



UCPB LEASING AND FINANCE CORPORATION

CITIZEN'S CHARTER

2024 (1ST Edition)

CERTIFICATE OF COMPLIANCE

Year: 2023

Pursuant to Republic Act No. 11032: An Act Promoting Ease of Doing Business and Efficient Delivery of Government Services, amending for the purpose Republic Act No. 9485, otherwise known as the Anti-Red Tape Act of 2007, and for Other Purposes

I, **KRISTINE MARIE G. GUEVAS**, Filipino, of legal age, Officer-in-Charge of UCPB Leasing and Finance Corporation (ULFC), the person responsible and accountable in ensuring compliance with Section 6 of the R.A. 11032 or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, hereby declared and certify the following facts:

- 1) ULFC, has established its most current and updated Citizen's Charter pursuant to Section 6 of R.A. 11032, its Implementing Rules and Regulations, and the relevant ARTA issuances.

Citizen's Charter Handbook Edition: Year: 2024 (1st Edition)

- 2) The following required forms of posting of the Citizen's Charter are present:

✓	Citizen's Charter Information billboard (In the form of Interactive Information kiosks, electronic billboards, posters, tarpaulins standees, others)
✓	Citizen's Charter Handbook (aligned with Reference B of ARTA Memorandum Circular No. 2019-002)
✓	Official website/online posting

- 3) The Citizen's Charter Information billboard enumerates the following information:

- a. External Services;
- b. Checklist of requirements for each type of application or request;
- c. Name of the person responsible for each step;
- d. Maximum processing time;
- e. Fees to be paid, if necessary; and
- f. Procedure for filing complaints and feedback.

- 4) The Citizen's Charter Handbook enumerates the following information:

- a. Mandate vision, mission, and corporate values;
- b. Government services offered (External and Internal Service);
 - i. Comprehensive and uniform checklist of requirements for each type of application or request;
 - ii. Classification of service;
 - iii. Type of transaction;
 - iv. Who may avail;
 - v. Client steps and agency actions to obtain a particular service;
 - vi. Person responsible for each step;
 - vii. Processing time per step and total;
 - viii. Fees to be paid per step and total, if necessary;
- c. Procedure for filing complaints and feedback;
- d. Contact information of ARTA, Presidential Complaints center (POC), and CSC Contact Center ng Bayan in the complaints mechanism; and
- e. List of Offices

- 5) The Citizen's Charter Information Billboard is posted at the main entrance of the office or at the most conspicuous place of all the said service offices;
- 6) The printed Citizen's Charter Handbook is placed at the windows/counters of each frontline offices to compliment the information on the services indicated in the Information Billboard.
- 7) The Citizen's Charter Handbook version is uploaded on the website or any online platform available of the agency/LGU through a tab or link specifically for the Citizen's Charter, located at the most visible space or area of the official website or the online platform available.
- 8) The Citizen's Charter is written either in English, Filipino and/or in the local dialect and published as an information material.
- 9) There is an established Client Satisfaction Measurement.

This certification is being issued to attest to the compliance of the agency with the foregoing statements that can be validated by the Authority.

ORIGINAL SIGNED
KRISTINE MARIE G. GUEVAS
Officer-in-Charge

UCPB LEASING AND FINANCE CORPORATION (ULFC) is a wholly-owned subsidiary of Land Bank of the Philippines (LBP). ULFC has been in the industry of finance and lease since 1990. Its Head Office is located at 3rd floor, OF Bank Building, Liwasang Bonifacio, Manila.

Vision:

To be the preferred financing company of Small and Medium Enterprise by 2025.

Mission:

To provide personal and proactive service that effectively responds to our clients' diverse needs.

To promote a culture of professionalism, integrity, excellence and social responsibility among our employees.

Corporate Values:

- P** - Progressive
- A** - Adaptable
- S** - Sincerity & Integrity
- S** - Sense of Urgency
- I** - Intuitiveness
- O** - Obsessed with Excellence
- N** - Nurturing

Board of Directors

Liduvino S. Geron, Chairman
Gonzalo Benjamin A. Bongolan
Annalene M. Bautista
Alan V. Bornas
Ma. Celeste A. Burgos
Winston Rochel L. Galang
Elcid C. Pangilinan

BOARD COMMITTEES:

Executive Committee

Liduvino S. Geron
Ma. Celeste A. Burgos
Elcid C. Pangilinan

Audit Committee

Annalene M. Bautista
Alan V. Bornas
Winston Rochel L. Galang

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I. CREDIT FACILITIES AND REQUIREMENTS

A. AMORTIZED COMMERCIAL LOAN

AMORTIZED COMMERCIAL LOAN (ACL) is a type of credit facility in the form of a loan to finance short or long-term funding requirements. Payment is computed by amortizing the principal amount over a specified period at a given rate. This facility is secured by a mortgage of a real or personal property.

Target Market	Sole Proprietorship Partnership Corporation
Terms	Ranges from 1 to 5 years
Loan Value	Maximum of ninety five percent (95%)
Rate	Prevailing rate at the time of availment
Eligibility Criteria	Profitable operation over the last three years No adverse findings
Security <ul style="list-style-type: none"> • Real Estate Mortgage • Chattel Mortgage • Deed of Assignment or Pledge 	Chattel on Inventory Shares of Stocks Motor Vehicles Heavy Equipment Industrial or Production Machines Marine Vessel
Manner of Payment	Amortization (principal plus interest) payment can be paid monthly, quarterly, or on a semi-annual basis.

B. FINANCIAL LEASE	
FINANCIAL LEASE is a mode of extending credit through a non-cancellable lease contract under which the lessor (ULFC) purchases or acquires an asset (<i>machinery or equipment</i>) at the instance of the lessee. The title to the asset is under ULFC with no obligation for the lessee to purchase at the end of the lease.	
Target Market	<ul style="list-style-type: none"> • Sole Proprietorship • Partnership • Corporation
Equipment that can be leased	<ul style="list-style-type: none"> • Industrial Equipment • Land Transportation Equipment • Water Transport Equipment • Air Transport Equipment • Construction Equipment • Office Machines • Telecommunications Equipment • Materials Handling Equipment • Agricultural Equipment • Auxiliary Equipment
Term	Ranges from 2 to 7 years
Rate	Prevailing lease rate at the time of availment which can be fixed, reset quarterly, semi-annually or annually
Guaranty Deposit	Ranges from 0% to 30% of the cost of the equipment
Manner of Payment	Monthly, quarterly, or on semi-annual basis

C. RECEIVABLE DISCOUNTING	
RECEIVABLES DISCOUNTING LINE (RDL) is a loan extended to client for the purpose of financing trade receivables	
Target Market	Sole Proprietorship Partnership Corporation
Maximum Term	Maximum of 180 days for invoice and check discounting Up to 36 months for installment sales
Loan Amount	Maximum of P15.0M ¹
Security	Deed of Assignment Against Receivables (e.g., PDCs, contracts, invoices)

¹ in excess of the P15.0M of which clean portion shall be fully covered by collateral

ANNEX A: PRODUCT REQUIREMENTS

General Requirements:

1. Duly accomplished Data Privacy Notice and Consent Form (DPNCF) (for signatories/officers).
2. Duly accomplished ULFC Customer Information Sheet / Application Form (ULFC CIS/AF), for the company, principal officers, authorized signatories and borrowers /lessee.

