



LBP LEASING AND FINANCE CORPORATION

(A LANDBANK SUBSIDIARY)

CERTIFICATE OF COMPLIANCE Year: 2024

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 : 2024, 1st Edition

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

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

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

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

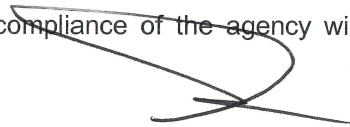
- 4) The Citizen's Charter Handbook enumerates the following information:

- 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) LBP Leasing and Finance Corporation has established a Client Satisfaction Measurement per service in 2023.

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 SEP 11 2024 in Makati City, Philippines, with affiant exhibiting to me his OSCA No. 19-02735 issued on 28 June 2019 at Davao City.

NOTARY PUBLIC / ADMINISTERING OFFICER

Doc. No. 139
Page No. 11
Book No. 3
Series of 2024.

ATTY. RODRIGO S. DE REAL, JR.
Notary Public Makati until 12/31/2024
Apt. No. M-070 IBP No. 378931 12/28/2023
Roll No. 49763 MCLE No. VII-018902
PTR No. 1520873 01/02/2024 Manila
6th Flr. VGP Center Room 605 6772 Ayala Ave. Makati



LBP LEASING AND FINANCE CORPORATION

CITIZEN'S CHARTER

2024 (1st 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 2025, LLFC will be among the country's top 5 bank-affiliated leasing and finance companies in terms of Total Assets.

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 National Economic Agenda.

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

(Qualified for multi-stage processing)

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:	Multi-Stage
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
<p>FORMS:</p> <ol style="list-style-type: none"> Duly accomplished Business Information Sheet – 1 original copy Information Sheet - Officers/Stockholders – 1 original copy Data Privacy Consent Form – 1 original copy <p>Letter of Intent – 1 original copy</p>	LLFC-AMG AO, Account Assistant
<p>BUSINESS PAPERS:</p> <ol style="list-style-type: none"> Business Registration Documents: (SEC/ DTI/ CDA) whichever is applicable – 1 verified against original / certified true copy by the Corporate Secretary Articles of Incorporation (including all Amendments, if any) - 1 verified against original, 1 photocopy/certified true copy by the Corporate Secretary By-Laws (all Amendments, if any) - 1 original for verification, 1 photocopy/ certified true copy by the Corporate Secretary Latest General Information Sheet – 1 photocopy/ certified true copy by the Corporate Secretary Certified True Copy of Audited Financial Statements with complete notes and corresponding Annual Income Tax Returns (ITR) for the last three (3) years Brief Company Profile that includes - 1 photocopy <ol style="list-style-type: none"> History/Background Table of Organization Products and Services List of Existing Equipment Fleet 	LLFC Client/Borrower

<p>e. Plans and prospects (Completed, On-Going and Under Negotiation)</p> <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> <ol style="list-style-type: none"> 1. Other government permits, and licenses related to business (ECC, LTRFB Franchise, DENR, PCAB, etc.)– 1 photocopy/Certified True Copy 2. Business Certifications (Distributorship Agreements, Licenses, Accreditations, etc.; casa applicable) – 1 Certified True Copy 3. Copy of approval from the Appropriate Authority (for Govt accounts, if any) 1 original copy for verification, 1 Certified True Copy 4. Budgeted Appropriation or Certificate of the Budget Officer for the amortization for Govt accounts, if any)– 1 original for verification, 1 photocopy 5. Aging of receivables – 1 original copy 6. Bank statements from major depository bank (3 months)- 1 photocopy 7. Notarized Statement of Assets, Liabilities & Net worth (SALN) of Surety/ies with ITR – 1 original copy 8. List of on-going and completed projects – 1 photocopy 9. List of financial creditors (indicate loan amount, term, outstanding balance, maturity date, collateral, status, contact person)- 1 photocopy 10. List of names and contact number of major clients/customers – 1 photocopy 11. List of names and contact number major suppliers – 1 photocopy 12. List of major equipment- 1 photocopy 13. List of product line and services – 1 photocopy 14. Business Contracts related to the project – certified true copy <p>Appraisal Report (if applicable) – 1 photocopy</p>	<p>LLFC Client/Borrower</p>
<p>COLLATERAL DOCUMENTS:</p> <ol style="list-style-type: none"> 1. TCT, CCT, OCT, etc. – 1 Original / Certified True Copy 2. Updated Tax Declaration – 1 Original / Certified True Copy 3. Updated Real Estate Tax Receipt (RETR) – 1 Original / Certified True Copy 4. Tax Clearance – 1 Original / Certified True Copy 5. Lot Plan/Location Plan – 1 photocopy 6. Vicinity Map – 1 photocopy 7. Price quotation of equipment or unit to be acquired/mortgaged– 1 photocopy 8. Proof of Full Payment (Deed of Sale, Sales Invoice, O.R., etc.) – 1 original for verification, 1 photocopy 	<p>LLFC Client/Borrower</p>

