

Citizen's Charter

Non-Credit Services



We Build **Possibilities.**



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FEEDBACK MECHANISM

Help us improve our services! Your feedback is important to us.

For any concerns, comments and suggestions, please feel free to coordinate with our Customer Experience Management Department located at the Seventh Floor, DBP Head Office Building, Sen. Gil J. Puyat Avenue corner Makati Avenue, Makati City.

DBP Customer Service Hotline: (632) 683-8324
E-mail: customerservice@dbp.ph



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FOREWORD

Consistent with the Bank's continuing efforts to promote integrity, accountability and efficiency in the delivery of its mandate and services to the general public, the DBP Citizen's Charter will serve as the service standard or pledge by the Bank to its clientele and stakeholders. The Charter provides for the simplification of frontline service processes and describes the step-by-step procedure for availing a particular Bank service and the guaranteed performance level each and every frontline officer of the Bank shall observe in the performance of their duties embodied herein.

CORPORATE PHILOSOPHY

VISION

By 2022, a one-trillion Bank capable of supporting and spearheading development in half of the Philippine countryside.

By 2040, DBP will be a world-class infrastructure and development financial institution and proven catalyst for a progressive and prosperous Philippines.

MISSION

- To support infrastructure development, responsible entrepreneurship, efficient social services and protection of the environment.
- To work for raising the level of competitiveness of the economy for sustainable growth.
- To promote and maintain the highest standards of good governance.

CORE VALUES

- INTEGRITY (Honesty, Truthfulness, Transparency)
- LOVE FOR THE FILIPINO (Love of country and its people everywhere)
- EXCELLENCE (Competence, Dedication to Work, Professionalism)
- TEAMWORK (Harmony, Cooperation, Synergy)
- SERVICE TO OTHERS (Customer – Oriented)



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BUSINESS OPERATIONS

The DBP promotes the process of development by widening linkages and performing multi-faceted roles. As a catalyst in this process, the Bank maintains an active presence in the countryside and initiates programs in support of the government's thrust towards sustainable development. We assist in developing a pool of experts in industrial restructuring. And we are establishing a network of subsidiaries that is recognized globally. In response to changes brought about by economic growth, DBP embarks on new activities which make it competitive and relevant in the local, regional, and international markets.

RESULTS

We are a strong and viable institution, with offices located in strategic areas. We are at the forefront of our country's transformation to a newly industrialized country, in gearing up the engines of economic growth. We participate in national policy formulation toward the well-being of the citizenry. We are contributing to the protection of the environment. To the re-awakening of the spirit of entrepreneurship, and to the promotion of ethical practices and values essential to sustained development. As a development institution, we have ventured beyond financial dimensions such as the promotion of culture, sports and the arts, thus contributing to the forging of unity and national pride among Filipinos.

IMAGE

We are the pre-eminent development bank in the Philippines, the bank that makes life better for every Filipino: the Development Bank of the Philippines - the bank for all Filipinos.



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PERFORMANCE PLEDGE

We, the officers and employees of the Development Bank of the Philippines, are entrusted with the citizens' welfare and needs.

We commit to:

Do every task and responsibility promptly, efficiently, courteously and to your heart's desire;

Be steadfast in our resolve to serve with the highest degree of integrity, transparency, and the strictest of service standards;

Pave the way to our greatest achievement: the 100% satisfaction of our clients and stakeholders.

We are always ready to serve you the best way we know how – as the authorized and properly identified personnel to transact with you – from Mondays to Fridays, <08:00 a.m. to 05:00 p.m.¹> sans noon break.

Quality Service is our Pledge,
For a more empowered citizen – YOU.

¹ Banking Hours for FC/Branches (Referring to client servicing hours) is from 8:30 am to 3:30 pm.

Frontline Service: **Opening of New Accounts (Peso/Dollar Regular Savings, Current, Special Savings, Option Savings, Pesos/Dollar Time Deposit)**

Clients: **Depositors (Individual/Legal Entity)**

Requirements: **Refer to Annex "B"**

Schedule of Availability of Service: **Monday to Friday; 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **45 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Go to New Accounts Section for interview and briefing.	Interview and brief the client on the existing bank rules, regulations and requirements.	Customer Service Associate-New Accounts	10 minutes	None	None
2	Submit the applicable basic requirements. (Please refer to Annex "B")	Receive, review and check the validity, accuracy and completeness of the basic requirements	-do-	10 minutes	None	None
3	Fill out account opening forms.	Review and authenticate filled out forms	-do-	20 minutes	None	Deposit Record Form plus Customer Information File Form, Signature Cards, ATM Application Form (if applied), Terms & Conditions Form and Data Privacy Consent Form
		Open the account in the Deposit System	-do-			
		Request sign-off or conforme on the prescribed Terms & Conditions Form and Data Privacy Consent Form				
4	Deposit the required initial amount	Receive initial deposit	-do-	2 minutes	None	Deposit Slip
5	Proceed to Teller for posting of the initial deposit	Post the initial deposit in the Deposit System	Teller	2 minutes	None	Deposit Slip; Passbook, if any.
6	For Current & Term Deposits, claim Checkbook or CTD at the New Accounts Section; claim Passbook, if any.	Release Checkbook, CTD, Passbook	Customer Service Associate-New Accounts	1 minute	None	
	For accounts with ATM Card, return on set date to claim the card.	Release ATM Card				