Sole Proprietorship

1. Company Profile
2. Certificate of Registration of Business Name / DTI.
3. Latest three (3) years Audited Financial Statements (AFS) with notes to the AFS and ITRs duly received by BIR or its authorized collecting agents.
4. Interim Financial Statements
5. Latest six (6) months bank statements
6. List of customers and suppliers with contact details and terms of payment
7. Bio-Data/professional background of the proprietor with government valid ID. e.g. PhilID
8. List of existing creditors with contact details

Partnership

1. Company Profile
2. Articles of Partnership (authenticated by the AO).
3. By-Laws with SEC (authenticated by the AO).
4. Latest three (3) years Audited Financial Statements (AFS) with notes to the AFS and ITRs duly received by BIR or its authorized collecting agents.
5. Interim Financial Statements
6. Valid Community Tax Certificate.
7. Photocopy of at least one (1) valid photo-bearing identification document issued by an official authority and with three (3) original specimen signature of Client, its authorized signatory/ies.
8. List of existing creditors with contact details

Corporation

1. Company Profile
2. Articles of Incorporation and By-Laws with SEC Certificate of Registration.
3. Bio-Data/professional background of key officers of the company with government valid IDs. e.g. PhilID
4. Latest General Information Sheet.
5. Latest three (3) years Audited Financial Statements (AFS) with notes to the AFS and ITRs duly received by BIR or its authorized collecting agents.
6. Interim Financial Statements
7. Latest six (6) months bank statements
8. List of customers and suppliers with contact details and terms of payment
9. List of existing creditors with contact details

Other Requirements as applicable:

1. BSP Certificate of Registration for clients engaged in Money Service Business:
 - Remittance and Transfer Company
 - Money Changer (MC)
 - Foreign Exchange Dealer (FXD)
2. Certificate of Registration with AMLC for covered person
3. For GOCC and Local Government Units (LGUs): copy of the Monetary Board Opinion (on the government borrowings) and notice of award of bidding / approved budget for the purpose, as applicable.
4. Original Copy of Affidavit of Denial (for clients with adverse findings).
5. If secured by a real estate mortgage, photocopy of valid TCT, CCT, Tax Declaration, etc.
6. Other documents that may be required to evaluate/support the financial statements, business operations or establish identity of the borrower/lessee/authorized signatories, sureties/guarantors and beneficial owners.

II. EXTERNAL SERVICES

A. APPLYING FOR A CREDIT FACILITY

Schedule of availability of service: 9:00 A.M.-5:00 P.M. Monday to Friday except holidays

Products	Processing Time*
<ul style="list-style-type: none"> • Amortized Commercial Loan • Financial Lease • Receivable Discounting Line 	20 working days

* From complete submission of ALL requirements. Said period may be extended should additional documents be required during the evaluation of the application.

Department:		Marketing Department				
Type of Transaction:		Highly Technical				
Who may avail:		Client				
STEPS	ACTIVITY		UNIT/ PERSON RESPONSIBLE	PROCESSING TIME*	FEES	FORMS
	CLIENT STEPS	AGENCY ACTION				
1	Contact ULFC Account Officer (AO) to apply for a loan/lease financing program that suits your needs. Refer to contact details.	1.1 Discuss ULFC's products and services	Account Officer (AO)	1 hr.		
2	Accomplish Customer Information Sheet/ Application Form (CIS/AF) /Data Privacy Notice and Consent Form (DPNCF) and submit to AO.	2.1 Accepts and review completeness of CIS/AF. Discuss list of requirements and applicable fees/charges	Account Officer (AO)			Data Privacy Notice and Consent Form (DPNCF) ULFC Customer Information Sheet / Application Form (ULFC CIS/AF)

3	Submit to the handling AO the required documents needed for processing/ evaluation.	<p>3.1 Review completeness of documents submitted.</p> <p>3.2 Request credit/ background investigation and appraisal of property or equipment as applicable.</p> <p>3.3 Conduct client calls/plant or site visits/ business verification to clarify or verify information contained in the submitted documents and obtain additional documents or information, as necessary.</p> <p>3.4 Evaluate the loan application based on reports gathered. Notify client for extension of processing time as necessary</p> <p>3.5 Notify client if the application did not pass the evaluation criteria.</p>	Account Officer (AO)	<p>20 banking days from date of submission of complete documents.</p> <p>May be extended, should ULFC require additional documents, as well as additional visits (site/plant visit, etc.) during the evaluation of the application and if there are delays in the result of the appraisal report.</p>	<i>Refer to Annex C for fees related to appraisal</i>	Notice of Denial, if the application did not pass the evaluation criteria
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4	Wait for the Notice of Approval (if approved) or Notice of Disapproval, if disapproved.	<p>4.1 Prepare CRAM and recommend approval to the appropriate approving body.</p> <p>4.2 Issue a Notice of Approval/ Disapproval and give further instructions for the pre-release requirements/ documents</p>	Account Officer (AO)			<p>Notice of Approval-Credit Advice</p> <p>Notice of Disapproval (stating therein the reason)</p>
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For queries:

Department	Telephone Number
Marketing Department	09988494517 – Elenita T. Dela Cruz

B. RELEASING OF LOAN/LEASE PROCEEDS

Schedule of availability of service: 9:00 A.M.-5:00 P.M. Monday to Friday except holidays
Signatories for ULFC shall not exceed three (3) authorized officers.

