

Annex A
New COC Template

CERTIFICATE OF COMPLIANCE Year: 2025

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, **MICHAEL P. ARAÑAS**, Filipino, of legal age, **President/CEO** of the **LBP LEASING AND FINANCE CORPORATION**, 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 declare and certify the following facts:

- 1) The **LBP Leasing and Finance Corporation** 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' Charter Handbook Edition: 2025, 2nd Edition

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

| | |
|---|---|
| ✓ | Citizen's Charter Information billboard <i>(In the form of electronic billboards, posters, others)</i> |
| ✓ | Citizen's Charter Handbook <i>(Aligned with Reference B of ARTA Memorandum Circular No. 2019-002)</i> |
| ✓ | Official website/Online Posting |

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

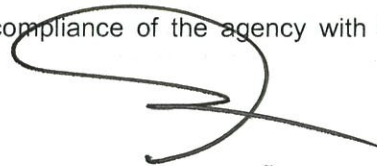
- a. External services;
- b. Checklist of requirements for each type of application or request;
- c. Name of the person responsible for each step;
- d. Maximum processing time;
- e. Fee/s to be paid, if necessary; and
- f. Procedure for filing complaints and feedback.

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

- a. Mandate, vision, mission, and service pledge of the agency;
- b. Government services offered (External and Internal Services);
 - 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. Fee/s to be paid per step and total, if necessary.
- c. Procedure for filing complaints and feedback;

- d. Contact Information of ARTA, Presidential Complaints Center (PCC), 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 complement 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 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 in English and published as an information material.
 - 9) There is an established Client Satisfaction Measurement per service.

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



MICHAEL P. ARAÑAS
 President / CEO
 LBP Leasing and Finance Corporation 

SUBSCRIBED AND SWORN to before me this NOV 03 2025 in Makati City, Philippines, with affiant exhibiting to me his OSCA No. 19-02735 issued on 28 June 2019 at Davao City.

NOTARY PUBLIC

Doc. No. 210
 Page No. 43
 Book No. 66
 Series of 2025.


ATTY RODRIGO S. DE REAL, JR.
 Notary Public Makati until 12/31/2026
 Apt. No. M-045 BFP No. 486045 12/20/2024
 Roll No. 49763 MCLE No. VIII-0025104
 PTR No. 2079464 01/02/2025 Manila
 6th Flr. VGP Center Room 605 6772 Ayala Ave. Makati



LBP LEASING AND FINANCE CORPORATION

CITIZEN'S CHARTER

2025 (2nd Edition)



LBP LEASING AND FINANCE CORPORATION

I. Mandate:

LBP Leasing and Finance Corporation (LLFC or the Corporation), a wholly owned subsidiary of Land Bank of the Philippines (LANDBANK) was created in 1983 to complement the product lines being offered by the Bank. Based on its Articles of Incorporation, LLFC's primary purposes included the following:

- Engage in leasing of all kinds of equipment.
- Extend credit to industrial, commercial, agricultural, and other enterprises.
- Engage in financing of merchandise in all their various forms.
- Raise funds for the operations.

II. Vision:

By 2030, LLFC will be among the leading leasing and financing institution, playing a pivotal role in supporting the Philippine Government's efforts to foster a strong and sustainable economic development, through its inclusive and innovative financing solutions.

III. Mission:

To provide broad spectrum of leasing and financial products and services to government agencies, LBP borrowers and clients in the priority sectors that support the Philippine Development Plan.

IV. Service Pledge:

Attend to all applicants or requesting parties who are within the premises of the office prior to the end of official working hours and during lunch break. (Section 21 (f) of RA 11032)

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I. LEASING AND FINANCING SERVICES

Grant of non-bank financial services to government and private entities to fund fixed asset acquisition and/or working capital requirements. The transaction is considered complete when the credit facility is approved and the account is implemented.

• EXTERNAL SERVICES

A. Approval of the Credit Facility

Facilitates the credit generation, evaluation, packaging, and approval of a loan/lease facility. Forty (40) days processing time is needed for new clients and thirty (30) days for existing clients.

| | |
|-----------------------------|---|
| Office or Division: | Account Management Group (AMG) Account Servicing Group – Credit Investigation and Appraisal Unit (ASG-CIAU) |
| Classification: | Highly Technical |
| Type of Transaction: | G2B – Government to Business G2G – Government to Government |
| Who may avail: | <u>Government to Business</u> <ul style="list-style-type: none"> - Cooperatives - Small and Medium Enterprises - Large Corporations - Banks - Non-Bank Financial Institutions - Microfinance Institution <u>Government to Government</u> <ul style="list-style-type: none"> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs) |

| CHECKLIST OF REQUIREMENTS | WHERE TO SECURE |
|---|--------------------------------|
| FORMS: 1. Duly accomplished Business Information Sheet – 1 original copy 2. Information Sheet - Officers/Stockholders – 1 original copy 3. Data Privacy Consent Form – 1 original copy Letter of Intent – 1 original copy | LLFC-AMG AO, Account Assistant |
| BUSINESS PAPERS: 1. Business Registration Documents: (SEC/ DTI/ CDA) whichever is applicable – 1 verified against original / certified true copy by the Corporate Secretary 2. Articles of Incorporation (including all Amendments, if any) - 1 verified against original, 1 photocopy/certified true copy by the Corporate Secretary 3. By-Laws (all Amendments, if any) - 1 original for verification, 1 photocopy/ certified true copy by the Corporate Secretary 4. Latest General Information Sheet – 1 photocopy/ certified true copy by the Corporate Secretary 5. Certified True Copy of Audited Financial Statements with complete notes and corresponding Annual Income Tax Returns (ITR) for the last three (3) years 6. Brief Company Profile that includes - 1 photocopy <ul style="list-style-type: none"> a. History/Background b. Table of Organization c. Products and Services d. List of Existing Equipment Fleet e. Plans and prospects (Completed, On-Going and Under Negotiation) | LLFC Client/Borrower |

| | |
|---|-----------------------------|
| <p>f. CV of Key Officers/Stockholders.</p> <p>7. Complete Project Details – 1 photocopy</p> <p>8. Feasibility Study including financial projections (if applicable) – 1 photocopy</p> <p>9. Interim Financial Statements including schedules (if any) – 1 certified true copy</p> <p>10. Latest Mayor's Permit- 1 photocopy/ Certified True Copy</p> <p>11. Updated List of Officers and Stockholders (notarized) – 1 original copy</p> <p>Valid government-issued IDs (photo bearing) of the Authorized Signatories or Business Owner for Single Proprietorship (i.e. PhilSys ID card or printed ePhilSysID, Driver's License, Passport, SSS Card, GSIS e-Card) – 1 original for verification, 1 photocopy</p> | |
| <p>OTHER DOCUMENTS (required where necessary based on the Credit Facility applied for and after the initial review of submitted basic documents):</p> <p>1. Other government permits, and licenses related to business (ECC, LTFRB Franchise, DENR, PCAB, etc.)– 1 photocopy/Certified True Copy</p> <p>2. Business Certifications (Distributorship Agreements, Licenses, Accreditations, etc.; casa applicable) – 1 Certified True Copy</p> <p>3. Copy of approval from the Appropriate Authority (for Govt accounts, if any) 1 original copy for verification, 1 Certified True Copy</p> <p>4. Budgeted Appropriation or Certificate of the Budget Officer for the amortization for Govt accounts, if any)– 1 original for verification, 1 photocopy</p> <p>5. Aging of receivables – 1 original copy</p> <p>6. Bank statements from major depository bank (3 months)- 1 photocopy</p> <p>7. Notarized Statement of Assets, Liabilities & Net worth (SALN) of Surety/ies with ITR – 1 original copy</p> <p>8. List of on-going and completed projects – 1 photocopy</p> <p>9. List of financial creditors (indicate loan amount, term, outstanding balance, maturity date, collateral, status, contact person)- 1 photocopy</p> <p>10. List of names and contact number of major clients/customers – 1 photocopy</p> <p>11. List of names and contact number major suppliers – 1 photocopy</p> <p>12. List of major equipment- 1 photocopy</p> <p>13. List of product line and services – 1 photocopy</p> <p>14. Business Contracts related to the project – certified true copy</p> <p>Appraisal Report (if applicable) – 1 photocopy</p> | <p>LLFC Client/Borrower</p> |
| <p>COLLATERAL DOCUMENTS:</p> <p>1. TCT, CCT, OCT, etc. – 1 Original / Certified True Copy</p> <p>2. Updated Tax Declaration – 1 Original / Certified True Copy</p> <p>3. Updated Real Estate Tax Receipt (RETR) – 1 Original / Certified True Copy</p> <p>4. Tax Clearance – 1 Original / Certified True Copy</p> <p>5. Lot Plan/Location Plan – 1 photocopy</p> <p>6. Vicinity Map – 1 photocopy</p> <p>7. Price quotation of equipment or unit to be acquired/mortgaged– 1 photocopy</p> <p>8. Proof of Full Payment (Deed of Sale, Sales Invoice, O.R., etc.) – 1 original for verification, 1 photocopy</p> <p>9. Brochure/Product specification (as applicable) – 1 photocopy</p> <p>10. Certificate of Occupancy - 1 original for verification, 1 photocopy</p> <p>11. LTO OR/CR. – 1 original for verification, 1 photocopy</p> | <p>LLFC Client/Borrower</p> |

| | |
|---|----------------------|
| 12. Appraisal Report on Collaterals (for initial and succeeding appraisal) – 1 original copy 13. Certificate of Vessel Registry – 1 certified true copy 14. CAAP Certificate of Registration (for Aircraft) -1 certified true copy 15. Certificate of Air Worthiness – 1 certified true copy 16. Certificate of Ownership (for vessel) – 1 certified true copy 17. Certificate of Philippine Registry (for vessel) – 1 certified true copy Certification from supplier on the availability of parts of equipment for 2nd hand/used equipment) – 1 original copy | |
| CONSTRUCTION PROJECTS: 1. Complete building plans – 1 photocopy 2. Bill of materials – 1 photocopy 3. Certified site development plan – 1 photocopy 4. Building permit – 1 photocopy 5. Contract/Service Agreement – 1 photocopy | LLFC Client/Borrower |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|--|-----------------|-----------------|---|
| 1. Inquires how to apply for a loan. | 1.1 Interviews the client about their financial needs | None | 2 hours | Account Officer/ Account Assistant AMG |
| | 1.2 Orients the client about loan requirements and applicable lending policies and standard fees | None | | |
| | 1.3 Provides the client with the Processing Requirements. | None | | |
| 2. Accomplishes and submits the Processing Requirement | 2.1 Receives and reviews the completeness of the filled-out forms and other submitted documents | None | 1 Hour | Account Officer/ Account Assistant AMG |
| | 2.2 Advises client of additional documents required, if there is any | None | | |
| 3. Submits additional/ lacking documents required | Note: Items No. 3, and 4 are simultaneous activities. | | | Account Officer/ Account Assistant AMG |
| | 3.1 Receives and reviews the additional/lacking documents | None | 2 hours | |
| | 3.2 Conducts site visit and prepares call report | None | 3 working days | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|---|---|-----------------|---|--|
| | 3.3 Prepares request for Credit Information/ Background Investigation (CI/BI), Trade checkings, Inspection and Appraisal of Collaterals, Title Verification (if applicable) | None | 1 hour <i>(The CI/BI/ Appraisal is covered by a separate process under II. Credit Investigation, Asset Inspection, Appraisal and Other Services with a processing time of 20 working days).</i> | |
| | 3.4 Evaluates credit worthiness of the client (Spreadsheet Preparation and Credit Rating) | None | 5 working days | Account Officer AMG |
| | 3.5 Prepares Term Sheet and forwards to client/borrower for signature | None | 1 working day | Account Officer AMG |
| 4. Reviews, signs, and forwards the Term Sheet to the AA/AO | 4.1 Receives signed Term Sheet and prepares Credit Facility Proposal (CFP) | None | 3 working days | Account Officer/ Account Assistant AMG |
| | 4.2 Forwards the CFP to AMG Head for review | None | 1 hour | AMG Head AMG |
| | 4.3 Finalizes CFP with the approval/signature of the AMG Head | None | If approval is at the level of: Credit Committee: ₱ 5M below (3 working days) Executive Committee: ₱ 25M below (Additional 6 working days) Board of Directors: ₱25M up (Additional 6 working days) | (Hierarchy of approval of the loan varies depending on the amount of the loan availed) |
| | 4.4 Prepares Notice of Approval or Disapproval | None | 1 hour | Account Officer/ Account Assistant AMG |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|----------------|-----------------|------------------------|--------------------|
| TOTAL | | | 28 working days | |
| Approval of the Credit Facility - Qualified for Multi-stage Processing | | | | |

B. Credit Documentation and Implementation

Involves preparation of credit documents for the availment from the approved credit facility

| | |
|-----------------------------|--|
| Office or Division: | Account Management Group (AMG) Legal Services Unit (LSU) Account Servicing Group – Account Administration Unit (ASG-AAU) Account Servicing Group – Credit Investigation and Appraisal Unit (ASG-CIAU) |
| Classification: | Highly Technical |
| Type of Transaction: | G2B – Government to Business G2G – Government to Government |
| Who may avail: | <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Banks - Non-Bank Financial Institutions - Microfinance Institution <u>Government to Government</u> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs) |

| CHECKLIST OF REQUIREMENTS | WHERE TO SECURE |
|---|---|
| BASIC REQUIREMENTS | |
| 1. Credit Facility Proposal – certified true copy | LLFC AMG |
| 2. Credit and Background Investigation (CI/BI) Result – original copy | ASG – CIAU |
| 3. Conformed Notice of Approval – original copy | LLFC Client |
| 4. LLFC CreCom / ExCom / Board Resolution- 1 certified true copy | CreCom / ExCom Secretariat / LLFC Corporate Secretary |
| 5. Master Lease Agreement – 5 copies | LLFC AMG |
| 6. Loan Agreement – 5 copies | LLFC AMG |
| 7. Short Term Credit Line Agreement – 5 copies | LLFC AMG |
| 8. Surety Agreement – 5 copies | LLFC AMG |
| 9. Registered Real Estate Mortgage (if applicable) – 5 copies | LLFC AMG |
| 10. Client's Board Resolution/Secretary's Certificate – 2 original copies | Client's Authorized Signatories / Corporate Secretary |
| 11. Specimen Signature Card of Authorized Signatories, Corporate Secretary and Sureties – 1 original copy | LLFC Client's Key Officers and Sureties |
| 12. Photocopies of valid Identification card (IDs) of key Officers and Sureties Proprietorship (i.e. PhilSys ID card or printed ePhilSysID, Driver's License, Passport, SSS Card, GSIS e-Card) (2) – 1 original for verification, 1 photocopy | LLFC Client's Key Officers and Sureties |
| Short Term Financing (Initial Requirement): | |
| 1. Client's Request for Availment- 1 original copy | LLFC Client |

