

DEVELOPMENT BANK OF THE PHILIPPINES

CITIZEN'S CHARTER 2019 (1st Edition)



I. Mandate:

The Development Bank of the Philippines (DBP) is the country's premier development financing institution. As a government-owned policy bank, DBP actively supports projects and programs that are aligned with the National Government's priority development programs and inclusive growth initiatives. The bank's development initiatives are primarily directed at supporting growth in its priority sectors: infrastructure and logistics, environment, social services and community development, and small and medium enterprises. The bank also expands credit access for the following sectors: local government units, water districts and electric cooperatives. DBP is a universal bank and was granted an expanded commercial banking license in 1995.

II. 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.

III. 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.



IV. Service 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 beak.

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



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5. Servicing of Requests for Documents Outside the Bank or to any Third Party Government Official, Bureau, Office or Agency any Bank Information as Classif	fied
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EXTERNAL SERVICES



BRANCH BANKING SECTOR



1. Opening of New Accounts (Peso/Dollar Regular Savings, Special Savings, Option Savings, Pesos/Dollar Time Deposit)

Individual Clients and Legal Entities may open savings/time deposit accounts for a specific purpose (i.e., personal savings, corporate/LGU disbursements, etc.).

2.00	<u> </u>		<u></u>		/=: o	
Office or	Branch Banking Sector – Branches/Branch-Lite Units/Financial Center					
Division:	(FC)					
Classification:	Simple					
Type of	G2C – Government to Citizen					
Transaction:	G2B – Government to Business Entity					
14/1	G2G – Government to					
Who may avail:	Individual and Legal E				\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
CHEC	CKLIST OF REQUIR	EMENIS			WHERE TO	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \					SECURE	
Valid ID (1 copy)			,		See Annex A	
	e for Legal Entities, as				DTI/SEC/CDA	
	i.e., Articles of Incorpo				company-issued/	
1	General Information St	neet, Business	s Permit, as	G	overnment-issued	
applicable (1 copy each	cn) Sangguniang Resolutic	on Chartaril a	w Crooting		LGU of	
	e (1 copy each), Certifi			1.	urisdiction/DILG/	
Oath of Office	e (1 copy each), Certin	cate of Appoil	illileiit,	_	eartment of Finance	
	ms i.e., CIFF, DRF, Sig	inature Cards	(1 copy	Бер	DBP-issued	
	F; 2 copies for Signatu		(1 сору		DDI -1330C0	
	tional Basic Requireme				-	
	AGENCY	FEES TO	PROCESSI	NG	PERSON	
CLIENT STEPS	ACTIONS	BE PAID	TIME		RESPONSIBLE	
Proceed to New	Interview and brief	None	10 minutes		Customer Service	
Accounts Section for	the client on the				Associate (New	
interview and	existing bank rules,				Accounts)	
briefing	regulations and					
	requirements.					
Submit the	Receive, review and	None	10 minutes		Customer Service	
applicable basic	check validity,				Associate (New	
requirements	accuracy and				Accounts)	
(Please refer to Annex B)	completeness of the basic requirements.					
Fill out account	Review and	None	20 minutes		Customer Service	
opening forms	authenticate filled	NOHE	20 111111111111111111111111111111111111		Associate (New	
opening forms	out forms. If in				Accounts)	
	order, open the					
	account in the					
	Deposit System.					
	Request signature					
	or conforme on the					
	prescribed Terms &					
	Conditions Form					



Deposit the required initial amount.	and Data Privacy Consent Form. Receive and verify initial deposit.	None	2 minutes	Customer Service Associate (Teller)
mila amount.	Post the initial deposit in the Deposit System.	None	2 minutes	Customer Service Associate (Teller)
For Current & term Deposits, claim Checkbook or CTD at the New Accounts Section; claim Passbook, if any.	Release initial Checkbook, CTD, Passbook	None	1 minute	Customer Service Associate (New Accounts)
For accounts with ATM Card, return on set date to claim the card.	Release ATM Card			
		Total	45 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



2. Renewal of Option, Special Savings and Time Deposit

Depositors with existing Term Deposit Accounts may allow rollover or renewal of the subject account/s based on the provided Letter of Instruction (LOI) or terms of maturity.

