

Citizen's Charter

Credit Services



We Build **Possibilities.**



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FRONTLINE SERVICES FOR LENDING

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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.



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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.

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.> sans noon break.

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



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FEEDBACK AND REDRESS MECHANISM

We value your comments, suggestions and needs. Please:

- Accomplish the Customer Feedback Survey Form and drop it in the suggestion boxes located at the lobby of the DEVELOPMENT BANK OF THE PHILIPPINES Head Office Building at Sen. Gil J Puyat Avenue corner Makati Avenue, Makati City or our branches/lending centers nationwide.
- Talk to our Customer Experience Management Department representative at telephone hotline number 683-8324
- Write our Customer Experience Management Department at 7th floor, DBP Building, Sen. Gil J Puyat Avenue corner Makati Avenue, Makati City
- Visit our website at www.devbnkphl.com or email us at customerservice@dbp.ph or cemd@dbp.ph

THANK YOU for assisting us to continuously improve our service.



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FRONTLINE SERVICES FOR LENDING

LOAN COUNSELING AND PROCESSING

| | | |
|--|---|---|
| 1. Clients | : | <ul style="list-style-type: none"> a. Private Sector <ul style="list-style-type: none"> • Micro, Small and Medium Enterprises (MSMEs) <ul style="list-style-type: none"> ○ Sole Proprietorships ○ Partnerships ○ Corporations ○ Cooperatives/Associations • Large Corporations b. Public/Government Sector <ul style="list-style-type: none"> • Local Government Units (LGUs) • Government Owned and Controlled Corporations (GOCCs) • National Government Agencies (NGAs) • State Universities and Colleges (SUCs) c. Financial Institutions <ul style="list-style-type: none"> • Banks • Non-Bank Financial Institutions |
| 2. Requirements | : | Depending upon the type of client and project, duly discussed in the succeeding pages of the Citizen's Charter |
| 3. Schedule of Availability of Service | : | 8:00 AM to 5:00 PM / Monday to Friday (except holidays) |
| 4. Loan Processing Time Frame | : | <p>30 to 65 working days (depending on the type of loan, subject to submission of complete documents)</p> <p>2-5 working days for Salary Loans</p> |

5. How to avail of the service:

a. Loan Inquiry and Counseling

| Step | Action/s to be Taken | | Office/ Person Responsible | Duration of Activity (with complete requirements) | Fees | Form/s Used |
|------|---|--|--|---|------|--|
| | Applicant/Client | Frontline Service Unit | | | | |
| 1 | <ul style="list-style-type: none"> Go to the 3rd floor, DBP Bldg., Development Lending Sector (if in Head Office) or to the nearest Lending Center to inquire how to apply for loan fit for his/her financing needs May also inquire through telephone call, mail or electronic mail | <ul style="list-style-type: none"> Interview the client about his/her financing needs Orient the client about DBP's loan requirements and applicable lending policies Provide the client with Checklist of Requirements and applicable forms Advise the client where to submit his/her loan application and loan requirement documents. Submission may also be through email, fax or courier | Head Office, Lending Unit or Provincial Lending Center Account Officer/ Account Officer Assistant | 20 minutes to 1 hour | None | Checklist of requirements and applicable forms |

b. Loan Processing

| Step | Action/s to be Taken | | Office/ Person Responsible | Duration of Activity (with complete requirements) | Fees | Form/s Used |
|------|--|--|--|--|------|--|
| | Applicant/Client | Frontline Service Unit | | | | |
| 2 | <ul style="list-style-type: none"> Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved) from the DBP | <ul style="list-style-type: none"> Request from other Units procedures/reports (e.g. CI/BI, appraisal) necessary for evaluation Upon receipt of reports, evaluate the loan application If applicant passed the evaluation criteria, recommend the application for approval through Credit Proposal (CP) | Head Office Lending Unit or Provincial Lending Center Account Officer (AO)/ Account Officer Assistant (AOA) | 30 to 65 working days from date of submission of <u>complete</u> documents | None | <ul style="list-style-type: none"> Notice of Approval or Notice of Denial |

