared by other units of the LANDBANK (i.e., re-issuance of Certificate of Full Payment, etc.) may be subject to processing fee as determined by such other LANDBANK units | 2 Banking Days         | <i>Remedial Officer/<br/>Remedial Assistant<br/>(RO/RA)<br/>LRD</i> |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>                | <b>FEEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b> |
|--|--------------------------------------|-------------------------|------------------------|---------------------------|
| 2. Present authority to receive collateral and/or valid ID | 2.1 Release requested certifications | None                    | 1 Banking Day          | RO/RA<br>LRD              |
|  | <b>TOTAL</b>                         | <b>Applicable Fees</b>  | <b>3 Banking Days</b>  |                           |

## 2. Partial Release of Collaterals

### a. Request for Partial Release of Collaterals

In meritorious cases, Borrower may request for the partial release of collaterals.

|   |  |                        |                        |                                     |
|---|--|------------------------|------------------------|-------------------------------------|
| <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               |                        |                                     |
| KYC documents of borrower or his/her/its authorized representative (valid ID)<br>(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   | 1.1 Evaluate request and determine take-out value of collaterals requested for release | None                   | 2 Banking Days         | <i>Remedial Officer (RO)</i><br>LRD |
| None  | 1.2 Send a letter to borrower for the loan release value                               | None                   | 1 Banking Day          | <i>RO</i><br>LRD                    |
|   | <b>TOTAL</b>   | <b>None</b>            | <b>3 Banking Days</b>  |                                     |

## b. Proposal Preparation for the Partial Release of Collaterals

Loan Recovery Department, upon assessment, will proceed to the preparation of the Special Transaction Offering Ticket (STOT) together with its necessary supporting documents and references.

|  |  |                                       |                        |   |
|--|--|---------------------------------------|------------------------|---|
| <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                              |                        |   |
| Payment of the loan release value and release fee  |  | Borrower                              |                        |   |
| Special Transaction Offering Ticket (STOT)   |  | To be provided by the Account Officer |                        |   |
| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b>                | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>   |
| 1. Remit the loan release value and release fee and wait decision of the approving authority | 1.1 Request Loan Operations Management Department (LOMD) for the Statement of Account (SOA)                              | Loan Release Value and Release Fee    | 2 Banking Days         | <i>Remedial Officer / Remedial Assistant (RO/RA)</i><br>LRD<br><br><i>Loan Processor, Division Chief, Assistant Department Manager, Department Head</i><br>LOMD |
| None   | 1.2 Process the Special Transaction Offering Ticket (STOT) in Loan Origination System (LOS) upon receipt of the LOMD SOA | None                                  | 5 Banking Days         | <i>Remedial Officer (RO)</i><br>LRD   |
| None   | 1.3 Review STOT  | None                                  | 1 Banking Day          | <i>Department Head</i><br>LRD   |



| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b> | <b>FEE TO BE PAID</b>                     | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b> |
|---------------------|-----------------------|---|------------------------|---------------------------|
| None                | 1.4 Finalize STOT     | None                                      | 1 Banking Day          | <i>Group Head</i>         |
|                     | <b>TOTAL</b>          | <b>Loan Release Value and Release Fee</b> | <b>9 Banking Days</b>  |                           |

### c. Approval of Partial Release Proposal

Loan Recovery Department will present the Special Transaction Offering Ticket (STOT) to the appropriate Loan Approving Group (LAG) for credit decision.