Office or	Branch Banking Sect	or _ Branches	/Branch-Lite	Inite	/Financial Center		
Division:	Branch Banking Sector – Branches/Branch-Lite Units/Financial Center (FC)						
Classification:	•	Simple					
Type of	G2C – Government t						
Transaction:	G2B – Government to						
_	G2G – Government t						
Who may avail:	Individual and Legal						
CHEC	CKLIST OF REQUIR	EMENTS		WH	HERE TO SECURE		
Letter of Instruction/L0	OI (1 copy)				Client-issued		
Certificate of Time De	posit/CTD (1 copy)				DBP-issued		
Passbook (1 piece)					DBP-issued		
CLIENT STEPS	AGENCY	FEES TO	PROCESSI	NG	PERSON		
CLILINI SILFS	ACTIONS	BE PAID	TIME		RESPONSIBLE		
Proceed to the New	Attend to client/s	None	9 minutes		Customer Service		
Accounts Section	instruction and				Associate (New		
and present CTD,	verify submitted				Accounts)		
Passbook and Letter	documents. If						
of Instruction,	complete, refer to						
whichever is	Back Office for						
applicable.	processing.						
	Authorize the	None	5 minutes		CSA (UP-Branch		
	transaction/s (e.g.				Services)/		
	Rollover of TD)				Authorized		
	,				Signatory		
Receive new	Release new	None	1 minute		Customer Service		
CTD/updated	CTD/updated				Associate (New		
passbook	passbook				Accounts)		
		Total	15 minute	es	·		

^{*}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



3. Application for Replacement of ATM Card

Depositors with existing DBP ATM accounts may apply for replacement of ATM Card in case of loss or damage.

Office or Division:	Branch Banking Sector – Branches/Branch-Lite Units/Financial Center (FC)					
Classification:	Simple	Simple				
Type of	G2C - Government to	o Citizen				
Transaction:	G2B – Government to	Business En	tity			
	G2G – Government to					
Who may avail:	Depositor with existin	g DBP ATM a	ccount			
CHEC	KLIST OF REQUIRE	EMENTS		WH	HERE TO SECURE	
Old ATM Card if damage	ged (1 piece)				DBP-issued	
Affidavit of Loss if lost	(1 copy)				Notary Public	
Valid ID (1 piece)	T				See Annex A	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSI TIME	NG	PERSON RESPONSIBLE	
Proceed to the New	Attend to client/s	None	1 minute		Customer Service	
Accounts Section.	request and provide				Associate (New	
	Application for ATM				Accounts)	
	Card Replacement					
	Form for					
	accomplishment of client					
Accomplish the	Check validity,	None	2 minutes		Customer Service	
replacement form	accuracy and	INOTIE	2 minutes		Associate (New	
and surrender the old	completeness of				Accounts)	
ATM Card or submit	submitted				, tooodinto,	
Affidavit of Loss, as	requirements					
applicable	'					
Pay corresponding	*If over-the-counter,	₱ 150.00	5 minutes		For Cash payment:	
fee:	receive payment				Customer Service	
*If thru Cash,	and issue Official				Associate (Teller)	
proceed to Customer	Receipt (OR)					
Service Associate	*If Debit-to-Account,				For Debit to	
(Teller) to pay over the counter	Back Office				Account: Customer Service	
*If thru Debit to	personnel advices New Accounts once				Associate (New	
Account (option box	successful; issue				Accounts and	
to be checked in the	Debit Advice, as				Branch Services)	
ATM Card	requested					
Replacement Form),						
wait for advice if debit						
is successful						
Return to New	Check validity of	None	1 minute		Customer Service	
Accounts and	OR and advise				Associate (New	
present OR	client of the				Accounts)	
	schedule of					
	availability of new					
	ATM Card					



Return to the branch on the scheduled date and bring valid ID* to claim the new ATM Card	Verify ID presented	None	2 minutes	Customer Service Associate (New Accounts)
Sign on the ATM Logbook as proof of ATM card and PIN Form receipt	Issue new ATM Card	None	2 minutes	Customer Service Associate (New Accounts)
		Total	13 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.