<p>9. Brochure/Product specification (as applicable) – 1 photocopy 10. Certificate of Occupancy - 1 original for verification, 1 photocopy 11. LTO OR/CR. – 1 original for verification, 1 photocopy 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</p>	
<p>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</p>	<p>LLFC Client/Borrower</p>

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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
	3.2 Conducts site visit and prepares call report	None	3 working days		
	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
	3.5 Prepares Term Sheet and forwards to client/borrower for signature	None	1 working day		Account Officer
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	
	4.2 Forwards the CFP to AMG Head for review	None	1 hour	AMG Head	
	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)	

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	4.4 Prepares Notice of Approval or Disapproval	None	1 hour	Account Officer/ Account Assistant
TOTAL			28 working days	

B. Credit Documentation and Implementation

(Qualified for multi-stage processing)

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:	Multi-stage
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
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

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
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 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	LLFC Client LLFC AMG LLFC AMG LLFC AMG LLFC AMG LLFC AMG LLFC Client LLFC AMG LLFC Client / LLFC AMG LLFC Accounting Unit
Term Loan (Initial Requirement): 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	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
Finance Lease (Initial Requirement): 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	LLFC Client LLFC AMG LLFC AMG LLFC AMG LLFC AMG LLFC AMG LLFC Client LLFC Client LLFC AMG LLFC Client LLFC ASG / PVCID LLFC Client LLFC Client LLFC AMG LLFC AMG

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p>OTHER REQUIREMENTS (if applicable)</p> <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
<p>Building Construction:</p> <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
	1.2 Drafts the legal documents and forwards to Legal for review	None	1 working day	Account Officer/ Account Assistant
	1.3 Review the legal documents and require additional documents (if needed)	None	3 working days	Legal Officer Account Officer/ Account Assistant
2. Submit the additional required documents	2.1 Receives the additional documents and forward to legal	None	1 working day	Account Officer/ Account Assistant
	2.2 Finalize the legal documents	None	3 working days	Legal Officer Account Officer/ Account Assistant
	2.3 Forwards legal documents to client for signing	None	3 working days	Account Officer/ Account Assistant
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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE																					
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																					
<p>BIR Documentary Stamp Tax:</p> <table border="1"> <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 rowspan="2">First P5,000.00 On each P5,000.00 or fractional part thereof more than P5,000.00</td> <td>P 40.00</td> <td>0.8 %</td> <td>Amount secured</td> </tr> <tr> <td>P 20.00</td> <td>0.4%</td> <td>Amount secured</td> </tr> </tbody> </table> <p>Land Registration Authority (LRA) Fees <i>(LRA Circular No. 11-2002, Sept. 10, 2002)</i> Section 16. Registration Fees</p> <table border="1"> <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> <p><i>An additional fee of P 90.00 for every P 20,000.00 or fraction thereof in excess of P 1,700,000.00</i></p> <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>					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 On each P5,000.00 or fractional part thereof more than P5,000.00	P 40.00	0.8 %	Amount secured	P 20.00	0.4%	Amount secured	More than 1,680,000.00	Not exceeding 1,700,000.00	Fee 8,796.00
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		P 20.00	0.4%	Amount secured																					
More than 1,680,000.00	Not exceeding 1,700,000.00	Fee 8,796.00																							
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																					
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																					

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE																						
	3.2 Request for legal sufficiency of the applicable loan documents. With attached complete documents.	None	1 working day	Account Assistant																						
	3.3 Reviews loan documents and issues legal sufficiency.	None	3 working days	Legal Officer/ General Counsel																						
	3.4 Facilitate account set-up (create Master Folders, Security Folder)	None	1 working day	Account Assistant																						
	3.5 Advise client that they can now avail from the facility	None	1 working day	Account Assistant																						
<p>Applicable fees (<i>Refer to Matrix for the fees</i>) BIR Documentary Stamp Tax:</p> <table border="1"> <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> <p>Land Registration Authority (LRA) Fees <i>(LRA Circular No. 11-2002, Sept. 10, 2002)</i> Section 16. Registration Fees</p> <table border="1"> <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> <p><i>An additional fee of P 90.00 for every P 20,000.00 or fraction thereof in excess of P 1,700,000.00</i></p> <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>					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	More than 1,680,000.00	Not exceeding 1,700,000.00	Fee 8,796.00
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More than 1,680,000.00	Not exceeding 1,700,000.00	Fee 8,796.00																								
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	None	2 hours	Account Officer/ Account Assistant AMG Head LLFC President/CEO																						