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Renewal of Option, Special Savings and Time Deposit**

Clients: **Depositors (Individual/Legal Entity)**

Requirements: **Certificate of Time Deposit (CTD)/Passbook/Letter of Instruction**

Schedule of Availability of Service: **Monday to Friday, 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **15 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to New Accounts Section and present CTD/Passbook/ Letter of Instruction.	Attend to client/s instruction and verify submitted documents. If complete, refer to Back Office to process transaction	Customer Service Associate-New Accounts	9 minutes	None	None
		Authorization of the Transaction (e.g. roll-over of TD)	Back Office Staff/Authorized signatory	5 minutes		
2	Receive new CTD/updated passbook	Release new CTD/updated passbook	Customer Service Associate-New Accounts	1 minute	None	-

* The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Application for Replacement of ATM Card**

Clients: **Depositors with Existing ATM Cards**

Requirements: **Old ATM card or Notarized Affidavit of Loss (for lost cards) and One (1) Valid ID (For list of valid IDs, please refer to Annex "A")**

Schedule of Availability of Service: **Monday to Friday, 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **10 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to New Accounts Section.	Attend to client/s request and provide client with the Application for the ATM Card form.	Customer Service Associate-New Accounts	1 minute	P150.00 for EMV replacement	ATM Replacement/ Enrolment Form
2	Accomplish the forms and surrender the old card or submit the affidavit of loss.	Check validity, accuracy and completeness of submitted requirements	-do-	2 minutes	None	-
3	Proceed to Customer Service Associate-Teller and pay corresponding ATM Card replacement fee	Receive payment and issue Official Receipt	Customer Service Associate-Teller	2 minutes	None	Official Receipt
4	Return to New Accounts and present Official Receipt	Check validity of the Official Receipt and advise client of the schedule of availability of the new ATM card	Customer Service Associate-New Accounts	1 minute	None	-
5	Return on set date and bring valid ID* to claim the new card	Verify identification card presented	-do-	2 minutes	None	-
6	Sign on the ATM Logbook as proof of ATM card and PIN Form receipt	Issue new ATM Card	-do-	2 minutes	None	-

* The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.



Frontline Service: **Filing of ATM Complaints**

Clients: **Depositors with ATM Cards**

Requirements: **ATM card/ATM Transaction Customer Receipt**

Schedule of Availability of Service: **Monday to Friday; 8:30am – 3:30pm (no noon break)**

Maximum Duration of Process: **10 minutes***

STEP	ACTIONS TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to New Accounts Section	Attend to client's request and provide client with the DBP Customer Complaint Record Form.	Customer Service Associate-New Accounts	3 minutes	None	DBP Customer Complaint Record Form
2	Accomplish the DBP Customer Complaint Record Form.	Check validity, accuracy and completeness of the accomplished form.	-do-	5 minutes	None	-
3	Receive the reference number for the filed complaint and the contact details of the office concerned, for possible follow up.	Inform client expected date of resolving the complaint. Give contact number where client can follow up, if necessary.	-do-	2 minutes	None	-

* The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.



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Frontline Service: **Cash Deposit (Single Deposit)**

Clients: **Depositors and Authorized Representatives**

Requirements: **None**

Schedule of Availability of Service: **Monday to Friday; 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **3 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/CLIENT	FRONTLINE SERVICE UNIT				
1	Fill out Deposit Slip and proceed to Customer Service Associate-Teller	Receive and verify deposit. Post transaction and update passbook (if applicable)	Customer Service Associate-Teller	3 minutes	No Charge	Deposit Slip
2	Receive duly validated deposit slip/s and updated passbook, if any.	Return to client validated Deposit slip and updated Passbook, if any.				

*The maximum duration for this service applies to single deposit only and upon complete/proper submission of documents. Longer period may apply for big volume deposits and multiple transactions. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.



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Frontline Service: **Check Deposit**

Clients: **Depositors and Authorized Representatives**

Requirements: **None**

Schedule of Availability of Service: **Monday to Friday; 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **6 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Fill out Deposit Slip and present the check to the Customer Service Associate-Teller	Receive and verify deposit. Post transaction and update passbook (if applicable)	Customer Service Associate-Teller	3 minutes	No Charge	Deposit Slip
2	Receive duly validated deposit slip and validated passbook, if any.	Return to client validated deposit slips, passbook if applicable	Customer Service Associate-Teller			
3		Scan the checks thru CICS		3 minutes**		

* The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

**Scanning/uploading will depend on communication line and the number of checks deposited. On the average and in normal line condition, it takes one minute per check to complete the process (CICS scanning, encoding and uploading).