|   |  |                                       |
|---|--|---------------------------------------|
| <b>Office or Division:</b>  | Loan Recovery Department (LRD)   |                                       |
| <b>Classification:</b>  | Highly Technical   |                                       |
| <b>Type of Transaction:</b>   | G2C – Government to Citizen<br>G2B – Government to Business<br>G2G – Government to Government  |                                       |
| <b>Who may avail:</b>   | <u>Government to Citizen</u><br>- Small Farmers and Fishers<br>- Overseas Filipino Workers (OFW)<br><u>Government to Business</u><br>- Cooperatives<br>- Small and Medium Enterprises<br>- Large Corporations<br>- Water Districts<br>- Non-Governmental Organizations (NGOs)<br>- Banks<br>- Financial Institutions (FIs)<br>- Non-Bank Financial Institutions<br>- Microfinance Institution<br><u>Government to Government</u><br>- Local Government Units (LGUs)<br>- Government Owned and Controlled Corporations (GOCCs)<br>- Government Agencies (GAs)<br>- State Colleges and Universities (SUCs) |                                       |
| <b>CHECKLIST OF REQUIREMENTS</b>  |  | <b>WHERE TO SECURE</b>                |
| Special Transaction Offering Ticket (STOT)  |  | To be provided by the Account Officer |
| 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                     |

| CLIENT STEPS                                 | AGENCY ACTIONS  | FEES TO BE PAID | PROCESSING TIME   | PERSON RESPONSIBLE  |
|--|---|-----------------|---|---|
| 1. Await decision of the approving authority | 1.1 Approve/Endorse for loan approval through Loan Approving Group (LAG)                | None            | If approval is at the level of: <ul style="list-style-type: none"> <li>● Department 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 outstanding obligation, condoned penalty or interest, nature of the account among others)</i> |
| None   | 1.2 Prepare memo / letter to client on the credit decision (if approved or disapproved) | None            | 1 Banking Day   | <i>Remedial Officer / Remedial Assistant (RO/RA) 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   | 1.3 Prepare memo to LOMD for the application of loan release value  | None                   | 1 Banking Day                   | <i>RO/RA, LRD</i>         |
| None   | 1.4 Prepare memo to Asset Recovery Support Department for the review and notarization of Partial Release of REM | None                   | 1 Banking Day                   | <i>RO/RA, LRD</i>         |
| None   | 1.5 Preparation and notarization of Partial Release of REM  | None                   | 3 Banking days                  | <i>Legal Officer ARSD</i> |
| 2. Present authority to receive collateral and/or valid ID | 2.1 Release collateral documents together with notarized cancellation of mortgage                               | None                   | 1 Banking Day                   | <i>RO/RA, LRD</i>         |
|  | <b>TOTAL</b>  | <b>None</b>            | <b>At least 12 Banking Days</b> |                           |

### 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>Remedial Officer/<br/>Remedial Assistant<br/>(RO/RA)<br/>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,<br/>Division Chief,<br/>Assistant Department<br/>Manager,<br/>Department Manager<br/>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>RO/RA<br/>Department Head<br/>LRD</i>   |
| None   | 1.4 Notarize documents  | None                   | 1 Banking Day                      | <i>Legal Officer<br/>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>RO/RA<br/>LRD</i>   |
|  | <b>TOTAL</b>  | <b>None</b>            | <b>3 Banking Days,<br/>3 Hours</b> |  |

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

##### a. Request for 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 LANDBANK.

|  |   |                                    |                        |                                     |
|--|---|------------------------------------|------------------------|-------------------------------------|
| <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                           |                        |                                     |
| Letter of Guarantee issued by other Financial Institutions (1 original copy)   |   | Other Financial Institutions (FIs) |                        |                                     |
| 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  | 1.1 Evaluate request of borrower if LANDBANK is amenable to the terms of the Letter of Guarantee otherwise propose revised terms acceptable to the LANDBANK | None                               | 2 Banking Days         | <i>Remedial Officer (RO)</i><br>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 Send letter to borrower (whether LANDBANK is amenable to the terms of the Letter of Guarantee and/or will propose revised terms acceptable to the LANDBANK) | None                   | 1 Banking Day          | RO/RA<br>LRD              |
|                     | <b>TOTAL</b>  | <b>None</b>            | <b>3 Banking Days</b>  |                           |



## b. Proposal Preparation for Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions

Loan Recovery Department upon assessment will proceed to the preparation of the Special Transaction Offering Ticket (STOT) together with its necessary supporting documents and references.