Department:		Marketing Department/ Operations Department/ Treasury Department				
Type of Transaction:		Simple				
Who may avail:		Client				
STEPS	ACTIVITY		UNIT/ PERSON RESPONSIBLE	PROCESSING TIME	FEES	FORMS
	CLIENT STEPS	AGENCY ACTION				
1	<p>Submit all applicable pre-release/ documentary requirements (Annex D as guide documents checklist)</p> <p>Sign loan/lease documents prepared by ULFC and pay the applicable fees, if not to be deducted from the proceeds of lease/loan.</p>	<p>1.1 Provide a customized checklist necessary for the release of loan/lease.</p> <p>1.2 Review documents submitted and prepare loan/lease documents</p> <p>1.3 Process the release of proceeds via check or deposit to LBP account.</p>	Marketing Dept. /Operations Dept. /Treasury Dept.	within 2 days from submission of complete documents	<p>Refer to Annex C for fees related to as follows:</p> <p>*Processing Fee</p> <p>*Notarial Fee</p> <p>*Documentary Stamp</p> <p>*Mortgage fee and chattel fee/ appraisal fee</p> <p>*Registration Fee</p>	Account Document Checklist (ADC)
2	Receive loan/lease proceeds via check	2.1 Inform client on the release loan/lease proceeds.	Marketing/ Treasury Dept.	Within 1 day		

ANNEX B: APPRAISAL FEE *(as applicable)*

*APPRAISAL FEE	
Financed leased/assets	FEE
	Depend on the number and type of equipment, location, etc.
Real Estate Mortgage	
Metro Manila / Provincial	FEE
As determined by the third party appraisal company	

ANNEX C: PROCESSING FEE *(as applicable)*

PROCESSING FEE	
AMOUNT FINANCED	FEE
up to P5.0M	P2,000.00
P5.01M up to P20.0M	P5,000.00
more than P20.0M	P10,000.00

NOTARIAL FEE
P1,000 per document

DOCUMENTARY STAMP
(amount financed/200) *1.5

MORTGAGE FEE AND CHATTEL FEE
shall depend on the amount and asset to be financed (to be computed/collected by another gov't. agency)

REGISTRATION FEE
shall depend on the type of equipment, location, etc. (to be computed/collected by another gov't. agency)

ANNEX D: GUIDE DOCUMENT CHECKLIST *(only applicable documents will be required)*

UCPB LEASING AND FINANCE CORPORATION (ULFC)
Makati Avenue, Makati City
Lease Schedule (LS)/Promissory Note (PN) # _____
ACCOUNTS DOCUMENTATION CHECKLIST (ADC)

Account Name : _____ Transaction Type: _____
 Facility Type : _____ New Facility/Line Re-avalment
 Amount : _____ Extension of Facility/Line Sales Contract Receivables (SCR) for ROPA
 Term : _____ Renewal of Facility/Line Others: (please specify) _____
 Collateral/Security : _____

I. LOAN DOCUMENTS PROVIDED BY LOAN DOCUMENTATION UNIT			Remedial Mgmt. & Legal Enforcement Dept.'s (RMLED)	
SUBMITTED	Date	Remarks	Compliant	Remarks
A. Lease Facility				
1 Lease Agreement				
2 LS				
3 Delivery and Acceptance Receipt				
4 Deed of Absolute Sale (DOAS)				
5 Affidavit of Ownership				
6 Disclosure Statement				
Other documents required by approving authority/ies: _____				
B. Amortized Commercial Loan Facility				
1 Loan Agreement				
2 PN with CHM				
3 PN - term loan				
4 Chattel Mortgage (CHM)				
5 Real Estate Mortgage (REM)				
6 Opinion of the Legal Counsel				
7 Disclosure Statement				
Other documents required by approving authority/ies: _____				
C. Receivable Discounting Line				
1 Credit Agreement				
2 PN with Deed of Assignment				
3 CHM				
4 REM				
Other documents required by approving authority/ies: _____				
GENERAL DOCUMENTS				
<i>If supported by Joint and Solidary Signature (JSS)/Corporate Surety</i>				
1 Continuing Suretyship Agreement (Indicate individual name of JSS / Corporate Surety) (Indicate individual name of JSS / Corporate Surety)				
2 Partnership / Board Resolution or Sec. Certificate (if applicable)				
A. For the Loan and signatory/ies (Indicate name of signatory) (Indicate name of signatory)				
B. For the Corporate Surety (Indicate name of Corporate Surety)				
C. For 3rd party mortgagor (Indicate name of 3rd Party)				
3 Signature Card (Please indicate individual name) (Please indicate individual name)				

Others: _____

II. COLLATERAL DOCS / SUPPORTING AVAILMENT DOCUMENTS SUBMITTED BY MARKETING		RMLED REMARKS
A. Lease Facility (Direct Lease)		
<i>(Indicate Name of Supplier)</i>		
1 Copy of quotation from supplier		
2 Purchase Order (PO) issued by ULFC (PO # _____)		
3 Original copy of Sales Invoice (SI) # _____ or Notarized copy of Deed of Sale dated _____ with copy of Sec. & valid IDs of signatories		
4 Original copy of duly acknowledged Delivery Receipt (DR) dated _____ with DR number _____		
5 Copy of Official Receipt (OR)/prescribed Acknowledgement Receipt of downpayment		
6 Original copy of latest valid SafeTnet Report (if applicable)		
7 Original copy of Appraisal Report dated _____ appraised by _____		
8 Original copy of CAID's Price Verification Report dated _____		
9 Original copy of notarized Undertaking for the deferred submission of LTO OR/Certificate of Registration (CR)		(Commitment date _____)
Other documents required by approving authority/ies: _____		
B. Lease Facility (Sale and Leaseback)		
<i>For Brand new:</i>		
1 Certified true copy of SI or Deed of Sale _____ w/ copy of Sec. Cert. & valid IDs of		
2 Original copy of duly acknowledged DR dated _____ with DR		
3 Certified true copy of OR of full payment (OR # _____)		
4 Original copy of CAID's Price Verification dated _____		
5 Copy of latest and valid SafeTnet Report dated _____		
<i>For Secondhand:</i>		
Original copy of Appraisal Report dated _____ appraised by _____		
<i>If vehicles:</i>		
1 Original copy of LTO OR # _____		
2 Original copy of LTO CR # _____		
3 Original copy of Stencils in LTO Blue Form (____ sets)		
<i>For brand new only (direct Lease)</i>		
4 Original copy of notarized Undertaking for the deferred submission of LTO OR/CR		(Commitment date _____)
Other documents required by approving authority/ies: _____		
C. Amortized Commercial Loan (ACL)		
1. For Vehicles:		
<i>For Brand new:</i>		
Original/certified true copy of SI or Deed of Sale _____ w/ copy of Sec. Cert. & valid IDs of		
Original/certified true copy of duly acknowledged DR dated _____ with number DR number _____		
Original/certified true copy of OR /Certificate of downpayment		
Original copy of latest and valid CAID's Price Verification report dated _____		
Original copy of latest and valid SafeTnet Report		
<i>For Secondhand</i>		
Original copy of Appraisal Report dated _____ appraised by _____		
Plate Number _____		
Original LTO OR # _____		
Original LTO CR # _____		
Stencils in LTO Blue Form (____ sets)		
<i>For brand new only:</i>		
Original copy of notarized Undertaking for the deferred submission of LTO OR/CR		(Commitment date _____)
Other documents required by approving authority/ies: _____		