Frontline Service: **Cash Withdrawal**

Clients: **Depositors and Authorized Representatives**

Requirements: **(1) Passbook or ATM Card (for accounts with ATM only) and (1) Valid ID and Authorization Letter for withdrawal by representative (For list of valid IDs, please refer to Annex "A")**

Schedule of Availability of Service: **Monday to Friday; 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **12 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Fill out Withdrawal Slip and proceed to Customer Service Associate-Teller.	Receive and verify correctness of data in the withdrawal slip and validity of ID presented.	Customer Service Associate-Teller	4 minutes	None	Withdrawal Slip signed by the depositor
2		Verify documents and facilitate approval.	Customer Service Associate-Teller verifies thru co-sign	3 minutes	None	-
3		Post transaction	Customer Service Associate-Teller	2 minutes	None	-
4	Sign the "received payment" portion of the withdrawal slip.	Ask client to acknowledge receipt of payment.	-do-	2 minutes	None	-
5	Receive cash withdrawn and updated passbook/ ATM Card	Pay client.	-do-	1 minute	None	-

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Inter-branch Cash Withdrawal**

Clients: **Depositors/Representatives**

Requirements: **(1) Passbook or ATM Card (for accounts with ATM only) and (1) Valid ID and Authorization Letter for withdrawal by representative (For list of valid IDs, please refer to Annex "A")**

Schedule of Availability of Service: **Monday to Friday, 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **15 to 75 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Fill out Withdrawal Slip and proceed to Customer Service Associate-Teller.	Receive and verify correctness of data in the withdrawal slip and validity of ID presented.	Customer Service Associate-Teller	5 minutes	Within the BBG – no charge ≤P50,000: P50 P50,000.01 to 499,999.99 : P100 ≥ P500,000 : P500	Withdrawal Slip
		If needed, forward to signature verifier for further verification.	-do-	-	None	-
2		Verify documents and facilitate approval.	Customer Service Associate-Teller thru co-sign	5 minutes	None	-
		If signature not found in co-sign Send /Receive e-mail to/from concerned branch	e-mail User	20 minutes to 1 hour		
		Post transaction	Customer Service Associate-Teller	2 minutes	None	-
3	Sign the "received payment" portion of the withdrawal slip.	Request client to sign the withdrawal slip and pay client.	Customer Service Associate-Teller	2 minutes	None	-
4	Receive cash withdrawn and updated passbook/ATM Card	Pay client.	Customer Service Associate-Teller	1 minute	None	-

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Check Encashment (“on-us”)**

Clients: **Depositors/Payees**

Requirements: **One (1) Valid ID (For list of valid IDs, please refer to Annex “A”)**

Schedule of Availability of Service: **Monday to Friday; 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **15 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Present check and valid ID*	Stamp back of the check to be filled out by the client	Customer Service Associate-Teller	1 minute	None	-
2	Provide the needed details at the back of the check	Check, verify documents (i.e. For LGU/Brgy Accounts there should be Punong Brgy. Certification) and facilitate approval	Customer Service Associate-Teller thru co-sign	5 minutes	None	-
3		Post transaction	Customer Service Associate-Teller	2 minutes	None	-
4	Sign accordingly at the back of the check and receive encashed amount.	Request client to sign at the back of the check as proof of payment and pay client	-do-	2 minutes	None	-
5		Scan/upload the checks thru CICS	-do-	5minutes**		

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

**Scanning/uploading will depend on communication line and the number of checks deposited. On the average and in normal line condition, it takes one minute per check to complete the process (CICS scanning, encoding and uploading).



Frontline Service: **Check Encashment (Inter-branch)**

Clients: **Depositors/Payees**

Requirements: **One (1) Valid ID (For list of valid IDs, please refer to Annex "A")**

Schedule of Availability of Service: **Monday to Friday; 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **15 to 75 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Present check and valid ID*	Stamp back of the check to be filled out by the client	Customer Service Associate-Teller	1 minute	Within the BBG – no charge ≤P50,000 : P50 P50,000.01 to 499,999.99 : P100 ≥ P500,000 : P500	-
2	Provide the needed details at the back of the check.	Verify documents and facilitate approval from the Branch concerned	Customer Service Associate-Teller, if can be viewed thru co-sign	5 minutes	None	-
		Send /Receive e-mail to/from concerned branch	Email User if not found in co-sign	20 minutes to 1 hour		
3		Post transaction	Customer Service Associate-Teller	2 minutes	None	-
4	Sign accordingly at the back of the check and receive encashed amount.	Request client to sign at the back of the check as proof of payment and pay client.	Customer Service Associate-Teller	2 minutes	None	-
5		Scan/Upload the checks via CICS	Customer Service Associate-Teller	5 minutes**		

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

**Scanning/uploading will depend on communication line and the number of checks deposited. On the average and in normal line condition, it takes one minute per check to complete the process (scanning, encoding and uploading).