|  |  |                                       |                        |   |
|--|--|---------------------------------------|------------------------|---|
| <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)    |                        |   |
| Special Transaction Offering Ticket (STOT)                                   |  | To be provided by the Account Officer |                        |   |
| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b>                | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>   |
| 1. Await decision of the approving authority                                 | 1.1 Request Loan Operations Management Department (LOMD) for the Statement of Account (SOA)                              | None                                  | 2 Banking Days         | <i>Remedial Officer/Remedial Assistant (RO/RA)</i><br>LRD<br><br><i>Loan Processor, Division Chief, Assistant Department Manager, Department Head</i><br>LOMD |
| None   | 1.2 Process the Special Transaction Offering Ticket (STOT) in Loan Origination System (LOS) upon receipt of the LOMD SOA | None                                  | 5 Banking Days         | <i>Remedial Officer (AO)</i><br>LRD   |

| <b>CLIENT STEPS</b> | <b>AGENCY ACTIONS</b> | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b>      |
|---------------------|-----------------------|------------------------|------------------------|--------------------------------|
| None                | 1.3 Review STOT       | None                   | 1 Banking Day          | <i>Department Head<br/>LRD</i> |
| None                | 1.4 Finalize STOT     | None                   | 1 Banking Day          | <i>Group Head</i>              |
|                     | <b>TOTAL</b>          | <b>None</b>            | <b>9 Banking Days</b>  |                                |

**c. Approval for the Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions**

Loan Recovery Department will present the Special Transaction Offering Ticket (STOT) to the appropriate Loan Approving Group (LAG) for credit decision

|   |  |                                       |
|---|--|---------------------------------------|
| <b>Office or Division:</b>  | Loan Recovery Department (LRD)   |                                       |
| <b>Classification:</b>  | Highly Technical   |                                       |
| <b>Type of Transaction:</b>   | G2C – Government to Citizen<br>G2B – Government to Business<br>G2G – Government to Government  |                                       |
| <b>Who may avail:</b>   | <u>Government to Citizen</u><br>- Small Farmers and Fishers<br>- Overseas Filipino Workers (OFW)<br><u>Government to Business</u><br>- Cooperatives<br>- Small and Medium Enterprises<br>- Large Corporations<br>- Water Districts<br>- Non-Governmental Organizations (NGOs)<br>- Banks<br>- Financial Institutions (FIs)<br>- Non-Bank Financial Institutions<br>- Microfinance Institution<br><u>Government to Government</u><br>- Local Government Units (LGUs)<br>- Government Owned and Controlled Corporations (GOCCs)<br>- Government Agencies (GAs)<br>- State Colleges and Universities (SUCs) |                                       |
| <b>CHECKLIST OF REQUIREMENTS</b>  |  | <b>WHERE TO SECURE</b>                |
| Special Transaction Offering Ticket (STOT)  |  | To be provided by the Account Officer |
| 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. Await decision of the approving authority | 1.1 Approve/Endorses for loan approval through Loan Approving Group (LAG)               | None                   | If approval is at the level of: <ul style="list-style-type: none"> <li>● Department 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 outstanding obligation, condoned penalty or interest, nature of the account among others)</i> |
| None   | 1.2 Prepare memo / letter to client on the credit decision (if approved or disapproved) | None                   | 1 Banking Day   | <i>Remedial Officer / Remedial Assistant (RO/RA), 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                  | 1.3 Facilitate borrowing of title with Loan Operations Management Department (LOMD)                            | None                   | 2 Banking Days   | RO/RA, LRD                                      |
| None                  | 1.4 Prepare memo to Legal Services Group (LSG) for the assistance  | None                   | 1 Banking Day  | RO/RA, LRD                                      |
| None                  | 1.5 Surrender the Title for annotation of mortgage of other FI in coordination with Legal Services Group (LSG) | None                   | 5 Banking Days from date of submission of complete documents | <i>Legal Assistant</i><br>LSG<br><br>RO/RA, LRD |
| None                  | 1.6 Retrieve the annotated title with the Registry of Deeds  | None                   | 1 Banking Day  | <i>Legal Assistant</i><br>LSG<br><br>RO/RA, LRD |
| 2. Pay take-out value | 2.1 Prepare memo to Asset Recovery Support Department for the review and notarization of Release of REM        | Take-out value         | 1 Banking Day  | RO/RA, LRD                                      |
| None                  | 2.2 Preparation and notarization of Release of REM   | None                   | 3 Banking days   | <i>Legal Officer</i><br>ARSD                    |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>   | <b>FEEES TO BE PAID</b> | <b>PROCESSING TIME</b>          | <b>PERSON RESPONSIBLE</b> |
|--|---|-------------------------|---------------------------------|---------------------------|
| 3. Present authority to receive collateral and/or valid ID | 3.1 Release collateral documents together with notarized cancellation of mortgage | None                    | 1 Banking Day                   | <i>RO/RA,</i><br>LRD      |
|  | <b>TOTAL</b>  | <b>Take-out Value</b>   | <b>At least 20 Banking Days</b> |                           |