2. For Aircraft			
<i>(Indicate Aircraft Name and Serial Number)</i>			
CAAP Certificate of Airworthiness	<input type="checkbox"/>	_____	<input type="checkbox"/>
Control Number _____			
Issue Date _____			
Expiration Date _____			
CAAP Certificate of Registration	<input type="checkbox"/>	_____	<input type="checkbox"/>
Registration Number _____			
Issue Date _____			
Expiration Date _____			
Other documents required by approving authorities:	<input type="checkbox"/>	_____	<input type="checkbox"/>
3. For Vessels			
<i>(Indicate name of Ship)</i>			
MARINA Certificate of Philippine Registry	<input type="checkbox"/>	_____	<input type="checkbox"/>
Registry Number _____			
MARINA Certificate of Ownership	<input type="checkbox"/>	_____	<input type="checkbox"/>
Ownership Number _____			
Other documents required by approving authorities:	<input type="checkbox"/>	_____	<input type="checkbox"/>
4. For Real Estate Mortgage (REM)			
Original copy of Transfer Certificate of Title (TCT) # _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Original Copy of latest updated Realty Tax Receipt # _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Land _____			
Improvement _____			
Original Copy of latest updated Realty Tax Clearance _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Land _____			
Improvement _____			
Original Copy of latest updated Tax Declaration # _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Land _____			
Improvement _____			
Original Copy of certification of no improvement from Assessor's _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Original Copy of Certificate of Non-Delinquency of Real Property Tax _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Original Copy of Tax Clearance Certificate _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Original Copy Certificate of Authorizing Registration (CAR) _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
CAR # _____			
Lot Plan _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Approved Summary Plan Form _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
if ROPA:			
Approved CRAM for Dacion en Pago Arrangement _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Accomplished Clearance Sheet _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Duly signed and executed conveyance documents (to be determined and listed by RMLE Dept. below):	<input type="checkbox"/>	_____	<input type="checkbox"/>
Sec. Cert. or Resolution certifying the approval of the full/partial via Dacion en Pago by the appropriate approving authority _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Client's Corp. Resolution (Board Resolution and, if required, Resolution) authorizing the Dacion en Pago in favor of ULFC and designating the authorized signatories _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Clearance of Full Settlement of Condominium Dues/Subd. Assoc. _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Other documents required by approving authorities:	<input type="checkbox"/>	_____	<input type="checkbox"/>
5. Receivable Discounting Line versus:			
Sales Invoice _____	<input type="checkbox"/>	Number of Invoice _____	<input type="checkbox"/>
Check Discounting _____	<input type="checkbox"/>	Number of Checks _____	<input type="checkbox"/>
Other documents required by approving authorities:	<input type="checkbox"/>	_____	<input type="checkbox"/>
GENERAL DOCUMENTS			
Original copy of latest and valid Insurance Policy duly endorsed or in favor of ULFC _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
<i>(Please indicate insurance company, Policy # and date)</i>			
Others: _____	<input type="checkbox"/>	_____	<input type="checkbox"/>

III. Know-Your-Client (KYC) DOCUMENTS		RMLED REMARKS	
Individual			
1 Customer Information Sheet/Application Form (CIS/IAF)	<input type="checkbox"/>	_____	<input type="checkbox"/>
2 Credit Risk Assessment (CRA)	<input type="checkbox"/>	_____	<input type="checkbox"/>
3 Customer Privacy and Data Protection Notice (CPDPN)	<input type="checkbox"/>	_____	<input type="checkbox"/>
4 Original copy of Affidavit of Sole Proprietorship	<input type="checkbox"/>	_____	<input type="checkbox"/>
5 Copy of Business Permit	<input type="checkbox"/>	_____	<input type="checkbox"/>
6 Photocopy of Cert. of Business Name Registration w/ DTI (expiry date) _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
7 Latest Audited Financial Statement (AFS):			
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
8 Latest Income Tax Return (ITR) :			
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Partnership/Corporation/3rd Party:			
1 CIS/IAF	<input type="checkbox"/>	_____	<input type="checkbox"/>
2 CRA	<input type="checkbox"/>	_____	<input type="checkbox"/>
3 Articles of Partnership/Incorporation	<input type="checkbox"/>	_____	<input type="checkbox"/>
4 Photocopy of By-Laws	<input type="checkbox"/>	_____	<input type="checkbox"/>
5 Photocopy of Partnership/Corporate Cert. C & C1 and TIN	<input type="checkbox"/>	_____	<input type="checkbox"/>
6 Copy of Business Permit	<input type="checkbox"/>	_____	<input type="checkbox"/>
7 Audited Financial Statement (AFS):			
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
8 Income Tax Return (ITR) :			
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
9 Copy of latest and valid General Information Sheet (GIS) Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
10 Copy of the latest and valid Community Tax Certificate (CTC) Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Cooperative:			
1 CIS/IAF	<input type="checkbox"/>	_____	<input type="checkbox"/>
2 CRA	<input type="checkbox"/>	_____	<input type="checkbox"/>
3 Copy of Articles of Cooperation with Cooperative Devt. Authority (CDA) Certificate of Registration	<input type="checkbox"/>	_____	<input type="checkbox"/>
4 Copy of Business Permit	<input type="checkbox"/>	_____	<input type="checkbox"/>
5 Copy of By-Laws with CDA	<input type="checkbox"/>	_____	<input type="checkbox"/>
6 Latest Audited Financial Statement (AFS):			
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
7 Latest Income Tax Return (ITR) :			
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
8 Community Tax Certificate (CTC) Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Individual JSS			
A. <i>(Indicate name of signatory)</i>			
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
B. <i>(Indicate name of signatory)</i>			
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Year _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
Surety (Individual)			
<i>(Indicate name of signatory)</i>			
<i>(Indicate name of signatory)</i>	<input type="checkbox"/>	_____	<input type="checkbox"/>
<i>(Indicate name of signatory)</i>	<input type="checkbox"/>	_____	<input type="checkbox"/>
Partnership / Corporation/3rd Party/Soleproprietorship w/ Spouse' submitted IDs			
A. <i>(Indicate name of signatory)</i>			
a. _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
b. _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
B. <i>(Indicate name of signatory)</i>			
a. _____	<input type="checkbox"/>	_____	<input type="checkbox"/>
b. _____	<input type="checkbox"/>	_____	<input type="checkbox"/>

C. (indicate name of signatory)			
a.	<input type="checkbox"/>		<input type="checkbox"/>
b.	<input type="checkbox"/>		<input type="checkbox"/>
GENERAL DOCUMENTS			
Company Profile	<input type="checkbox"/>		<input type="checkbox"/>
NFIS dated	<input type="checkbox"/>		<input type="checkbox"/>
LOANDEX dated	<input type="checkbox"/>		<input type="checkbox"/>
CMAP dated	<input type="checkbox"/>		<input type="checkbox"/>
Original copy of approved latest/updated and valid Credit Risk Rating (CRR)	<input type="checkbox"/>		<input type="checkbox"/>
Other documents required by approving authorities:			
_____	<input type="checkbox"/>		<input type="checkbox"/>
_____	<input type="checkbox"/>		<input type="checkbox"/>
Prepared by:		LEGAL CHOPPING	
_____	Date	Reviewed/Chopped by:	
Loan Documentation Specialist	Date		
Complied by:	Date		
_____	Date	Reviewed/Chopped by:	
Account Officer	Date		
Reviewed by:	Date	Reviewed/Chopped by:	
_____	Date	RMLE Lawyer	Date
Credit Admin Officer	Date	RMLE Lawyer	Date