| CHECKLIST OF REQUIREMENTS | WHERE TO SECURE |
|---|--|
| <ol style="list-style-type: none"> 2. Availment Memo - 1 original copy 3. Promissory Note – 5 copies 4. Promissory Note with Deed of Assignment (if applicable) – 5 copies 5. Disclosure Statement - 5 copies 6. Amortization Schedule/Schedule of Payments - 5 copies 7. Post-dated Checks (PDCs) for interest and Principal 8. Acknowledgment of PDCs – 1 original copy 9. Certified True Copy / Verified against original assigned Sales Invoices /Contracts/POs – 1 copy 10. Certification that PNs are not past due – 1 copy | <p>LLFC AMG LLFC AMG LLFC AMG LLFC AMG LLFC Client LLFC AMG LLFC Client / LLFC AMG LLFC Accounting Unit</p> |
| <p>Term Loan (Initial Requirement):</p> <ol style="list-style-type: none"> 1. Client's Request for Availment- 1 original copy 2. Availment Memo - 1 original copy 3. Promissory Note – 5 original copies 4. Disclosure Statement – 5 original copies 5. Amortization Schedule – 5 original copies 6. Post-dated Checks (PDCs) for monthly amortization 7. Acknowledgment of PDCs – 1 original copy 8. Insurance Quotation/Coverage – 1 receiving copy 9. Insurance payment - 1 original copy 10. Inspection Report/Appraisal – 1 photocopy 11. Price Validation (brand new equipment) - 1 photocopy 12. Appraisal Report (used/reconditioned equipment) - 1 photocopy | <p>LLFC Client LLFC AMG LLFC AMG LLFC AMG LLFC AMG LLFC Client LLFC AMG LLFC AMG LLFC AMG / LLFC ASG / Insurance Provider LLFC ASG / PVCID LLFC ASG / PVCID LLFC ASG / PVCID</p> |
| <p>Finance Lease (Initial Requirement):</p> <ol style="list-style-type: none"> 1. Client's Request for Availment- 1 original copy 2. Availment Memo - 1 original copy 3. Lease Schedule – 5 original copies 4. Disclosure Statement – 5 original copies 5. Deed of Absolute Sale – 5 original copies 6. Schedule of Lease Rental – 5 copies 7. Acknowledgement of PDCs – 1 original copy 8. Insurance Quotation/ Coverage – 1 receiving copy 9. Insurance payments – 1 original copy 10. Inspection/Appraisal Report – 1 photocopy 11. Delivery Receipt/Sales Invoice – 1 original copy 12. Warranty Certificate – 1 original copy 13. Guarantee Statement - 5 original copies 14. Certificate of Acceptance – 5 original copies | <p>LLFC Client LLFC AMG LLFC AMG LLFC AMG LLFC AMG LLFC AMG LLFC Client LLFC AMG LLFC Client LLFC ASG / PVCID LLFC Client LLFC Client LLFC AMG LLFC AMG</p> |

| CHECKLIST OF REQUIREMENTS | WHERE TO SECURE |
|--|-----------------|
| OTHER REQUIREMENTS (if applicable) <ol style="list-style-type: none"> 1. Duly encumbered ownership (i.e. LTO OR/CR, Certificate of Vessel Ownership, Certificate of Air Worthiness) – 1 certified true copy 2. Deed of Assignment, Negative Pledge (if applicable) – 1 original copy 3. Proof of Deposit Hold-out (if applicable) – 1 original copy, 1 photocopy 4. Undertaking to Mortgage (if applicable) – 1 original copy 5. Bank Certification of Deposit Hold-out – 1 original copy 6. Memorandum of Agreement – 1 original signed copy 7. Memorandum of Understanding – 1 original signed copy 8. LTO Certificate of Registration and Official Receipt – 1 original copy 9. Proof of Payment of Security Deposit/ Down payment – 1 original copy 10. Purchase Order (if applicable)- 1 original copy / certified true copy 11. Mayor's Permit of Supplier – 1 certified true copy 12. Stencils of Chassis and Engine numbers using LTO Forms – 2 original copies (if applicable) 13. Conformed Guaranty Letter – 1 original copy 14. Trust Receipts (if applicable) – 1 original | LLFC Client |
| Building Construction: <ol style="list-style-type: none"> 15. Bill of Materials – 1 copy 16. Lot Plan -1 copy 17. Location/Vicinity Map- 1 copy 18. Certificate of Occupancy- 1 copy | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|---|-----------------|-----------------|---|
| 1. Sign and send back Notice of Approval (NOA) | 1.1 Examine the documents and request for legal review of loan documents | None | 1 working day | Account Officer/ Account Assistant AMG |
| | 1.2 Drafts the legal documents and forwards to Legal for review | None | 1 working day | Account Officer/ Account Assistant AMG |
| | 1.3 Review the legal documents and require additional documents (if needed) | None | 3 working days | Legal Officer Legal Services Unit Account Officer/ Account Assistant AMG |
| 2. Submit the additional required documents | 2.1 Receives the additional documents and forward to legal | None | 1 working day | Account Officer/ Account Assistant AMG |
| | 2.2 Finalize the legal documents | None | 3 working days | Legal Officer LSU Account Officer/ Account Assistant AMG |
| | 2.3 Forwards legal documents to client for signing | None | 3 working days | Account Officer/ Account Assistant AMG |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|---|-----------------|-----------------|--------------------------|
| 3. Receives, signs, and sends back legal documents and other necessary documents for the facility set-up | 3.1 Reviews all documents prior to notarization | None | 3 working days | Account Assistant AMG |

Additional Steps:

3.A If facility is secured by hard collaterals

| | | | | |
|---|---|--|--|--|
| 3.A.1 Accompany LLFC in the registration of collaterals | 3.A.1-1. Submission of mortgage documents to Registry of Deeds (RD) | Applicable fees <i>(Refer to Matrix below for the fees)</i> | 5 working days <i>Note: Completion of the registration of mortgage will depend on the processing time of the RD</i> | Account Assistant AMG Liaison Officer ASG AAU |
|---|---|--|--|--|

BIR Documentary Stamp Tax:

| Document | Taxable Unit | Tax Due per Unit | % of Unit | Taxable Base |
|---------------------------------------|--|------------------|-----------|--|
| All Debt Instruments | P200.00 or fraction thereof | P 1.50 | 0.75% | Issue price of any such debt instruments or a fraction of 365 days for instruments with term of less than one (1) year |
| Mortgages, Pledges, and Deed of Trust | First P5,000.00 | P 40.00 | 0.8 % | Amount secured |
| | On each P5,000.00 or fractional part thereof more than P5,000.00 | P 20.00 | 0.4% | Amount secured |

Land Registration Authority (LRA) Fees (for real properties)

(LRA Circular No. 11-2002, Sept. 10, 2002)

Section 16. Registration Fees

| | | |
|------------------------|----------------------------|---------------------|
| More than 1,680,000.00 | Not exceeding 1,700,000.00 | Fee 8,796.00 |
|------------------------|----------------------------|---------------------|

An additional fee of P 90.00 for every P 20,000.00 or fraction thereof in excess of P 1,700,000.00

Land Registration Authority (LRA) Fees (for personal property)

(RA 11057. Personal Property Security Act, and its IRR; LRA Circular No. 02-2025)

Registration Fees*

| | |
|------------------------------------|----------|
| Registration of new notice | P 380.00 |
| Registration of amendment notice | P 30.00 |
| Registration of termination notice | No fee |
| Queries | No fee |
| Certification | P 30.00 |

**plus bank charge*

Appraisal Fee: As quoted by the 3rd party provider

Notarial Fee: ₱ 300.00 per document

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE | | | | | | | | | | | | | | | | | | | |
|---|---|---------------------|--|--|------------------------|----------------------------|---------------------|-----------|--------------|----------------------|-----------------------------|--------|-------|--|---------------------------------------|-----------------|---------|-------|----------------|--|---------|------|----------------|
| | Deed of Sale: P 1,000.00 per document (starting July 2024) Price Validation: None Encumbrance Fee: ₱ 1,500.00 per unit | | | | | | | | | | | | | | | | | | | | | | |
| 3.B If with deposit hold-out | | | | | | | | | | | | | | | | | | | | | | | |
| 3.B.1 Coordinate with AO/AA on when and which LBP Branch to deposit the required amount. | 3.B.1-1 Prepare endorsement letter and coordinate with LBP Branch / Unit | None | 1 working day | Account Officer / Account Assistant AMG | | | | | | | | | | | | | | | | | | | |
| 3.B.2 Secure Bank Certification from LBP Branch/Head Office for Deposit Hold-out or Trust Account of Client (if applicable) | 3.B.2-1 Receive w Bank Certification | None | 1 working day (with separate processing time for Bank Certification) | Account Officer / Account Assistant AMG | | | | | | | | | | | | | | | | | | | |
| | 3.2 Request for legal sufficiency of the applicable loan documents. With attached complete documents. | None | 1 working day | Account Assistant AMG | | | | | | | | | | | | | | | | | | | |
| | 3.3 Reviews loan documents and issues legal sufficiency. | None | 3 working days | Legal Officer/ General Counsel LSU | | | | | | | | | | | | | | | | | | | |
| | 3.4 Facilitate account set-up (create Master Folders, Security Folder) | None | 1 working day | Account Assistant AMG | | | | | | | | | | | | | | | | | | | |
| | 3.5 Advise client that they can now avail from the facility | None | 1 working day | Account Assistant AMG | | | | | | | | | | | | | | | | | | | |
| Applicable fees (Refer to Matrix for the fees) BIR Documentary Stamp Tax: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Document</th> <th>Taxable Unit</th> <th>Tax Due per Unit</th> <th>% of Unit</th> <th>Taxable Base</th> </tr> </thead> <tbody> <tr> <td>All Debt Instruments</td> <td>P200.00 or fraction thereof</td> <td>P 1.50</td> <td>0.75%</td> <td>Issue price of any such debt instruments or a fraction of 365 days for instruments with term of less than one (1) year</td> </tr> <tr> <td rowspan="2">Mortgages, Pledges, and Deed of Trust</td> <td>First P5,000.00</td> <td>P 40.00</td> <td>0.8 %</td> <td>Amount secured</td> </tr> <tr> <td>On each P5,000.00 or fractional part thereof more than P5,000.00</td> <td>P 20.00</td> <td>0.4%</td> <td>Amount secured</td> </tr> </tbody> </table> | | | | | Document | Taxable Unit | Tax Due per Unit | % of Unit | Taxable Base | All Debt Instruments | P200.00 or fraction thereof | P 1.50 | 0.75% | Issue price of any such debt instruments or a fraction of 365 days for instruments with term of less than one (1) year | Mortgages, Pledges, and Deed of Trust | First P5,000.00 | P 40.00 | 0.8 % | Amount secured | On each P5,000.00 or fractional part thereof more than P5,000.00 | P 20.00 | 0.4% | Amount secured |
| Document | Taxable Unit | Tax Due per Unit | % of Unit | Taxable Base | | | | | | | | | | | | | | | | | | | |
| All Debt Instruments | P200.00 or fraction thereof | P 1.50 | 0.75% | Issue price of any such debt instruments or a fraction of 365 days for instruments with term of less than one (1) year | | | | | | | | | | | | | | | | | | | |
| Mortgages, Pledges, and Deed of Trust | First P5,000.00 | P 40.00 | 0.8 % | Amount secured | | | | | | | | | | | | | | | | | | | |
| | On each P5,000.00 or fractional part thereof more than P5,000.00 | P 20.00 | 0.4% | Amount secured | | | | | | | | | | | | | | | | | | | |
| Land Registration Authority (LRA) Fees (LRA Circular No. 11-2002, Sept. 10, 2002) Section 16. Registration Fees <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>More than 1,680,000.00</td> <td>Not exceeding 1,700,000.00</td> <td>Fee 8,796.00</td> </tr> </table> | | | | | More than 1,680,000.00 | Not exceeding 1,700,000.00 | Fee 8,796.00 | | | | | | | | | | | | | | | | |
| More than 1,680,000.00 | Not exceeding 1,700,000.00 | Fee 8,796.00 | | | | | | | | | | | | | | | | | | | | | |
| An additional fee of P 90.00 for every P 20,000.00 or fraction thereof in excess of P 1,700,000.00 | | | | | | | | | | | | | | | | | | | | | | | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|--|---|---|---|
| | <p>Appraisal Fee: As quoted by the 3rd party provider</p> <p>Notarial Fee: ₱ 300.00 per document</p> <p>Deed of Sale: P 1,000.00 per document (starting July 2024)</p> <p>Price Validation: None</p> <p>Encumbrance Fee: ₱ 1,500.00 per unit</p> | | | |
| 4. Submit Letter request for availment and other documents to facilitate the availment | 4.1 Review and validate documents submitted by client and prepare and secure approval of availment memo | <p>Documentation Fee:</p> <p>P 2,000.00 per availment for Finance Lease/Term Loan</p> <p>P 1,000.00 per availment for Short Term Credit Line</p> | 2 hours | <p>Account Officer/ Account Assistant AMG Head AMG</p> <p>President/CEO Office of the President</p> |
| 4.A For financial leases and term loans | | | | |
| | 4.2 Prepare request for inspection/appraisal of equipment to be acquired | None | <p>1 hour</p> <p><i>(The Appraisal is covered by a separate process under II. Credit Investigation, Asset Inspection, Appraisal and Other Services with a processing time of 20 working days)</i></p> | Account Assistant AMG |
| | 4.3 Prepare requests for insurance quotation | None | 1 hour | <p>Credit Assistant ASG AAU</p> <p>Account Assistant AMG</p> |
| | 4.4 Receives insurance quotation and billing on appraisal/ inspection | None | 1 working day | Account Officer AMG |
| 5. Pay insurance premium and appraisal / inspection fee | a. Receives insurance premium and appraisal/ inspection fee | <p>Based on quoted insurance premium</p> <p>Refer to schedule of appraisal/ inspection fees below</p> <p>Or</p> <p>Appraisal fee quoted by 3rd Party Appraisal Company</p> | 1 working day | Account Assistant ASG AAU/CIAU |

| | | | | |
|--|---|------|----------------|--|
| | 5.2. Review and finalizes the legal documents and transmit to client for signature | None | 3 working days | Legal Officer LSU Account Assistant AMG |
| 6. Submit the signed documents and other documents | 6.1 Receives and review the completeness of signed documents and other documents | None | 4 hours | Account Assistant AMG |
| | 6.2 Forwards the signed documents to the President for signature | None | | |
| | 6.3 Prepares request for payment and submits to Accounting unit for processing | None | 4 hours | Account Assistant AMG |
| | 6.4 Prepares the availment folder and forwards to ASG for review | None | 1 working day | Account Assistant AMG |
| | 6.5 Receives and reviews Master and/or Availment Folder from the AO | None | 2 working days | Account Admin. Specialist/ Account Admin. Unit Head- ASG AAU |
| | 6.6. Reviews the legal documents and other documents then prepare the Document Review Form (DRF) | | | |
| | 6.7 Receives DRF from ASG and coordinates with client for submission of lacking documents, if there is any. If complete, AMG Head to endorse the release. | None | 1 working day | Account Assistant Account Officer AMG Head AMG |
| | 6.8 Retrieves Payment Order (PO) from Treasury Unit and forwards to ASG for approval of the release. | None | 1 working day | Account Assistant AMG Account Admin Officer ASG AAU |
| | 6.9 Returns to Treasury unit for release of loan proceeds. | None | 1 hour | Account Assistant AMG |
| | 6.10 Reviews and files loan/mortgage documents, Titles, and stores in the vault | None | 1 working day | Account Admin. Specialist/ Account Admin. Unit Head- ASG AAU |
| | 6.11 Prepares implementation memo for endorsement by the AMG and approval by the President and transmits client's copy of the fully executed documents | None | 2 hours | Account Officer Account Assistant A |

| | | | | |
|---------------------------------|---|--|------------------------|---|
| 7. Pay loan/ lease amortization | 7.1 Treasury Unit to receive lease/ loan amortization | None | 1 hour | Treasury Officer/ Treasury Specialist Treasury Unit Account Officer Account Assistant AMG |
| TOTAL | | For insurance: Based on quoted insurance premium | 34 working days | |