Frontline Service: **Purchase of Manager's Check**

Clients: **Depositors (Individual/Legal Entity)**

Requirements: **One (1) Valid ID (For list of valid IDs, please refer to Annex "A")**

Schedule of Availability of Service: **Monday to Friday; 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **25 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Go to New Accounts Section	Attend the client's queries and provide client with the Application Form for Manager's Check	Customer Service Associate-New Accounts	3 minutes	None	Application for Manager's Check
2	Fill out application form for purchase of MC.	Receive and review completeness of information in the application form and determine total bank charges	Customer Service Associate-New Accounts	5 minutes	None	Application for Manager's Check
3	If payment is cash or On-us Check, proceed to Customer Service Associate-Teller and pay corresponding fees	Receive payment and issue official receipt.	Customer Service Associate-Teller	3 minutes	P53.00 application fee (inclusive of DST)	-
		If payment is thru debit to account, process verification, approval and debiting of payment from concerned account	Customer Service Associate-Teller			
4		Prepare MC based on approved application and facilitate approval.	Customer Service Associate-New Accounts	10 minutes	None	Approved MC Application
5		Forward MC to Admin Staff/MC Releaser to facilitate release	Customer Service Associate-New Accounts	2 minutes	None	Approved MC Application
6	Receive MC and sign on the MC Register	Issue MC and request client to sign in the MC Register	Customer Service Associate-New Accounts	2 minutes	None	-

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.



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Frontline Service: **Checkbook Request**

Clients: **Depositors with Existing Checking Accounts (Corporate/Personal)**

Requirements: **One (1) Valid ID (For list of valid IDs, please refer to Annex "A")**

Schedule of Availability of Service: **Monday to Friday, 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **15-30 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to New Accounts Section for request Fees: (in effect of TRAIN; inclusive of DSTs) Commercial Check – from 360 to 510 Personal – From 210 to 285 MDS – From 51.50 to 53 Counter Check – From 51.50 to 53	Attend to client's request and provide client with Check Requisition Form	Customer Service Associate-New Accounts	2 minutes	-	Check Requisition Form
2	Fill out Check Requisition Form	Examine and check validity of the filled out and duly signed form	Customer Service Associate-New Accounts	2 minutes	-	Check Requisition Form
		Check the available balance of the account	Customer Service Associate-New Accounts	1 minute	-	-
3	If Payment is thru Cash, proceed to Customer Service Associate-Teller for the fees	Receive payment and issue corresponding Official Receipt	Customer Service Associate-Teller	3 minutes	Commercial Check – P510; Personal Check– P285; MDS – P53; Counter Check – P53	Official Receipt
		If debit to account, facilitate verification, approval and debiting of	Back Office Specialist	5 mins	-	Requisition Form (debit to Account)

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
		payment from concerned account				
4	Get contact details of the Branch for possible follow up	Advise client of the availability of the new checkbook and provide contact details for possible follow up	Customer Service Associate-New Accounts	1 min	-	-
5	Return on set date and bring valid ID* and Authorization Letter if via representative	Establish identity of the claimant	-do-	2 minutes	None	-
6	Sign on the Checkbook Register	Encode check in the system and request claimant to sign on the checkbook	Customer Service Associate-New Accounts	3 minutes	None	-
7	Receive Checkbook	Release checkbook to client	Customer Service Associate-New Accounts	1 minute	None	-

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Issuance of EC Card (OFWs/ OFW Beneficiaries)**

Clients: **Overseas Filipino Workers and Migrants, Remittance beneficiaries of legal age, able to read and write, and not suffering from any legal disability**

Requirements:

- **Photocopy of one valid ID (For list of valid IDs, please refer to Annex "A")**
- **One-piece recent 1x1 ID picture**

Schedule of Availability of Service: **Monday to Friday; 08:30am – 03:30pm (no noon break)**

Maximum Duration of Process: **30 minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to the New Accounts Section of any DBP branch/Financial Center or to OFW & Remittance Marketing Dept in the DBP Head Office	Interview and brief client with the existing Bank rules, regulations and requirements	Branch Sales Associate-New Accounts or Remittance Marketing Staff	10 mins.	None	-
2	Present original and submit photocopy of one valid ID*, and submit one 1x1 ID picture	Check validity of documents presented. If in order, give client the Application Form else, request client to complete requirements.	-do-	3 mins.	None	EC Card Customer Record Form
3	Fill out Customer Record Form	Prepare EC Card and corresponding PIN form	-do-	10 mins.	None	-
4	Submit duly accomplished Customer Record Form	Verify completeness of information. If properly accomplished, authenticate signature	-do-	5 mins.	None	-
5	Once informed of availability of EC Card ATM, proceed to DBP branch and sign receiving copy for the EC Card and the PIN Form. Receive EC Card.	Issue EC Card together with the PIN Form	-do-	2 mins.	None	-

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include ATM card production waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Overseas Remittance – Credit to DBP Account**