| | | | | | | |
|---|---|---|---|--|--|--|
| | | <ul style="list-style-type: none"> Send notice of approval to the client and prepare the loan documents for signing. If not approved, notify client of the disapproval | | | | |
| 3 | <ul style="list-style-type: none"> For approved loan/s: Go back to the Lending Unit to sign loan documents For denied loans: Receive submitted documents | <ul style="list-style-type: none"> Facilitate loan documentation with the assistance of legal Facilitate loan signing and notarization | <p>Head Office Lending Unit or Provincial Lending Center and Legal Officer</p> <p>Account Officer (AO)/ Account Officer Assistant (AOA)</p> | 3 working days | None | <ul style="list-style-type: none"> Loan documents |
| 4 | <ul style="list-style-type: none"> Payment of the required fee/s before the Customer Service Associate Teller in any DBP Branch Verify DBP deposit account, if loan proceeds, has been credited | <ul style="list-style-type: none"> Process loan release (after compliance to pre-release requirements, if any) Provide the client with loan amortization schedule and copies of loan documents (e.g. Loan Agreement, Promissory Note, Disclosure Statement, REM). | <p>Head Office Lending Unit or Provincial Lending Center</p> <p>Account Officer (AO)/ Account Officer Assistant (AOA)</p> | <p>1 working day</p> <p>2-3 working days</p> | <p>Front-end fee of 0.1% to 0.5% of the amount of the term loan or Service fee of 0.5% of credit line approved</p> | <ul style="list-style-type: none"> Promissory Note Disclosure Statement Other documents |
| 5 | <ul style="list-style-type: none"> Pay his/her loan amortization when due, preferably via authority to debit from his deposit account with DBP | Concerned unit to effect payment | <p>Head Office Lending Unit or Provincial Lending Center</p> <p>Account Officer (AO)/ Account Officer Assistant (AOA)</p> | 1 day | | <ul style="list-style-type: none"> Debit Advice Official Receipt |

DIRECTORY

Development Lending Sector

| Bank Unit | Address | Direct Lines | Email Address |
|--|---|------------------------------|--|
| OFFICE OF THE SECTOR HEAD | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 812-8090 | dls@dbp.ph |
| Lending Support Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 894-5115 | lsdloancom@dbp.ph |
| CORPORATE BANKING GROUP | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (0632) 812-6536 | cbs@dbp.ph |
| Corporate Banking I Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 893-8940 | corporatebanking1@dbp.ph |
| Corporate Banking II Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 892-8369 | corporatebanking2@dbp.ph |
| Public Sector Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 818-9511 local 3319 | publicsector@dbp.ph |
| Financial Institutions Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 810-0340 | wholesalebanking@dbp.ph |
| SME RETAIL AND MID MARKET LENDING (NCR) GROUP | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 812-0416 | |
| Middle Market Lending Department I | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 893-1177 | mm1@dbp.ph |
| Middle Market Lending Department II | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 818-9511 local 2374 | mm2@dbp.ph |
| SME Lending Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 840-0735 | smed@dbp.ph |
| LENDING PROGRAM MANAGEMENT GROUP | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 893-3548 | lpmg@dbp.ph |
| Program Development and Management I Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 893-1782 | pdm1@dbp.ph |
| Program Development and Management II Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 812-8088 | pdm2@dbp.ph |
| Fund Sourcing Department | 3 rd Floor, DBP Building, Sen. Gil J. Puyat Ave. corner Makati Ave., Makati City | (632) 867-2945 | fundsourcing@dbp.ph |
| NORTH AND CENTRAL LUZON LENDING GROUP | Paseo del Congreso, Brgy. Catmon, City of Malolos, Bulacan | (044) 796-0325 | ncllg@dbp.ph |
| Bulacan Lending Center | Paseo del Congreso, Brgy. Catmon, City of Malolos, Bulacan | (044) 796-0325 | bulacanlendingcenter@dbp.ph |
| Benguet Lending Center | Session Road corner Perfecto Street, Baguio City 2600 | (632) 818-9511 local 1565 | benguetlendingcenter@dbp.ph |