III. VALID IDENTIFICATION REQUIREMENTS

1. Philippine Identification (PhilID) / ePhilID
2. Driver's License
3. Passport
4. PRC ID
5. Postal ID
6. Voter's ID
7. Barangay Certification with Picture
8. Senior Citizen ID
9. Company ID (registered with or supervised/regulated by BSP, SEC and IC)
10. OFW ID
11. Unified Multi-Purpose ID
12. DSWD Certification
13. NBI or Police Clearance
14. TIN ID
15. GSIS e-Card
16. SSS Card
17. OWWA ID
18. Seaman's Book
19. GOCC ID (AFP ID, HDMF, etc.)
20. National Council for the Welfare of Disabled Person Certification/ID Card
21. PhilHealth ID
22. Alien Certificate of Registration Card
23. Integrated Bar of the Philippines ID

IV. INTERNAL SERVICES

A. CONTRACT REVIEW AND LEGAL OPINION

Department:	Remedial Management and Legal Enforcement Department			
Type of Transaction:	Simple			
Who may avail:	Requesting Unit/Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Soft copy of the legal documents and/or paper to be acted upon and reviewed.		From the Requesting Unit/Department		
2. Supporting documents in relation to the legal document or paper to be acted upon.				
STEP/S	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Request for Contract Review or Legal Opinion	1.1. Receive request for legal opinion or for contract review; 1.2 Review contract and conduct legal research, when necessary; and 1.3 Discuss legal issues involved in the concern or contract with the requesting party	None	Minimum of one (1) day to a maximum of five (5) days depending on the length of the documents to be reviewed	Head of ULFC Remedial Management and Legal Enforcement Department ULFC Remedial Management and Legal Enforcement Department

B. ISSUANCE OF THE DEMAND LETTER

Department:	Remedial Management and Legal Enforcement Department			
Type of Transaction:	Simple			
Who may avail:	Marketing Department/ Asset Management and Disposition Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Refer to Annex "E"		From the Requesting Unit/Department		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Request for issuance of Demand Letter	1.1. Receive request for issuance of the Demand Letter; 1.2 Review and verify completeness of all documents submitted; 1.3 Refer and discuss endorsed account to designated Remedial Officer (RO) for legal actions to be undertaken; 1.4 Prepare the Demand Letter when necessary and identify if the account is possible for remedial action/credit workout or requires immediate legal action	None	One (1) day	ULFC Remedial Management and Legal Enforcement Department

ANNEX E: REQUIREMENTS ON THE ISSUANCE OF THE DEMAND LETTER

Checklist of Requirements	Where to Secure
Original Copy of:	
Approved Remedial Action Memorandum (RAM)	Account Officer
Updated Statement of Account	Operations Department
Photocopy of:	Credit Folder
Collection/Demand Letters with proof of receipt by Borrower/Mortgagor/Lessee	
Latest Credit Risk Rating	
Latest Asset Checking Report	
Latest Appraisal Report	
Latest Credit Checking (Customers, Suppliers, Creditors)	
Approved Credit Recommendation & Approval Memorandum/Offering Ticket	
Client Call Reports	
Loan/Lease Application/Customer Information Sheet	
Audited Financial Statements	
Statement of Assets and Liabilities of JSS, if applicable	
If Corporation:	
Articles of Incorporation and By-Laws	
Notarized Secretary's Certificate/Board Resolution	
If Partnership:	
Articles of Partnership	
Notarized Partners' Certificate or Partnership Resolution	
If Sole Proprietorship:	
DTI Certification of Registration of Business Name	
Insurance Policies	
Lease Agreement/Credit Agreement/Loan Agreement	Documentation Folder
Promissory Notes, Lease Schedules, and other evidence of Indebtedness	
Surety Agreement, if applicable	
Others:	Client
Customer Invoices, Delivery Receipts	
Customer Checks/Back-Up or Guarantee Checks	

C. REMEDIAL ACTION

Department:	Remedial Management and Legal Enforcement Department			
Type of Transaction:	Complex			
Who may avail:	Marketing Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Credit Folder		Marketing Department		
STEP/S	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. AO to transfer/ endorse account for remedial action/credit workout	1.1 Review endorsed documents;	None	1 day	Remedial Assistant/ RMLED Head
	1.2 Meet with client and evaluate business operations;		1 week	Remedial Assistant/Remedial Officer/ RMLED Head
	1.3 Assess and recommend possible remedial action plan/ credit workout.		10 days	Remedial Officer/RMLED Head

D. CREDIT & LEGAL DOCUMENT REVIEW/ LEGAL CHOPPING

Department:	Remedial Management and Legal Enforcement Department			
Type of Transaction:	Simple			
Who may avail:	Marketing Department, Asset Management and Disposition Department, Operations Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Account Document Checklist (ADC) Credit Folder		ULFC Operations Department		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Forward all credit and legal documents for review	1.1. Receive forwarded credit and legal documents for legal chopping; 1.2 Review and verify completeness of all documents submitted; 1.3 Discuss the account with the requesting unit if there is any matter that must be clarified and/or stamp ADC form to proceed with release of lease/loan proceeds	None	One (1) day	Remedial Management and Legal Enforcement Department Head/ Legal Officer

E. ACCOUNT RESTRUCTURING

Schedule of availability of service: 9:00 A.M.-5:00 P.M. Monday to Friday except holidays

* From complete submission of ALL requirements. Said period may be extended should additional documents be required during the evaluation of the application.

Department:	Remedial Management and Legal Enforcement Department			
Type of Transaction:	Highly Technical			
Who may avail:	Client			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Credit Folder		Operations Department		
Additional/New Collateral Documents, if any		Client		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME*	PERSON-IN-CHARGE
1. Request for account restructuring and communicate proposed terms and conditions	1.1 Review request and conduct preliminary assessment. Request client to submit and provide additional security/collateral, financial and other documents that may be required for account restructuring	None	3 days	Remedial Officer (RO)
2. Provide additional security/ collateral, financial and other documents as requested by the handling RO	2.1 Conduct inspection and request appraisal of additional/new collateral	Refer to Annex B for appraisal fees as applicable	*10 days (which may be extended depending on the result of the evaluation)	Remedial Assistant/ Remedial Officer
	2.2 Evaluate and review reports received and notify clients if the restructuring is not feasible.			
	2.3 Prepare restructuring proposal;		5 days	Remedial Officer/ RMLED Head
	2.4 Present to Executive Committee (ExCom) for endorsement and request Board of Directors' (BOD's) approval.		1 hr.	Remedial Officer/RMLED Head
3. Wait for notification on the status of request.	3.1 Issue a Notice of Approval/ Disapproval and give further instructions for the requirements/ documents		1 day	Remedial Assistant/ Remedial Officer

For queries:

Department	Telephone Number
Remedial Management and Legal Enforcement Department	09988494517 – Elenita T. Dela Cruz

F. DOCUMENTATION OF RESTRUCTURED ACCOUNTS

Signatories for ULFC shall not exceed three (3) authorized officers.