Clients: **Overseas Filipino Workers (OFWs)**

Requirements: **One (1) Valid ID (For list of valid IDs, please refer to Annex “A”)**

Schedule of Availability of Service: **Business Hours of Overseas Remittance Tie-up**

Maximum Duration of Process: **24 Hours***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Remitter proceeds to any DBP accredited Overseas Remittance Tie-ups (ORTU)** and remits funds.	(ORTU, Third Party) Process the remittance and transmit to DBP	OFW and Remittance Marketing Department (OfwRMD), Branch Marketing Group, BBS	10 mins.	Standard prevailing remittance fee of ORTU	Remittance Application Form of ORTU
2	Remittance is credited to Beneficiary's account.	Authenticate, process, and authorize the transmitted remittance instructions coming from ORTU. Credit the DBP account number indicated in the Remittance Instruction.	Foreign and Domestic Settlement and Operations Department, Bank Operations Group, OS (FDSOD)	10 mins.		
3	Beneficiary withdraws the remittance amount, as needed. Beneficiary receives the remitted amount		Any DBP branch, DBP ATM, or BancNet ATMs	Funds available within 10 minutes after DBP receives Remittance Instruction from ORTU.	No fee if withdrawn at DBP ATMs; For BancNet ATMs, standard BancNet fees apply.	Withdrawal slip, if transaction is done over-the-counter

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

**For an updated list of DBP overseas remittance tie-up (ORTU), please visit the DBP website, <https://www.devbnkphl.com> (Products and Services/Remittance/Overseas Tie-ups).

Frontline Service: **Overseas Remittance – Credit to Other Bank Account**

Clients: **Overseas Filipino Workers (OFWs)**

Requirements: **One (1) Valid ID (For list of valid IDs, please refer to Annex "A")**

Schedule of Availability of Service: **Business Hours of Overseas Remittance Tie-up**

Maximum Duration of Process: **24 Hours***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Remitter proceeds to any DBP accredited Overseas Remittance Tie-ups (ORTU) ¹ and remits funds.	(ORTU, Third Party) Process the remittance and transmit to DBP	OFW and Remittance Marketing Department, Branch Marketing Group, (OfwRMD)	10 mins.	Standard prevailing remittance fee of ORTU	Remittance Application Form of ORTU
2		Authenticate, process, and distribute the transmitted remittance instructions coming from ORTU, Forward the remittance transaction through authorized channels to Beneficiary's Bank indicated in the Remittance Instruction.	Foreign and Domestic Settlement and Operations Department, Bank Operations Group, OS (FDSOD)	10 mins.		
3	Beneficiary withdraws the remittance amount, as needed. Remittance is credited to beneficiary's account.		Any BancNet ATMs	Funds normally available within 24 hours after DBP receives Remittance Instruction from ORTU.	Withdrawal Fee policy of Beneficiary Bank will apply.	Withdrawal slip, if transaction is done over-the-counter

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

**For an updated list of DBP overseas remittance tie-up (ORTU), please visit the DBP website, <https://www.devbnkphl.com> (Products and Services/Remittance/Overseas Tie-ups).

Frontline Service: **Overseas Remittance – Cash Pick-up**

Clients: **Overseas Filipino Workers (OFWs)**

Requirements: **One (1) Valid ID (For list of valid IDs, please refer to Annex "A")**

Schedule of Availability of Service: **Business Hours of Overseas Remittance Tie-up – 24 hours**

Maximum Duration of Process: **30 Minutes***

STEP	ACTIONS/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Remitter proceeds to any DBP accredited Overseas Remittance Tie-ups (ORTU)** and remits funds.	(ORTU, Third Party) Process the remittance and transmit to DBP	OFW and Remittance Marketing Department, Branch Marketing Group, (OfwRMD)	10 mins.	Standard prevailing remittance fee of ORTU	Remittance Application Form of ORTU
2		Authenticate & process the transmitted remittance instructions coming from ORTU, and have the transaction available for access by authorized Cash Pick-Up tie-ups (Cebuana Lhuillier, M.Lhuillier, etc)	Foreign and Domestic Settlement and Operations Department, Bank Operations Group, OS (FDSOD)	10 mins.		
3	Beneficiary claims the remittance amount, at his/her convenience. Beneficiary receives the remittance at any authorized Cash Pick-up outlet.	Verify the documents presented by claimant/s and ensure authenticity of the remittance instruction then facilitate release of the fund.	(Third Party) Any authorized Cash Pick-up location (M.Lhuillier, Cebuana Lhuillier, DBP branches)	Funds available within 10 minutes after DBP receives Remittance Instruction from ORTU.	None (fees are paid by remitter or ORTU)	Remittance Claim slip or Application Form of Cash Pick-up tie-up

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

** For an updated list of DBP overseas remittance tie-up (ORTU), please visit the DBP website, <https://www.devbnkphl.com> (Products and Services/Remittance/Overseas Tie-ups).