Note: If the facility is secured by hard collateral **39 working days**

If the facility is secured with deposit hold-out **41 working days**

Credit Documentation and Implementation - Qualified for multi-stage processing

Total Processing Time will depend on the type of credit facility and the volume of requests received

| | | |
|--|---|--|
| | Appraisal Fee (for LLFC internal appraisal): | |
| | Type of Property | Basic Fees |
| | A. Real Estate | |
| | 1. Residential or Commercial Lot | P4,500.00 for the first lot plus P500.00 for every succeeding lot/title* |
| | 2. Industrial Lot | |
| | ▪ Up to 5,000 sq meters | P4,600.00 |
| | ▪ Up to 10,000 sq meters | P5,500.00 |
| | ▪ Up to 20,000 sq meters | P6,500.00 |
| | ▪ Up to 50,000 sq meters | P9,500.00 |
| | ▪ More than 50,000 sq meters | P10,000.00 |
| 3. Development Lot (raw land) | | |
| ▪ Up to 10,000 sq meters | P5,700.00 | |
| ▪ Up to 30,000 sq meters | P7,700.00 | |
| ▪ Up to 50,000 sq meters | P8,000.00 | |
| ▪ Up to 100,000 sq meters | P9,500.00 | |
| ▪ More than 50,000 sq meters | P10,000.00 | |
| 4. Agricultural Lot (including fishpond and prawn farms) | | |
| ▪ Up to 1 ha. | P6,700.00 | |
| ▪ Up to 5 has. | P9,000.00 | |
| ▪ Up to 10 has. Or more | P10,000.00 | |
| B. Properties with improvements | | |
| 1. Residential House and Lot | P5,000.00 | |

| | | |
|--|--|---|
| | 2. Apartment | P5,000.00 for the first door plus P500.00 for every succeeding door but not to exceed P10,000.00 |
| | 3. Condominium Unit | P5,000.00 for the first unit plus P500.00 for every additional unit within the condominium projects |
| | 4. Townhouse Unit | P5,000 for the first unit plus P500 for every additional unit in the project but not to exceed P10,000.00 |
| | 5. Rowhouses | P4,500 for the first unit plus P500 for every succeeding unit but not to exceed P10,000.00 |
| | 6. Commercial lot with 1-4 storeys building | P6,000.00 |
| | 7. Commercial lot with 5-15 storeys building | P6,000.00 plus P500 for every additional floor over four storeys but not to exceed P10,000.00 |
| | 8. Commercial lot with More than 15 storeys building | P10,000.00 |
| | 9. Industrial lot up to 5,000 sq.m. with industrial building of 1-4 storeys | P5,500.00 plus P500.00 for every additional building but not to exceed P10,000.00 |
| | 10. Industrial lot up to 10,000 sq.m. with industrial building of 1-4 storeys | P6,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 |
| | 11. Industrial lot up to 20,000 sq.m. with industrial building of 1-4 storeys | P7,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 |
| | 12. Industrial lot up to 50,000 sq.m. and above with industrial building of 1-4 storeys | P10,000.00 |
| | C. Industrial Plants (Machinery and Equipment) | |
| | 1. Ice plant and cold storage system | P1,000.00 per major compressor assembly plus P500.00 per additional component/equipment/facility but not to exceed P10,000.00 |
| | D. Heavy Equipment/Motor Vehicles | |
| | 1. Heavy equipment (all types) | P2,000.00 per unit but not to exceed P10,000.00 for five (5) units or more |
| | 2. Passenger vehicle | P1,500.00 per unit but not to exceed P10,000.00 for seven (7) units or more |
| | 3. Aircrafts/marine vessels | P10,000.00 per unit |
| | E. Land Title Verification – Amount reflected on the certified true copy/certification/verification form pursuant to LRA/PHILARIS rates plus 20% (for administrative cost, i.e. 7% for GRT ad 13% for recovery cost for miscellaneous expenses) | |
| | F. Progress Monitoring | |
| | 1. Structure (any type) with appraised value (AV) of less than P3.00 Million | P1,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 |
| | 2. Structure (any type) with appraised value | P2,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 |

| | | |
|---|---|---|
| | (AV) of less than P3.00 – 10.00 Million | |
| | 3. Structure (any type) with appraised value (AV) of more than P10.00 Million | P3,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 |
| G. For the following properties and project | | |
| | 1. Public-Private Partnership (PPP) - Type Projects | P10,000.00 |
| | 2. Renewable Energy Projects | P10,000.00 |
| | 3. Integrated Agro-Industrial Projects | P10,000.00 |
| | 4. Highly Specialized Projects | P10,000.00 |
| | 5. Complex Plant, Machineries and Equipment | P10,000.00 |
| | 6. Vessels | P10,000.00 |
| | 7. Intangible Properties | P10,000.00 |
| | 8. Agricultural Projects | P10,000.00 |
| Inspection Fee: 50% of the Appraisal Fee | | |
| Note: Transportation and other incidental expense shall be included/added in the Appraisal/Inspection Fee | | |

Total Processing Time will depend on the type of credit facility and the volume of requests received

C. Account Restructuring

Remedial measures to help client meet its maturing obligations.

| Office or Division: | Account Management Group (AMG) Remedial Account Management Unit (RAMU) Account Servicing Group – Credit Investigation and Appraisal Unit (ASG-CIAU) | |
|---|---|------------------------|
| Classification: | Highly Technical | |
| Type of Transaction: | G2B – Government to Business G2G – Government to Government G2C – Government to Citizen | |
| Who may avail: | Government and private entities | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE |
| Corporate Accounts: | | |
| 1. Client's Secretary's Certificate authorizing the company to apply for restructuring/ any payment arrangement of its problematic account and the authorized signatory/ies - original copies | | LLFC Client |
| 2. Latest General Information Sheet – 1 original copy | | LLFC Client |
| 3. Audited Financial Statements with notes and ITR for the past 3 years – 1 photocopy | | LLFC Client |
| 4. Financial and Cash Flow Projections for the next 5 years – 1 original copy | | LLFC Client |
| 5. Latest Mayor's Permit – 1 photocopy | | LLFC Client |
| 6. Latest Statement of Assets, Liabilities and Net worth – 1 original copy | | LLFC Client |
| 7. TCT/s if with additional real estate collateral – 1 original copy | | LLFC Client |
| 8. Proof of ownership if with additional chattel mortgage – 1 original copy | | LLFC Client |
| 9. Secretary's Certificate authorizing the company to submit property/assets as additional collateral – 2 original copies | | LLFC Client |
| 10. Latest Tax Declaration pertaining to no. 8 – 1 original copy | | LLFC Client |
| 11. Latest Real Estate Tax Receipt pertaining to no. 8 – 1 original copy | | ASG-CIAU |
| 12. Updated Appraisal report if needed – 1 photocopy | | ASG-CIAU |
| 13. Updated CIBI and bank checking reports – 1 photocopy | | |

| | |
|---|-------------|
| For Proprietorship, Corporate and Public Transport Re-fleeting Program Clients: 1. Latest ITR of Proprietor if Proprietorship – 1 photocopy 2. Latest Specimen Signature Card of Authorized Signatory/ies – 2 original copies 3. Valid government IDs of Authorized Signatories and Corporate Secretary if corporate client – 2 photocopies | LLFC Client |
| For Public Transport Re-Fleeting Program: 1. CPC renewal – 1 original copy 2. Latest LTO OR – 1 original copy | LLFC Client |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|---|--|---|--|---|
| 1. Submits request letter for restructuring including documentary requirements | 1.1. Accepts request letter | None | 1 working day | Account Officer AMG/RAMU |
| | 1.2. Conducts preliminary evaluation of documents submitted | None | 1 working day | Account Officer AMG/RAMU |
| | 1.3. Requests Credit Information and Background Investigation (CIBI) and/or appraisal (outsourced) | None | 1 working day | Account Officer AMG/RAMU |
| | 1.4. Sends an acknowledgment receipt indicating the documents that need to be submitted, if any. | None | 2 working days | Account Officer AMG/RAMU |
| 2. Request for credit investigation and/or appraisal of assets to be financed and collaterals | 2.1 Receives request for Credit Investigation and/or Appraisal | None | 1 working day | Credit Assistant ASG CIAU and/or 3 rd Party Appraiser, if applicable |
| | 2.2 Conducts credit investigation and appraisal | For CI – None. LLFC Appraisal- <i>(Refer to II. Credit Investigation, Asset Inspection, Appraisal and Other Services – Inspection and Appraisal for the corresponding fees)</i> 3 rd party appraiser – quoted price | Note: Simultaneous activities (with separate Turn Around Time (TAT) of about 20 days for CI and/or appraisal by LLFC CIAU; 30 days for TPA) | Appraiser or 3 rd Party Appraiser ASG CIAU |
| | 2.3 Prepare CI/Appraisal report | None | | |
| | 3.1 Conduct credit evaluation | None | 5 working days | Account Officer AMG/RAMU |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|--|---|------------------------|--|
| 3. Submit lacking documents and complete checklist requirements, as needed | 3.2 Project site visit and client negotiation; | None | 3 working days | Account Officer AMG/RAMU |
| | 3.3 Prepares call / incident Report. | None | 1 working day | Account Officer AMG/RAMU |
| | 3.4 Requests Statement of Account based on client's proposed term. | None | | |
| | 3.5 Prepares Statement of Account. | None | 3 working days | Account Admin Specialist- Accounting Unit |
| | 3.6 Prepares Term Sheet and forwards to client/borrower for signature | None | 1 working day | Account Officer/ Account Assistant AMG/RAMU |
| | 3.7 Prepare Loan Restructuring Proposal (LRP) or any payment arrangement proposal, Internal Credit Risk Rating System for corporate accounts | None | 3 working days | Account Officer AMG/RAMU |
| | 3.8 Present LRP/any payment arrangement proposal to approving authorities | None | 7 working days | Account Officer AMG/RAMU General Counsel Office of the General Counsel Credit Committee Executive Committee Board of Directors |
| | 3.6 Issue Notice of Approval (NOA)/Notice of Denial (NOD) | None | 1 working day | Account Officer AMG/RAMU President/CEO Office of the President |
| TOTAL | | For CI – None. LLFC Appraisal- (Refer to II. Credit Investigation, Asset Inspection, Appraisal and Other Services – Inspection and Appraisal for the corresponding fees) 3rd party appraiser – quoted price | 30 working days | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|----------------|-----------------|-----------------|--------------------|
| Account Restructuring - Qualified for multi-stage processing | | | | |

D. Implementation of Account Restructuring

To execute the remedial action.

| | | | | |
|--|---|------------------------|--|--|
| Office or Division: | Account Management Group (AMG) Remedial Account Management Unit (RAMU) Legal Services Unit (LSU) Account Servicing Group-Account Administration Unit (ASG-AAU) Account Servicing Group – Credit Investigation and Appraisal Unit (ASG-CIAU) | | | |
| Classification: | Highly Technical | | | |
| Type of Transaction: | G2B – Government to Business G2G – Government to Government G2C – Government to Citizen | | | |
| Who may avail: | Government and private entities | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Notice of Approval/Notice of Denial -1 copy | AMG/RAMU Account Officer/ Account Assistant AMG/RAMU Assistant Manager | | | |
| 2. Loan Restructuring Agreement – 1 copy | AMG/RAMU Account Officer/ Account Assistant Account Management Specialist | | | |
| 3. Restructured Promissory Note – 1 copy | AMG/RAMU Account Officer/ Account Assistant AMG/RAMU Assistant Manager Account Administration Officer | | | |
| 4. Disclosure Statement – 1 copy | AMG/RAMU Account Officer/ Account Assistant AMG/RAMU Assistant Manager/ | | | |
| 5. Amortization Schedule – 1 copy | AMG/RAMU Account Officer/ Account Assistant RAMU Assistant Manager | | | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|---|--|-----------------|-----------------|--|
| 1. Returns signed NOA, and submit other documents | 1.1 Prepares documents and submit to Legal/OGCC for review | None | 2 working days | Account Officer Account Assistant RAMU |
| | 1.2 Legal/OGCC* reviews restructuring documents <i>(*Section 10 of the Administrative Code of 1987 expressly grants the OGCC the power to issue rules and regulations. In 2011, the OGCC issued its Revised Rules and Regulations of the OGCC.)</i> | None | 20 working days | Legal Officer/ LSU OGCC* <i>(*As stated in the Rules Governing the Exercise of OGCC of its authority, duties, and powers as principal law office of all GOCCs.)</i> |
| | 1.3 Secures client's signature | None | 1 working day | Account Officer RAMU |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|------------------------|---|---|------------------------|--|
| 2. Signs the documents | 2.1 Creates Restructuring Folder | None | 1 working day | Account Assistant RAMU |
| | 2.2 Conduct of mortgage registration for additional collateral required on restructuring, as applicable | <p>LRA Mortgage Registration fee; More than P1.6M not exceeding P1.7M Fee - P8,796.00</p> <p>Additional P90.00 fee for every P20,000,000 or fraction thereof in excess of P1.7M.</p> <p>OR LRA Mortgage Registration fees of P 380.00, amendment notice of P 30.00, Certification fee of P 30.00 plus bank charges</p> | 5 working days | Account Administrative Officer Liaison Officer ASG AAU |
| TOTAL | | <p>LRA Mortgage Registration fee; More than P1.6M not exceeding P1.7M Fee - P8,796.00</p> <p>Additional P90.00 fee for every P20,000,000 or fraction thereof in excess of P1.7M.</p> <p>OR LRA Mortgage Registration fees for P 380.00, amendment notice of P 30.00,</p> | 29 working days | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|----------------|--|-----------------|--------------------|
| | | Certification fee of P 30.00 plus bank charges | | |
| Implementation of Account Restructuring - Qualified for multi-stage processing | | | | |