4.A For financial leases and term loans				
	4.2 Prepare request for inspection/appraisal of equipment to be acquired	None	1 hour <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>	Account Assistant, AMG
	4.3 Prepare requests for insurance quotation	None	1 hour	Credit Assistant, ASG Account Assistant, AMG
	4.4 Receives insurance quotation and billing on appraisal/inspection	None	1 working day	Account Officer
5. Pay insurance premium and appraisal / inspection fee	a. Receives insurance premium and appraisal/inspection fee	Based on quoted insurance premium Refer to schedule of appraisal/inspection fees below Or Appraisal fee quoted by 3 rd Party Appraisal Company	1 working day	Account Assistant
	5.2. Review and finalizes the legal documents and transmit to client for signature	None	3 working days	Legal Officer Account Assistant
6. Submit the signed documents and other documents	6.1 Receives and review the completeness of signed documents and other documents	None	½ working day	Account Assistant
	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

	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, AMG Account Officer, AMG AMG Head												
	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												
	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												
	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, AMG Account Assistant, AMG												
7. Pay loan/ lease amortization	7.1 Treasury Unit to receive lease/ loan amortization	None	1 hour	Treasury Officer/ Treasury Specialist/ Account Officer, AMG/ Account Assistant, AMG												
TOTAL		For insurance: Based on quoted insurance premium	28 working days													
Note: If the facility is secured by hard collateral			33 working days													
If the facility is secured with deposit hold-out			36 working days													
Appraisal Fee (for LLFC internal appraisal):																
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Type of Property</th> <th style="text-align: center;">Basic Fees</th> </tr> </thead> <tbody> <tr> <td colspan="3">A. Real Estate</td> </tr> <tr> <td style="width: 5%;">1.</td> <td style="width: 65%;">Residential or Commercial Lot</td> <td style="width: 30%;">P4,500.00 for the first lot plus P500.00 for every succeeding lot/title*</td> </tr> <tr> <td>2.</td> <td>Industrial Lot</td> <td>P4,600.00</td> </tr> </tbody> </table>					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	P4,600.00
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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	P4,600.00														

	<ul style="list-style-type: none"> ▪ Up to 5,000 sq meters ▪ Up to 10,000 sq meters ▪ Up to 20,000 sq meters ▪ Up to 50,000 sq meters ▪ More than 50,000 sq meters 	<p>P5,500.00</p> <p>P6,500.00</p> <p>P9,500.00</p> <p>P10,000.00</p>
	<p>3. Development Lot (raw land)</p> <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 	<p>P5,700.00</p> <p>P7,700.00</p> <p>P8,000.00</p> <p>P9,500.00</p> <p>P10,000.00</p>
	<p>4. Agricultural Lot (including fishpond and prawn farms)</p> <ul style="list-style-type: none"> ▪ Up to 1 ha. ▪ Up to 5 has. ▪ Up to 10 has. Or more 	<p>P6,700.00</p> <p>P9,000.00</p> <p>P10,000.00</p>
	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 (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
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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	indicating the documents that need to be submitted, if any.			
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	CIAU and/or 3 rd Party Appraiser, if applicable ASG-CIAU
	2.2 Conducts credit investigation and appraisal	For CI – None. LLFC Appraisal- (Refer to II. Credit Investigation, Asset Inspection, Appraisal and Other Services – Inspection and Appraisal for the corresponding fees) 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	ASG-CIAU/ 3 rd Party Appraiser
	2.3 Prepare CI/Appraisal report	None		
3. Submit lacking documents and complete checklist requirements, as needed	3.1 Conduct credit evaluation	None	5 working days	AMG/RAMU Account Officer
	3.2 Project site visit and client negotiation;	None	3 working days	AMG/RAMU Account Officer
	3.3 Prepares call / incident Report.	None	1 working day	AMG/RAMU Account Officer
	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	AMG/RAMU Account Officer/ Account Assistant
	3.7 Prepare Loan Restructuring Proposal (LRP) or any payment arrangement proposal, Internal Credit Risk Rating System for corporate accounts	None	3 working days	AMG/RAMU Account Officer
	3.8 Present LRP/any payment arrangement proposal to approving authorities	None	7 working days	AMG/RAMU Account Officer General Counsel Credit Committee Executive Committee