4. Filing of ATM Complaints

Depositors with existing DBP ATM account/s may file ATM-related complaints, subject to appropriate evaluation/investigation depending on the complexity of the case.

Office or Division:							
Olassifications	(FC)	,					
Classification:	Simple	0					
Type of	G2C – Government to	o Citizen					
Transaction:							
Who may avail:	Depositors with existi		account				
CHEC	KLIST OF REQUIRE	EMENTS		WI	HERE TO SECURE		
ATM Card (1 piece)					DBP-issued		
ATM Transaction Custo	omer Receipt (1 copy)				DBP-issued		
Customer Complaint R					DBP-issued		
CLIENT STEPS	AGENCY	FEES TO	PROCESSI	NG	PERSON		
OLILINI SILFS	ACTIONS	BE PAID	TIME		RESPONSIBLE		
Proceed to New	Attend to client's	None	3 minutes**		Customer Service		
Accounts Section	request and provide				Associate (New		
	client with the DBP				Accounts)		
	Customer						
	Complaint Record						
	Form.						
Accomplish the DBP	Check validity,	None	5 minutes		Customer Service		
Customer Complaint	accuracy and				Associate (New		
Record Form	completeness of the				Accounts)		
	accomplished form.						
Receive the	Inform client of	None	2 minutes		Customer Service		
reference number for	expected/possible				Associate (New		
the filed complaint	date of resolution.				Accounts)		
and the contact	Provide contact						
details of the office	details for follow up,						
concerned, for	if necessary.						
possible follow up.		T ()	40				
		Total	10 minute	es			

^{*}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

^{**}Only refers to accomplishing of Customer Complaint Record Form; Interview depends on the complexity of the complaint



5. Cash Deposit (Single Deposit)

Acceptance and processing of over-the-counter (OTC) cash deposits of depositors with existing DBP account/s or their authorized representative.

Office or Division:	Branch Banking Sect	or – Branches	/Branch-Lite	Units	s/Financial Center
	(FC)				
Classification:	Simple				
Type of	G2C – Government to	o Citizen			
Transaction:	G2B – Government to	Business En	tity		
	G2G – Government to	o Government			
Who may avail:	Depositor with existin	g DBP accour	nt/s or Author	ized	Representative
CHEC	KLIST OF REQUIRE	EMENTS			WHERE TO
	SECURE				SECURE
Cash Deposit Slip (1 co	ору)				DBP-issued
CLIENT STEPS	AGENCY	FEES TO	PROCESSI	NG	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME		RESPONSIBLE
Fill out Cash Deposit	Receive deposit	None	3 minutes		Customer Service
Slip and proceed to	and verify				Associate (Teller)
Customer Service	accomplished slip				, ,
Associate - Teller	and cash received.				
	Post transaction				
	and update				
	passbook, if any.				
Receive duly	Return the validated	None			Customer Service
validated deposit	portion of the				Associate (Teller)
slip/s and updated	deposit slip and				, ,
passbook, if any.	updated passbook,				
	if any, to client.				
		Total	3 minute	S	

^{*}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



6. Check Deposit

Acceptance and processing of over-the-counter (OTC) check deposits of depositor with existing DBP account or their authorized representative.

Office or Division:	Branch Banking Sect	or – Branches	/Branch-Lite \	Jnits	/Financial Center (FC)
Classification:	Simple				
Type of Transaction:	G2C – Government to G2B – Government to G2G – Government to	Business En	•		
Who may avail:	Depositor with existin	g DBP accour	nt/s or Authori	zed F	Representative
CHEC	KLIST OF REQUIRE	EMENTS		W	HERE TO SECURE
Check Deposit Slip (1	copy)				DBP-issued
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSII TIME	NG	PERSON RESPONSIBLE
Fill out Check Deposit Slip and present the check to the Customer Service Associate - Teller	Receive and verify deposit slip and check. Post transaction and update passbook, if any.	None	3 minutes		Customer Service Associate (Teller)/ Customer Service Associate (UP Branch services)
Receive duly validated deposit slip and passbook, if any.	Return the validated portion of the deposit slip/s and passbook, if any.	None			Customer Service Associate (Teller)
		Total	3 minutes	S	

^{*}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).



