

# **CITIZEN'S CHARTER**

2025 (1st Edition)



# **CITIZEN'S CHARTER**

2025 (1st Edition)



#### I. Mandate:

The Land Bank of the Philippines (LANDBANK) is the official depository bank of the National Government. As a government financial institution, it operates with the constant goal of financial viability, delivering on its promise of excellence with its bank offerings and public service.

LANDBANK simultaneously serves to fulfil its social mandate of promoting countryside development, helping spur credit activity and financial inclusivity for rural folks and communities. Through its commercial activities as well as developmental programs and initiatives, LANDBANK is able to strike a balance between sustainable profitability and progress for all its stakeholders, including the unbanked and unserved across the nation.

#### II. Vision:

To be the premier financial institution that leads innovation in pursuit of development, inclusion and sustainability.

#### III. Mission:

We provide responsive financial solutions and services for all Filipinos, from countryside to countrywide.



## IV. Service Pledge:

#### We commit to:

- 1. Help customers grow by putting them first;
- 2. Listen and understand customer needs;
- 3. Value customer feedback/voice and ensure they are at the heart of everything we do;
- 4. Explore ways to efficiently address customer needs and requirements;
- 5. Deliver quality, accessible, reliable products and services that help achieve financial goals;
- 6. Take ownership and pride in what we do;
- 7. Act promptly and deliver what is promised;
- 8. Delight customers by exceeding their expectations;
- 9. Consistently base our performance on the highest standards of ethics and excellence; and
- 10. Serve with competence, professionalism, and utmost respect at all times.



## V. List of Services

	Agrarian Services	
	External Services	A-1
1.	Adjustment of Valuation for PD 27 / EO 228 Claims	A-2
2.	Amendment of Claims Based on Final Survey Plan/Claims Adjustment Folder (FSD/CAF)	A-4
3.	Bond Redemption and Interest Payment	A-6
4.	Inquiry, Counseling and Processing of Services Requested	A-7
5.	Issuance of Certification on Status of AR Bond	A-10
6.	Payment of Land Transfer Claim Proceeds	A-11
7.	Refund of Excess Payment	A-14
8.	Transfer/Conversion/Exchange/Replacement of AR Bonds	A-16
9.	Valuation of Landholdings under RA 6657/RA 9700	A-17a
	Internal Services	A-18
10.	Authentication of Agrarian Reform Bonds	A-19
11.	Refund of Excess Land Amortization	A-20
12.	Review for Legal Sufficiency of Claims Folders and Signs on the Payment Release Form for Purposes of Payment of Just Compensation (Simple)	A-24
13.	Review for Legal Sufficiency of Claims Folders and Signs on the Payment Release Form for Purposes of Payment of Just Compensation (Complex)	A-26
14.	Review for Legal Sufficiency of Claims Folders and Signs on the Payment Release Form for Purposes of Payment of Just Compensation (Highly Technical)	A-28
15.	Validation of New Land Transfer Claims (LTCs) and Crediting of Cash Portion through CA/SA Systematics	A-30
16.	Validation of Adjustments of LTCs and Crediting/Debiting of Cash Portion through CA/SA Systematics	A-33



	Branch Banking Services	
	External Services	B-1
17.	Account Opening	B-2
	Opening of a Deposit Account through Digital Onboarding System	B-2
	Opening of Other Deposit Account	B-6
	ATM Card Requests	B-10
18.	Release of Captured Card	B-10
19.	Request for ATM PIN Change	B-12
20.	Request for Card Replacement	B-15
	Branch Over-the-Counter Transactions	B-20
21.	Cash Deposit – (Peso/Foreign Currencies)	B-20
22.	Cash Withdrawal	B-22
23.	Check Deposit – Peso	B-25
24.	Check Deposit – Foreign Currency	B-28
25.	Check Encashment	B-30
26.	Online Collection Payments	B-33
27.	Request for Checkbook	B-35
28.	Request for Fund Transfer	B-37
29.	Request for Passbook Replacement	B-39
30.	Request for Stop Payment Order	B-42
31.	Updating of Bank Records – Change in Account Details/Type	B-46
	Digital Banking Products/Services	<b>B-4</b> 9
32.	Enrolment to/Updating of iAccess (Non- Financial/Financial Transactions)	B-49
	Online Registration through the iAccess Facility	
	Enrolment through Personal Appearance to any LANDBANK Branch	
	Fund Transfer Activation and Customer Information Updates through Branch Appearance	
	Fund Transfer Activation and Customer Information Updates through e-mail of the duly accomplished Enrolment requirements to the Branch of Account	
33.	Handling of Customer's Complaint	B-61
	Handling of Complaints on Fraudulent Transactions	B-64