Department:	Remedial Management and Legal Enforcement Department/ Operations Department			
Type of Transaction:	Simple			
Who may avail:	Client			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Credit Folder		Operations Department		
Additional/New Collateral Documents, if any		Client		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Submit all applicable documentary requirements in the ADC. Pay all unpaid accrued interest, accumulated penalties and other related applicable fees on the account due for restructuring	1.1 Provide checklist/ ADC of documents 1.2 Review documents submitted and provide computation of all unpaid accrued interest, accumulated penalties and other related applicable fees. 1. 3 Prepare loan/ lease documents	Past due interest and the penalty charges computed from the date of default up to the date of booking of the restructuring which may be capitalized subject to the terms and conditions in the restructuring agreement as approved in the CRAM. <i>Refer to Annex C for other applicable fees to be charged.</i>	2 days from submission of complete documents.	Remedial Assistant/ Remedial Officer Operations Department
2. Sign loan/lease documents prepared by ULFC.	2.1 Forward signed documents to Operations Department for booking and safekeeping	None	1 day	

G. RECORD SAFEKEEPING AND CUSTODIANSHIP

Department:	Operations Department- Credit Administration Unit			
Type of Transaction:	Simple			
Who may avail:	Marketing Department, Asset Management and Disposition Department, Remedial Management and Legal Enforcement Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Credit Folder Documentation Folder Collateral Folder		From the Requesting Unit/Department		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Forward credit and loans documents	1.1. Receive credit and loan/lease documents (i.e., titles, security); 1.2 File credit and loan/lease documents, titles and store in the Record Vault	None	One (1) day	Credit Administration Officer (CAO) Loans Documentation Specialist (LDS)

H. RELEASE OF COLLATERAL

Department:	Operations Department			
Type of Transaction:	Complex			
Who may avail:	Marketing Department, Asset Management and Disposition Department, Remedial Management and Legal Enforcement Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<u>Full Release of Collateral:</u>				
Collateral-Out Receipt Form (CORF) Deed of Absolute Sale Cancellation of Mortgage		Loans Documentation Specialist		
<u>Partial Release of Collateral:</u>				
Letter Request		Client		
Request for Pull-out of Collateral/s (RPC)		Marketing Assistant/ Remedial Assistant		
Collateral-Out Receipt Form (CORF)		Loans Documentation Specialist		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Request for Pull-out of Collateral	<u>Full Release of Collateral:</u> 1.1. Notify LBP Group for the intention to release collateral;	None	Five (5) banking days	Loans Documentation Specialist
	1.2 Route CORF and prepare collateral documents;		One (1) day	
	1.3 Prepare Transaction Sheet (TS) for the reversal of nominal value of released collaterals.		One (1) day	
	<u>Partial Release of Collateral:</u> 1.1 Receive letter request and prepare RPC;		One (1) day	Marketing Assistant/ Remedial Assistant
	1.2 Prepare and route CORF;			
	1.3 Monitor the return status of the collateral.			based on commitment date provided by the client

I. RECORDING AND APPLICATION OF PAYMENT

Department:	Operations Department				
Type of Transaction:	Simple				
Who may avail:	Concerned Department/Unit				
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE			
Abstract of Collection		Cerquit Accounting System			
Transaction Sheet (TS) Supporting documents		Operations Department			
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE	
1. Treasury Assistant to inform Operations Department all collection of payment processed and recorded in Cerquit Accounting System (CAS).	1.1 Receive email and determine and classify proper application of each collection in Client's Subsidiary Ledger (SL);	None	1 day	Account Processor/Bookkeeper	
	1.2 Input appropriate accounting entries in CAS;				
	2.1 Prepare TS with attached supporting documents and forward to Operations Officer for review;				Account Processor/Bookkeeper
	2.2 Review completeness and correctness of client's SL vs. prepared TS and supporting documents;				Operations Officer
	2.3 Review TS for approval;			Operations Head	
	2.4 Forward approved TS to Financial Accounting Department (FAD) – Accounting Transaction Unit (ATU) for posting in the Books of ULFC.			Account Processor/Bookkeeper	

J. PREPARATION OF STATEMENT OF ACCOUNT

Department:		Operations Department		
Type of Transaction:		Simple		
Who may avail:		Marketing Department, Remedial Management and Legal Enforcement Department		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
E-mail		Requesting department/unit		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Request for Statement of Account (SOA)	1.1 Receive request and prepare SOA;	None	1 hour	Account Processor/Bookkeeper
	1.2 Route for review and approval;			
	1.3 Review and approve SOA;			Operations Officer Operations Head
	1.4 Forward approved SOA to the requesting department/unit			Account Processor/Bookkeeper
2. Receive request				Requesting Department/Unit

K. ISSUANCE OF SUPPLIES

Department:	Operations Department			
Type of Transaction:	Simple			
Who may avail:	Employees of ULFC			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
E-mail Request		From the Requesting Unit/Department		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Request for office supplies	1.1 Receive request from the requesting unit/department; 1.2 Release and issue office supplies from the requesting unit/department; 1.3 Update inventory of supplies	None	within one (1) hour	ULFC Executive Secretary

L. HANDLING OF COLLECTIONS

Department:	Treasury Department			
Type of Transaction:	Simple			
Who may avail:	Client and Requesting Unit/Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Official Receipt (OR)/ Acknowledgement Receipt (AR)		ULFC Treasury Department		
Post-Dated Checks		Client/Borrower		
Billing Statement		ULFC Operations Department		
Amortization Schedule		ULFC Operations Department		
Bank Statement		Issuing Bank		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Pays amortization, insurance and/or other fees due	<u>Over-the-Counter Payment:</u> 1.1 Count and examine cash or check received	Amortization, insurance, and/or other fees	Within 1 hour	Treasury Assistant/Officer
	<u>For Direct Deposit, Bills Payment or Online Payment:</u> 1.1 Receive and validate proof of deposits from AO; 1.2 Receive Collection Report and facilitate identification of Payor and purpose of payment;		One (1) day	Treasury Assistant/Officer
	<u>Maturing Post-Dated Checks:</u> 1.1 Forward list of maturing PDCs to AOs; 1.2 Treasury Department facilitate the deposit of checks in the bank		One (1) day	Treasury Assistant/Officer
	<u>For Auto-Debit Transaction:</u> 1.1 Furnish Authorization Letter to the client's maintaining branch;		One time	Marketing Assistant
	1.2 Request maintaining branch to facilitate debit		monthly	Marketing Assistant
	2. Print and issue OR		Bulk printing of ORs done twice a month	Treasury Assistant/Officer