7. Cash Withdrawal

Depositor with existing Account in DBP, or his/her authorized representative, may transact over-the-counter to withdraw cash via his/her branch of account.

Office or Division:	Branch Banking Sect	or – Branches	/Branch-Lite I	Inits	/Financial Center
Office of Division.	(FC)	or Branonee	, Branon Eno	011110	, i manda Como
Classification:	Simple				
Type of	G2C - Government to	o Citizen			
Transaction:	G2B – Government to	Business En	tity		
	G2G – Government to				
Who may avail:	Depositor with existin		nt or Authorize	ed R	epresentative
CHEC	KLIST OF REQUIRE	EMENTS		W	HERE TO SECURE
Cash Withdrawal Slip (1 copy)				DBP-issued
Passbook and/or ATM	Card, if any (1)				DBP-issued
Valid ID (1)		T			See Annex A
CLIENT STEPS	AGENCY	FEES TO	PROCESSI	NG	PERSON
	ACTIONS	BE PAID	TIME		RESPONSIBLE
Fill out Cash	Receive and verify	None	4 minutes		Customer Service
Withdrawal Slip and	correctness of data				Associate (Teller)
proceed to Customer	in the withdrawal				
Service Associate -	slip and validity of				
Teller	ID presented	Nana	0		Overtone on Comitee
	Verify account &	None	3 minutes		Customer Service
	signature against co-sign** and				Associate (Teller)
	facilitate approval***				
	Post Transaction	None	2 minutes		Customer Service
	1 OSt Hansaction	INOTIC	2 1111111111111111111111111111111111111		Associate (Teller)
Sign the "received	Ask client to	None	2 minutes		Customer Service
by" portion of the	acknowledge	110110	2		Associate (Teller)
withdrawal slip	receipt of payment				(* 5)
Receive cash	Pay client	None	1 minute		Customer Service
withdrawn and					Associate (Teller)
updated					
passbook/ATM card					
		Total	12 minute	s	

^{*}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

^{**}Depends on internet connectivity; if Co-Sign system does not contain client signature, checks client signature cards on file.

^{***}If amount is beyond the Teller's authority, the branch will follow the Bank's policy.



8. Inter-branch Cash Withdrawal

Depositor with an existing account in DBP, or his/her authorized representative, may transact over-the-counter to withdraw cash in any DBP Branch other than where the account is maintained.

Office or Division:	Branch Banking Sect	or – Branches	/Branch-Lite \	Jnits/Financial Center			
	(FC)						
Classification:	Simple						
Type of	G2C - Government to	G2C – Government to Citizen					
Transaction:	G2B – Government to	G2B – Government to Business Entity					
		G2G – Government to Government					
Who may avail:	Depositor with existing DBP Account or Authorized Representative						
CHEC	CHECKLIST OF REQUIREMENTS						
				SECURE			
Cash Withdrawal Slip (DBP-issued			
Passbook and/or ATM	Card, if any (1)			DBP-issued			
Valid ID (1)				See Annex A			
CLIENT STEPS	AGENCY	FEES TO	PROCESSI				
	ACTIONS	BE PAID	TIME	RESPONSIBLE			
Fill out Cash	Receive and verify	Within the	5 minutes	Customer Service			
Withdrawal Slip and	correctness of data	Branch		Associate (Teller)			
proceed to Customer	in the withdrawal	Banking					
Service Associate –	slip and validity of	Group – None					
Teller	ID presented	None					
		<u><</u> ₱50,000:					
		<u>~</u> P50,000.					
		150					
		₽ 50,000.01					
		to					
		499,999.99					
		: ₱100					
		≥ ₱ 500,000:					
		₱500					
	Verify documents	None	5 minutes	Customer Service			
	via Co-Sign** and			Associate (Teller)			
	facilitate approval.						
	If needed, forward						
	to the branch for						
	further verification.	None	O mains stop	Customor Comico			
	Post Transaction.	None	2 minutes	Customer Service Associate (Teller)			
Sign the "Received	Request client to	None	2 minutes	Customer Service			
Payment" portion of	sign the withdrawal	140110	2 1111111111111111111111111111111111111	Associate (Teller)			
the withdrawal slip.	slip and pay client.			/100001010 (101101)			
Receive cash	Pay client.	None	1 minute	Customer Service			
withdrawn and	, , , , ,			Associate (Teller)			
updated							
passbook/ATM Card.							