	Loan Servicing	B-69
34.	Loan Against Hold-out on Deposit/Assignment of	B-69
	Government Securities (GS)	
35.	Salary Loan/PeER Loan	B-72
	Application for Salary Loan/PeER Loan	B-72
	Payment of Salary Loan/PeER Loan	B-75
	Request for Bank Certification/Statement of Account for Salary Loan/PeER Loan	B-77
	Other Branch Products/Services	B-80
36.	Bond Redemption and Interest Payment	B-80
37.	Claim of Remittance Proceeds	B-85
38.	Domestic Bills Purchase Initiation/Availment	B-88
39.	Electronic Fund Transfer/Outgoing Remittance	B-91
40.	Purchase of Over-the-Counter Check	B-93
41.	Release of Inward Returned Check	B-96
42.	Sale/Purchase of Foreign Currencies	B-98
43.	Servicing of Modified Disbursement System (MDS) Transactions	B-10 <sup>2</sup>
44.	Trust/Treasury Placements	B103
	Request for Bank Documents	B-10
45.	Bank Certificate of Deposit/Bank Guarantee Deposit (BGAD)	B-107
46.	Bank Statement/ Snapshot	B-11′
	Lending Services	
	External Services	C-1
	Credit Card	C-2
47.	Application for LANDBANK Credit Card Easy Pay Program	C-2
	Credit Card Management	C-5
48.	Change of Name and Civil Status	C-5
49.	Increase/Decrease of Credit Card Limit or Upgrade/Downgrade of Credit Card Type	C-9
50.	Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation	C-14
51.	Lifting of Hold-out on Deposit	C-19
52.	Redemption of Reward Points	C-22
53.	Refund of Overpayment	C-25
54.	Reissuance of Credit Card	C-28
55.	Settlement of Past Due Account	C-32
56.	Waiver of Credit Card Annual Fee	C-39



57.	Handling of Disputed Transactions	C-42
	Loans (Regular)	C-48
58.	Inquiry and Counseling and Processing of Loan	C-48
	Inquiry and Counseling	C-48
	Loan Application Evaluation	C-50
	Preparation of Credit Facility Proposal or Credit Recommendation and Approval Memorandum (CRAM)	C-53
	Approval of Credit Facility Proposal (CFP) or Credit Recommendation and Approval Memorandum (CRAM)	C-56
59.	Issuance of Certificate of Outstanding Balances and Interest Paid	C-62
60.	Issuance of Certificate of Full Payment	C-64
61.	Issuance of Letter of Guarantee	C-66
	Loan Recovery – Consumer Lending Group	C-67
62.	Issuance of Certification	C-67
63.	Partial Release of Collaterals	C-69
64.	Release of Collaterals as a Result of Full Payment	C-72
65.	Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions	C-75
66.	Settlement of Loan Obligations by Delinquent Borrower	C-78
	Request for Settlement of Loan Obligations by Delinquent Borrowers	C-78
	Settlement of Loan Obligations by Delinquent Borrowers	C-81
	Loan Recovery – Loan Recovery Department	C-85
67.	Issuance of Certification	C-85
68.	Partial Release of Collaterals	C-87
	Request for Partial Release of Collaterals	
	Proposal Preparation for the Partial Release of Collaterals	C-88
	Approval of Partial Release Proposal	C-90
69.	Release of Collaterals as a Result of Full Payment	C-93
70.	Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions	C-95
	Request for Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions	C-95
	Proposal Preparation for Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions	C-97