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

### a. Request for Settlement of Underlying Collaterals of LANDBANK-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 LANDBANK-rediscounted loans (e.g., compromise settlement).

|  |   |
|--|---|
| <b>Office or Division:</b>   | Loan Recovery Department (LRD)                                    |
| <b>Classification:</b>   | Highly Technical; Multi-stage Processing                          |
| <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  |
| 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>Remedial Officer/<br/>Remedial Assistant<br/>(RO/RA)<br/>LRD</i>  |
| None                                       | 1.2 Evaluate borrower's proposal vis-à-vis the documents submitted   | None                   | 1 Banking Day          | <i>RO<br/>LRD</i>  |
| None                                       | 1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD) and PDIC and validate the same with PDIC <sup>1/</sup>          | None                   | 1 Banking Day          | <i>RO/RA,<br/>LRD</i>  |
| None                                       | 1.4 Prepare Statement of Account   | None                   | 1 Hour,<br>15 Minutes  | <i>Loan Processor,<br/>Assistant Division<br/>Chief, Division Chief,<br/>Assistant Department<br/>Manager<br/>LOMD</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 Prepare Statement of Account  | None                   | 2 Banking Days                                      | <i>Loan Processor, Assistant Division Chief, Division Chief, Assistant Department Manager</i><br>PDIC   |
| None                | 1.6 Request for appraisal, as applicable, with Property Valuation Services Department (PVSD)/Field Services Support Center (FSSC) | None                   | 1 Hour  | RO/RA<br>LRD  |
| None                | 1.7 Prepare reports   | None                   | 15 Banking Days                                     | <i>Administrative Assistant, Unit Head, Team Head, Property Appraiser, Property Valuation Specialist, Department Head, Sector Head (if applicable)</i><br>PVSD/FSSC |
|                     | <b>TOTAL</b>  | <b>None</b>            | <b>19 Banking Days,<br/>4 Hours,<br/>15 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.

**b. Settlement of LANDBANK-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation**

Loan Recovery Department then evaluates sub-borrower’s settlement proposal and facilitates its approval/denial before the appropriate approving authorities of the LANDBANK.

|  |   |
|--|---|
| <b>Office or Division:</b>   | Loan Recovery Department (LRD)                                    |
| <b>Classification:</b>   | Highly Technical; Multi-stage Processing                          |
| <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; copy of validated ONCOLL Payment Slip  | 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 | Persons mentioned   |

| thereon and duly validated against the actual ID)                                      |  |   |   |   |
|--|--|---|---|---|
| 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. Client remit payments   | 1.1 Request for a copy of validated ONCOLL Payment Slip from the borrower  | Negotiated amount for the orderly settlement of the account | 1 Banking Day   | <i>Remedial Assistant (RA)</i><br>LRD   |
| None   | 1.2 Process the Settlement of Obligation Proposal (SOP) in Loan Origination System (LOS) once negotiation with the borrower has been finalized | None  | 5 Banking Days  | <i>Remedial Officer (RO)</i><br>LRD   |
| None   | 1.3 Review STOT  | None  | 1 Banking Day   | <i>Department Head</i><br>LRD   |
| 2. Await decision of the approving authority   | 2.1 Approve/Endorse for loan approval through Loan Approving Group(LAG)  |   | If approval is at the level of:<br><br><ul style="list-style-type: none"> <li>Department Head – up to</li> </ul> 5 Banking Days | <i>(Hierarchy of approval of the loan varies depending on the outstanding obligation, condoned penalty or interest, nature of the account among others)</i> |