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|--|---|--|---|
| Ilocos Norte Lending Center | A.G. Tupaz Avenue Laoag City, Ilocos Norte 2900 | (632) 818-9511 local 1564 | ilocoslendingcenter@dbp.ph |
| Cagayan Lending Center | DBP Building, Burgos Street corner Arellano Street Centro, Tuguegarao City, Cagayan 3500 | (078) 323-1482 | cagayanlendingcenter@dbp.ph |
| Nueva Ecija Lending Center | Burgos Avenue corner Gabaldon Street, Cabanatuan City, Nueva Ecija 3100 | (632) 818-9511 local 1643 | nuevaecijalendingcenter@dbp.ph |
| SOUTH LUZON LENDING GROUP | G/F DBP Building, Merchan Street, Lucena City 4301 | (042) 373-4404 | slg@dbp.ph |
| Quezon Lending Center | G/F DBP Building, Merchan Street, Lucena City 4301 | (042) 373-4404 | quezonlendingcenter@dbp.ph |
| Cavite Lending Center | KM 3 E. Aguinaldo Highway, Dasmariñas, Cavite 4114 | (046) 416-1389 | cavitelendingcenter@dbp.ph |
| Oriental Mindoro Lending Center | Roxas Dr. Sto. Niño Calapan City, Oriental Mindoro 5200 | (043) 288-4399 | mindorolendingcenter@dbp.ph |
| Camarines Sur Lending Center | Panganiban Drive, Naga City 4400 | (054) 472-4728 | camsurlendingcenter@dbp.ph |
| Albay Lending Center | Quezon Avenue, Legaspi City 4500 | (052) 480-7843 | albaylendingcenter@dbp.ph |
| VISAYAS LENDING GROUP | G/F DBP Building, Osmeña Blvd., Cebu City 600 | (032) 255-6311 | visayaslg@dbp.ph |
| Cebu Lending Center | G/F DBP Building, Osmeña Blvd., Cebu City 600 | (032) 255-6311 | cebulendingcenter@dbp.ph |
| Bohol Lending Center | DBP Building, 243 Carlos P. Garcia Avenue, North Tagbilaran City 6300 | (038) 411-2715 | dbp-blc@dbp.ph |
| Leyte Lending Center | G/F DBP Building, corner Zamora & Paterno Streets, Tacloban City, Leyte 6500 | (053) 325-2959 | leytelendingcenter@dbp.ph |
| Negros Occidental Lending Center | Corner South Capitol Road and Lacson Streets, Bacolod City 6100 | (034) 433-4284 | negrosocclendingcenter@dbp.ph |
| Panay Lending Center | G/F DBP Building, I. Dela Rama Street, Iloilo City 5000 | (033) 337-6432 | panaylendingcenter@dbp.ph |
| NORTHERN MINDANAO LENDING GROUP | G/F DBP Building, Corrales Avenue corner Tirso Neri Street, Cagayan de Oro City 9000 | (085) 341-5136 (085) 815-2196 (via Butuan Branch) | nmlg@dbp.ph |
| Misamis Oriental Lending Center | G/F DBP Building, Corrales Avenue corner Tirso Neri Street, Cagayan de Oro City 9000 | (088) 881-6273 | misamisorientallendingcenter@dbp.ph |
| Agusan del Norte Lending Center | J.C. Aquino Avenue corner J. Rosales Avenue, Butuan City 8600 | (085) 341-5136 (085) 815-2196 (via Butuan Branch) | adnlendingcenter@dbp.ph |
| Lanao del Norte Lending Center | Picardal Road, Mahayahay, Iligan City 9200 | (063) 223-3332 | ldnlendingcenter@dbp.ph |
| SOUTHERN AND WESTERN MINDANAO LENDING GROUP | G/F DBP Building, C.M. Recto Avenue, Davao City 8000 | (082)221-2517 | swmlg@dbp.ph |
| Davao del Sur Lending Center | G/F DBP Building, C.M. Recto Avenue, Davao City 8000 | (082)221-2117; (082)221-2517; (082)222-3477 | ddslendingcenter@dbp.ph |
| Davao del Norte Lending Center | DBP Building, Apokon Road, Tagum City 8100 | (084)216-7096; (084)216-7097 | ddnlendingcenter@dbp.ph |
| South Cotabato Lending Center | G/F DBP Building, Roxas Avenue, General Santos City 9500 | (083) 552-2328 | scotabatolendingcenter@dbp.ph |
| Zamboanga del Sur Lending Center | G/F DBP Bldg., Don Pablo Lorenzo St. (Port Area), Zamboanga City 7000 | (062) 991-1316 | dbpzlc@dbp.ph |