E. Release of Collaterals as a Result of Full Payment

| Office or Division: | Account Servicing Group-Account Administration Unit (ASG-AAU) | |
|--|---|-----------------|
| Classification: | Simple | |
| Type of Transaction: | G2B – Government to Business G2G – Government to Government G2C – Government to Citizen | |
| Who may avail: | Government and Private Entities | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE |
| 1. Certificate of Full Payment – 1 copy | Accounting Unit | |
| 2. Deed of Sale – 1 copy | AMG | |
| 3. Release and Cancellation of Mortgage – 1 copy | AMG | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|---|-----------------|-----------------|---|
| 1. Remit full payment | 1.1. Receive the Certificate of Full Payment (from Accounting), Deed of Absolute Sale or Release and Cancellation of Mortgage from the Account Officer/ Account Assistant | None | 3 hours | Account Admin Unit Head ASG-AAU |
| | 1.2. Pulls out the Title, if applicable, from the vault and prepares transmittal letter for the release of Title and related documents | None | 2 hours | Account Admin Unit Head Account Admin Assistant ASG AAU |
| | 1.3. Files the Certificate of Full Payment in the Availment Folder | None | 1 hour | Account Admin Unit Head Account Admin Assistant ASG AAU |
| 2. Present authority to receive Title and related documents upon presentment of valid ID | 2.1. Releases the Title, Deed of Sale or Release and Cancellation of Mortgage together with the other documents to client with the assistance of the AO/AA | None | 1 hour | Account Admin Unit Head Account Admin Assistant ASG AAU |
| | 2.2. Files copy of the letter in the Security File as proof of release and receipt by the client | None | 1 hour | Account Admin Unit Head Account Admin Assistant ASG AAU |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--------------|----------------|-----------------|-----------------|--------------------|
| TOTAL | | None | 1 Working day | |

F. Conduct of Public Bidding for ROPA

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

| Office or Division: | Account Servicing Group – ROPA Management | | |
|---|---|-----------------|------------------------------|
| Classification: | Highly Technical | | |
| Type of Transaction: | G2C – Government to Citizen G2B – Government to Business G2G – Government to Government | | |
| Who may avail: | Individuals and Corporations | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | |
| FORMS: 1. Bid Form 2. Notice of Award 3. Customer Information Sheet | | | LLFC Account Servicing Group |
| BUSINESS PAPERS: <i>*For Corporate Buyer:</i> 1. Articles of Incorporation (certified true copy) 2. By-Laws (certified true copy) 3. Certificate of SEC/DTI Registration (certified true copy) 4. Duly notarized Secretary's Certificate indicating authority to buy the property and the authorized signatory 5. Valid ID of authorized signatory (i.e. PhilSys ID card or printed ePhilSysID, Driver's License, Passport, SSS Card, GSIS e-Card) – 1 original for verification, 1 photocopy <i>*For Individual Buyer:</i> 1. Valid ID of Buyer (i.e. PhilSys ID card or printed ePhilSysID, Driver's License, Passport, SSS Card, GSIS e-Card) – 1 original for verification, 1 photocopy 2. Duly notarized Special Power of Attorney authorizing the representative to sign and negotiate, if applicable (1 original copy) | | | ROPA Buyer |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|---|-------------------------------|-----------------|--|
| 1. Submits the sealed bid envelope containing the bid bond and other required documents before the specified deadline. | 1.1 Clarify bidding guidelines and assist bidder in dropping of bids | 10% Bid Bond of the Bid Offer | 1 working day | Credit Assistant/ Account Admin. Specialist ASG ROPA Mgt |
| 2. Participates in the bidding process | 2.1 BAC conducts public bidding, which includes opening of sealed bids, review details of bid forms and declare the winning bidder. BAC declares the winning bidder | None | 4 hours | Bids and Awards Committee <i>Secretariat</i> Bids and Awards Committee for Disposal |
| | 2.2 Endorse bid bond of the winning bidder to the Treasury Unit for the issuance of official receipt | None | 1 hour | Credit Assistant/ Account Admin. Specialist ASG AAU |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|--|--------------------------------------|---|--|
| | Return the bid bond to the losing bidder | | | Treasury Specialist II/ Treasury Officer Treasury Unit |
| | 2.3 Remind the winning bidder of the payment schedules for the remaining 90% balance based on the bidding guidelines | None | 1 hour | Account Admin. Specialist ASG ROPA Mgt |
| | 2.4 Secure approval of the sale based on LLFC policy | None | 14 working days (Will extend by another 20 working days if the approval will come from the Board of Directors) | Account Admin. Specialist ASG ROPA Mgt |
| | 2.5 Prepare the Notice of Award | None | 4 hours | Account Admin. Specialist ASG ROPA Mgt |
| | 2.6 Approve and sign the Notice of Award (NOA) | None | 4 hours | Chairperson-BAC BAC |
| 3. Receive the Notice of Award (NOA) which indicates the payment of the balance within five (5) working days from receipt of NOA | 3.1. Send the NOA to buyer | None | 1 working day | Account Admin. Specialist ASG ROPA Mgt |
| TOTAL | | 10% Bid Bond of the Bid Offer | 18 working days | |

INTERNAL SERVICES

A. Credit and Background Investigation (CIBI)

Procedure undertaken to vet the client's credit worthiness.

| Office or Division: | ASG Credit Investigation and Appraisal Unit (ASG CIAU) | | | |
|---|---|-----------------|---|--|
| Classification: | Highly Technical | | | |
| Type of Transaction: | G2G – Government to Government | | | |
| Who may avail: | LLFC Employees | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Request for Credit and Background Investigation (CIBI) – 1 original copy | Account Management Group (AMG) Remedial Account Management Unit (RAMU) | | | |
| 2. CIBI Report | LBP-PVCID | | | |
| 3. Credit Bureau Report | BAP, NFIS, CIC, CMAP | | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Request for Credit and background checking (CIBI) | 1.1 Receive request for Credit Investigation from AO/AA | None | 1 hour | Credit Investigator/ Credit Assistant/ Head CIAU ASG CIAU |
| | 1.2 Encode the request in the monitoring excel file | None | 1 hour | |
| | 1.3 Forward the request to the Credit Investigator | None | 1 hour | |
| | 1.4 Prepare letter request for Bank Checking and send to LBP-PVCID | None | 1 hour Note: Simultaneous activities (with separate Turn Around Time (TAT) of about 20 days for bank checking to be provided by LBP PVCID) | |
| | 1.5 Conduct inquiries via email with other bank affiliated finance/leasing companies and online inquiries with credit bureaus (BAP CB NFIS, CIC/CMAP) | None | 4 working days and 4 hours | |
| | a. Conduct other CIs such as trade checking, price validation, if applicable | None | 7 working days | |
| | b. Prepare reports and forward to requesting unit | None | 3 working days | Credit Investigator/ Head CIAU Credit Assistant ASG CIAU |
| 2. LBP-PVCID conduct bank checking and submit report | 2.1 Forward the bank checking report to requesting unit upon receipt of report from LBP PVCID | None | 1 working day | Credit Investigator/ Credit Assistant, ASG CIAU |
| TOTAL | | None | 16 working days | |

B. Inspection and Appraisal

Procedure undertaken to check the physical existence of the asset/property and the appraised/market value of the properties that are subject of financing.

| | |
|--|---|
| Office or Division: | ASG Credit Investigation and Appraisal Unit (ASG CIAU) |
| Classification: | Highly Technical |
| Type of Transaction: | G2G – Government to Government G2B – Government to Business |
| Who may avail: | LLFC Employees |
| CHECKLIST OF REQUIREMENTS | |
| WHERE TO SECURE | |
| 1. Request for Inspection and/or Appraisal – 1 original copy | Account Management Group (AMG) Remedial Account Management Unit (RAMU) |
| 2. Appraisal Quotation – 1 original copy | 3 rd Party Appraiser |
| 3. Sales Invoice for equipment; copy of Title for property; copy of Registration Certificate (if applicable) | Account Management Group (AMG) Remedial Account Management Unit (RAMU) |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|---|---|--|-----------------|---|
| For Appraisal: | | | | |
| 1. Requests for appraisal services | 1.1 Receive request from AMG/RAMU | None | 1 hour | Credit Assistant ASG CIAU |
| | 1.2 Encode the request in the monitoring excel file | Refer to schedule of property appraisal service fees below | 1 working day | Credit Assistant CIAU Head ASG CIAU |
| | 1.3 Compute the fees for internal appraisal, if applicable | | | |
| | 1.4 Approve appraisal fee | | | |
| | 1.5 Monitor payment by client of appraisal fee and encode in the monitoring excel file | | | |
| | 1.6 On request for 3 rd party appraisal (TPA), prepare request for quotations and sends to appraisal companies | None | 2 working days | Credit Assistant CIAU Head ASG CIAU |
| 2. Receives quotations from 3 rd party appraiser | 2.1 Receives quotations and prepare memo recommendation to the approving authority | None | 2 hours | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE | | | | | | | | | | | | | | | | |
|---|--|--|---|------------------------------|------------------|------------|----------------|--|----------------------------------|--|-------------------|--|-------------------------|-----------|--------------------------|-----------|--------------------------|-----------|--------------------------|-----------|
| | 2.2 Confirms appraisal service to third party appraisal firm upon receipt of appraisal fee from client | Appraisal fee quoted by 3 rd Party Appraiser | 1 hour Note: Simultaneous activities (with separate Turn Around Time (TAT) of about 30 days for appraisal of equipment/ property to be provided by TPA) | Appraiser ASG CIAU | | | | | | | | | | | | | | | | |
| 3. For internal appraisal | 3.1 Receive the assigned request for appraisal and review documents | Refer to schedule of property appraisal service fees below | 1 working day | | | | | | | | | | | | | | | | | |
| | 3.2. Conduct ocular inspection, market survey and prepare appraisal report | | 13 working days | | | | | | | | | | | | | | | | | |
| | 3.3. Review and approve the appraisal report | | 1 working day and 4 hours | | | | | | | | | | | | | | | | | |
| 4. Receive appraisal report | 4.1 Receive appraisal report from the 3 rd party appraiser and/or internal appraiser, forwards to the requesting unit then file copy in CIAU folder | None | 1 working day | Credit Assistant ASG CIAU | | | | | | | | | | | | | | | | |
| TOTAL (For appraisal) | | Appraisal fee quoted by 3rd Party Appraiser OR Refer to schedule of property appraisal service fees below | 20 working days | | | | | | | | | | | | | | | | | |
| <p>Appraisal Fee (for internal appraisal):</p> <table border="1"> <thead> <tr> <th>Type of Property</th> <th>Basic Fees</th> </tr> </thead> <tbody> <tr> <td colspan="2">H. Real Estate</td> </tr> <tr> <td>5. Residential or Commercial Lot</td> <td>P4,500.00 for the first lot plus P500.00 for every succeeding lot/title*</td> </tr> <tr> <td>6. Industrial Lot</td> <td></td> </tr> <tr> <td>▪ Up to 5,000 sq meters</td> <td>P4,600.00</td> </tr> <tr> <td>▪ Up to 10,000 sq meters</td> <td>P5,500.00</td> </tr> <tr> <td>▪ Up to 20,000 sq meters</td> <td>P6,500.00</td> </tr> <tr> <td>▪ Up to 50,000 sq meters</td> <td>P9,500.00</td> </tr> </tbody> </table> | | | | | Type of Property | Basic Fees | H. Real Estate | | 5. Residential or Commercial Lot | P4,500.00 for the first lot plus P500.00 for every succeeding lot/title* | 6. Industrial Lot | | ▪ Up to 5,000 sq meters | P4,600.00 | ▪ Up to 10,000 sq meters | P5,500.00 | ▪ Up to 20,000 sq meters | P6,500.00 | ▪ Up to 50,000 sq meters | P9,500.00 |
| Type of Property | Basic Fees | | | | | | | | | | | | | | | | | | | |
| H. Real Estate | | | | | | | | | | | | | | | | | | | | |
| 5. Residential or Commercial Lot | P4,500.00 for the first lot plus P500.00 for every succeeding lot/title* | | | | | | | | | | | | | | | | | | | |
| 6. Industrial Lot | | | | | | | | | | | | | | | | | | | | |
| ▪ Up to 5,000 sq meters | P4,600.00 | | | | | | | | | | | | | | | | | | | |
| ▪ Up to 10,000 sq meters | P5,500.00 | | | | | | | | | | | | | | | | | | | |
| ▪ Up to 20,000 sq meters | P6,500.00 | | | | | | | | | | | | | | | | | | | |
| ▪ Up to 50,000 sq meters | P9,500.00 | | | | | | | | | | | | | | | | | | | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--------------|---|-----------------|---|--------------------|
| | <ul style="list-style-type: none"> ▪ More than 50,000 sq meters | | P10,000.00 | |
| | 7. Development Lot (raw land) <ul style="list-style-type: none"> ▪ Up to 10,000 sq meters ▪ Up to 30,000 sq meters ▪ Up to 50,000 sq meters ▪ Up to 100,000 sq meters ▪ More than 50,000 sq meters | | P5,700.00 P7,700.00 P8,000.00 P9,500.00 P10,000.00 | |
| | 8. Agricultural Lot (including fishpond and prawn farms) <ul style="list-style-type: none"> ▪ Up to 1 ha. ▪ Up to 5 has. ▪ Up to 10 has. Or more | | P6,700.00 P9,000.00 P10,000.00 | |
| | I. Properties with improvements | | | |
| | 13. Residential House and Lot | | P5,000.00 | |
| | 14. Apartment | | P5,000.00 for the first door plus P500.00 for every succeeding door but not to exceed P10,000.00 | |
| | 15. Condominium Unit | | P5,000.00 for the first unit plus P500.00 for every additional unit within the condominium projects | |
| | 16. Townhouse Unit | | P5,000 for the first unit plus P500 for every additional unit in the project but not to exceed P10,000.00 | |
| | 17. Rowhouses | | P4,500 for the first unit plus P500 for every succeeding unit but not to exceed P10,000.00 | |
| | 18. Commercial lot with 1-4 storeys building | | P6,000.00 | |
| | 19. Commercial lot with 5-15 storeys building | | P6,000.00 plus P500 for every additional floor over four storeys but not to exceed P10,000.00 | |
| | 20. Commercial lot with More than 15 storeys building | | P10,000.00 | |
| | 21. Industrial lot up to 5,000 sq.m. with industrial building of 1-4 storeys | | P5,500.00 plus P500.00 for every additional building but not to exceed P10,000.00 | |
| | 22. Industrial lot up to 10,000 sq.m. with industrial building of 1-4 storeys | | P6,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 | |
| | 23. Industrial lot up to 20,000 sq.m. with industrial building of 1-4 storeys | | P7,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 | |
| | 24. Industrial lot up to 50,000 sq.m. and above with industrial building of 1-4 storeys | | P10,000.00 | |
| | J. Industrial Plants (Machinery and Equipment) | | | |
| | 2. Ice plant and cold storage system | | P1,000.00 per major compressor assembly plus P500.00 per additional component/equipment/facility but not to exceed P10,000.00 | |
| | K. Heavy Equipment/Motor Vehicles | | | |
| | 4. Heavy equipment (all types) | | P2,000.00 per unit but not to exceed P10,000.00 for five (5) units or more | |
| | 5. Passenger vehicle | | P1,500.00 per unit but not to exceed P10,000.00 for seven (7) units or more | |
| | 6. Aircrafts/marine vessels | | P10,000.00 per unit | |
| | L. Land Title Verification – Amount reflected on the certified true copy/certification/verification form pursuant to LRA/PHILARIS rates plus 20% (for administrative cost, i.e. 7% for GRT ad 13% for recovery cost for miscellaneous expenses) | | | |
| | M. Progress Monitoring | | | |
| | 4. Structure (any type) with appraised value (AV) of less than P3.00 Million | | P1,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--------------|---|-----------------|---|--------------------|
| | 5. Structure (any type) with appraised value (AV) of less than P3.00 – 10.00 Million | | P2,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 | |
| | 6. Structure (any type) with appraised value (AV) of more than P10.00 Million | | P3,000.00 plus P500.00 for every additional building but not to exceed P10,000.00 | |
| | N. For the following properties and project | | | |
| | 9. Public-Private Partnership (PPP) - Type Projects | | P10,000.00 | |
| | 10. Renewable Energy Projects | | P10,000.00 | |
| | 11. Integrated Agro-Industrial Projects | | P10,000.00 | |
| | 12. Highly Specialized Projects | | P10,000.00 | |
| | 13. Complex Plant, Machineries and Equipment | | P10,000.00 | |
| | 14. Vessels | | P10,000.00 | |
| | 15. Intangible Properties | | P10,000.00 | |
| | 16. Agricultural Projects | | P10,000.00 | |
| | Inspection Fee: 50% of the Appraisal Fee | | | |
| | Note: Transportation and other incidental expense shall be included/added in the Appraisal/Inspection Fee | | | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|-----------------------------------|--|--|-----------------------------|------------------------------|
| For Inspection: | | | | |
| 1. Submit Request for Inspection | 1.1 Receive request for Inspection from AMG/RAMU | None | 1 working day | Credit Assistant ASG CIAU |
| | 1.2 Encodes to the monitoring excel file and compute inspection fee, if applicable | Refer to schedule of Appraisal/ Inspection Fee | 1 working day | Credit Assistant ASG CIAU |
| | 1.3 Monitor payment of inspection fee and encode in the monitoring excel file | | | |
| | 1.4 Review the submitted documents then conduct ocular/virtual inspection | None | 15 working days and 4 hours | Appraiser ASG CIAU |
| | a. Prepare inspection report | | | |
| | b. Review and approve the Inspection Report | None | 1 working day and 4 hours | Head-CIAU ASG CIAU |
| | c. Forward report to requesting unit and keep copy of report in CIAU folder | None | 1 working day | Credit Assistant ASG CIAU |
| TOTAL (For inspection) | | Refer to the schedule of | 20 working days | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--------------|----------------|---|-----------------|--------------------|
| | | Appraisal/ Inspection Fee, if applicable | | |

C. Account Implementation and Document Review

To ensure that availments and releases are properly and completely documented and conforms to the terms and conditions of the approved credit facility.

| Office or Division: | Account Servicing Group-Account Administration Unit (ASG-AAU) | | | |
|---|--|---|-----------------------|--|
| Classification: | Simple | | | |
| Type of Transaction: | G2G - Government-to-Government | | | |
| Who may avail: | LLFC Employees | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Approved Availment Memo – 1 original copy 2. List of documents under the process Availment from the Credit Facility – 1 photocopy | | Account Officer/Account Assistant (AO/AA) Account Management Group (AMG) | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submits availment request | 1.1. Receives and reviews Master and/or Availment Folder from the AO | None | 1 working day | Account Admin Specialist/ Account Admin Unit Head ASG AAU |
| | 1.2. Reviews the legal documents and other documents | | | |
| | 1.3. Prepares the Document Review Form then forwards to the AO/AA | | | |
| 2. Submits additional documents | 2.1 Receives and reviews the additional documents from the AO/AA | None | 1 working day | Account Admin. Specialist Head-Account Admin. Unit Head-Account Servicing Group ASG AAU |
| | 2.2 Authorizes the release of the loan/lease proceeds | | | |
| TOTAL | | None | 2 working days | |

Processing time may change to Complex depending on the quantity of equipment for financing.

D. Insurance Coverage Monitoring

Administer and monitor the insurance coverage of financed equipment/ properties

| | | | | |
|---|---|-----------------------------|------------------------|---|
| Office or Division: | Account Servicing Group-Account Administration Unit (ASG AAU) (ASG-AAU) | | | |
| Classification: | Highly Technical | | | |
| Type of Transaction: | G2G – Government to Government G2B – Government to Business | | | |
| Who may avail: | LLFC Employees | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Request for insurance quotation/coverage - 1 original copy | | AMG/LIBI/Insurance provider | | |
| 2. Appraisal Report (if needed) – 1 photocopy | | ASG/AMG | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Forward request of insurance quotation/ coverage | 1.1 Transmits request of insurance quotation/ coverage to LIBI/insurance provider | None | 1 working day | Account Analyst/ Account Admin. Officer ASG AAU |
| | 1.2 Upon receipt of insurance policy, checks equipment/asset description and all data in the insurance policy | None | 7 working days | Account Analyst/ Account Admin. Officer ASG AAU |
| | 1.3 Prepares billing notices to clients | None | 5 working days | Account Analyst/ Account Admin. Officer ASG AAU |
| | 1.4 Prepare the schedule for payment of insurance premium | None | 7 working days | Account Analyst/ Account Admin. Officer ASG AAU |
| TOTAL | | None | 20 Working days | |

E. Insurance Claim Assistance

| | | | |
|-----------------------------------|---|-------------------------------|--|
| Office or Division: | Account Servicing Group-Account Administration Unit (ASG-AAU) | | |
| Classification: | Complex | | |
| Type of Transaction: | G2G – Government to Government | | |
| Who may avail: | LLFC Employees | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | |
| 1. Insurance Policy – 1 photocopy | | Account Servicing Group (ASG) | |
| 2. LTO OR/CR – 1 photocopy | | Account Servicing Group (ASG) | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|---|-----------------|--|---|
| 1. Notify LLFC of the accident and submit required documents | 1.1 Send insurance claim notice and the documents to LIBI/ GSIS | None | 2 working days <i>(with separate processing time for the issuance of LOA by GSIS/insurance company)</i> | Account Analyst/ Account Admin. Officer ASG-AAU |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--------------|--|-----------------|-----------------------|---|
| | 1.2 Receives and reviews copy of LOA or Offer Letter from LIBI/ GSIS | None | 5 working days | Account Analyst/ Account Admin. Officer ASG-AAU |
| | 1.3 Sends copy of LOA or Offer Letter to client/borrower through the AO/AA | | | |
| TOTAL | | None | 7 working days | |

F. Remedial Action Planning

| Office or Division: | Remedial Account Management Unit (RAMU) | | | |
|---|--|---------------------------------------|-----------------------|---|
| Classification: | Highly Technical | | | |
| Type of Transaction: | G2G – Government to Government | | | |
| Who may avail: | AMG Account Officers/Account Assistant | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| Client Master, Restructuring Folder, if any, and Availment Folder – original file Latest Statement of Account and History of Payment | | AMG Account Officer/Account Assistant | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. AMG Endorses problem account/s to OGC | 1.1. Reviews endorsement Memorandum with relevant document, i.e., Master Folders, Restructuring Folder, Availment Folder, Working Folder, Latest Statement of SOA and History of Payment | None | 2 working days | Account Officer/General Counsel RAMU |
| | 1.2. Meets with the client and evaluates business operations | None | 5 working days | Account Officer RAMU |
| | 1.3. Recommends remedial action plan | None | 1 working day | Account Officer/General Counsel RAMU |
| TOTAL | | None | 8 working days | |

II. LEGAL SERVICES

Handles contract review, determines legal sufficiency, and renders legal opinion

INTERNAL SERVICES

A. Contract Review and Legal Opinion

| Office or Division: | Legal Services Unit (LSU) | | | |
|---|---|-----------------|--|---|
| Classification: | Simple | | | |
| Type of Transaction: | G2G – Government to Government | | | |
| Who may avail: | All Groups and Units of LLFC | | | |
| CHECKLIST OF REQUIREMENTS | | | WHERE TO SECURE | |
| 1. Legal document or any paper to be acted upon and reviewed – 1 soft copy | | | From the requesting party, Unit or Group | |
| 2. Supporting documents in relation to the said legal document or paper to be acted upon. – 1 photocopy | | | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Request for Contract Review or Legal Opinion | 1.1. Received request for legal opinion or for contract review; and review the contract and do legal research when necessary; and | None | 2 working days | Legal Researcher Legal Specialist/Legal Officer/General Counsel LSU |
| | 1.2. Discuss the legal issues involved in the concern or contract with the requesting party. | None | 1 working day | RAMU Account Officer Legal Specialist/Legal Officer/General Counsel LSU |
| TOTAL | | None | 3 working days | |

B. Legal Sufficiency

| Office or Division: | Legal Services Unit (LSU) | | | |
|---|--|-----------------|--|---|
| Classification: | Simple | | | |
| Type of Transaction: | G2G – Government to Government | | | |
| Who may avail: | All Groups and Units of LLFC | | | |
| CHECKLIST OF REQUIREMENTS | | | WHERE TO SECURE | |
| 1. Legal document or any paper to be acted upon and reviewed – 1 soft copy | | | From the requesting party, Unit or Group | |
| 2. Supporting documents in relation to the said legal document or paper to be acted upon. – 1 photocopy | | | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submits Request for Legal Sufficiency with attached relevant supporting documents | 1.1. Receive request for legal sufficiency with attached relevant supporting documents | None | 2 working days | Legal Researcher LSU |
| | 1.2. Review the contract and do legal research, when necessary; and | None | | Legal Specialist/ Legal Officer/ General Counsel LSU |

| | | | | |
|--------------|--|-------------|-----------------------|---|
| | 1.3. Discuss the legal issues involved in the concern or contract with the requesting party. | None | 1 hour | Legal Specialist/ Legal Officer/ General Counsel LSU |
| TOTAL | | None | 3 working days | |

C. Preparation of Demand Letter

| | | | | |
|--|--|---|---|--|
| Office or Division: | Legal Services Unit (LSU) | | | |
| Classification: | Simple | | | |
| Type of Transaction: | G2G – Government to Government | | | |
| Who may avail: | All Groups and Units of LLFC | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. History of the account from the beginning, 2. Promissory Note/s, 3. Loan Agreement, 4. Master Lease Agreement, 5. Lease Schedule, 6. Real Estate Mortgage or Chattel Mortgage 7. Statements of Account (SOA), and 8. Previous Demand Letters sent. | | AMG AO/RAMU AO AMG AO/RAMU AO AMG AO/RAMU AO AMG AO/RAMU AO AMG AO/RAMU AO AMG AO/RAMU AO LLFC Accounting AMG AO/RAMU AO | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Request for Issuance of Demand Letter | 1.1. Receive request for issuance of the Demand Letter and review all documents attached to the request | None | 1 working day | Account Officer AMG/RAMU Legal Specialist/Legal Officer/General Counsel LSU |
| | 1.2.A. If the request includes updated Statement of Account, proceed directly to preparation of Demand Letter. 1.2.B. If request does not include updated Statement of Account, coordinate with the Accounting Unit for the preparation and validation of the updated Statement of Account. | | Note: Separate Turn Around Time (TAT) to be provided by the Accounting Unit. | Account Officer AMG/RAMU Legal Specialist/Legal Officer/General Counsel LSU |
| | 1.3. Prepare the Demand Letter and request additional information if necessary. Once finalized, forward to RAMU/AMG AO for mailing | None | 2 working days | Legal Specialist/Legal Officer/General Counsel LSU |
| TOTAL | | None | 3 working days | |

III. CORPORATE SERVICES

Handles the administration of personnel and facilities; procurement, disposal and issuance of supplies and capital expenditures; chauffeuring services and financial Accounting.

EXTERNAL SERVICES

A. DISBURSEMENTS

Processing and release of Payments to Suppliers and Service Providers

| | | | | |
|--|---|--------------------------------|------------------------|---|
| Office or Division: | Corporate Services Group – Accounting Unit; Treasury Unit | | | |
| Classification: | Complex | | | |
| Type of Transaction: | G2G – Government to Government G2C – Government to Citizen G2B – Government to Business | | | |
| Who may avail: | LLFC Employees, Suppliers, Service Providers except for Service Provider of Chauff | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Request for Payment – 1 original copy | | MS Teams\LLFC Forms\Accounting | | |
| 2. Supporting Documents – 1 original copy Payment to suppliers/ service providers | | Suppliers, Service Providers | | |
| <ul style="list-style-type: none"> • Statement of Account • Affidavit • Billing Register • Invoice • Delivery Receipt • Post repair inspection report • Waste Material report • Quotation • Abstract of Canvass • Pre-repair Inspection Report | | | | |
| 3. Payment Order (PO) – 1 original copy, 1 duplicate copy | | Accounting | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submits supporting documents for processing of payment | 1.1 Prepare and secure approval for Request for Payment together with supporting documents for processing of payment. | None | 2 working days | Requesting Party Various Group/Unit |
| | 1.2 Receives, and checks documents submitted to ensure correctness and completeness 1.3 Prepares Payment Order (PO) and secures approval from Accountant/Accounting Head | None | 1 working day | Accounting Personnel, CSG-Accounting Unit |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--------------|--|-----------------|-----------------------|--|
| | 1.4 Reviews and signs Payment Order | None | 2 hours | Accountant/ Accounting Head CSG- Accounting Unit |
| | 1.5 Forwards signed Payment Order to Treasury for check preparation | None | 1 hour | Accounting Personnel, CSG- Accounting Unit |
| | 1.6 Prepares Check or Authority for Fund Transfer | None | 2 hours | Cashier/ Treasury Officer-TSU |
| | 1.7 Certifies the availability of Funds | None | 1 hour | Cashier/ Treasury Officer-TSU |
| | 1.8 Routes the PO, Check or Authority for Fund Transfer to approving authorities | None | 1 working day | Cashier/ Treasury Officer-TSU |
| | 1.9 Encoding of the signed PO and check in the Disbursement application system | None | 2 hours | Cashier TSU |
| TOTAL | | None | 5 working days | |

B. Asset Procurement

Purchase of goods and/or services for corporate and client requirements. The Corporation follows the prescribed timeline in R.A. No. 9184 Government Procurement Reform Act and its Implementing Rules and Regulations.

| | |
|-----------------------------|--|
| Office or Division: | Corporate Services Group – Administrative Unit |
| Classification: | Highly Technical |
| Type of Transaction: | G2G - Government-to-Government G2B - Government-to-Business |
| Who may avail: | Requesting Unit Suppliers |

| CHECKLIST OF REQUIREMENTS | WHERE TO SECURE |
|--|--------------------------------|
| 1. Purchase Request and/or Memo request – 1 original copy | Requesting unit/group/employee |
| 2. Bidding Documents – 1 original copy or duplicate copy | Supplier |
| Eligibility Documents: | |
| a. Valid PhilGEPS Registration Certificate (Platinum Membership) (all pages);or | Supplier |
| b. Registration certificate from Securities and Exchange Commission (SEC), Department of Trade and Industry (DTI) for sole proprietorship, or Cooperative Development Authority (CDA) for cooperatives or its equivalent document, and | |

| CHECKLIST OF REQUIREMENTS | WHERE TO SECURE |
|---|-----------------|
| <ul style="list-style-type: none"> c. Mayor's or Business permit issued by the city or municipality where the principal place of business of the prospective bidder is located, or the equivalent document for Exclusive Economic Zones or Areas; and d. Tax clearance per E.O. No. 398, s. 2005, as finally reviewed and approved by the Bureau of Internal Revenue (BIR). | |
| <p>Technical Documents – 1 original, 1 photocopy</p> <ul style="list-style-type: none"> a. Statement of the prospective bidder of all its ongoing government and private contracts, including contracts awarded but not yet started, if any, whether similar or not similar in nature and complexity to the contract to be bid; and b. Statement of the bidder's Single Largest Completed Contract (SLCC) similar to the contract to be bid, except under conditions provided for in Sections 23.4.1.3 and 23.4.2.4 of the 2016 revised IRR of RA No. 9184, within the relevant period as provided in the Bidding Documents; and c. Original copy of Bid Security. If in the form of a Surety Bond, submit also a certification issued by the Insurance Commission or Original copy of Notarized Bid Securing Declaration; and d. Conformity with the Technical Specifications, which may include production/delivery schedule, manpower requirements, and/or after-sales/parts, if applicable; and e. Original duly signed Omnibus Sworn Statement (OSS); and if applicable, Original Notarized f. Secretary's Certificate in case of a corporation, partnership, or cooperative; or Original Special Power of Attorney of all members of the joint venture giving full power and authority to its officer to sign the OSS and do acts to represent the Bidder. | Supplier |
| <p>Financial Documents – 1 original, 1 photocopy</p> <ul style="list-style-type: none"> a. The Supplier's audited financial statements, showing, among others, the Supplier's total and current assets and liabilities, stamped "received" by the BIR or its duly accredited and authorized institutions, for the preceding calendar year which should not be earlier than two (2) years from the date of bid submission; and b. The prospective bidder's computation of Net Financial Contracting Capacity (NFCC); or c. A committed Line of Credit from a Universal or Commercial Bank in lieu of its NFCC computation. d. If applicable, a duly signed joint venture agreement (JVA) in case the joint venture is already in existence or | Supplier |

| CHECKLIST OF REQUIREMENTS | WHERE TO SECURE |
|---|----------------------|
| e. Duly notarized statements from all the potential joint venture partners stating that they will enter and abide by the provisions of the JVA in the instance that the bid is successful. | |
| Post- Qualification Documents – 1 photocopy a. Quarterly Value-Added Tax Return (BIR No. 2550-Q) and Quarterly Income Tax Return (BIR Form No. 1702Q) filed manually or through the BIR EFPS for the last two (2) quarters immediately preceding the bid opening date (1st and 2nd quarter of 2021). b. Income Tax Return | Supplier |
| Financial Envelope: a. Original of duly signed and accomplished Financial Bid Form; and b. Original of duly signed and accomplished Price Schedule(s). c. [For foreign bidders claiming by reason of their country's extension of reciprocal rights to Filipinos] Certification from the relevant government office of their country stating that Filipinos are allowed to participate in government procurement activities for the same item or product. d. Certification from the DTI if the Bidder claims preference as a Domestic Bidder or Domestic Entity. | Supplier |
| For alternative modes of procurement – 1 certified true copy a. Valid and current year Mayor's / Business Permit b. Valid and current PhilGEPS Registration Number c. DTI/SEC Registration (for Partnership/Corporation) d. BIR Certificate of Registration (Form 2303) (for ABC above P500,000.00) e. Latest Tax Clearance per E.O. 398, series of 2005 (optional) f. Latest Income/Business Tax Return for two quarters (for ABC above P500,000.00) g. Price Quotation Form together with the supplier's official proposal/quotation h. Statement of Compliance under Schedule of Requirements and Technical Specifications i. Original and notarized Omnibus Sworn Statement (for ABC above P500,000.00) | Supplier |
| BAC Resolution – 1 original copy | Admin Unit Personnel |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|---|--|-----------------|-----------------|-----------------------------------|
| 1. Submits request, TOR, and specifications for items to be purchased | 1.1 Identifies applicable mode of procurement and prepares for pre-procurement conference or BAC resolution, if applicable | None | 5 working days | BAC Secretariat CSG-Admin Unit |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE | | | | | | | | | | | | | | | | |
|---|--|---|--|---|---------|-------------------|-----------------|--------|--------------------------|----------|--------------------------|----------|------------------------------|-----------|-------------------------------|-----------|--------------------------------|-----------|-------------------|-----------|
| | 1.2 Reviews procurement documents | None | 1 working day | Bids and Awards Committee | | | | | | | | | | | | | | | | |
| | 1.3 Finalizes procurement documents and | None | 3 working days | BAC Secretariat CSG-Admin Unit | | | | | | | | | | | | | | | | |
| | 1.4 Posts bidding docs or RFQ in PHILGEPS, website, LLFC as needed | None | 21 working days | BAC Secretariat CSG-Admin Unit | | | | | | | | | | | | | | | | |
| 2. Submits Contract for contract review | 2.1 Receives and reviews Contract or endorses it to OGCC for contract review | None | 2 working days | BAC Secretariat CSG-Admin Unit Legal Officer/General Counsel LSU | | | | | | | | | | | | | | | | |
| | 2.2 Prepares and submits documents to the OGCC for contract review | None | 2 working days | BAC Secretariat CSG-Admin Unit | | | | | | | | | | | | | | | | |
| | 2.3 Receives and reviews Contract | None | <i>Note: Separate processing time for OGCC contract review</i> | OGCC | | | | | | | | | | | | | | | | |
| | 2.4 Receives Reviewed Contract and endorses it to the BAC Secretariat | None | 4 hours | Legal Officer/General Counsel LSU | | | | | | | | | | | | | | | | |
| 3. Purchases bidding documents and pay required fees | 3.1 Issues bidding documents and/or procurement forms upon presentation of Official receipt | Refer to matrix below for bid documents fee | 4 hours | BAC Secretariat CSG-Admin Unit Supplier | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>ABC is:</th> <th>Bid Documents Fee</th> </tr> </thead> <tbody> <tr> <td>P0.5M and below</td> <td>500.00</td> </tr> <tr> <td>More than P0.5M to P1.0M</td> <td>1,000.00</td> </tr> <tr> <td>More than P1.0M to P5.0M</td> <td>5,000.00</td> </tr> <tr> <td>More than P5.0M up to P10.0M</td> <td>10,000.00</td> </tr> <tr> <td>More than P10.0M up to P50.0M</td> <td>25,000.00</td> </tr> <tr> <td>More than P50.0M up to P500.0M</td> <td>50,000.00</td> </tr> <tr> <td>More than P500.0M</td> <td>75,000.00</td> </tr> </tbody> </table> | | | | ABC is: | Bid Documents Fee | P0.5M and below | 500.00 | More than P0.5M to P1.0M | 1,000.00 | More than P1.0M to P5.0M | 5,000.00 | More than P5.0M up to P10.0M | 10,000.00 | More than P10.0M up to P50.0M | 25,000.00 | More than P50.0M up to P500.0M | 50,000.00 | More than P500.0M | 75,000.00 |
| ABC is: | Bid Documents Fee | | | | | | | | | | | | | | | | | | | |
| P0.5M and below | 500.00 | | | | | | | | | | | | | | | | | | | |
| More than P0.5M to P1.0M | 1,000.00 | | | | | | | | | | | | | | | | | | | |
| More than P1.0M to P5.0M | 5,000.00 | | | | | | | | | | | | | | | | | | | |
| More than P5.0M up to P10.0M | 10,000.00 | | | | | | | | | | | | | | | | | | | |
| More than P10.0M up to P50.0M | 25,000.00 | | | | | | | | | | | | | | | | | | | |
| More than P50.0M up to P500.0M | 50,000.00 | | | | | | | | | | | | | | | | | | | |
| More than P500.0M | 75,000.00 | | | | | | | | | | | | | | | | | | | |
| 4. Suppliers inquires on the requirements to be procured | 4.1 Schedules pre-bid conference and/or prepare replies to supplier's inquiry | None | 5 working days | BAC Secretariat CSG-Admin Unit | | | | | | | | | | | | | | | | |
| 5. Suppliers submits required documents including bid proposal or quotation | 5.1 Reviews and validates documents submitted including request for additional post-qualification documents | None | 10 working days | BAC Secretariat CSG-Admin Unit | | | | | | | | | | | | | | | | |
| | 5.2 Prepares documents for awarding of contract | None | 3 working days | BAC Secretariat CSG-Admin Unit | | | | | | | | | | | | | | | | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|---|-----------------|------------------------|------------------------------------|
| | 5.3 Issues NOA to supplier | None | 4 hours | BAC Secretariat CSG-Admin Unit |
| 6. Receives NOA and submits performance security contract, as applicable | 6.1 Prepares Contract or Purchase Order, NTP for approval and signature | None | 10 working days | BAC Secretariat CSG-Admin Unit |
| | 6.2 Issues Contract or PO and/or NTP to supplier | None | 4 hours | BAC Secretariat CSG-Admin Unit |
| 7. Supplier delivers goods and services based on specifications | 7.1 Inspects and accepts delivered goods and/or services | None | 1 working day | CSG-Admin Unit Requesting party |
| TOTAL | | | 65 working days | |

Asset Procurement – Qualified for multi-stage processing

| ABC is: | Bid Documents Fee |
|--------------------------------|-------------------|
| P0.5M and below | 500.00 |
| More than P0.5M to P1.0M | 1,000.00 |
| More than P1.0M to P5.0M | 5,000.00 |
| More than P5.0M up to P10.0M | 10,000.00 |
| More than P10.0M up to P50.0M | 25,000.00 |
| More than P50.0M up to P500.0M | 50,000.00 |
| More than P500.0M | 75,000.00 |

C. Asset Disposal

Disposal of assets of the Corporation. The Corporation follows the prescribed timeline on COA Circular No. 89-296 Audit Guidelines on the Divestment or Disposal of Property and Other Assets of National Government and Instrumentalities, Local Government Units and Government-Owned or Controlled Corporations and their Subsidiaries.

| Office or Division: | Corporate Services Group – Administrative Unit | | | |
|---|---|-----------------------------------|-----------------|--------------------------------------|
| Classification: | Complex | | | |
| Type of Transaction: | G2C – Government- to- Citizen G2B - Government-to-Business G2G - Government-to-Government | | | |
| Who may avail: | LLFC Employees Interested Parties (public, private, government entities) | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| Bid offer form – 1 original copy | | Admin Unit | | |
| Authorization Letter, if applicable – 1 original copy Photocopy of IDs (both bidder and authorized representative) | | LLFC Employee/ Interested parties | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submits bid offer | 1.1 Accepts and reviews bid offer/s | None | 2 working days | BAC - Disposal Property Custodian |

| | | | | |
|------------------------------|---|-------------------------|-----------------------|--|
| | | | | CSG-Admin Unit |
| | 1.2 Awards to winning party/ies | None | 1 working day | Chairperson BAC - Disposal Property Custodian CSG-Admin Unit |
| | 1.3 Prepares required documentation | None | 1 working day | Property Custodian CSG-Admin Unit |
| 2. Pays based on bid offer | 2.1 Treasury accepts payment and issues the Official Receipt | Quoted Bid offer | 2 hours | Property Custodian CSG-Admin Unit |
| 3. Presents Official Receipt | 3.1 Prepares gate pass and other supporting documents and releases the item | None | 4 hours | Property Custodian CSG-Admin Unit |
| | 3.2 Furnishes copy of documents to Accounting Unit for booking | None | 2 hours | Property Custodian CSG-Admin Unit |
| TOTAL | | Quoted Bid offer | 5 working days | |

INTERNAL SERVICES

A. Personnel Recruitment

Processing the additional personnel requirement of concerned Group/Unit

| Office or Division: | Corporate Services Group – Human Resource Management Unit (CSG HR) | |
|--|--|---|
| Classification: | Highly Technical | |
| Type of Transaction: | G2C- Government to Citizen G2B – Government to Business | |
| Who may avail: | Pre-Qualified Applicants to Newly Hired Employees | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE |
| 1. Data Privacy Consent | | HR Personnel |
| 2. Interview Assessment Sheet (IAS)– 1 original copy a. IAS for Staff b. IAS for Officer | | MS Teams>LLFC Library>LLFC Forms>HR Forms |
| 3. Consent for Background Investigation | | Applicant |
| 4. Resume – 1 Original or Electronic Copy | | Applicant |
| 5. PDS and Work Experience Sheet – 1 Original or Electronic Copy | | HR Personnel |
| 6. Pre-employment Test Result – 1 Original or Electronic Copy | | Service Provider |
| 7. Background Investigation Report - 1 Original or Electronic Copy | | Service Provider |
| 8. Social Media Background Check Report - 1 Original or Electronic Copy | | HR Personnel |
| 9. New Employee Orientation Form | | HR Personnel |
| 10. Non-Disclosure Agreement Form | | HR Personnel |
| 11. Acceptable Use Policy for IT Systems | | HR Personnel |
| 12. Notice of Personnel Action (NOPA) | | HR Personnel |
| 13. Certificate Assumption of Duty | | HR Personnel |
| 14. Code of Conduct Compliance Certificate | | HR Personnel |
| 15. IT Access Request Form | | HR Personnel |