Frontline Service: **Trust Products and Services – Client Inquiry**

Clients: **Individual/Legal Entity**

Requirements: **AML Requirements**

Schedule of Availability of Service: **Monday to Friday, 8:00am – 5:00pm (no noon break)**

Maximum Duration of Process: **20 -30 minutes***

STEP	ACTION/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to the Trust Banking Group (TBG) office at the 3 rd Floor, and ask for the Trust Marketing Officer	Provide brief information on the various type of trust products and services applicable to the client and the basic requirements for the product or service	Marketing Officer	13 to 23 minutes	None	Marketing Materials/ Brochures
2	Request for list of documentary requirements for the product/service	Provide the list of documentary requirements	-do-	1 minute	None	-
3	If interested, complete the documentary requirements to proceed with the transaction.	Check the validity, accuracy and completeness of submitted documents. If acceptable, instruct the client to fill out the forms. If not, advise client to complete the documentary requirements.	-do-	5 minutes	None	-
	If not interested, leave contact number for future business deals	Request the client's contact number and provide the TBG's contact number. File the client's contact details for future reference.	-do-	1 minute		

* The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.



Frontline Service: **Trust Products and Services – Account Opening/Placement (Investment Management Accounts or Unit Investment Trust Fund accounts)**

Clients: **Individual/Legal Entity**

Requirements

- Individuals:** Valid government IDs, Tax Identification Number (TIN), 1x1 Picture
- Private Institutions:** SEC Certificate of Incorporation, Articles of Incorporation, By-Laws, Tax Identification Number (TIN), Board Resolution / Secretary’s Certificate, Latest General Information Sheet, Valid government ID/s of the authorized signatory/ies, including the authenticating corporate secretary, 1x1 Picture of the authorized signatory/ies
- Government Entities:** Statute and Certificate of Registration issued by government agency, Tax Identification Number (TIN), Sanggunian Resolutions, DILG Certificate of Appointment of Authorized Officials or COMELEC certification, Appointment Papers of the Local Treasurer, Copy of Oath of Office of authorized officials, Valid government ID/s of the authorized signatory/ies, 1x1 Picture of the authorized signatory/ies

Additional requirements may be requested depending on the product to be availed of and/or agreement/arrangement

Schedule of Availability of Service: **Monday to Friday; 8:00am – 5:00pm**

Maximum Duration of Process: **40 minutes***

STEP	ACTION/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to the Marketing Officer of the Trust Banking Group (TBG) located at the 4th Floor for interview and briefing on the nature of Trust products and services	Briefly interview client of the purpose of account opening, source of funds and intended product/service to be availed of	Marketing Officer	2 mins.	None	Checklist of Requirements
		Provide Customer Record Form (CRF) and Client Suitability Assessment (CSA) Form, if applicable, to be filled out by the client and ask for documentary requirements	-do-	1 min.	None	Customer Record Form, Signature Card (if applicable) and Client Suitability Assessment Form (if applicable)
2	Accomplish the CRF and CSA forms and submit account opening requirements to the Marketing Officer	Conduct “Know-Your-Customer” procedure, suitability assessment, validation of information against documents submitted	-do-	10 mins.	None	Investment Policy Statement (if applicable) and Waiver of Client Suitability Assessment Results (if applicable)
		Review pre-account acceptance documents and approve if acceptable	Marketing Supervisor / Marketing Head	5 mins.	None	-

STEP	ACTION/S TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
3	Sign the relevant agreement and Risk Disclosure Statement and deliver the funds to TBG	Explain to the client the relevant agreement and Risk Disclosure Statement.	Marketing Officer	5 mins.	None	Agreement, Risk Disclosure Statement and Authority to Deduct (if applicable)
		Sign agreement and account opening documents	Marketing Head	5 mins.	None	-
4	Receive copies of agreement and Risk Disclosure Statement	Provide copies of agreement and Risk Disclosure Statement to the client	Marketing Officer	2 mins.	None	Signed Agreement and Risk Disclosure Statement
		Informs client that the account is ready for opening upon receipt of signed agreement and Risk Disclosure Statement.	-do-	2 mins.	None	-
		Account opening and placement in the system	-do-	5 mins.	None	-
		Review and approve the account in the system	Marketing Supervisor/ Marketing Head	3 mins.	None	-

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.