	Approval for the Release of Collaterals via Loan Take-out (Full Payment) by other Financial Institutions	C-99
71.	Settlement and Release of Underlying Collaterals of LANDBANK-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC	C-103
	Receivership/Liquidation Request for Settlement of Underlying Collaterals of LANDBANK-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation	C-103
	Settlement of LANDBANK-Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation	C-106
	Release of Underlying Collaterals of LANDBANK- Rediscounted Loan Obligations of Borrowers of Closed Banks Under PDIC Receivership/Liquidation	C-109
72.	Settlement of Loan Obligations by Delinquent	C-112
	Borrowers Request for Settlement of Loan Obligations by Delinquent Borrowers	C-112
	Settlement of Loan Obligations by Delinquent Borrowers	C-115
	Non-Borrowing Transactions	C-119
73.	Negotiation of Letters of Credit (Payment to Beneficiary)	C-119
74.	Opening of Letters of Credit (Cash)/Stand-by Letters of Credit	C-121
75.	Outgoing Telegraphic Transfer related to Trade Transaction	C-126
	Real and Other Properties Acquired/Acquired	C-128
70	Assets	0.400
76.	Conduct of Public Bidding	C-128
77.	Documentation of Disposal via Public Bidding	C-130
78.	Redemption and Acceptance of Full Payment of Redemption Price	C-132
79.	Redemption Certificate Execution and Issuance	C-135
80.	Refund of 10% of the Offered Price for Disapproved Negotiated Sales Offer by the Bank's Approving Authority/ies	C-137
81.	Release of Repossessed Vehicles	C-139
82.	Release of Sale Documents to ROPA Buyer	C-142



	Internal Services	C-144
83.	Appraisal Services	C-145
84.	Collection of Customs Duties	C-146
85.	Credit Investigation/Background Investigation Services	C-147
86.	Credit Rating of LANDBANK Borrowers (Large Enterprise, Micro, Small and Medium Enterprise (MSME), Cooperative, Partner Financial Institutions, and Easy Home Loan (EHL)	C-149
87.	Documentation and Review of Legal Sufficiency of Loan Contracts	C-150
88.	Environmental and Social Assessment of LANDBANK-Financed Projects	C-153
89.	Issuance of Certificates	C-155
90.	Issuance of Letters of Credit (L/C)	C-157
91.	Issuance of Statement of Account	C-159
92.	Letters of Credit (L/C) Amendment	C-160
93.	Loan Documentation	C-162
94.	Notarial Services	C-168
95.	Payment Processing	C-169
96.	Processing of Direct Import Remittance	C-172
97.	Processing of Documents Against Acceptance	C-173
98.	Processing of Documents Against Payment	C-175
99.	Processing of Domestic Bills	C-178
100.	Processing of Inward Remittance	C-180
101.	Processing of Import Bills (IB)	C-182
102.	Processing of Open Account	C-183
103.	Retrieval and Safekeeping of Collaterals Documents	C-184
104.	Skip Tracing and Asset Verification	C-186
105.	Title Verification (TV)	C-188
	Treasury and Investment Banking Services External Services	D-1
106.	Trading and Marketing of Agrarian Reform (AR) Bond	D-2
107.	Investment Banking – Underwriting/Arranging the Issuances of Debt and Equity Securities in the form of Bonds, Long-term Negotiated Certificates of Deposits (LTNCD), Loan Syndication and Corporate Notes and Other	D-6
108	Debt/Equity Securities Investment Banking – Financial Advisory	D-12



	Internal Services	D-16
109.	FSHSD – Over-the-Counter Purchase and Sale of Foreign Currencies	D-17
110.	LRMD – Funding of Peso/Foreign Currency Transactions	D-20
111.	RFTD – Client Foreign Exchange Transactions (Special Booking Rate)	D-21
112.	TBMU – Treasury Investment Product Placements in Primary and Secondary Market	D-22
113.	TOD – Batch Issuance of Confirmation of Sale of Retail Treasury Bonds and NROSS Client's Summary of Transactions thru LANDBANK- Servicing Branch	D-25
114.	TOD – Issuance of Confirmation of Sale of Government Securities and Client's Summary of Transactions thru LANDBANK-Servicing Branch	D-31
	Trust Services	
	External Services	E-1
115.	Opening of Trust Accounts	E-2
116.	Additional Contribution/Reinvestment	E-5
117.	Account Withdrawal	E-7
	Operations and Administrative Support Services	
	External Services	F-1
	Human Resource-related Services	F-2
118.	Employment Verification and Other Queries	F-2
119.	Pre-employment Assessment and Selection (Rank and File)	F-5
120.	Request for Service Record and Other Document/Record of Separated Employees (with Records On-Site and Archived at Antipolo Warehouse)	F-10
121.	Request for Replacement of Lost, Old/Outdated or Damaged Alumni IDs	F-14
122.	Sourcing/Talent Acquisition	F-16
123.	Handling of Whistleblowing Reports (WBR) / Referral	F-17a