Total	15 minutes	
Total	15 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

^{**}Depends on internet connectivity; if signature not found in the Co-Sign System, send/receive email to/from the maintaining Branch.



9. Check Encashment (On-Us)

Acceptance and processing of checks for encashment in the DBP branch of account.

	Γ=				
Office or	Branch Banking Sect	Branch Banking Sector – Branches/Branch-Lite Units/Financial Center (FC)			
Division:					
Classification:	Simple				
Type of	G2C - Government to	o Citizen			
Transaction:	G2B – Government to	Business Entity	У		
	G2G – Government t	o Government	-		
Who may avail:	Depositor with existin	g DBP Account;	Payees		
CHEC	CKLIST OF REQUIR	EMENTS		WHERE TO SECURE	
Valid ID (1)				See Annex A	
CLIENT STERS	AGENCY	FEES TO BE	PROCESSII	NG PERSON	
CLIENT STEPS	ACTIONS	PAID	TIME	RESPONSIBLE	
Present check and	Stamp the back of	None	1 minute	Customer Service	
valid ID	the check to be			Associate (Teller)	
	filled out by the				
	client				
Provide the required	Verify documents	None	5 minutes	Customer Service	
details at the back of	thru co-sign** and			Associate (Teller)	
the check	facilitate approval.				
	- 1011/D				
	For LGU/Brgy.				
	Accounts/MDS, there should be				
	LGU/Punong Brgy.				
	Certification/ACIC				
	Post transaction	None	2 minutes	Customer Service	
				Associate (Teller)	
Sign accordingly at	Request client to	None	2 minutes	Customer Service	
the back of the	sign at the back of			Associate (Teller)	
check and receive	the check as proof				
encashed amount.	of payment and pay				
	client.				
		Total	10 minute	s	

^{*}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

^{**}Depends on internet connectivity; if Co-Sign system does not contain client signature, checks client signature cards on file.

^{***} 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).

^{****}If amount is beyond the Teller's authority, the branch will follow the Bank's policy.



10. Check Encashment (Inter-branch)

Acceptance and processing of checks for encashment in any DBP Branch other than where the account is maintained.

Office or Division:	Branch Banking Sector – Branches/Branch-Lite Units/Financial Center (FC)					
Classification:	Simple					
Type of	G2C - Government to	o Citizen				
Transaction:	G2B – Government to	Business Entit	У			
	G2G – Government to Government					
	Who may avail: Depositor with existing DBP Account or Authorized Representative					
	CKLIST OF REQUIR	EMENTS		WHI	ERE TO SECURE	
Valid ID (1)		1			See Annex A	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESS TIME	SING	PERSON RESPONSIBLE	
Present check and valid ID	Stamp the back of the check to be filled out by the client	Within the Branch Banking Group − None <₱50,000: ₱50 ₱50,000.01 to 499,999.99: ₱100 ≥₱500,000: ₱500	1 minute		Customer Service Associate (Teller)	
Provide the required details at the back of the check	Verify documents thru co-sign** and facilitate approval from the branch concerned	None	5 minutes		Customer Service Associate (Teller)	
	Post transaction	None	2 minutes		Customer Service Associate (Teller)	
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	None	2 minutes	100	Customer Service Associate (Teller)	
		Total	10 minut	ies		

^{*}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

^{**}Depends on internet connectivity; if Co-Sign system does not contain client signature, checks client signature cards on file.

^{***} 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).



11. Purchase of Manager's Check

Depositors with existing account in DBP (individual/legal entity) and walk-in clients, subject to appropriate approval, may apply for purchase of Manager's Check (MC) with specified purpose.