Frontline Service: **Trust Products and Services – Redemption or Withdrawal from the Account; Termination of the Account**
 Clients: **Individual/Legal Entity**

Minimum Requirement: Written request from the client

(Additional requirements may be required depending on the product availed of)

Schedule of Availability of Service: **Monday to Friday; 8:00am – 5:00pm**

Maximum Duration of Process: **20 minutes***

STEP	ACTIONS TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/CLIENT	FRONTLINE SERVICE UNIT				
1	Submit a written instruction/request for either redemption/withdrawal from the account or termination of the account	Initiate redemption/withdrawal process in the system	TBG Marketing Officer	5 mins.	None	Written Instruction
		Review and approve redemption/withdrawal process	TBG Marketing Supervisor/ Marketing Head	2 mins.	None	-
		Process redemption / withdrawal request of the client, credit proceeds to client's settlement facility and inform Marketing Officer	Account Servicing	10 mins.	None	
		Inform client of settlement of request	TBG Marketing Officer	2 mins	None	
2	Receive settlement from TBG	Require the client to acknowledge receipt of the payment, if applicable	-do-	1 min.	None	-

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Client Inquiries/ Walk-in (Acquired Assets)**

Clients: **Buyers of ROPA Properties**

Requirements: **None**

Schedule of Availability of Service: **Monday to Friday; 8:00am – 5:00pm (no noon break)**

Maximum Duration of Process: **20-40 minutes***

Step	ACTIONS/S TO BE TAKEN		OFFICE/PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/ CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to Acquired Assets Department, 9 th Floor	Conduct initial interview and offer assets for sale	Acquired Assets Officer/ Acquired Assets Assistant	9 to 15 minutes	None	Brochure/ Listings of Negotiated Offer for Purchase
2	If interested on a particular property, request for pertinent documents	Furnish prospective buyer with the following documents: (1) Inspections Pass; (2) Vicinity Map; (3) Copy of TCTs, as requested	Acquired Assets Officer/ Acquired Assets Assistant	4 to 10 minutes	None	Inspections Pass, Vicinity Map, Copy of TCTs, as requested
3		Furnish prospective Buyers/Bidders with Offer Form and Rules and Procedures.	Acquired Assets Officer/ Acquired Assets Assistant	4 to 10 minutes	None	Cash Bid Forms/ Negotiated Offer Forms
4	If not interested, provide contact details in case of future sale	File the contact details for future reference.	Acquired Assets Officer/ Acquired Assets Assistant	3 to 5 minutes	None	Calling Card, Borrower's Credit Folder

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Answering Walk-in Complaints**

Clients: **All Clients**

Requirements: **None**

Schedule of Availability of Service: **Monday to Friday; 8:30am – 3:30pm (no noon break)**

Maximum Duration of Process: **5 minutes***

STEP	ACTIONS TO BE TAKEN		OFFICE/ PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	APPLICANT/CLIENT	FRONTLINE SERVICE UNIT				
1	Proceed to the New Accounts Section/Public Assistance and Complaints Desk	Attend to client's request and provide client with the DBP Customer Complaint Record Form .	Customer Service Associate	1 minute	None	DBP Customer Complaint Record Form.
2	Accomplish the DBP Customer Complaints Record Form	Check validity, accuracy and completeness of the accomplished form.	-do-	3 minutes	None	-
3	Receive the reference number for the filed complaint and the contact details of the office concerned, for possible follow up	<p>Inform client expected date of resolving the complaint.</p> <p>Provide the detachable portion of the DBP Customer Complaints Record Form to the Customer indicating the reference number and contact details where client can follow up, if necessary.</p> <p>Advise the customer of the Bank's complaints resolution process (7 days for simple complaints and 45 days for complex complaints).</p>	-do-	1minute	None	-

*The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies depending on the type of transaction/product being availed of and other causes beyond the control of the frontline officer.

Frontline Service: **Filing of Complaints via phone or email**

Clients: **All Clients**

Requirement/s: **Customer Complaints Record Form**

Schedule of Availability of Service: **Monday to Friday, 8:30 – 5:00 pm sans noon break**

Maximum Duration of Process: **2 days and 20 minutes**

STEP	ACTIONS TO BE TAKEN		OFFICE/PERSON RESPONSIBLE	DURATION OF ACTIVITY	FEES	FORM/S USED
	Applicant/Client	Attending Unit				
1	Call or email the Customer Experience Management (CEM) Office or the Branch of Account	Acknowledge call and/or email not later than the two (2) banking days from the date of receipt	Customer Experience Officer/Concerned Bank Unit Personnel	2 banking days	None	-
2	Provide information regarding the complaint and accomplish the DBP Customer Complaint Record Form	Gather the following information from the complainant and accomplish the DBP Customer Complaint Record Form: a. Full name b. Contact details c. Detail and nature of complaint/request *If the nature of complaint is not in the classification of complaints in the Customer Complaint Record Form, specify the complaint in the "Others" portion of the Form.	Customer Experience Officer/Concerned Bank Unit Personnel	5 - 10 minutes	None	DBP Customer Complaint Record Form
3	Receive the reference number for the filed complaint and the contact details of the office concerned together with other pertinent information regarding the complaint, for possible follow-up	1. Assign a reference number to the Customer Complaint Record Form. 2. Classify the complaint as to either incident or non-incident, simple or complex. 3. Assess complaint escalation for the filed complaint. 4. Provide the customer with the reference number of the filed complaint (for phoned-in complaints) or send the scanned copy of the duly filled out Customer's Copy (detachable portion) of the DBP Customer Complaint Record Form. 5. Advise the customer of the Bank's complaints resolution process (7 days for simple complaints and 45 days for complex complaints)	Customer Experience Officer/Concerned Bank Unit Personnel	5-10 minutes	None	DBP Customer Complaint Record Form-detachable portion (scanned) for clients with email, otherwise, the reference number for the filed complaint

