



UCPB LEASING AND FINANCE CORPORATION

CITIZEN'S CHARTER

MARCH 2022



UCPB LEASING AND FINANCE CORPORATION

CITIZEN'S CHARTER



UCPB LEASING AND FINANCE CORPORATION (ULFC) is a wholly-owned subsidiary of United Coconut Planters Bank (UCPB). ULFC has been in the industry of finance and lease since 1990. Its Head Office is located at 6th floor, UCPB Corporate Offices, 7907 Makati Avenue, Makati City.

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
Nicanor C. Gabunada, Jr.
Katrina Therese Lim-Dy
Ruben V. Lopez
Andres Y. Narvasa, Jr.

BOARD COMMITTEES:

Executive Committee

Liduvino S. Geron, Chairman
Katrina Therese Lim-Dy
Andres Y. Narvasa, Jr.

Audit Committee

J. Antonio M. Quila, Chairman
Nicanor C. Gabunada, Jr.
Ruben V. Lopez



LIST OF PRODUCTS AND SERVICES

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I. CREDIT FACILITIES AND REQUIREMENTS

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|-------------------------------------|
| 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 |
|---|

| A. AMORTIZED COMMERCIAL LOAN | |
|---|---|
| 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 (*machinery or equipment*) 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 Customer Privacy and Data Protection Notice (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.
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.
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) /Customer Privacy and Data Protection Notice and Consent Form (CPDPNCF) and submit to AO. | 2.1 Accepts and review completeness of CIS/AF. Discuss list of requirements and applicable fees/charges | Account Officer (AO) | | | Customer Privacy and Data Protection Notice and Consent Form ULFC Customer Information Sheet / Application Form (ULFC CIS/AF) |

| | | | | | | |
|---|--|--|----------------------|---|---|--|
| 3 | <p>Submit to the handling AO the required documents needed for processing/evaluation.</p> | <p>3.1 Review completeness of documents submitted.</p> <p>3.2 Request from UCPB-Credit Appraisal and Investigation and Department (UCPB-CAID) 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>1.4 Evaluate the loan application based on reports gathered.</p> <p>1.5 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.</p> | <p><i>Refer to Annex C for fees related to appraisal</i></p> | <p>Notice of Denial, if the application did not pass the evaluation criteria</p> |
| 4 | <p>Wait for the Notice of Approval (if</p> | <p>4.1 Prepare CRAM and recommend</p> | Account Officer (AO) | | | <p>Notice of Approval-Credit Advice</p> |

| | | | | | |
|--|---|---|--|--|---|
| | <p>approved) or Notice of Disapproval, if disapproved.</p> | <p>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> | | | <p>Notice of Disapproval (stating therein the reason)</p> |
|--|---|---|--|--|---|

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 UCPB account.</p> | Marketing Dept. /Operations Dept. /Treasury Dept. | within 2 days from submission of complete documents | <p><i>Refer to Annex C for fees related to as follows:</i></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 | | |



| *APPRAISAL FEE | |
|--|--|
| | FEE |
| Financed leased/assets | Depend on the number and type of equipment, location, etc. |
| Real Estate Mortgage | |
| Metro Manila | FEE |
| • Within 50 km. Radius of Metro Manila | P5,000.00 per title |
| • Outside 50 km. Radius of Metro Manila | P6,000.00 per title |
| Provincial | FEE |
| • Within 30 km. Radius from UCPB Credit Appraisal Center | P5,000.00 per title |
| • More than 30 km. And less than 50 km. Radius from a UCPB Credit Appraisal Center | P6,000.00 per title |
| • More than 50 km. Radius from a UCPB Credit Appraisal Center: | P7,000.00 per title |

**An additional P1, 000.00 shall be collected per additional title.*

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 : _____ | <input type="checkbox"/> New Facility/Line | <input type="checkbox"/> Re-avallment | | | |
| Amount : _____ | <input type="checkbox"/> Extension of Facility/Line | <input type="checkbox"/> Sales Contract Receivables (SCR) for ROPA | | | |
| Term : _____ | <input type="checkbox"/> Renewal of Facility/Line | <input type="checkbox"/> 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 | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 2 LS | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 3 Delivery and Acceptance Receipt | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 4 Deed of Absolute Sale (DOAS) | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 5 Affidavit of Ownership | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 6 Disclosure Statement | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| Other documents required by approving authority/ies: _____ | | | | | |
| B. Amortized Commercial Loan Facility | | | | | |
| 1 Loan Agreement | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 2 PN with CHM | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 3 PN - term loan | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 4 Chattel Mortgage (CHM) | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 5 Real Estate Mortgage (REM) | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 6 Opinion of the Legal Counsel | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 7 Disclosure Statement | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| Other documents required by approving authority/ies: _____ | | | | | |
| C. Receivable Discounting Line | | | | | |
| 1 Credit Agreement | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 2 PN with Deed of Assignment | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 3 CHM | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 4 REM | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 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 <i>(Indicate individual name of JSS / Corporate Surety)</i> <i>(Indicate individual name of JSS / Corporate Surety)</i> | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 2 Partnership / Board Resolution or Sec. Certificate (if applicable) | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| A. For the Loan and signatory/ies <i>(Indicate name of signatory)</i> <i>(Indicate name of signatory)</i> | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| B. For the Corporate Surety <i>(Indicate name of Corporate Surety)</i> | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| C. For 3rd party mortgagor <i>(Indicate name of 3rd Party)</i> | <input type="checkbox"/> | | | <input type="checkbox"/> | |
| 3 Signature Card <i>(Please indicate individual name)</i> <i>(Please indicate individual name)</i> | <input type="checkbox"/> | | | <input type="checkbox"/> | |