Office or	Branch Banking Sector – Branches/Branch-Lite Units/Financial Center						
Division:	(FC)						
Classification:	Simple	· · · · · · · · · · · · · · · · · · ·					
Type of		G2C – Government to Citizen					
Transaction:		G2B – Government to Business Entity					
	G2G – Government to						
Who may avail:	Depositor with existin						
	KLIST OF REQUIR	EMENTS	W	HERE TO SECURE			
Valid ID (1)		T		See Annex A			
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE			
Proceed to New	Attend to client's	None	3 minutes	Customer Service			
Accounts Section	request and provide			Associate (New			
	client with the			Accounts)			
	Application Form for						
-	Manager's Check.						
Fill out application	Receive and review	None	5 minutes	Customer Service			
form for purchase of	completeness of			Associate (New			
MC	information in the			Accounts)			
	application form and determine total						
	bank charges.						
If payment is cash or	Receive payment	₱53.00	3 minutes	Customer Service			
on-us check,	and issue Official	application	o minatos	Associate (Teller)			
proceed to	Receipt (OR).	fee		7.00001410 (101101)			
Customer Service	. тооо.рт (отт).	(inclusive					
Associate – Teller		of DST)					
and pay		,					
corresponding fees.							
	If payment is thru			Customer Service			
	debit to account,			Associate (Teller) &			
	process verification,						
				,			
				Branch Services)			
		Nieres	40	Overtens on Overeite			
	•	None	10 minutes				
				,			
				Accounts)			
		None	2 minutes	Customor Sorvice			
		INOTIE	Z IIIIIIUIES				
				`			
				/ (000 di 110)			
	debit to account,	None None	10 minutes 2 minutes				



Receive MC and sign in the MC Register	Issue MC and request client to sign in the MC Register	None	2 minutes	Customer Service Associate (New Accounts)
		Total	25 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.



12. Checkbook Request

Depositors with existing Current/Checking Account in DBP may request for new and/or additional Checkbook/s with assigned check series.

Office or Division:	Branch Banking Sec	Branch Banking Sector – Branches/Branch-Lite Units/Financial Center (FC)				
Classification:	Simple	Simple				
Type of	G2C – Government	G2C – Government to Citizen				
Transaction:	G2B – Government		•			
		G2G – Government to Government				
Who may avail:	Depositors with existing Current/Checking DBP Account					
	(Personal/Corporate					
	CKLIST OF REQUIR	EMENTS		\	WHERE TO SECURE	
Valid ID (1)					See Annex A	
Checkbook Requisition	n Form				DBP-issued	
Checkbook Stub					DBP-issued	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSI TIME	NG	PERSON RESPONSIBLE	
Proceed to New	Attend to client's	None	2 minutes		Customer Service	
Accounts Section for	request and				Associate (New	
request of	provide client with				Accounts)	
checkbook.	Check Requisition				,	
	Form					
Fill out check	Examine and	None	2 minutes		Customer Service	
requisition form	check validity of				Associate (New	
	the filled out and				Accounts)	
	duly signed form					
	Check the	None	1 minute		Customer Service	
	available balance				Associate (New	
16 (1)	of the account.				Accounts)	
If payment is thru	Receive payment	Commercial	3 minutes		Customer Service	
Cash, proceed to Customer Service	and issue	Check - ₱510;			Associate (Teller)	
Associate – Teller for	corresponding Official Receipt	Personal				
the fees.	(OR)	Check -				
tric iccs.	(OIV)	₱285;				
		MDS - ₱53				
		Counter				
		Check - ₱53				
		SHOOK FOO				
		*Fees				
		inclusive of				
		DSTs and				
		following				
		TRAIN Law				
	If debit to account,	None	5 minutes		Customer Service	
	facilitate				Associate (UP-Branch	
	verification,				Services)	
	approval and					
	debiting of					
	payment from					
	concerned account					



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	None	1 minute	Customer Service Associate (New Accounts)
Return on scheduled date and bring valid ID, including Authorization Letter is by representative.	Establish identity of the claimant.	None	2 minutes	Customer Service Associate (New Accounts)
Sign in the Checkbook Register	Encode check in the system and request claimant to sign in the checkbook register.	None	3 minutes	Customer Service Associate (New Accounts)
Receive Checkbook	Release checkbook to client	None	1 minute	Customer Service Associate (New Accounts)
		Total	20 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.