| CLIENT STEPS | AGENCY ACTIONS  | FEES TO BE PAID  | PROCESSING TIME   | PERSON RESPONSIBLE |
|--------------|---|--|---|--------------------|
|              |   |  | <ul style="list-style-type: none"> <li>● Group Head<br/>– up to 15 Banking Days</li> <li>● Credit Committee (CreCom)<br/>– up to 30 Banking Days</li> <li>● Investment Loan Committee<br/>– up to 35 Banking Days</li> <li>● Board – up to 45 Banking Days</li> </ul> |                    |
| None         | 2.2 Prepare memo / letter to client on the credit decision (if approved or disapproved) | None   | 1 Banking Day   | RO/RA LRD          |
|              | <b>TOTAL</b>  | <b>Negotiated amount for the orderly settlement of the account</b> | <b>At least 13 Banking Days</b>   |                    |

**c. Release of Underlying Collaterals of LANDBANK-  
Rediscounted Loan Obligations of Borrowers of Closed  
Banks Under PDIC Receivership/Liquidation**

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; Multi-stage Processing                          |
| <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>  |
| None   | 1.1 Request for Certificate of Full Payment and retrieval of collateral titles and other loan documents from Loan Operations Management Department (LOMD) | None   | 2 Banking Days         | <i>Remedial Officer/<br/>Remedial Assistant<br/>(RO/RA)<br/>LRD</i>  |
| None   | 1.2 Issue Certificate of full payment and forward the collateral titles and other loan documents to LRD   | None   | 1 Banking Day          | <i>Loan Processor,<br/>Division Chief,<br/>Assistant Department<br/>Manager,<br/>Department Manager<br/>LOMD</i> |
| None   | 1.3 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)               | None   | 3 Banking Days         | <i>RO/RA<br/>Department Head<br/>LRD</i>   |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b> |
|--|---|------------------------|------------------------|---------------------------|
| 1. Present authority to receive collateral and/or valid ID | 1.4 Release collateral documents together with notarized cancellation of mortgage | None                   | 1 Banking Day          | RA/RO LRD                 |
|  | <b>TOTAL</b>  | <b>None</b>            | <b>7 Banking Days</b>  |                           |

## 6. Settlement of Loan Obligations by Delinquent Borrowers

### a. Request for Settlement of Loan Obligations by Delinquent Borrowers

Delinquent LANDBANK borrowers may propose for the orderly settlement of their loans (e.g., loan restructuring, dacion en pago, compromise settlement, etc.).

|  |   |
|--|---|
| <b>Office or Division:</b>   | Loan Recovery Department (LRD)                            |
| <b>Classification:</b>   | Highly Technical; Multi-stage Processing                  |
| <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  |
| 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   |



| <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>Remedial Officer/<br/>Remedial Assistant<br/>(RO/RA)<br/>LRD</i>  |
| None                                       | 1.2 Evaluate borrower's proposal vis-à-vis the documents submitted <sup>1/</sup>   | None                   | 1 Banking Day          | <i>RO<br/>LRD</i>  |
| None                                       | 1.3 Request for updated Statement of Account with Loan Operations Management Department (LOMD)   | None                   | 1 Hour                 | <i>RO/RA<br/>LRD</i>   |
| 2. None                                    | 1.4 Prepare Statement of Account   | None                   | 2 Banking Days         | <i>Loan Processor,<br/>Assistant Division Chief,<br/>Division Chief,<br/>Assistant Department Manager<br/>LOMD</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 Request for credit investigation, appraisal, skip tracing and asset verification, as applicable, with PVSD/FSSC | None                   | 1 Hour                          | RO/RA<br>LRD   |
| None                | 1.6 Prepare reports   | None                   | 16 Banking Days                 | <i>Administrative Assistant, Unit Head, Team Head, Property Appraiser, Property Valuation Specialist, Department Head, Sector Head (if applicable)<br/>PVSD/FSSC</i> |
|                     | <b>Total</b>  | <b>None</b>            | <b>19 Banking Days, 4 Hours</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.