ANNEX "A"**LIST OF VALID IDENTIFICATION CARDS**

- Passport including those issued by foreign governments
- Driver's License
- Professional Regulation Commission (PRC) ID
- National Bureau of Investigation (NBI) Clearance
- Police Clearance
- Postal ID
- Voter's ID
- Tax Identification Number (TIN) ID
- Barangay Certification
- Government Service Insurance System (GSIS) e-card/Unified Multi-purpose ID (UMID)
- Social Security System (SSS) card
- Senior Citizen Card
- Overseas Workers Welfare Administration (OWWA) ID
- Overseas Filipino Worker (OFW) ID
- Seaman's Book
- Alien Certification of Registration (ACR)/Immigrant Certificate of Registration (ICR)
- Government office and GOCC ID (e.g. AFP, HDMF IDs)
- ID issued by the National Council on Disability Affairs (NCDA), formerly National Council for the Welfare of Disabled Persons (NCWDP)
- Department of Social Welfare and Development (DSWD) Certification
- Photo-bearing school ID duly signed by the principal or head of the school (for students not yet of voting age)
- Integrated Bar of the Philippines (IBP) ID
- Company IDs issued by private entities or institutions registered with or supervised or regulated either by BSP, SEC or IC
- Philhealth Insurance Card ng Bayan
- Maritime Industry Authority (MARINA) Professional Identification Card

Note:

1. "Valid" shall mean not expired at the time of submission/presentation.
2. The Bank reserves the right to secure additional ID or documents, if needed for further due diligence.



ANNEX "B"**BASIC REQUIREMENTS FOR OPENING OF NEW ACCOUNTS****A. INDIVIDUAL**

1. Local Residents
 - a. At least one (1) original valid photo-bearing ID as enumerated in Annex "A"
 - b. 2 pieces of 1 x 1 ID picture
 - c. Birth certificate for minor, if account shall be opened by parent
2. Foreign Nationals
 - a. Passport
 - b. Alien Certificate of Registration (ACR) or Diplomatic ID issued by the Department of Foreign Affairs
3. Court Appointed Fiduciary
 - a. Original Copy of Court Order containing the fiduciary's appointment and authorizing the opening of deposit account with DBP

B. SOLE PROPRIETORSHIP

1. Registration of Business Name with Department of Trade and Industry (DTI)
2. City/Municipal Mayor's Permit
3. At least one (1) original valid photo-bearing ID issued by an official authority

D. PARTNERSHIP

1. Articles of Partnership
2. Certificate of Registration with the Securities and Exchange Commission (SEC)
3. Notarized agreement/resolution designating the extent of authority of each partner in dealing with the depository bank

E. CORPORATION

1. Articles of Incorporation
2. Certificate of Registration with SEC or Certificate of registration with other appropriate agency
3. By-Laws
4. Duly notarized Board Resolution incorporating the following:
 - Authority to open account with DBP
 - Designated Officers authorized to deposit, withdraw, endorse or negotiate checks and otherwise deal with the bank deposit and the nature and extent of such authority which should conform with the By-Laws of said corporation
 - Notarized List of incumbent Officers, Board of Directors and Stockholders (General Information Sheet)
 - Certification that the resolution remains effective and subsisting and has not been amended, revoked or suspended
5. At least one (1) valid ID of authorized signatory/ies and Corporate Secretary



F. ASSOCIATION OR ORGANIZATION

1. Certificate of registration with appropriate agency
2. Constitution and By-Laws
3. Association Agreement
4. Duly notarized Board Resolution incorporating the following:
 - Authority to open account with DBP
 - Designated Officers authorized to sign and the nature and extent of such authority
 - Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded

G. CORPORATION IN THE PROCESS OF INCORPORATION

1. Proposed Articles of Incorporation stating therein the name of Treasurer-in-Trust authorized to open an account with the Bank in behalf of the Corporation
2. Duly notarized Secretary's Certificate, designating the "Treasurer"-in-thrust-for "Name of Corporation"
3. One (1) valid photo-bearing ID of authorized signatory/ies

H. GOVERNMENT ENTITIES

1. Charter and/or Law creating the government corporation/agency/office
2. Executive Order or Department Order creating the government agency
3. Duly notarized Board resolution incorporating the following:
 - Authority to open account with DBP
 - Designated Officers authorized to sign and the nature and extent of such authority
 - Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded

I. COOPERATIVES

1. Certificate Registration with the Cooperative Development Authority (CDA)
2. Articles of Cooperation and By-Laws
3. Duly notarized Board resolution incorporating the following:
 - Authority to open account with DBP
 - Designated Officers authorized to sign and the nature and extent of such authority
 - Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded