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
				Board Committee
	3.6 Issue Notice of Approval (NOA)/Notice of Denial (NOD)	None	1 working day	AMG/RAMU Account Officer President/CEO
TOTAL		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> 3rd party appraiser – quoted price	30 working days	

D. Implementation of Account Restructuring

(Qualified for multi-stage processing)
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:	Multi-Stage		
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	RAMU Account Officer RAMU Account Assistant
	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	RAMU Account Officer
2. Signs the documents	2.1 Creates Restructuring Folder	None	1 working day	RAMU Account Assistant
	2.2 Conduct of mortgage registration for additional collateral required on restructuring, as applicable	LRA Mortgage Registration fee; More than P1.6M not exceeding P1.7M Fee - P8,796.00 Additional P90.00 fee for every P20,000,000 or fraction thereof in excess of P1.7M.	5 working days	ASG-Account Administrative Officer Liaison Officer
TOTAL		LRA Mortgage Registration fee; More than P1.6M not exceeding P1.7M Fee - P8,796.00 Additional P90.00 fee for every P20,000,000 or fraction thereof in excess of P1.7M.	29 working days	

E. Release of Collaterals as a Result of Full Payment

Office or Division:	Account Servicing Group-Account Administration Unit (ASG-AAU)
Classification:	Complex
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
	1.3. Files the Certificate of Full Payment in the Availment Folder	None	1 hour	Account Admin Unit Head Account Admin Assistant
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
	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
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:		ROPA Buyer
<ol style="list-style-type: none"> 1. Bid Form 2. Notice of Award 3. Customer Information Sheet 	LLFC Account Servicing Group	
BUSINESS PAPERS:		
<i>*For Corporate Buyer:</i>		
<ol style="list-style-type: none"> 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>		
<ol style="list-style-type: none"> 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) 		

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
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 Return the bid bond to the losing bidder	None	1 hour	Credit Assistant/ Account Admin. Specialist-ASG Treasury Specialist II/ Treasury Officer
	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

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	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
	2.5 Prepare the Notice of Award	None	4 hours	Account Admin. Specialist-ASG
	2.6 Approve and sign the Notice of Award (NOA)	None	4 hours	Chairperson-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
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:	Credit Investigation and Appraisal Unit			
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
	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	4.5 working days	
	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
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
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:	Credit Investigation and Appraisal Unit
Classification:	Highly Technical
Type of Transaction:	G2G – Government to Government G2B – Government to Business
Who may avail:	LLFC Employees
CHECKLIST OF REQUIREMENTS	
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
	1.2 Encode the request in the monitoring excel file	Refer to schedule of property appraisal service fees below	1 working day	Credit Assistant, ASG CIAU Head
	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	None	2 working days	Credit Assistant, ASG ASG-CIAU Head
	1.6 On request for 3 rd party appraisal (TPA), prepare request for quotations and sends to appraisal companies			
2. Receives quotations from 3rd party appraiser	2.1 Receives quotations and prepare memo recommendation to the approving authority	None	2 hours	Credit Assistant, ASG ASG-CIAU Head
	2.2 Confirms appraisal service to third party appraisal firm upon receipt of payment 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)	
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	Appraiser
	3.2. Conduct ocular inspection, market survey and prepare appraisal report		13 working days	Appraiser

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE																								
	3.3. Review and approve the appraisal report		1.5 working days	ASG-CIAU Head																								
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																								
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 <ul style="list-style-type: none"> ▪ Up to 5,000 sq meters ▪ Up to 10,000 sq meters ▪ Up to 20,000 sq meters ▪ Up to 50,000 sq meters ▪ More than 50,000 sq meters </td> <td>P4,600.00 P5,500.00 P6,500.00 P9,500.00 P10,000.00</td> </tr> <tr> <td>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 </td> <td>P5,700.00 P7,700.00 P8,000.00 P9,500.00 P10,000.00</td> </tr> <tr> <td>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 </td> <td>P6,700.00 P9,000.00 P10,000.00</td> </tr> <tr> <td colspan="2">I. Properties with improvements</td> </tr> <tr> <td>13. Residential House and Lot</td> <td>P5,000.00</td> </tr> <tr> <td>14. Apartment</td> <td>P5,000.00 for the first door plus P500.00 for every succeeding door but not to exceed P10,000.00</td> </tr> <tr> <td>15. Condominium Unit</td> <td>P5,000.00 for the first unit plus P500.00 for every additional unit within the condominium projects</td> </tr> <tr> <td>16. Townhouse Unit</td> <td>P5,000 for the first unit plus P500 for every additional unit in the project but not to exceed P10,000.00</td> </tr> <tr> <td>17. Rowhouses</td> <td>P4,500 for the first unit plus P500 for every succeeding unit but not to exceed P10,000.00</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 <ul style="list-style-type: none"> ▪ Up to 5,000 sq meters ▪ Up to 10,000 sq meters ▪ Up to 20,000 sq meters ▪ Up to 50,000 sq meters ▪ More than 50,000 sq meters 	P4,600.00 P5,500.00 P6,500.00 P9,500.00 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
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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	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	
	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
	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
	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	15.5 working days	Appraiser
	a. Prepare inspection report			
	b. Review and approve the Inspection Report			
	c. Forward report to requesting unit and keep copy of report in CIAU folder	None	1 working day	Credit Assistant
TOTAL (For inspection)		Refer to the schedule of Appraisal/ Inspection Fee, if applicable	20 working days	