| | | | |
|---|--------------------------|--------------------------|--------------------------|
| Others: _____ | | <input type="checkbox"/> | <input type="checkbox"/> |
| 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 | <input type="checkbox"/> | | <input type="checkbox"/> |
| 2 Purchase Order (PO) issued by ULFC (PO # _____) | <input type="checkbox"/> | | <input type="checkbox"/> |
| 3 Original copy of Sales Invoice (SI) # _____ or Notarized copy of Deed of Sale dated _____ with copy of Sec. & valid IDs of signatories | <input type="checkbox"/> | | <input type="checkbox"/> |
| 4 Original copy of duly acknowledged Delivery Receipt (DR) dated _____ with DR number _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| 5 Copy of Official Receipt (OR)/prescribed Acknowledgement Receipt of downpayment | <input type="checkbox"/> | | <input type="checkbox"/> |
| 6 Original copy of latest valid SafeTnet Report (if applicable) | <input type="checkbox"/> | | <input type="checkbox"/> |
| 7 Original copy of Appraisal Report dated _____ appraised by _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| 8 Original copy of CAID's Price Verification Report dated _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| 9 Original copy of notarized Undertaking for the deferred submission of LTO OR/Certificate of Registration (CR) | <input type="checkbox"/> | | <input type="checkbox"/> |
| 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 | <input type="checkbox"/> | | <input type="checkbox"/> |
| 2 Original copy of duly acknowledged DR dated _____ with DR | <input type="checkbox"/> | | <input type="checkbox"/> |
| 3 Certified true copy of OR of full payment (OR # _____) | <input type="checkbox"/> | | <input type="checkbox"/> |
| 4 Original copy of CAID's Price Verification dated _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| 5 Copy of latest and valid SafeTnet Report dated _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| <i>For Secondhand:</i> | | | |
| Original copy of Appraisal Report dated _____ appraised by _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| <i>If vehicles:</i> | | | |
| 1 Original copy of LTO OR # _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| 2 Original copy of LTO CR # _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| 3 Original copy of Stencils in LTO Blue Form (____ sets) | <input type="checkbox"/> | | <input type="checkbox"/> |
| <i>For brand new only (direct Lease)</i> | | | |
| 4 Original copy of notarized Undertaking for the deferred submission of LTO OR/CR | <input type="checkbox"/> | | <input type="checkbox"/> |
| 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 | <input type="checkbox"/> | | <input type="checkbox"/> |
| Original/certified true copy of duly acknowledged DR dated _____ with number DR number _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Original/certified true copy of OR /Certificate of downpayment | <input type="checkbox"/> | | <input type="checkbox"/> |
| Original/certified true copy of OR/Certificate of full payment dated _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Original copy of latest and valid CAID's Price Verification report dated _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Original copy of latest and valid SafeTnet Report | <input type="checkbox"/> | | <input type="checkbox"/> |
| <i>For Secondhand</i> | | | |
| Original copy of Appraisal Report dated _____ appraised by _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Plate Number _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Original LTO OR # _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Original LTO CR # _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Stencils in LTO Blue Form (____ sets) | <input type="checkbox"/> | | <input type="checkbox"/> |
| <i>For brand new only:</i> | | | |
| Original copy of notarized Undertaking for the deferred submission of LTO OR/CR | <input type="checkbox"/> | | <input type="checkbox"/> |
| 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. (Indicate name of signatory) | | | |
| Year _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Year _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| B. (Indicate name of signatory) | | | |
| Year _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Year _____ | <input type="checkbox"/> | | <input type="checkbox"/> |
| Surety (Individual) | | | |
| (Indicate name of signatory) | <input type="checkbox"/> | | <input type="checkbox"/> |
| (Indicate name of signatory) | <input type="checkbox"/> | | <input type="checkbox"/> |
| (Indicate name of signatory) | <input type="checkbox"/> | | <input type="checkbox"/> |
| Partnership / Corporation/3rd Party/Soleproprietorship w/ Spouse' submitted IDs | | | |
| A. (Indicate name of signatory) | | | |
| a. | <input type="checkbox"/> | | <input type="checkbox"/> |
| b. | <input type="checkbox"/> | | <input type="checkbox"/> |
| B. (Indicate name of signatory) | | | |
| a. | <input type="checkbox"/> | | <input type="checkbox"/> |
| b. | <input type="checkbox"/> | | <input type="checkbox"/> |