M. DISBURSEMENTS

Department:	Treasury Department			
Type of Transaction:	Simple			
Who may avail:	Requesting Unit/Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Approved Transaction Sheet (TS)		From the Requesting Unit/Department		
Check Disbursement Voucher (DV)		Treasury Department		
STEP/S	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Forward approved TS together with the supporting documents to Treasury Department	1.1 Prepare required documents; 1.2 Route TS, Check, DV and other supporting documents to approving authorities; 1.3 Release Check, Fund Transfer, debit to ULFC current/savings account or deposit to account;	None	One (1) day	Treasury Assistant/Officer Treasury Department
2. Submit supporting receipts	2.1 Monitor submission of supporting receipts			Treasury Assistant/Officer

N. REQUEST FOR CASH ADVANCE

Department:	Treasury Department			
Type of Transaction:	Simple			
Who may avail:	Requesting Unit/Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<u>Through Petty Cash Fund (PCF):</u> *Approved PCF Cash Advance Form *Petty Cash Voucher (PVC) *Approved Travel Assignment Order (if outside Metro Manila)		From the Requesting Unit/Department		
<u>For Cash Advance more than P 500.00:</u> *Transaction Sheet (TS) *Approved Travel Assignment Order (if outside Metro Manila) *other supporting documents which maybe required				
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Prepare and submit required documents for cash advance.	<u>Through PCF:</u> 1.1 Receive and review approved PCF Cash Advance Form, PCV and other supporting documents from the requesting Associate; 1.2 Release cash to the requesting personnel; 1.3 Safekept PCF Cash Advance Form and supporting documents until such time it is liquidated	None	One (1) day	Treasury Assistant/Officer
	<u>For Cash Advance more than P 500.00:</u> 1.1 Receive and review approved TS and other supporting documents from the requesting Associate; 1.2 Prepare and release check.	None	One (1) day	Treasury Assistant/Officer

O. REVIEW AND VALIDATION OF CREDIT RISK RATING (CRR)

Department:	Risk, Process and Methods Department			
Type of Transaction:	Complex			
Who may avail:	Marketing Department, Remedial Management and Legal Enforcement Department, Asset Management and Disposition Department			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
CRAM Audited Financial Statement Interim Financial Statement Credit Checking Reports Other documents as needed during the review		Concerned Department		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Prepare and forward CRR and necessary documents for review	1.1 Receive documents and conduct review and evaluation of account based on documents provided	None	1-3 days	Risk Officer
2. AO/RO to respond on clarification and findings	2.1 Email clarifications/ findings for Account Officer/Remedial Officer action		within 5 working days	Risk Officer
	2.2 Rate account's CRR (upgrade/ downgrade) based on evaluation and AO/RO's justification. Forward to Risk, Process and Methods Department Head for approval;		1 day	Risk Officer
	2.3 Review and approve account CRR;		1 day	Risk, Process and Methods Department Head
	2.4 Print CRR Summary Sheet and forward to handling AO/RO for approval of respective Department Head			Risk Officer

P. ESTABLISHMENT/REVISION OF POLICIES, GUIDELINES, PROCEDURES, FORMS/ TEMPLATES

Department:		Risk, Process and Methods Department		
Type of Transaction:		Complex		
Who may avail:		Concerned Department/Unit		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Existing Manual, Form/Template Memorandum/Circulars issued by Regulatory Agency/Committee		From the Concerned Unit/Department		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Request for drafting/ revising of policies, guidelines, procedure, form/template	1.1 Gather required information; conduct interviews based on the requirements provided by the requesting department/unit;	None	Minimum of one (1) day to a maximum of five (5) banking days	Process and Methods Development Officer
	1.2 Draft policies, guidelines, procedures, form/template;		1 to 2 banking days	
	1.3 Route proposed policies, guidelines, procedures, form/template;		1 to 3 banking days	
	1.4 Revise (if with comments) and finalize draft for ULFC President's approval/ endorsement;		1 to 3 banking days	
	1.5 Preparation of Memorandum by the process owner for Audit Committee's endorsement, if applicable;		Monthly Audit Committee Meeting	
	1.6 Preparation of Memorandum by the process owner for Board Approval, if applicable	Monthly Board of Directors Meeting	Concerned Department Head/s	

Q. BOOKING TO ROPA

Department:		Asset Management and Disposition Department (AMDD)		
Type of Transaction:		Complex		
Who may avail:		Remedial Management and Legal Enforcement Department		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<p>*Original copy of approved CRAM *Documentation Checklist for Real Estate ("ANNEX F") *Turn-Over Checklist Form – for Motor Vehicle, Machinery & Equipment ("ANNEX G") *Duly accomplished and signed Clearance Sheet *Taxes and Fees ("ANNEX H") <u>For Voluntary Surrender of Leased Properties:</u> *Corporate Resolutions (Board Resolution and, if required, Stockholders' Resolution) authorizing the Voluntary Surrender in favor of the ULFC and designating the authorized signatories. *Duly signed and executed Conveyance Documents</p>		Remedial Management and Legal Enforcement Department/Client		
STEP/S	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Turn-over required documents	1.1 Receive and review completeness of the documents	None	One (1) banking day	AMMD Officer/Loan and Asset Administrative Assistant
	1.2 Prepare Transaction Sheet (TS) and route for approval		One (1) banking day	
2. Forward approved TS for recording	2.1 Record approved TS		One (1) banking day	Operations Department
	2.2 Receive approved TS and book as acquired assets		One (1) banking day	FAD - ATU

ANNEX F: DOCUMENTATION REQUIREMENTS FOR REAL ESTATE

Checklist of Requirements	Where to Secure
<ul style="list-style-type: none"> • Copy of Certificate of Sale • Latest Appraisal Report • Original & Certified True Copy of TCT/OCT/CCT (not more than one month old) • Original & Certified True Copy of Tax Declaration for land and improvements • Current Real Property Tax (RPT) Receipts • Certificate of Non-Delinquency of Real Property Tax • Payment or Tax Clearance • Certificate of No-Improvement (if vacant lot) • Updated Insurance Policy and the original copy of the official receipt of premium payment, if with improvements • Lot Plan or Geodetic Engineer’s (GE) Plan, Subdivision Map, and Building Plan (if obtainable) • Updated Statement of Account (SOA) or Clearance of full settlement of Condominium Dues / Subdivision Association Dues (if applicable) • For BIR Tax paid – Original copy of Certificate • Authorizing Registration (CAR) 	<p>Remedial Management and Legal Enforcement Department</p>