## b. Settlement of Loan Obligations by Delinquent Borrowers

Loan Recovery Department (LRD) shall evaluate borrower's settlement proposal and present before the appropriate approving authorities of the LANDBANK for consideration.

|  |   |
|--|---|
| <b>Office or Division:</b>   | Loan Recovery Department (LRD)                            |
| <b>Classification:</b>   | Highly Technical; Multi-stage Processing                  |
| <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  |
| 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   |

| <b>CLIENT STEPS</b>                          | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b> | <b>PROCESSING TIME</b>  | <b>PERSON RESPONSIBLE</b>   |
|--|---|------------------------|---|---|
| None   | 1.1 Process the Settlement upon receipt of the complete requirements      | None                   | 5 Banking Days  | <i>Remedial Officer (RO)</i><br>LRD   |
| None   | 1.2 Review Proposal   | None                   | 1 Banking Day   | <i>Department Head</i><br>LRD   |
| 1. Await decision of the approving authority | 1.3 Approve/Endorses for loan approval through Loan Approving Group (LAG) |                        | If approval is at the level of: <ul style="list-style-type: none"> <li>● Department 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 outstanding obligation, condoned penalty or interest, nature of the account among others)</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 Prepare memo / letter to client on the credit decision (in case of approved or disapproved)  | None  | 1 Banking Day          | RO/RA<br>LRD  |
| 2. Pay the negotiated amount | 2.1 Request for Certificate of Full Payment and retrieval of collateral titles (if any) and other loan documents from Loan Operations Management Department (LOMD) | Negotiated amount for the orderly settlement of the account | 2 Banking Days         | RO/RA<br>LRD  |
| None                         | 2.2 Issue Certificate of full payment and forward the collateral titles and other loan documents to LRD  | None  | 1 Banking Day          | <i>Loan Processor,<br/>Division Chief,<br/>Assistant Department<br/>Manager,<br/>Department Manager</i><br>LOMD |
| None                         | 2.3 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with Legal Services Group (LSG)                        | None  | 3 Banking Days         | RO/RA,<br><i>Department Head</i><br>LRD   |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>   | <b>FEES TO BE PAID</b>   | <b>PROCESSING TIME</b>          | <b>PERSON RESPONSIBLE</b> |
|--|---|--|---------------------------------|---------------------------|
| 3. Present authority to receive collateral and/or valid ID | 3.1 Release collateral documents together with notarized cancellation of mortgage | None   | 1 Banking Day                   | RA/RO LRD                 |
|  | <b>TOTAL</b>  | <b>Negotiated amount for the orderly settlement of the account</b> | <b>At least 19 Banking Days</b> |                           |

## V. 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 Q</i>  |  | See <i>Annex Q</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)</i><br>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 Process non-L/C transactions   | See <b>Annex R</b>     | 1 Hour, 15 Minutes                       | <i>Document Specialist<br/>Assistant Department Manager<br/>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<br>PSD  |
| 2. Receive the Letters of Credit (Payment to Beneficiary) | None   | None                   | None                                     |   |
|   | <b>TOTAL</b>   | See <b>Annex R</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 Q</i>  |  | See <i>Annex Q</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          | <i>Account Officer/<br/>Account Assistant<br/>(AO/AA)<br/>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 Examine documents and process the funding for Applicant   | None                   | 1 Hour, 5 Minutes      | <i>Assistant Department Manager<br/>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<br>PSD                                |
|  | 2.2 Request from ITD the applicable computation/billing for the L/C opening charges                                 | None                   | 30 Minutes             | AO/AA<br>PSD                                |
|  | 2.3 Prepare billing statement for L/C opening charges   | None                   | 10 Minutes             | <i>Document Specialist<br/>ITD</i>          |