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
	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
	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)			
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	ASG Account Analyst/ Account Admin. Officer
	1.2 Upon receipt of insurance policy, checks equipment/asset description and all data in the insurance policy	None	7 working days	ASG Account Analyst/ Account Admin. Officer
	1.3 Prepares billing notices to clients	None	5 working days	ASG Account Analyst/ Account Admin. Officer
	1.4 Prepare the schedule for payment of insurance premium	None	7 working days	ASG Account Analyst/ Account Admin. Officer
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	Account Analyst/ Account Admin. Officer ASG-AAU
	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:	Complex			
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	RAMU Account Officer/General Counsel
	1.2. Meets with the client and evaluates business operations	None	5 working days	RAMU Account Officer
	1.3. Recommends remedial action plan	None	1 working day	RAMU Account Officer/General Counsel
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
	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
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
	1.2. Review the contract and do legal research, when necessary; and	None		Legal Specialist/Legal Officer/General Counsel

	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
TOTAL		None	3 working days	

C. Preparation of Demand Letter

Office or Division:	Legal Services Unit (LSU)			
Classification:	Complex			
Type of Transaction:	G2G – Government to Government			
Who may avail:	All Groups and Units of LLFC			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<ol style="list-style-type: none"> 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	AMG Account Officer RAMU Account Officer Legal Specialist/Legal Officer/General Counsel
	1.2. Confer and discuss with RAMU AO/AMG AO the legal remedies that can be taken; and	None	1 working day	AMG Account Officer RAMU Account Officer Legal Specialist/Legal Officer/General Counsel
	1.3. Prepare the Demand Letter and forward to RAMU/AMG AO for mailing	None	1 working day	Legal Specialist/Legal Officer/General Counsel
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		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Request for Payment – 1 original copy		MS Teams\LLFC Forms\Accounting	
2. Supporting Documents – 1 original copy		Suppliers, Service Providers	
<table border="1"> <tr> <td>Payment to suppliers/ service providers</td> <td> <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 </td> </tr> </table>	Payment to 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
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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
	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 Releases check or Fund Transfer	None	1 hour	Cashier
2. Issue Official Receipt and receives check payment	2.1 Validates the details in the payee's OR	None	1 hour	Cashier
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:	Multi-stage
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	
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).	

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<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. 	<p>Supplier</p>
<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 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. 	<p>Supplier</p>

CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
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
	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,	None	21 working days	BAC Secretariat CSG-Admin Unit

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE																
	website, LLFC as needed																			
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																
	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	0.5 working day	Legal Officer/General Counsel																
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	0.5 working day	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																
	5.3 Issues NOA to supplier	None	0.5 working day	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	0.5 working day	BAC Secretariat CSG-Admin Unit																

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	
	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	0.5 working day	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
Classification:	Multi-Stage
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 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	Applicant

<ul style="list-style-type: none"> 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 	
<p>18. Job Offer and Job Description - 1 Original Copy for 201 file and 1 Original Copy for Employee file</p>	<p>HR Personnel</p>