	Internal Services	F-18
	Corporate Services Sector – Property Valuation Services Department and Property Valuation and Field Operations Group	F-19
124.	Credit Investigation/Background Investigation Services	F-19
125.	Securing Certified True Electronic Copy (CTEC) of Title	F-21
	Corporate Services Sector – Provident Fund Department	F-24
126.	Motor Vehicle (MV) Lease Purchase Plan – Reimbursement of 50% Registration Cost and Third-Party Liability (TPL) – Per Account	F-24
127.	Motor Vehicle (MV) and Motorcycle (MC) Loan	F-25
128.	Provident Fund (PF) Loan	F-30
129.	Real Estate Loan (REL) – Processing, Evaluation and Approval	F-34
130.	Real Estate Loan (REL) – Documentation and Releasing of Loan Proceeds	F-38
131.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Processing of Refundable Equity	F-41
132.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Release of Mutual Aid Benefit Fund (MABF) Claim	F-43
133.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Release of Loss of Life and Disability Benefit Program (LLDBP) Claim	F-44
134.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Release of Mutual Medical Emergency Assistance Fund (MMEAF) Financial Assistance	F-45
135.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Request of SOA/Certification of Equity Contributions and Loan Balance	F-46
136.	Release of Claims/Benefits, Statement of Accounts (SOA)/ Certifications and Loan Documents – Release of Original/Transfer Certificate of Title (OCT/TCT) for Real Estate Mortgage (REM) and Certificate of Registration (CR) for Motor Vehicle (MV) Loan	F-48



137.	Request for Statement of Processing and Release of Insurance Claim	F-49
	Corporate Services Sector – Human Resource	F-59
	Management Group	
138.	Authority to Travel Abroad	F-59
139.	Availment of Leave Benefits (Magna Carta for Women/ Rehabilitation Leave/Study Leave)	F-61
140.	Certificate of Employment (COE) for Officers	F-64
141.	Certificate of Employment (COE) for Rank-and-File	F-65
142.	Certificate of Employment with Job Description	F-66
143.	Certificate of Last Salary/Other Allowances, Bonuses and Incentives	F-68
144.	Certificate of Leave without Pay or Unused Leave Credits	F-69
145.	Certificate of Premium/Loan Payments	F-71
146.	Certification of Performance Rating	F-72
147.	Deployment of Outsourced Manpower Services (OMS)	F-73
148.	Enhanced Recruitment, Selection and Placement	F-76
149.	Evaluation of Proposal for Regular Hiring	F-79
150.	Issuance of Certificate of Trainings Attended	F-82
151.	Issuance of Certification for IPCR Rating	F-83
152.	Issuance of Medical Certificate for Training, Gym Clearance, Wellness Participation, Uniform Exemption, Studies, etc.	F-84
153.	Processing of Letter of Intent to Separate from Service	F-86
154.	Processing and Release of Terminal Pay to Employees Separated from Service	F-89
155.	Request for Biometric Device Access (RBDA)	F-95
156.	Request for Document/Record of Active Employees	F-97
157.	Request for Exemption from Wearing Office Uniform or on Certain Prescribed Dress Code of the Bank	F-99
158.	Request for Processing of LANDBANK Work-From- Home Reporting Tool (LWRT) and Biometric Device Management Software (BDMS) Access thru User Request/Certification of Access Rights Form (UR/CARF)	F-101
159.	Request for Replacement of Lost, Old/Outdated or Damaged LANDBANK Employee IDs	F-103
160	Request for Service Record of Officer	F-105