| <b>CLIENT STEPS</b>  | <b>AGENCY ACTIONS</b>  | <b>FEES TO BE PAID</b>   | <b>PROCESSING TIME</b> | <b>PERSON RESPONSIBLE</b> |
|--|--|--|------------------------|---------------------------|
| None   | 2.4 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<br>PSD              |
| 3. Settle the Bank charges at any LANDBANK branch (for domestic commercial) or via Standard Chartered Bank New York or any depository bank of LANDBANK abroad (for foreign commercial) | 3.1 Inform ITD that L/C opening charges have been paid   | Applicable L/C opening charges<br><br>The opening charges on approved L/Cs shall be computed as recommended by the LU concerned. | 3 Banking Days         | AO/AA<br>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<br>PSD  |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID  | PROCESSING TIME  | PERSON RESPONSIBLE |
|--------------|----------------|--|--|--------------------|
|              | <b>TOTAL</b>   | <b>Appli-<br/>cable L/C<br/>opening<br/>charges</b><br><br><b>+</b><br><br><b>Bank<br/>commis-<br/>sion and<br/>docu-<br/>mentary<br/>stamps,<br/>among<br/>others</b> | <b>6 Banking<br/>Days,<br/>2 Hours,<br/>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 Q</i>   |  | See <i>Annex Q</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)</i><br>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 Process non-L/C transactions   | See <b>Annex R</b>     | 1 Hour, 15 Minutes                       | <i>Document Specialist</i><br><i>Assistant Department Manager</i><br>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<br>PSD  |
| 2. Receive payment  | None   | None                   | None                                     |   |
|                     | <b>TOTAL</b>   | <b>See Annex R</b>     | <b>1 Banking Day, 1 Hour, 20 Minutes</b> |   |

## VI. 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)   |   | LANDBANK-ARSD – HOCAD Secretariat           |                        |                                   |
| Conditions on the Conduct of Public Bidding (1 photocopy)  |   | LANDBANK-ARSD – HOCAD Secretariat           |                        |                                   |
| Customer Information Sheet (CIS) (1 original copy)   |   | LANDBANK-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<br/>ARSD</i> |



| <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><br>ARSD |
|   | 2.2 Endorse to SPAD the winning bidders including the submitted bid documents  | None                   | 10 Minutes                     | <i>HOCAD Secretariat</i><br>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<br>SPAD                    |
|   | <b>TOTAL</b>   | <b>None</b>            | <b>5 Hours,<br/>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)   |   | LANDBANK-ARSD – HOCAD Secretariat           |  |                           |
| Conditions on the Conduct of Public Bidding (1 photocopy)  |   | LANDBANK-ARSD – HOCAD Secretariat           |  |                           |
| Customer Information Sheet (CIS) (1 original copy)   |   | LANDBANK-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  | 15 Banking Days<br><br>(may be extended for another maximum period of 20 Banking Days) | AO/AA<br>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/<br/>Department Head<br/>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<br/>SPAD</i>                      |
|  | <b>TOTAL</b>   | <b>None</b>            | <b>16 Banking Days,<br/>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)                                   |   | LANDBANK- 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<br/>LSG</i>  |
| None   | 1.2 Issue Secretary's Certificate to SPAD   | None                                | 3 Banking Days, 30 Minutes | <i>Administrative Assistant/Analyst/<br/>Specialist/Officer<br/>Corporate Secretary<br/>OCS</i> |
| None   | 1.3 Finalize and sign the RC and send to Redemptioner   | None                                | 3 Banking Days             | <i>AO/AA<br/>SPAD</i>   |