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
	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
	1.3 Conducts interview of the applicant/s.	None	2 hours	CSG Head and/or Concerned Group/Unit Head
	1.4 Endorse applicant to service provider for examination, as applicable.	None	1 hour	HR Personnel
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
	2.2. Conducts final interview of the applicant	None	1 hour	President/CEO
	2.3. Endorses applicant who passed final interview for Background Investigation and conduct Social Media Background Check.	None	1 hour	HR Personnel
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
	3.2 Prepare job offer and discuss pre-employment requirements	None	1 hour	HR Personnel
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			
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
	1.2 Provides request to requesting employee	None	1 working day	HR Personnel 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			
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
	1.2 Routes the clearance form to all LLFC unit/group heads for signature	None	7 working days	HR Personnel
	1.3 Forwards clearance to LBP Loan Department for outstanding loan	None	5 working days	HR Personnel LBP Loan Dept.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
	and other accountabilities			
2. Forwards approved and signed clearance to LLFC HR	2.1 Receives and check the clearance	None	2 hours	HR Personnel
	2.2 Requests computation of last pay from Accounting Unit and prepares request for payment	None	3.50 working days	Accounting Unit CSG HR Personnel
	2.3 Forwards Request for Payment for approval and signature	None	1 working day	Uni/Group Head of LLFC employee CSG Head
	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
TOTAL		None	20 working days	

C. Issuance of Supplies

Provides office supplies requirements of LLFC Employees.

Office or Division:	Corporate Services Group – Administrative 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. Accomplishes the Admin Request using the application system	a. Receives the approved request of supplies from the approving authority.	None	0.5 working day	Admin Personnel CSG-Admin Unit
	b. Checks stock and releases item/s if available	None	0.5 working day	
2. Receives the requested supplies	a. Selects the “released” button of the requested supplies in the application system	None	1 working day	Admin Personnel CSG-Admin Unit

3. Selects the “accepted” button in the application system	a. Update inventory	None	1 working day	Admin Personnel CSG-Admin Unit
TOTAL		None	3 working days	

D. Messenger Services

Handles and facilitates delivery and pick-up of documents among others.

Office or Division:	Corporate Services Group – Administrative 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>Messengerial		
2. Documents for delivery		Requesting employee		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Accomplishes the Admin Request app using the application system	1.1 Reviews request including attachment	None	0.5 day	Admin Specialist CSG-Admin Unit
	1.2 Assigns messenger to deliver and/or pick-up documents	None	0.5 day	Admin Specialist CSG-Admin Unit
	1.3 Monitors delivery or pick-up of documents and releases receiving copy or documents to requesting party	None	0.5 day	Admin Specialist CSG-Admin Unit
2. Acknowledges receipt of receiving copy and/or documents		None	0.5 day	Requesting employee
TOTAL		None	2 working days	

E. Driver Services

Provision for driver services

Office or Division:	Corporate Services Group – Administrative Unit
Classification:	Simple
Type of Transaction:	G2G – Government to Government
Who may avail:	LLFC Employees
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
Admin Request App	MS Teams>LLFC Library> LLFC Forms>Admin Request>Driver

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Accomplishes the Admin Request using the application system	1.1 Reviews request and determines schedule of available drivers	None	0.5 day	Admin Specialist CSG-Admin Unit
	1.2 Assigns drivers	None	0.5 day	Admin Specialist CSG-Admin Unit
TOTAL		None	1 working day	

F. IT Helpdesk Support

Address concerns encountered and requests by LLFC employees on IT related matters.

Office or Division:	Corporate Services Group – IT Unit			
Classification:	Simple			
Type of Transaction:	G2G - Government-to-Government			
Who may avail:	LLFC Employees			
CHECKLIST OF REQUIREMENTS				
WHERE TO SECURE				
1. IT Request Form	MS Teams Tool Bar>LLFC Forms>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 reported concern/request	None	0.5 Day	IT Personnel
	1.2 Provide solution to address concern/request	None	1.5 Days	IT Personnel
	1.3 If website request, confirm the request completion using the application system	None	0.5 Day	Requesting Party
	1.4 If all other request, document actions taken to close the concern/request	None	0.5 Day	IT Personnel
TOTAL		None	3 working days	

G. 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		
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	FEE TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submits Accounting Request through the application system	1.1 Receives and reviews request	None	30 minutes	Bookkeeper, Accountant
	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
	1.4 Release the requested document	None	30 minutes	Bookkeeper, Accountant
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 Controllorship/Control of Documented Information

Office or Division:		Management Services Unit		
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	0.5 day	Document Controller
	1.2 Encodes document in the Master List of Controlled Documents or Master List of External Documented Information	None	0.5 day	Document Controller
	1.3 Stamps master file and prepares controlled or uncontrolled copy.	None	1 working day	Document Controller
	1.4 Distribute controlled copies and/or retrieve obsolete copy for disposition.	None	0.5 day	Document Controller
2. Receives and acknowledges controlled copies		None	0.5 day	Recipient
TOTAL			3 working days	