| | |
|---|--------------|
| 16. Undertaking to Submit Pre-employment Requirements | HR Personnel |
| 17. Pre-employment Requirements - 1 Original Copy <ul style="list-style-type: none"> a. Notarized Personal Data Sheet – 1 original b. Transcript of Records – 1 Photocopy c. College Diploma – 1 photocopy d. Birth certificate issued by the Philippine Statistics Authority (PSA) – 1 certified true copy e. E1 and UMID with 3 specimens of signature – 1 photocopy f. Certification of No Loan or Loan Information from the regulatory agencies (such as PhilHealth, Pag-ibig, SSS/GSIS) g. HDMF Member’s Data Form and/or Loyalty Card – 1 photocopy h. PhilHealth Member’s Data Record (MDR) and/or ID – 1 photocopy i. Taxpayer’s Identification Number (TIN) or duly accomplished Application for Registration (BIR Form 1902 j. National Bureau of Investigation (NBI) clearance issued less than three (3) months prior to submission to LLFC. – 1 original copy k. Police Clearance –1 original copy l. Proof of Residence – Brgy. Certificate and Utility Billing Statement – 1 Original/1 photocopy m. Photographs as follows: <ul style="list-style-type: none"> • two – 2” x 2” • four – 1” x 1” n. Notarized Statement of Assets, Liabilities and Net Worth (SALN) as of the 1st day of employment. – 3 original copies o. PRC License or PRC ID(if applicable) – 1 photocopy p. Certificate of Eligibility (if applicable) – 1 original copy q. Certificate of Covid Vaccination from DOH – 1 original copy r. Data Privacy Consent Form for Employees – 1 original copy s. Non-Disclosure Agreement Form – 1 original copy t. Pre-Employment Examination– 1 original copy u. Examination and Drug Testing Result by LLFC Accredited Clinic – 1 original copy v. Marriage contract – 1 photocopy w. Birth certificate/s of child/children, if any.- 1 photocopy x. Certificate of Employment from last two (2) employers.- 1 original copy y. BIR Form 2316 from previous employer - 1 original copy | Applicant |
| 18. Job Offer and Job Description - 1 Original Copy for 201 file and 1 Original Copy for Employee file | HR Personnel |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|---|------------------------|---|---|
| 1. Applicant submits Resume. | 1.1. Source and screen applicants for opened positions | None | 7 working days | HR Personnel CSG HR |
| | 1.2. Send Data Privacy Consent and be signed by the applicants. Upon signed consent, proceed the scheduling of applicant/s for initial screening. | None | 1 working day | HR Personnel CSG HR |
| | 1.3 Conducts interview of the applicant/s. | None | 2 hours | CSG Head and/or Concerned Group/Unit Head CSG HR |
| | 1.4 Endorse applicant to service provider for examination, as applicable. | None | 1 hour | HR Personnel CSG HR |
| 2. Service provider facilitates conduct of pre-employment examination and submits report | 2.1. Upon receipt of favorable examination result, schedules the applicant for final interview. | None | 5 working days | HR Personnel CSG HR |
| | 2.2. Conducts final interview of the applicant | None | 1 hour | President/CEO Office of the President |
| | 2.3. Endorses applicant who passed final interview for Background Investigation and conduct Social Media Background Check. | None | 1 hour | HR Personnel CSG HR |
| 3. Service provider facilitates conduct of Background investigation and report preparation as applicable | 3.1. Upon receipt of favorable result of BI, prepares and secures approval for hiring. | None | 1.0 working day Note: with separate processing time on the conduct of BI by service provider | HR Personnel CSG HR |

| | | | | |
|---|---|-------------|------------------------|------------------------|
| | 3.2 Prepare job offer and discuss pre-employment requirements | None | 1 hour | HR Personnel CSG HR |
| 4. Signs job offer and submits pre-employment requirements. | 4.1. Reviews submitted documents and prepares 201 file. | None | 2 hours | Applicant |
| TOTAL | | None | 15 working days | |

B. Personnel Administration

Handles the human resources from recruitment activity to retirement processes that includes personnel training, development and evaluation of work performances and promotion.

B.1 Employment Document Request

Processing of employment documents requested by LLFC employees such as Certificate of Employment, Authority to Travel, Benefits)

| | | | | |
|---|--|------------------------|------------------------|---|
| Office or Division: | Corporate Services Group – Human Resource Management Unit (CSG HR) | | | |
| Classification: | Simple | | | |
| Type of Transaction: | G2G - Government-to-Government | | | |
| Who may avail: | LLFC Employees | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. ESS HR Request | | ESS | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Accomplishes HR Request through ESS. | 1.1 Processes and/or provides assistance based on the request and secures approval | None | 2 working days | HR Personnel/ CSG Head CSG HR |
| | 1.2 Provides request to requesting employee | None | 1 working day | HR Personnel CSG HR Requesting employee |
| TOTAL | | None | 3 working days | |

B.2. Resignation/Separation of Employee

Processing of last pay and other benefits of resigned/retired and terminated employees

| | | | |
|---|--|------------------------|--|
| Office or Division: | Corporate Services Group – Human Resource Management Unit (CSG HR) | | |
| Classification: | Highly Technical | | |
| Type of Transaction: | G2G- Government-to-Government | | |
| Who may avail: | Resigned, retired, and terminated LLFC Employees | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | |
| 1. Clearance – 1 original copy and 2 photocopy | MS Teams>LLFC Library >LLFC Forms> HR Forms | | |
| 2. Quit Claim – 1 original copy and 2 photocopy | MS Teams>LLFC Library> LLFC Forms> HR Forms | | |
| 3. Mobile Loan Balance, if any -1 photocopy | Land Bank – Loans Dept. | | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|--|------------------------|----------------------------|--|
| 1. Submits accomplished Clearance and Turn-over Records/ Documents forms | 1.1 Receives properly filled up clearance and tur-over forms of the employee | None | 1 hour | LLFC employee/ HR Personnel CSG HR |
| | 1.2 Routes the clearance form to all LLFC unit/group heads for signature | None | 7 working days | HR Personnel CSG HR |
| | 1.3 Forwards clearance to LBP Loan Department for outstanding loan and other accountabilities | None | 5 working days | HR Personnel CSG HR LBP Loan Dept. |
| 2. Forwards approved and signed clearance to LLFC HR | 2.1 Receives and check the clearance | None | 2 hours | HR Personnel CSG HR |
| | 2.2 Requests computation of last pay from Accounting Unit and prepares request for payment | None | 3 working days and 4 hours | Accounting Unit HR Personnel CSG HR |
| | 2.3 Forwards Request for Payment for approval and signature | None | 1 working day | Uni/Group Head of LLFC employee CSG Head CSG |
| | 2.4 Prepare the Payment Order and forwards to Treasury for check preparation and approval of approving authorities | None | 3 working days | Accountant - Accounting Unit Treasury Officer - Treasury Unit |
| 3. Signs quit claim and receives last pay | 3.1 File the signed Quit Claim in the 201 folder of the employee | None | 1 hour | HR Personnel CSG HR |
| TOTAL | | None | 20 working days | |

C. ISSUANCE OF OFFICE SUPPLIES

| Office or Division: | Corporate Services Group – Administrative Unit (CSG Admin Unit) | | | |
|--|--|---|-----------------------|-----------------------------------|
| Classification: | Simple | | | |
| Type of Transaction: | G2G - Government-to-Government | | | |
| Who may avail: | LLFC Employees | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Admin Request App | | MS Teams>LLFC Library> LLFC Forms>Admin Request> Stock Withdrawal | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submit the request via the Admin Request application system | 1.1. Receives the approved request for supplies from the designated approving authority | None | 4 hours | Admin Personnel CSG-Admin Unit |
| | 1.2. Verifies stock availability and releases items if available | None | 4 hours | |
| 2. Receives the requested supplies | 2.1. Confirms the receipt of supplies by selecting the “released” button within the application system | None | 1 working day | Admin Personnel CSG-Admin Unit |
| 3. Confirms acceptance of the received item | 3.1. Updates the inventory records to reflect the issuance of the supplies | None | 1 working day | Admin Personnel CSG-Admin Unit |
| TOTAL | | None | 3 working days | |

D. DRIVER AND MESSENGERIAL REQUESTS

| Office or Division: | Corporate Services Group – Administrative Unit (CSG Admin Unit) | | | |
|--|--|--|-----------------|-----------------------------------|
| Classification: | Simple | | | |
| Type of Transaction: | G2G - Government-to-Government | | | |
| Who may avail: | LLFC Employees | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Admin Request App | | MS Teams>LLFC Library> LLFC Forms>Admin Request> Driver and Messengerial | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submit the Request through the Admin Request Application System | 1.1 Promptly receives the request | None | 4 hours | Admin Personnel CSG-Admin Unit |
| | 1.2 Verify the availability of the driver/messenger for the requested schedule | None | 4 hours | |

| | | | | |
|---|--|-------------|-----------------------|-----------------------------------|
| | 1.3 Once the driver/messenger is available, they are assigned and notified of the scheduled travel or fieldwork in accordance with the client's request. | | | |
| 2. Receives the assigned driver/messenger | 2.1 Monitors delivery or pick-up of documents and releases receiving copy or documents to requesting party | None | 1 working day | Admin Personnel CSG-Admin Unit |
| 3. Acknowledge receipt of receiving copy and/or documents | 3.1 confirms the successful delivery, which is recorded through the Admin Request Application. | None | 1 working day | Admin Personnel CSG-Admin Unit |
| TOTAL | | None | 3 working days | |

E. IT Helpdesk Support

E.1. Simple IT Helpdesk Support

- Address simple issue/concerning IT related matters reported by LLFC employees.

| | | | | |
|--|---|---|---------------------------|---------------------------|
| Office or Division: | Corporate Services Group – IT Unit (CSG IT) | | | |
| Classification: | Simple | | | |
| Type of Transaction: | G2G - Government-to-Government | | | |
| Who may avail: | LLFC Employees | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. IT Request Form | | Microsoft Teams App Tool Bar > Workflow Application > IT Request or Website Request | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Accomplishes IT Request form using the application system | 1.1 Conduct initial assessment on the reported concern/request | None | 4 hours | IT Personnel CSG IT |
| | 1.2 Provide solution to address concern/request | None | 1 working day and 4 hours | IT Personnel CSG IT |
| | 1.3 If website request, confirm the request completion using the application system | None | 4 hours | Requesting Party |
| | 1.4 If all other request, document actions taken to close the concern/request | None | 4 hours | IT Personnel CSG IT |
| TOTAL | | None | 3 working days | |

E.2. Highly technical

- Address highly technical request related to reports and system modification, ICT hardware concerns, custom designs and IT issues that are beyond the scope of the LLFC IT Team.

| | | | | |
|--|--|--|--------------------------|---|
| Office or Division: | Corporate Services Group – IT Unit (CSG IT) | | | |
| Classification: | Highly Technical | | | |
| Type of Transaction: | G2G - Government-to-Government | | | |
| Who may avail: | LLFC Employees | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. IT Request Form | | Microsoft Teams App Tool Bar > Workflow Application > IT Request | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Accomplishes IT Request form using the application system | 1.1 Conduct initial assessment on the request and coordinate with requesting party and send information to the 3 rd party provider. | None | 1 to 2 days days | -IT Personnel CSG IT |
| | 1.2 Conduct assessment and provide recommendation/solution to address concern/request | None | Separate processing time | -3 rd Party Provider |
| | 1.3 Update the IT Request Form. Coordinate with requesting party the recommended solution and continue coordination with 3 rd party provider until resolved. Document resolution done in the IT Request app | None | 1 to 18 days | -IT Personnel CSG IT -Requesting Party -3 rd Party Provider |
| TOTAL | | None | 20 Days | |

F. Accounting Document Request

Provides related documents necessary such as Statement of Accounts (SOA), Outstanding Principal Balance (OPB), Repricing Schedules and other requests to assist units in the day-to-day operation.

| | | | | |
|--|--|--|------------------------|--|
| Office or Division: | | Corporate Services Group – Accounting Unit (CSG Accounting Unit) | | |
| Classification: | | Simple | | |
| Type of Transaction: | | G2G - Government-to-Government | | |
| Who may avail: | | LLFC Employees | | |
| CHECKLIST OF REQUIREMENTS | | | WHERE TO SECURE | |
| 1. Accounting Request App – soft copy | | MS Teams/LLFC Forms/Accounting | | |
| 2. Supporting documents such as approved memos, etc. – 1 original copy | | Requesting Unit/Personnel | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submits Accounting Request through the application system | 1.1 Receives and reviews request | None | 4 hours | Bookkeeper, Accountant CSG Accounting Unit |
| | 1.2 Prepares the requested documents for approval of the Accounting Head | None | 1 working day | |
| | 1.3 Approves the requested document | None | 1 working day | Accounting Head CSG Accounting Unit |
| | 1.4 Release the requested document | None | 4 hours | Bookkeeper, Accountant CSG Accounting Unit |
| TOTAL | | None | 3 working days | |

IV. MANAGEMENT SERVICES

Facilitation and handling of documented information of the Corporation. Maintenance of files and meeting materials.

INTERNAL SERVICES

A. Document Controllership/Control of Documented Information

| Office or Division: | | Management Services Unit (MSU) | | |
|---|---|--|------------------------|---------------------------|
| Classification: | | Simple | | |
| Type of Transaction: | | G2C – Government to Citizen | | |
| Who may avail: | | Concerned/authorized LLFC Management, Officers and Staff | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Document Creation, Addition and Revision Request Form (DCARRF) – 1 copy | | LLFC Library | | |
| 2. New/revised document – 1 copy | | Originator/Process owner | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submits accomplished DCARRF as reviewed and approved along with the original document for registration or presents external documented information to DC | 1.1 Receives DCARRF and completes the document registration section of DCARRF or assigns document control number for external documented information. | None | 4 hours | Document Controller MSU |
| | 1.2 Encodes document in the Master List of Controlled Documents or Master List of External Documented Information | None | 4 hours | Document Controller MSU |
| | 1.3 Stamps master file and prepares controlled or uncontrolled copy. | None | 1 working day | Document Controller MSU |
| | 1.4 Distribute controlled copies and/or retrieve obsolete copy for disposition. | None | 4 hours | Document Controller MSU |
| 2. Receives and acknowledges controlled copies | | None | 4 hours | Recipient |
| TOTAL | | | 3 working days | |

B. Maintenance of Files and Materials - Reproduction

| | | | | |
|--|--|--|------------------------|---|
| Office or Division: | | Management Services Unit (MSU) | | |
| Classification: | | Simple | | |
| Type of Transaction: | | G2G – Government to Government | | |
| Who may avail: | | Concerned/authorized LLFC Management, Officers and Staff | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| Document Reproduction Request Form (DRRF) | | LLFC Library | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submits accomplished request form | 1.1 Receives request and retrieves files. | None | 4 hours | Management Services Specialist and/ or Analyst MSU |
| | 1.2 Prepares copy of document and stamp as CTC | None | 4 hours | Management Services Specialist and/ or Analyst MSU |
| | 1.3 Requests signature of CTC, log and release to requesting party | None | 4 hours | Signing Authority/ Management Services Specialist and/ or Analyst MSU |
| 2 Receives and acknowledges receipt of documents | | None | 4 hours | Recipient |
| TOTAL | | | 2 working days | |

V. HANDLING OF WHISTLEBLOWING REPORTS / REFERRAL

This service covers the handling of whistleblowing reports against the LBP Leasing and Finance Corporation Board of Directors and employees, whether permanent, temporary, co-terminus or directly hired contractual.

