



CERTIFICATION OF COMPLIANCE

Pursuant to Republic Act 9485; An Act to Improve Efficiency in the Delivery of Government Service to the Public by Reducing Bureaucratic Red Tape, Preventing Graft and Corruption, and Providing Penalties Therefor

I, **CECILIA C. BORROMELO**, Filipino, of legal age, President and Chief Executive Officer of the Development Bank of the Philippines (DBP), being responsible and accountable in ensuring compliance with Section 6 of the Anti-Red Tape Act of 2007 and Rule IV of its Implementing Rules and Regulations, hereby declare and certify the following facts:

1. The **Development Bank of the Philippines**, including its Financial Center, one hundred twenty-five (125) Branches, four (4) Branch-Lite units, twenty-two (22) Lending Centers, and seven (7) Lending Departments, has established its service standards known as the Citizen's Charter that enumerates the following:
 - a. Vision and mission of the agency
 - b. Frontline services offered
 - c. Step-by-step procedure in availing of frontline services
 - d. Employee responsible for each step
 - e. Time needed to complete the procedure
 - f. Amount of fees
 - g. Required documents
 - h. Procedure for filing complaints
2. The Citizen's Charter is posted as information billboards in all the service offices of DBP that deliver frontline services.
3. The Citizen's Charter is positioned at the main entrance of the office or at the most conspicuous place of all the said service offices.
4. The Citizen's Charter is written either in English and published as an information material (e.g. booklet).
5. The Citizen's Charter is uploaded in the agency's website and accessible to the public.
6. The DBP has undertaken self-assessment and reporting of improvement in its existing Citizen's Charter.
7. The Citizen's Charter shows the improvements, specifically on streamlining of procedures and shortening turnaround time, on the most availed frontline services:

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FRONTLINE SERVICE	PROCESS IMPROVEMENT	ACTION TAKEN TO IMPROVE PROCESS	RESULTS/BENEFITS
Opening New Accounts (Peso/Dollar Regular Savings, Current, Special Savings Option Savings, Peso/Dollar Time Deposit)	<ul style="list-style-type: none"> Maximum duration of the process: 45 minutes Requires 6-step to open new account. Added 3 steps to cover process for release of ATM Card/Passbook to client. 	Reviewed the process and the corresponding turnaround time for each step of the procedure	<ul style="list-style-type: none"> The maximum duration of the of the process was shortened by 15 minutes Complete step/process for opening new account
Application for Replacement of ATM Cards	Duration of replacement process: maximum of 10 minutes	Reviewed the process and the corresponding turnaround time for each step of the procedure	The maximum duration of the process was shortened by 2 minutes
Filing of ATM Complaints	Duration of process: maximum of 10 minutes	Reviewed the process and the corresponding turnaround time for each step of the procedure	<ul style="list-style-type: none"> Added 3 minutes to provide sufficient time for client to fill up complaint form.
Cash Deposit	Added 1 step to cover receipt by client of duly validated deposit slip/s and updated passbook	Reviewed the process and the corresponding turnaround time for each step of the procedure	Complete step/process for cash deposit transaction
Check Deposit	<ul style="list-style-type: none"> Separate process for check deposit Added 2 steps to cover check scanning and receipt by client of duly validated deposit slip/s and updated passbook Duration of the process: maximum of 6 minutes 	<ul style="list-style-type: none"> Reviewed the process and the corresponding turnaround time for each step of the procedure Implementation of Check Image Clearing System (CICS) 	<ul style="list-style-type: none"> Easier process for clearing checks Compliance to the Monetary Board regulation The maximum duration for check deposit was increased by 3 minutes for CICS processing.
Cash Withdrawal	<ul style="list-style-type: none"> Requires 5-step. Added step to cover receipt of cash withdrawn and updated passbook/ ATM Card by client Duration of 	Reviewed the process and the corresponding turnaround time for each step of the procedure	<ul style="list-style-type: none"> Complete step/process for cash withdrawal Shortened the duration of the process by 2 minutes

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FRONTLINE SERVICE	PROCESS IMPROVEMENT	ACTION TAKEN TO IMPROVE PROCESS	RESULTS/BENEFITS
	withdrawal process: maximum of 12 minutes		
Inter-branch Cash Withdrawal	Duration of withdrawal process: minimum of 15 minutes and maximum of 75 minutes.	Reviewed the process and the corresponding turnaround time for each step of the procedure	Action to be taken by the customer/client is shorter but the validation of signature if not found in the co-sign may take longer time. The branch will send an email to branch concerned for validation.
Check Encashment ("on-us")	<ul style="list-style-type: none"> Requires 5-step. Added process for CICS. Duration of encashment process: maximum of 15 minutes 	<ul style="list-style-type: none"> Reviewed the process and the corresponding turnaround time for each step of the procedure 	<ul style="list-style-type: none"> Easier step/process for clearing check Compliance to the Monetary Board regulation
Check Encashment (Inter-branch)	Duration of encashment process: minimum of 15 and maximum of 75 minutes	<ul style="list-style-type: none"> Reviewed the process and the corresponding turnaround time for each step of the procedure Implementation of the CICS 	<ul style="list-style-type: none"> Easier step/process for check clearing Compliance to the Monetary Board regulation
Trust Products and Services – Client Inquiry	Duration of process: minimum of 20 minutes and maximum of 30 minutes	Reviewed the process and the corresponding turnaround time for each step of the procedure	Ample time given to inform client of various trust products and services
Trust Products and Services – Account Opening/Placement	<ul style="list-style-type: none"> Requires 4-step to open or place an account Duration of process: maximum of 40 minutes 	Reviewed the process and the corresponding turnaround time for each step of the procedure	<ul style="list-style-type: none"> Reduced the process by 3-step Shortened the duration of the process by 35 minutes
Trust Products and	<ul style="list-style-type: none"> Requires 2-step 	<ul style="list-style-type: none"> Reviewed the process 	<ul style="list-style-type: none"> Reduced the process

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FRONTLINE SERVICE	PROCESS IMPROVEMENT	ACTION TAKEN TO IMPROVE PROCESS	RESULTS/BENEFITS
Services – Redemption/Termination/Withdrawal of Fund Placement	process to redeem/withdraw/terminate the account • Duration of process: maximum of 20 minutes	and the corresponding turnaround time for each step of the procedure	by 1-step • Shortened the duration of the process by 2 minutes
Loan Inquiry and Counselling	• Step Required: 1-step	• Reviewed the process and the corresponding turnaround time for each step of the procedure	• Simplified process for loan inquiry and counselling

This certification is being issued to attest to the accuracy of all the foregoing based on available records and information that can be verified.

IN WITNESS HEREOF, I have hereunto set my hand this _____ day of August, 2018 in Makati City, Philippines.



CECILIA C. BORROMEO
 President and Chief Executive Officer
 DEVELOPMENT BANK OF THE PHILIPPINES

SUBSCRIBED AND SWORN to before me this AUG 01 2018 day of August 2018 in Makati City, Philippines with affiant exhibiting to me her DBP ID with no. 0203351 issued at Makati City.


ATTY. CHERYLLE E. QUINTOS-SANTILLAN
 NOTARY PUBLIC

Appointment No. 16-338

Makati City. Until December 31, 2019

10th Flr DBP Bldg, Sen Gil Puyat Ave., Makati City

Roll No 51832, IBP No. 023591

PTR Exempt Under RA7160

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