B. Maintenance of Files and Materials - Reproduction

Office or Division:		Management Services Unit		
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	0.5 day	Management Services Specialist and/ or Analyst MSU
	1.2 Prepares copy of document and stamp as CTC	None	0.5 day	Management Services Specialist and/ or Analyst MSU
	1.3 Requests signature of CTC, log and release to requesting party	None	0.5 day	Signing Authority/ Management Services Specialist and/ or Analyst
2 Receives and acknowledges receipt of documents		None	0.5 day	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 	None	0.5 working day	LLFC Receptionist
	2. Via whistleblowing portal <ol style="list-style-type: none"> 2.1. Issue an official acknowledgment letter/memo to GCG 	None	1 hour	LLFC Receptionist
	3. Via Face-to-Face <ol style="list-style-type: none"> 3.1. Log the complainant's information 	None	2 hours	LLFC Receptionist
	3.2. Endorse the Whistleblower's report to the Customer Care Officer or its alternate	None	2 working days	Customer Care Officer or its alternate
	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 Services Unit 	None		

	<p>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
	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
	3.9. Approve and sign the memo	None	1 working day	President/CEO
	3.10. Submit the signed memo and receiving copies using the Messengerial Request App	None	0.5 working day	Executive Assistant
	3.11. Evaluate the WBR and provide recommendations	None	35 working days	General Counsel
	3.12. Submit the evaluation report and recommendation to the GCG Chairperson or LLFC	None	0.5 working day	Customer Care Officer or its alternate

	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	
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- CMG/ LBP- Compliance Officer
	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	
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- CMG, LBP- Compliance Officer
	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. INTERNAL AUDIT SERVICES

Ensure good governance and sound risk management in an organization and evaluate to improve the effectiveness of the organization’s risk management, internal control, and governance processes.

A. Request for investigation, review and/or audit

This process is for receiving instructions and requests for the investigation, review and/or audit of specific/particular transactions, circumstances, personalities and or unit by requesting parties.

Office or Division:	Internal Audit Office	
Classification:	Simple transaction	
Type of Transaction:	G2G - Government-to-Government	
Who may avail:	Requesting parties: LLFC BOD, LLFC Management, LLFC Business Unit/Group/Process Owner	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Formal letter of request or instructions containing the following: <ul style="list-style-type: none"> ➤ Name of requesting party, position and contact number ➤ Specifications and details of the request ➤ Expected output ➤ Supporting documents and/or evidence, as applicable 		Requesting party/parties

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit letter request/instruction to IAO in duplicate	1.1 The Internal Auditor receives requests, stamps received the second copy of the document and transmit original to IAO Head	None	1 hour	Internal Auditor
	1.2 IAO Head conducts initial review of request to determine the need and requirement of the request	None	7 hours	Internal Audit Head
TOTAL		None	1 working day	

B. Preparatory review, investigation and/or audit requests

This process involves the preparation of documents and procedures needed for the review, investigation and/or audit of the subject matter in requests submitted to the IAO and approved audit plan.

Office or Division:	Internal Audit	
Classification:	Complex Transaction	
Type of Transaction:	G2G - Government-to-Government	
Who may avail:	Senior Management/Audit Committee/Board of Directors/LLFC Personnel	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Approved Audit Plan or request for special review– 1 photocopy 2. Audit Engagement – 1 original copy 3. Notice of Audit – 1 original copy	BOD/Management Head - IAO Head-IAO	

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Prepares Audit Plan for approval of the Audit Committee	1.1 Prepare the proposed audit plan based on the results of the risk assessment	None	3 working days	Head-IAO
	1.2 Forward the proposed audit plan to the Audit Committee for approval	None	2 working days	Head-IAO
2. Prepares Notice of Audit and Engagement for the auditee	2.1 Prepares the Notice of Audit and Engagement for approval of the Pres/CEO of LLFC	None	1 working day	Head-IAO President/CEO
3. Forward approved Notice of Audit and Engagement Plan to auditee	3.1 Disseminate the signed copy of the Notice of Audit and Engagement plan to the auditee	None	1 working day	Internal Auditor Auditee
TOTAL		None	7 working days	

C. Review, investigation and fieldwork

This process involves comprehensive review, investigation and fieldwork related subject of special and regular audit.