13. Answering Walk-In Complaints

DBP clients may approach the Branch's New Accounts Personnel to report other bank customer-related incidents and complaints, subject to appropriate evaluation and resolution, thereof.

Office or Division:	Branch Banking Coo	tor Dronohoo	/Dranah Lita Unit	/Financial Contar		
Office of Division:	Branch Banking Sector – Branches/Branch-Lite Units/Financial Center (FC)					
Classification:	Simple					
Type of Transaction:	G2C – Government	to Citizen				
1,000 01 110000		G2B – Government to Business Entity				
		G2G – Government to Government				
Who may avail:	All DBP clients					
	CKLIST OF REQUIRE	EMENTS	V	HERE TO SECURE		
Customer Complaint Fo	orm			DBP-issued		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE		
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.	None	1 minute	Customer Service Associate (New Accounts)		
Accomplish the DBP Customer Complaints Record Form	Check validity, accuracy and completeness of the accomplished form.	None	3 minutes	Customer Service Associate (New Accounts)		
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. Provide the detachable portion of the DBP Customer Complaints Record Form to the customer indicating the reference number and contact details where the client can follow up, if necessary. Advise the customer of the Bank's complaints resolution process (7 days for simple	None	1 minute	Customer Service Associate (New Accounts)		



complaints and 45 days for complex complaints)			
	Total	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.



14. Issuance of EC Card (OFWs / OFW Beneficiaries)

DBP EC Card is a convenient card-based account designed for OFWs and OFW Beneficiaries. OFWs may send money from any Remittance Partners around the world, and OFW Beneficiaries can withdraw cash from any DBP automated teller machine, or any ATM of BancNet or Megalink networks. Its features are the following:

WORRY FREE - zero initial deposit; zero maintaining balance

CONVENIENT - access to account 24/7, anywhere in the world

SAFE - secured with personalized PIN

INTEREST- EARNING ACCOUNT - earn the best savings rate with DBP

INSURED - with PDIC up to a maximum of P500,000 per account holder

Office or Division:	OFW & Remittance	Marketing D	epartment		
Classification:	Simple transaction.				
Type of Transaction: Who may avail:	G2G (Government to Government, G2C (Govt to Citizen/Client), G2E (Govt to Employee) G2B (Govt to Business) Overseas Filipino Workers and Migrants, Remittance Beneficiaries of legal age, able to read and write, and not suffering from any legal disability				
CHECKLIST OF REQUIRE		WHERE TO	O SECURE		
Photocopy of one valid ID		Please see			
One-piece recent 1x1 ID pic	ture	Client-issu	ed		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
Proceed to the New Accounts Section of any DBP branch, DBP Financial Center or to OFW & Remittance Marketing Dept in DBP Head Office	Interview and brief client with the existing Bank rules, regulations and requirements	None	10 minutes	Branch Sales Associate-New Accounts or Remittance Marketing Staff	
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	None	3 minutes	Branch Sales Associate-New Accounts or Remittance Marketing Staff	
Fill out Account Opening Forms	Prepare EC Card and corresponding PIN form	None	10 minutes	Branch Sales Associate-New Accounts or Remittance Marketing Staff	



Submit duly accomplished Account Opening Forms	Verify completeness of information. If properly accomplished, authenticate signature	None	5 minutes	Branch Sales Associate-New Accounts or Remittance Marketing Staff
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	None	2 minutes	Branch Sales Associate-New Accounts or Remittance Marketing Staff
		Total	30 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.



15. Overseas Remittance - Credit to DBP Account

Direct credit of inward remittance to the beneficiary's DBP account.