ANNEX G: DOCUMENTATION REQUIREMENTS FOR MOTOR VEHICLE, MACHINERY AND EQUIPMENT

Checklist of Requirements	Where to Secure
<ul style="list-style-type: none"> • Documents pertaining to ownership of machines (e.g. Official Receipt / Certificate of Registration, invoice, delivery receipt) - Manual – on specifications & etc. • Original copy of Insurance policy • Turn-Over Checklist Form (Annex B) for Motor Vehicle and Machinery & Equipment (to be used during or upon inventory during delivery of foreclosed property to ULFC Warehouse) 	<p>Remedial Management and Legal Enforcement Department</p>

ANNEX H: TAXES AND FEES

Checklist of Requirements	Where to Secure
<ul style="list-style-type: none"> • Documentary Stamp Tax (DST) • Capital Gains Tax or Creditable Withholding Tax, as the case may be • Value Added Tax (VAT), if applicable • BIR Certification Fee / Certificate • Authorizing Registration (CAR) • Transfer Tax • Registration Fee • Local Business Tax • Other applicable taxes or fees 	<p>Client/Remedial Officer</p>

R. INTERNAL AUDIT SERVICE

Department:	Internal Audit Department			
Type of Transaction:	Highly Technical			
Who may avail:	Concerned Department/Unit			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Various Documents Audit Observation Sheet Audit Report		Internal Audit Department		
Required Documents needed during audit investigation		Auditee/Concerned Department/Unit		
STEP/S	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Request for account investigation (e.g., loan fraud)	1.1 Issue list of required documents to be used during the audit investigation;	None	One (1) banking day	Internal Audit Head Internal Audit Department
	1.2 Set an initial meeting with the Auditee to discuss issues and timeline;		One (1) banking day	
	1.3 Perform walk-through process where and when necessary		1 to 2 days	
	1.4 Perform audit fieldwork including interview with concerned personnel		30 to 45 days	
	1.5 Draft and issue an Audit Observations Sheet (AOS) containing observations/findings;		15 days	
	1.6 Conduct exit meeting with the Auditee and discuss deadline to reply/answer with the observations/findings;		One (1) banking day	

	1.7 Prepare an Audit Report for Audit Committee's and/or BOD's approval/ endorsement;		Monthly Audit Committee Meeting Monthly Board of Directors Meeting	
	1.8 Monitor resolution with the audit findings/ resolutions.		based on commitment date provided by the Auditee	

S. COMPLIANCE SERVICE

Department:	Compliance Department			
Who may avail:	ULFC Associates			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Regulatory issuance E-mail request		Websites, issued memoranda, manuals		
STEP/S	AGENCY ACTIONS	FEEES TO BE PAID	PROCESSING TIME	PERSON-IN-CHARGE
1. Request for clarification/ interpretation of regulation via email or personal consultation	1.1 Make research and provide opinion/ response/ clarification on request	None	One (1) banking day (for simple)	Compliance Head Compliance Department
	1.2 Refer/ write to Regulatory Agency if not found/ clarified in the existing regulation. For further research/ confirmation/ consultation with appropriate regulatory agency		7 to 30 days (for highly technical)	

V. CLIENT COMPLAINTS / FEEDBACK MECHANISM

How to send a concern, complaint, and suggestions?	You may email our Customer Relations Center (CRC) at crc@ucpb.com
How concerns and complaints are processed?	<p>Customer Relations Officer (CRO) contacts concerned unit about the complaint received.</p> <p>CRO shall forward copy of email or letter if complaint was received thru this medium.</p> <p>Directs unit to conduct immediate investigation within set timetable.</p> <p>CRO shall request for feedback regarding case resolution.</p>
How to send a feedback?	You may fill up our Customer Feedback Form and email to crc@ucpb.com
How to send a concern related to data privacy?	You may contact our ULFC Data Protection Officer by sending email to ulfcdatasecure@ucpb.com
Contact Information of Anti-Red Tape Authority (ARTA), Presidential Complaints Center (PCC), Contact Center ng Bayan (CCB)	<p>ARTA: complaints@arta.gov.ph</p> <p>8478 5093</p> <p>PCC: 8888</p> <p>CCB: 0908-881-6565 (SMS)</p>
Contact Information of Bangko Sentral ng Pilipinas (BSP)	<p>Consumer Empowerment Group: consumeraffairs@bsp.gov.ph</p> <p>(02) 8708-7087</p>



CUSTOMER FEEDBACK /CLIENT COMPLAINT/ WHISTLEBLOWING FORM



Name (Surname, First Name, Middle Name)		<input type="checkbox"/> ULFC Client <input type="checkbox"/> Non ULFC	Date
Account Name (no acronyms or abbreviation)			
Nature of Feedback <input type="checkbox"/> Commendation <input type="checkbox"/> Complaint <input type="checkbox"/> Suggestions <input type="checkbox"/> Whistleblowing	Mobile Phone Number	Landline Telephone Number	Email Address
Type of Product / Service / Reference Number		Associates / Department Involved	
DETAILS OF FEEDBACK AND/OR PRESENTED DOCUMENTS (use separate sheet if necessary)			
REQUESTED RESOLUTION / RECOMMENDATIONS / SUGGESTIONS (use separate sheet if necessary)			
<p>By signing below, I hereby certify and attest to the fact that all information represented and given by me are true and correct, I authorize UCPB Leasing and Finance Corporation (ULFC) to use the information in this form to contact me. I authorize UCPB Leasing and Finance Corporation (ULFC) to share this information with the concerned Unit/s and third parties who will be handling the resolution of my concern / complaint. I further certify that I have read and understood the ULFC Customer Privacy and Data Protection Notice in the link within Land Bank of the Philippines (LBP) website (https://www.landbank.com/ucpb-subsidiaries) and hereby accept them.</p>			
_____ Signature over Printed Name of Customer / Date			
FOR ULFC USE ONLY			
Action/s Taken			
Received by	Investigated by	Reviewed and Approved by	
_____ Signature over Printed Name / Date	_____ Signature over Printed Name / Date	_____ Signature over Printed Name / Date	

For customer assistance email us at crc@ucpb.com

VI. OFFICE ADDRESS

OFFICE	ADDRESS	CONTACT INFORMATON
UCPB Leasing and Finance Corporation	14 th Floor Sycip Law Centre No. 105 Paseo De Roxas St. Brgy. San Lorenzo, Makati City Metro Manila, Philippines 1226	<p>For Marketing concerns:</p> <p>09988494517 - Elenita T. Dela Cruz</p> <p>For Remedial Management and Legal Enforcement concerns:</p> <p>09988494517 – Elenita T. Dela Cruz</p>