Office or Division:	Internal Audit			
Classification:	Highly Technical Transaction			
Type of Transaction:	G2G - Government-to-Government			
Who may avail:	Internal auditor and auditee			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Approved Audit Plan or request for special audit– 1 photocopy 2. Audit Engagement – 1 original copy 3. Notice of Audit – 1 original copy	BOD/Management Head - IAO Head-IAO			
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Conduct the opening conference with the auditee	1.1 Schedule the opening conference with the auditee to discuss the scope and other	None	½ working day	Head-IAO

	requirements of the audit proper			
2. Implement the approved audit engagement plan and special request for review	2.1 Conduct Risk assessment and SIPOC of the auditee and have it signed approved by the auditee	None	2 working days	Head-IAO Internal Auditor Auditee
3. Fieldwork to evaluate the design of controls and test of controls.	3.1 Review and evaluate the design of control based on the COSO framework	None	2 working days	Head-IAO President/CEO
	3.2 Conduct test of controls and issue comment sheets to the auditee for observations/findings noted.	None	10 working days	Internal Auditor Auditee
	3.3 Collate all the comment sheets with the reply from the auditee and prepare the pre-exit conference summary of findings.	None	2 working days	Internal auditor, Head - IAO
4. Conduct the pre-exit conference	4.1 Schedule the pre-exit conference and discuss with the auditee the result of the review.	None	½ working day	Head-IAO, Internal Auditor, Auditee
	4.2 Transform the pre-exit conference SOF to Final Exit Conference - SOF	None	1 ½ working days	Head – IAO Internal Auditor
5. Conduct the Final Exit Conference	5.1 Schedule the final exit conference and discuss with the auditee the results of the audit rating system related to the design of controls and process rating on the test of controls.	None	½ working day	Head-IAO, Internal Auditor, Auditee
6. Prepare the final audit report	6.1 Prepare the final audit report based on the results of the review conducted	None	1 working day	Head - IAO
TOTAL		None	20 working days	

D. Reporting the result of the special and regular audit conducted

This process involves the reporting of the result of the review conducted per request and audit schedule per approved audit plan.

Office or Division:	Internal Audit			
Classification:	Highly Technical Transaction			
Type of Transaction:	G2G - Government-to-Government			
Who may avail:	Internal auditor and auditee			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
4. Final audit Report– 1 photocopy 5. Audit rating system computation – 1 original copy 6. Summary of Findingsotice of Audit – 1 original copy		Head - IAO Head - IAO Head-IAO		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present the Final Audit Report	1.1 Forwards copy of the final audit report to the Chair of the Audit Committee and President/CEO	None	½ working day	Head-IAO
2. Schedule the Audit Committee	2.1 Request the Audit Secretariat to schedule of the Audit Committee based on the availability of the members of the Audit Committee	None	½ working day	AuditCom Secretariat Head of - IAO
3. Conduct the Audit Committee meeting	3.1 Present the result of the audit conducted related to the special request or approved audit plan.	None	19 working days	Audit Committee Chair and Members Internal Auditors Auditee
TOTAL			20 working days	

VIII. 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 LLFC 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	

IX. 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

X. LIST OF OFFICES

LIST OF OFFICES		
Office	Contact Number <i>Landline No. 8818-2200</i>	Contact Person
Office of the President	Local No. 240	Michael P. Arañas <i>President and CEO</i>
Account Management Group (AMG)	Local No. 323	VP Peter Paul Rigor <i>AMG Head</i>
Account Servicing Group (ASG)	Local No. 410	VP Riza Hernandez <i>ASG Head</i>
Corporate Services Group (CSG)	Local No. 203	VP Raizza L. Gonzales <i>CSG Head</i>
Office of the General Counsel (OGC)	Local No. 260	VP Atty. Ed Vincent A. Albano III <i>General Counsel</i>
Legal Services Unit	Local No. 264	Atty. Joanna Marie T. Pagsuyoin <i>Legal Officer</i>
Remedial Management Unit (RAMU)	Local No. 269	Ms. Ma. Jevica Clarize T. Ines <i>Account Management Specialist</i>
Treasury Unit	Local No. 250	Ms. Christine C. Rubite <i>Treasury Officer</i>
Accounting Unit	Local No. 271	Mr. Kenneth S. Sta Rosa <i>Accounting Unit Head</i>
Administrative Unit	Local No. 231	Mr. Jose Emmanuel I. Guerrero <i>Administrative Specialist II</i>
Information Technology Unit	Local No. 285	Ms. Melody Carmela C. Mercado <i>IT Officer</i>
Human Resources	Local No. 255	Ms. Clariza G. Gonzales <i>HR, Personnel Specialist</i>
Management Services Unit	Local No. 280	Ms. Ianthe LI. Ramo <i>MSU Specialist</i>
Risk Management Office	Local No. 334	Ms. Emily C. Capili <i>Risk Mgmt. Office Head</i>
Internal Audit Office	Local No. 214	Mr. Alley J. Entienza <i>Internal Auditor</i>
LBP-Centralized Compliance Management	Local 282	Ms. Angelique Javier <i>Compliance Coordinator</i>