| <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 acknowledgement portion of the Bank  | None                   | 1 Banking Day                               | AO/AA<br>SPAD<br><br><i>Legal Officer</i><br>LSG  |
|   | 2.2 Furnish notarized RC and other documents to Loan Operations Management Department (LOMD) for booking                       | None                   | 1 Hour                                      | AO/AA<br>SPAD   |
| None  | 2.3 Book the redemption transaction and issue Certificate of Full Payment to SPAD  | None                   | 1 Banking Day                               | <i>Loan Processor;</i><br><i>Division Chief;</i><br><i>Assistant Department</i><br><i>Manager; Department</i><br><i>Manager</i><br>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<br>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>   | 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)   |   | LANDBANK- 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/<br/>Account Assistant<br/>(AO/AA)<br/>SPAD</i> |
| None   | 1.2 Acknowledge receipt of the offer to redeem  | None                                | 1 Banking Day (cut-off at 3:00 PM) | AO/AA<br>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<br>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><br>LOMD<br><br><i>Bookkeeper; Financial Analyst; Financial Specialist; Accountant; Accounting Center Head</i><br>Accounting Center |
| None                | 1.5 Inform the Redemptioner about the Redemption Price and the corresponding terms and conditions  | None                   | 1 Banking Day          | AO/AA<br>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<br>SPAD             |
| None  | 2.2 Secure approval of the redemption transaction based on Bank's policy                                       | None                   | 7 Banking Days                      | AO/AA<br>SPAD             |
| None  | 2.3 Issue Notice of Approval (NOA) of Redemption   | None                   | 1 Banking Day                       | AO/AA<br>SPAD             |
| 3. Facilitate full payment, if applicable   | 3. Receive full payment, if applicable   | None                   | 1 Banking Day                       | AO/AA<br>SPAD             |
|   | <b>TOTAL</b>   | <b>None</b>            | <b>12 Banking Days,<br/>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)   | LANDBANK- Special Assets Department   |
| Negotiated Sale Offer Forms (1 original copy)  | LANDBANK- Special Assets Department   |
| Know-Your-Client Questionnaire (1 original copy)   | LANDBANK- 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  | 1.6 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/<br>Department Head<br>SPAD |
| None  | 1.7 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,<br/>1 Hour,<br/>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<br>SPAD             |
|   | 1.2 Review and approve PAO  | None                   | 1 Hour                 | AO<br>Unit Head<br>SPAD   |
|   | 1.3 Email to the client the approved PAO  |                        | 10 Minutes             | AO/AA<br>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<br>SPAD                                 |
|  | 2.2 Review and approve Gate Pass   | None   | 1 Hour                 | AO, Unit Head,<br>Department Head<br>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/<br>Department Head<br>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:<br><br>Request for valid identification card of the client for verification;<br><br>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<br>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,<br>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)   |  | LANDBANK Branch where the payment was made  |                        |  |
| Certificate of Full Payment (COFP) (1 photocopy)   |  | LANDBANK – Loan Operations Management Department (LOMD) through SPAD                      |                        |  |
| Secretary’s Certificate for the Bank’s authorized signatory to the sale transaction (1 original copy)  |  | LANDBANK – Office of the Corporate Secretary through SPAD                                 |                        |  |
| Notarized Deed of Absolute Sale (DAS, double acknowledgment contract) (6 original copies)  |  | Buyer’s Notary and LANDBANK’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>LANDBANK 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>LANDBANK 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<br>SPAD                                    |
| 4. Submit the partially notarized DAS                      | 4.1 Complete the execution/ notarization of the DAS  | None                   | 1 Banking Day<br>(after receipt of the partially notarized DAS from the Buyer) | AO/AA<br>SPAD                                    |
| 5. Wait for the release of sale documents                  | 5.1 Book the sale transaction  | None                   | 1 Banking Day<br>(after completion of evaluation)                              | <i>Loans Operation Specialist / Analyst LOMD</i> |
|  | 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 LOMD</i> |
| 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<br>SPAD                                    |
|  | <b>TOTAL</b>   |                        | <b>6 Banking Days, 1 Hour, 30 Minutes</b>                                      |  |