161.	Request for Service Record of Rank-and-File (with records on-site)	F-109
162.	Request for the Grant of Professional Award	F-111
163.	Request for Updating of Contact Details to avail of the Electronic Salary Loan (ESL)	F-114
164.	Request for Permission to Teach	F-115
	Digital Banking Sector	F-117
165.	Generation of Internet Banking Back-Office MIS Reports	F-117
	Office of the President – Corporate Affairs Group	F-119
166.	Request for weAccess Account Maintenance	F-119
	Office of the President – Legal Services Group	F-121
167.	Processing of Clearances - Pendency/Non- Pendency of Administrative Cases	F-121
168.	Processing of Clearances - Pendency/Non- pendency of Administrative Cases and Evaluation for any Anomaly or Irregularity	F-123
	Operations Sector – Banking Services Group	F-125
169.	Enrollment of Large Taxpayer/Non Large Taxpayer Account in the Electronic Tax Payment System (ETPS) Enrollment Facility	F-125
170.	Enrollment of MDS Sub-Account/s to the MDS Online System	F-130
171.	Processing and Remittance of Philippine Health Insurance Corporation (PHIC) Collections	F-132
172.	Processing of Notice of Cash Allocations (NCAs) through Modified Disbursement Scheme (MDS) Online System	F-136
173.	•	F-138
174.	Updating/Closure of Modified Disbursement Scheme (MDS) Sub-Account/s to the MDS Online System	F-140
	Operations Sector – Controllership Group	F-141
175.	Issuance of PhilHealth Certification and signed Claim Form 1 (CF1) and Claim Signature Form (CSF)	F-141
176.	Processing of Claims/Disbursement Transactions (Head Office)	F-143
177.	Processing of Claims/Disbursement Transactions (Field Units)	F-147
178.	Processing of Terminal Pay	F-151



179.	Validation of	GSIS Loan Applications	F-155
	<b>Annexes</b> <i>Agrarian</i> Se	rvices	G-1
	Annex A	Documentary Requirements for Bond Transactions	G-2
	Annex C	Documentary Requirements for Payment of Land Transfer Claim Proceeds	G-8
	Annex D	Documentary Requirements for Refund of Excess Payment	G-15
	Branch Ban	king Services	
	Annex E	List of Products and Services	G-16
	Annex F	List of Valid Identification Requirements	G-17
	Annex G	Documentary Requirements for Opening an Account	G-18
	Annex H	Fees and Charges	G-29
	Annex I	Documentary Requirements for Handling of Complaints (For LANDBANK VISA Debit Card and Mastercard Prepaid Card)	G-36
	Annex J	Fees and Charges for Application of Salary Loan/PeER Loan	G-38
	Annex K	List of Trust Products	G-40
	Annex L	Documentary Requirements for Trust/Treasury Products	G-76
	Lending Ser	vices	
	Annex M	Documentary Requirements for Regular Loans	G-77
	Annex N	Fees and Charges for Loan Application and Property Appraisal	G-92
	Annex O	Processing Time in the Conduct of Credit Investigation	G-93
	Annex P	Processing Time in the Conduct of Property Inspection/Appraisal	G-95
	Annex Q	Documentary Requirements for Negotiation of Letters of Credit and/or Other Trade-related Transactions	G-98
	Annex R	Fees and Charges for Negotiation of Letters of Credit and/or Other Trade- related Transactions	G-100
	Annex S	Documentary Requirements for Appraisal Services	G-101



Annex T	Documentary Requirements for Credit/Background Investigation Services	G-106
Annex U	Documentary Requirements for Issuance of Letters of Credit	G-108
Annex V	Fees and Charges for Issuance of Letters of Credit	G-111
Annex W	Fees and Charges for Amendment of Letters of Credit	G-112
Annex X	Fees and Charges for Processing of Import Bills (IB)	G-113
Treasury and	d Investment Banking Services	
Annex Y	Documentary Requirements for AR Bond Trading and Marketing	G-114
Annex Z	Documentary Requirements for Brokering and Distribution	G-117
Annex AA	Fee Schedule for Brokering/Placement	G-124
Trust Service	es	
Annex AB	Documentary Requirements for Escrow - BIR Capital Gains Tax	G-125
Annex AC	Documentary Requirements for Department of Migrant Workers (DMW) Escrow Account (Private Institutional Customers)	G-126
Annex AD	Documentary Requirements For Department of Human Settlements and Urban Development (DHSUD) Escrow Account (Private Institutional Customers)	G-127
Annex AE	Documentary Requirements for Credit Surety Fund (CSF) Account	G-129
Annex AF	Documentary Requirements for Other Escrow/Trust Accounts	C-130
Annex AG	Basic Trust Fees	C-132
Operations a	and Administrative Support Services	
Annex AH	Documentary Requirements for PF Real Estate Loan	G-133
Annex Al	Checklist of Requirements for Separating Employees	G-138
Annex AJ	Documentary Requirements for Processing of Terminal Pay	G-141