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

III. VALID IDENTIFICATION REQUIREMENTS

1. Philippine Identification (PhilID)
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 | FEES 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 UCPB Legal Services Group/ ULFC Remedial Management and Legal Enforcement Department UCPB Legal Services Group/ 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 | FEEES TO BE PAID | PROCESSING TIME | PERSON-IN-CHARGE |
| 1. Request for issuance of Demand Letter | <p>1.1. Receive request for issuance of the Demand Letter;</p> <p>1.2 Review and verify completeness of all documents submitted;</p> <p>1.3 Refer and discuss endorsed account to designated Remedial Officer (RO) for legal actions to be undertaken;</p> <p>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</p> | None | one (1) day | ULFC Remedial Management and Legal Enforcement Department |

| 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 | FEES 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 |
| 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 from UCPB-Credit Appraisal and Investigation Department (UCPB-CAID) | 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 UCPB-CAID |
| | 2.2 Evaluate and review reports received and notify clients if the restructuring is not feasible. | | | |
| | 2.3 Prepare restructuring proposal; | | 5 days | |
| | 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 |

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 UCPB and USB 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; | | | Loans Documentation Specialist |
| | 1.3 Monitor the return status of the collateral. | | based on commitment date provided by the client | Loans Documentation Specialist |

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 Subsidiaries Financial Accounting Department (SFAD) 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 UCPB-LOD facilitate the deposit of checks in the bank | | One (1) day | Treasury Assistant/Officer UCPB-LOD |
| | <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 | FEES 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 | FEEES TO BE PAID | PROCESSING TIME | PERSON-IN-CHARGE |
| 1. Prepare and forward CRR and necessary documents for review 2. AO/RO to respond on clarification and findings | 1.1 Receive documents and conduct review and evaluation of account based on documents provided | None | 1-3 days | Risk Officer |
| | 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 | FEES 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 | UCPB-SFAD |

ANNEX F: DOCUMENTATION REQUIREMENTS FOR REAL ESTATE

| | |
|----------------------------------|------------------------|
| Checklist of Requirements | Where to Secure |
|----------------------------------|------------------------|

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| <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) | Remedial Management and Legal Enforcement Department |
|--|--|

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

| Checklist of Requirements | Where to Secure |
|---------------------------|-----------------|
|---------------------------|-----------------|

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| <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) | Remedial Management and Legal Enforcement Department |
|--|--|

ANNEX H: TAXES AND FEES

| | |
|----------------------------------|------------------------|
| Checklist of Requirements | Where to Secure |
|----------------------------------|------------------------|

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|---|-------------------------|
| <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 | Client/Remedial Officer |
|---|-------------------------|



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 | |

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| | 1.8 Monitor resolution with the audit findings/resolutions. | | based on commitment date provided by the Auditee | |

S. COMPLIANCE SERVICE

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| Department: | Compliance Department |
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| 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. FEEDBACK MECHANISM

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| How to send a concern, complaint, and suggestions? | You may call our Customer Relations Center (CRC) at (02) 8811-9111 or send email at crc@ucpb.com |
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| 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> |
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| How to send a feedback? | You may fill up our Customer Feedback Form and email to crc@ucpb.com |
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| How to send a concern related to data privacy? | You may contact our ULFC Data Protection Officer at (02) 8811-9607 or send email at ulfcdatasecure@ucpb.com |
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| Contact Information of ARTA, PCC, 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 FORM

| | | | |
|--|---|---|---------------------|
| Name of Customer (Surname, First Name, Middle Name) | | <input type="checkbox"/> ULFC Client <input type="checkbox"/> UCPB Account holder <input type="checkbox"/> Non-ULFC/UCPB Account holder | Date |
| Account Name (no acronym or abbreviation) | | | |
| Nature of Feedback <input type="checkbox"/> Complaint <input type="checkbox"/> Request <input type="checkbox"/> Commendation <input type="checkbox"/> Suggestions | | Landline Phone No. | Mobile Phone Number |
| Type of Product / Service | | Associates / Department Involved | |
| DETAILS OF FEEDBACK AND/OR PRESENTED DOCUMENTS (use separate sheet if necessary) | | | |
| | | | |
| REQUESTED RESOLUTION / RECOMMENDATIONS / SUGGESTIONS | | | |
| | | | |
| 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 UCPB website and hereby accept them. | | | |
| _____ 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, please call 811-9111 or email us at crc@ucpb.com



VI. LIST OF OFFICES

| OFFICE | ADDRESS | CONTACT INFORMATON |
|--------|---------|--------------------|
|--------|---------|--------------------|

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|--------------------------------------|--|--|
| UCPB Leasing and Finance Corporation | 6th floor, UCPB Corporate Offices, 7907 Makati Avenue, Makati City | For Marketing concerns: (02) 8811-9142 (02) 8811-9609 (02) 8811-9679 For Remedial Management and Legal Enforcement concerns: (02) 8811-9987 |
|--------------------------------------|--|--|