| | | | | |
|---|--|--|------------------------|--|
| Office or Division: | Office of the President Customer Care Officer Office of the General Counsel – Legal Services Unit (LSU) | | | |
| Classification: | Highly Technical | | | |
| Type of Transaction: | G2C- Government to Citizen G2G – Government to Government G2B – Government to Business Entity | | | |
| Who may avail: | All stakeholders; LLFC Clients; LLFC personnel | | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Written complaint and/or complained submitted through other reporting channels (whistleblowing web portal, face-to-face, e-mail, telephone) – 1 original copy or 1 soft copy | | For written – Face-to-face, email, and telephone: Created by the Complainant/Whistleblower/Government Agency For whistleblowing web portal: Created by the Complainant/Whistleblower/Government Agency in https://whistleblowing.gcg.gov.ph , with an online link through LLFC official website, www.lbpleasing.com | | |
| 2. Supporting documents to the complaint/report as may be deemed necessary by the complaint – 1 photocopy or 1 soft copy | | Complainant | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Submit the complaint to the Customer Care Officer or its alternate to LLFC via: <ul style="list-style-type: none"> • Face-to-face • Written Letter • LLFC's email at customercare@lbpleasing.com • Telephone: 8818-2200 • Whistleblowing Portal: www.whistleblowing.gcg.gov.ph which has an online link through LLFC official website, www.lbpleasing.com | 1. Via written letter, email, or telephone: <ol style="list-style-type: none"> 1.1. Issue an official acknowledgement letter/memo 2. Via whistleblowing portal <ol style="list-style-type: none"> 2.1. Issue an official acknowledgment letter/memo to GCG | None | 4 hours | LLFC Receptionist |
| | 3. Via Face-to-Face <ol style="list-style-type: none"> 3.1. Log the complainant's information | None | 1 hour | LLFC Receptionist |
| | 3.2. Endorse the Whistleblower's report to the Customer Care Officer or its alternate | None | 2 hours | LLFC Receptionist |
| | 3.3. Evaluate and assess the WBR as to sufficiency and adequacy If with basis: <ol style="list-style-type: none"> a. Draft a reply letter to the complainant b. Require the evaluation of the WBR by the Legal | None | 2 working days | Customer Care Officer or its alternate |

| | | | | |
|---|---|------|-----------------|---|
| | <p>Services Unit or duly designated group/unit head as to whether or not it qualifies as a protected disclosure</p> <p>Note: Proceed to succeeding actions but simultaneously</p> <p>If found without merit:</p> <p>a. Draft a reply to the complainant stating inadequacy and/or request for supporting documents</p> | | | |
| | 3.4. Prepare the letter/s and forward it to President/CEO for review and approval | None | 3 working days | Customer Care Officer or its alternate |
| | 3.5. Submit the signed letter/s using the Messengerial Request App | None | 1 hour | Executive Assistant Office of the President |
| | 3.6. Deliver the letter/s to the concerned recipient | None | 1 working day | LLFC assigned messenger |
| If found meritorious, follow Agency Actions below from Agency Action 3.3: | | | | |
| | 3.7. Prepare the memo and send it to the Office of the General Counsel for review | None | 1 working day | Customer Care Officer or its alternate |
| | 3.8. Review the memo for approval and signature | None | 1 working day | General Counsel LSU |
| | 3.9. Approve and sign the memo | None | 1 working day | President/CEO Office of the President |
| | 3.10. Submit the signed memo and receiving copies using the Messengerial Request App | None | 4 hours | Executive Assistant Office of the President |
| | 3.11. Evaluate the WBR and provide recommendations | None | 35 working days | General Counsel LSU |
| | 3.12. Submit the evaluation report and recommendation to the GCG | None | 4 hours | Customer Care Officer or its alternate |

| | | | | |
|--------------|---|-------------|---|--|
| | Chairperson or LLFC President/CEO | | | |
| TOTAL | | None | If found without merit: 7 working days If found meritorious: 46 working days | |

VI. COMPLIANCE SERVICES

LLFC reinforces control by aligning compliance management with the dynamic and responsive compliance risk management system of LBP. With the adoption of the approved LBP Centralized Compliance Management Framework (LBP-CCM) with full implementation in year 2021, LBP-Compliance Management Group shall handle the compliance functions of LLFC.

INTERNAL SERVICES

A. Regulatory Issuance Monitoring, BUCAP Preparation and Dissemination

Monitors new regulatory issuances and disseminates the requirements to LBP subsidiaries for concerned units/groups/process owners to comply to the requirement and indicate their action plan.

| Office or Division: | LBP-Compliance Management Group (LBP CMG) | |
|--|--|--|
| Classification: | Highly Technical | |
| Type of Transaction: | G2G – Government to Government, | |
| Who may avail: | Regulatory Agencies, LBP-CMG, LLFC Business Unit/Group | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE |
| 1. Regulatory Issuances – 1 photocopy | | Website, Media reports, LBP-CMG emails |
| 2. Business Unit Action Plan (BUCAP) – 1 original copy/1 soft copy | | LBP-CMG |
| 3. Compliance Bulletin – 1 original copy | | LBP-Compliance Officer |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|--|-----------------|-----------------|-------------------------------------|
| 1. Regulatory agencies Issues new circulars, memoranda, laws, policies, and guidelines | 1.1 LBP-CMG monitors new issuances applicable to LLFC. Determines the requirements; identifies business risks and process affected. | None | 2 working days | LBP- Compliance Officer LBP- CMG |
| | 1.2 LBP-CMG prepares the Compliance Bulletin and BUCAP to indicate the requirements of the issuance signed and approved by LBP-COO. | None | 2 working days | |
| | 1.3 LBP-CMG transmit the Compliance Bulletin with attached BUCAP and copy of the regulatory issuance to LLFC Compliance Coordinator. | None | 1 working day | |
| | 1.4 Receives and forwards the Compliance bulletin, BUCAP and the issuance to concerned unit/group/process owner | None | 1 hour | LLFC Compliance Coordinator |
| | 1.5 Coordinates and monitors the submission of the BUCAP within the specified timeline set by LBP-CMG. | None | 1 hour | |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|---|---|-----------------|------------------------------------|---|
| 2. Forwards the accomplished BUCAP with action to be taken and timeline | 2.1 Collates the accomplished BUCAP and transmit to LBP-CMG Group Head/Unit/Process owner for checking and validation | None | 5 working days | LLFC Compliance Coordinator/ LBP-CMG |
| | 2.2 Prepare report to various committees (Mancom, AudCom and Board) | None | 5 working days | LBP-CMG |
| TOTAL | | None | 15 working days and 2 hours | |

B. Compliance Testing, Reporting and Monitoring

LBP-CMG monitors compliance to the accomplished BUCAP, conducts compliance testing and reports status to LLFC Management and Board.

| Office or Division: | LBP- Compliance Management Group (LBP CMG) | |
|---|--|-----------------|
| Classification: | Highly Technical | |
| Type of Transaction: | G2G – Government to Government, | |
| Who may avail: | LBP-CMG, LLFC Business Unit/Group | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE |
| 1. Status Update Form (SUF) – 1 photocopy/soft copy | | LBP-CMG |
| 2. Reports – 1 original copy | | LBP-CMG |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|---|---|-----------------|-----------------|-------------------------------------|
| 1. Forward accomplished BUCAP | 1.1 LBP-CMG prepares the Status Update form (SUF) based on the accomplished BUCAP of the concerned unit/group/process owner and transmit to LLFC Compliance Coordinator | None | 1 working day | LBP- Compliance Officer LBP- CMG |
| | 1.2 Receives the SUF and transmit to concerned unit/group/process owner | None | 1 hour | LLFC Compliance Coordinator |
| | 1.3 Coordinates with the concerned unit/group/process owner within the specified timeline. | None | 1 hour | |
| 2. Forwards the accomplished SUF to the LLFC Compliance Coordinator | 2.1 Transmits the accomplished SUF to LBP-CMG | None | 1 hour | LLFC Compliance Coordinator |
| | 2.2 LBP-CMG check and validates the Bus action plan and prepares the results of the compliance pre-testing and present to the LBP-COO for approval | None | 5 working days | LBP-CMG, LBP-COO |

| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
|--|---|------------------------|--------------------------|--|
| | 2.3 LBP-CMG transmit the duly signed compliance pre-testing report to LLFC Management and reports to LLFC Management and Board-level Committee meetings. | None | 5 working days | LBP-CMG/ LLFC Management and Board-level Committees |
| TOTAL | | None | 11.5 working days | |
| 3. Forwards supporting documents and other requirements for review | 3.1 LBP-CMG validates the document and other requirements against applicable laws, rules, and regulations. | None | 7 working days | LBP-CMG, LLFC Compliance Coordinator, LLFC unit/group/ process owner |
| | 3.2 LBP-CMG prepares the results of the compliance periodic testing or review of internal policies for signature of LBP-COO. | None | 3 working days | LBP-CMG, LBP-COO |
| | 3.3 LBP-CMG forwards the report on the results of the compliance periodic testing and review of LLFC internal policies to LLFC Management and Board-level Committee | None | 1 working day | LBP-CMG, LLFC Compliance Coordinator |
| TOTAL | | None | 11 working days | |

VII. RISK MANAGEMENT SERVICES

Preparation of risk management tools that will mitigate the risk exposure of the LLFC

INTERNAL SERVICES

A. Submission of Accomplished Risk Management Tools

| | | | | |
|---|--|---------------------------------------|------------------------|--------------------------------|
| Office or Division: | | Risk Management Office (RMO) | | |
| Classification: | | Highly Technical | | |
| Type of Transaction: | | G2G – Government to Government | | |
| Who may avail: | | LBP-Risk Management Group | | |
| CHECKLIST OF REQUIREMENTS | | WHERE TO SECURE | | |
| 1. Risk Management Tools Templates – 1 copy | | LBP-Enterprise Risk Management Office | | |
| CLIENT STEPS | AGENCY ACTIONS | FEES TO BE PAID | PROCESSING TIME | PERSON RESPONSIBLE |
| 1. Prescribes deadline for submission of risk management tools. | 1.1 Gathers required information and prepares report/risk management tools based on the deadline | None | 15 working days | Risk Management Officer RMO |
| | 1.2 Submits report/s and/or accomplished templates for review and approval prior to submission | None | 2 working days | |
| | 1.3 Finalizes report and transmits to LBP-RMG | None | 1 working day | |
| 1. Receives and acknowledges reports submitted | | None | 1 working day | LBP-RMG |
| TOTAL | | | 19 working days | |

VIII. FEEDBACK AND COMPLAINTS

| FEEDBACK AND COMPLAINTS MECHANISM | |
|--|--|
| How to send feedback | The clients and/or other transacting parties (i.e. suppliers, service providers) accomplishes complaint, comment and feedback form and drop it in the designated complaint, feedback and suggestion box of LBP Leasing and Finance Corporation at 15F SycipLaw Center, 105 Paseo De Roxas, Makati City or email at customercare@lbpleasing.com |
| How feedbacks are processed | The feedbacks and suggestions will be reviewed by the Customer Care Officer in a timely manner and actions will be identified how services can be improved based on the feedback and suggestion received from clients and/or other parties. |
| How to file a complaint | The clients and/or other transacting parties (i.e. suppliers, service providers) accomplishes complaint, comment and feedback form and drop it in the designated complaint, feedback and suggestion box of LBP Leasing and Finance Corporation at 15F SycipLaw Center, 105 Paseo De Roxas, Makati City or email at customercare@lbpleasing.com . |
| How complaints are processed | <ol style="list-style-type: none"> 1. All complaints shall be documented using the Customer Incident Report and acknowledged by the Customer Care Officer within 2 working days upon receipt using the standard acknowledgement receipt template of LLFC. 2. Complaints shall be categorized by the Customer Care Officer to determine handling and resolution period as simple (within 7 working days) or complex (within 45 working days). 3. Customer Care Officer shall coordinate and refer concerns to the responsible unit for review and investigation. 4. Responsible unit shall review the facts/details and evidence of the complaints and communicate results to the Customer Care Officer within 48 hours upon completion of the investigation. 5. The Customer Care Officer shall inform the customer of the complaint disposition through preferred channels of communication. |
| Complaints Referred by ARTA | Complaints and concerns received by ARTA shall be transmitted to the LLFC CART Chairperson or the Head of Agency. LLFC is given full discretion to adopt all lawful methods in resolving the complaint referred by ARTA within twenty (20) working days . The required documents shall be submitted by LLFC to ARTA within the prescribed period. |
| Contact Information of LBP Leasing and Finance Corporation (LLFC) | Customer Care Officer : Office of the President/CEO Address : 15F Sycip Law Center #105 Paseo De Roxas, Makati City Contact No. : 8818-2200 Email : customercare@lbpleasing.com . |
| Other Contact Information | Presidential Complaints Center: 8888 CSC Contact Center ng Bayan: 0908-8816565 Anti-Red Tape Authority : 8478-5091 |

IX. LIST OF OFFICES

Office Address: 15F & 14F SycipLaw Centre, 105 Paseo de Roxas St., Makati City

| LIST OF OFFICES | | | |
|---------------------------------------|---|----------------|---|
| Office | Contact Number <i>Landline No. 8818-2200</i> | Office Address | Contact Person |
| Office of the President | Local No. 240 | 15F | Michael P. Arañas <i>President and CEO</i> |
| Account Management Group (AMG) | Local No. 323 | 15F | VP Peter Paul Rigor <i>AMG Head</i> |
| Account Servicing Group (ASG) | Local No. 410 | 15F | VP Riza Hernandez <i>ASG Head</i> |
| Corporate Services Group (CSG) | Local No. 203 | 15F | VP Raizza L. Gonzales <i>CSG Head</i> |
| Office of the General Counsel (OGC) | Local No. 260 | 15F | VP Atty. Ed Vincent A. Albano III <i>General Counsel</i> |
| Legal Services Unit | Local No. 264 | 15F | Atty. Joanna Marie T. Pagsuyoin <i>Legal Officer</i> |
| Remedial Management Unit (RAMU) | Local No. 265 | 15F | Mr. Albert C. Cobangbang <i>AVP/RAMU Head</i> |
| Treasury Unit | Local No. 250 | 15F | Ms. Christine C. Rubite <i>Treasury Officer</i> |
| Accounting Unit | Local No. 275 | 14F | Ms. Christine R. Diokno <i>Accountant II</i> |
| Administrative Unit | Local No. 231 | 14F | Mr. Jose Emmanuel I. Guerrero <i>Administrative Specialist II</i> |
| Information Technology Unit | Local No. 285 | 15F | Ms. Melody Carmela C. Mercado <i>IT Officer</i> |
| Human Resources | Local No. 255 | 14F | Ms. Clariza G. Gonzales <i>Personnel Specialist II</i> |
| Management Services Unit | Local No. 280 | 15F | Ms. Ianthe LI. Ramo <i>MSU Specialist</i> |
| Risk Management Office | Local No. 290 | 14F | Joy T. Tan <i>Risk Management Office Head</i> |
| Internal Audit Office | Local No. 215 | 15F | Mr. Princess Jinky P. Jalmasco <i>Head, Internal Audit Office</i> |
| LBP-Centralized Compliance Management | Local 282 | 15F | Ms. Angelique Javier <i>Compliance Coordinator</i> |