Office or Division:	OFW & Remittance	Marketing D	epartment	
Classification:	Simple transaction.		•	
Type of Transaction:	G2G (Government t	o Governmen	t),	
	G2C (Govt to Citizer		•	
	G2E (Govt to Emplo	yee)		
		G2B (Govt to Business)		
Who may avail:	Overseas Filipino W			
CHECKLIST OF REQUI	REMENTS	WHERE TO	SECURE	
One Valid ID		Please see A		
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
	ACTIONS	BE PAID	TIME	RESPONSIBLE
Remitter proceeds to	(ORTU, Third	Standard	10 minutes	OFW and Remittance
any DBP accredited	Party) Process the	prevailing		Marketing Department
Overseas Remittance	remittance and	remittance		(OfwRMD), Branch
Tie-ups (ORTU)** and	transmit to DBP	fee of		Marketing Group, BBS
remits funds.	A (1 (1)	ORTU	40	5
Remittance is credited	Authenticate,		10 minutes	Foreign and Domestic
to Beneficiary's	process, and authorize the			Settlement and
account.	transmitted			Operations Department, Bank
	remittance			Operations Group, OS
	instructions			(FDSOD)
	coming from			(1,000)
	ORTU.			
	For crediting of			
	Branch thru Test			
	Keyed number			
	provided by			
	FDSOD			
Beneficiary withdraws		No fee if	Funds	Any DBP branch, DBP
the remittance amount,		withdrawn	available within	ATM, or BancNet
as needed.		at DBP	1 working day	ATMs
		ATMs; For	after DBP	
Beneficiary receives		BancNet	receives	
the remitted amount		ATMs,	Remittance	
		standard	Instruction	
		BancNet	from ORTU	
		fees apply.	00 min 1	
		Total	20 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.



16. Overseas Remittance - Credit to Other Bank Account

Fast and worry-free credit of remittances to any Peso or US dollar-denominated bank accounts in the Philippines through the BSP PESONet, InstaPay and Phil. Domestic Dollar Transfer System (PDDTS) channels and through Society for Worldwide Interbank Financial Telecommunication (SWIFT)/Real Time Gross Settlement (RTGS).

Office or Division	OFW 9 Damittanaa I	Markatina Danar		
Office or Division: Classification:	OFW & Remittance I	warketing Depart	ment	
Type of Transaction:	Simple transaction. G2G (Government to	Cayaramant		
Type of Transaction:				
	G2C (Govt to Citizen/Client), G2E (Govt to Employee)			
100	G2B (Govt to Business			
Who may avail:	Overseas Filipino Wo		OUDE	
CHECKLIST OF REQU		WHERE TO SE		
1. One Valid ID)	Please see Anne		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Remitter proceeds to	(ORTU, Third Party)	Standard	10 minutes	OFW and
any DBP accredited	Process the	prevailing		Remittance
Overseas Remittance	remittance and	remittance fee		Marketing
Tie-ups (ORTU)** and	transmit to DBP	of ORTU		Department
remits funds.				(OfwRMD), Branch
				Marketing Group,
				BBS
	Authenticate,		10 minutes	Foreign and
	process, and			Domestic
	authorize the			Settlement and
	transmitted			Operations
	remittance			Department, Bank
	instructions coming			Operations Group,
	from ORTU. Credit			OS (FDSOD)
	the DBP account			
	number indicated in			
	the Remittance			
	Instruction.			
Beneficiary withdraws		Withdrawal	Funds	Any ATM / Bank
the remittance		Fee policy of	normally	
amount, as needed.		Beneficiary	available within	
Beneficiary receives		Bank will	1 working day	
the remitted amount		apply.	after DBP	
			receives	
			Remittance	
			Instruction	
			from ORTU.	
		Total	20 minutes	

^{*}The maximum duration for each activity applies upon complete and proper submission of documents. This does not include waiting time which varies



17. Overseas Remittance - Cash Pick-Up

Claim remittances at any DBP branches or any of the more than 5,000 accredited/authorized pay outlets nationwide. Payout partners include M.Lhuillier, Cebuana Lhuillier, and rural banks.

Office or Division:	OFW & Remittance Mark	ceting Denart	ment		
Classification:	Simple transaction	teting Depart			
Type of Transaction:	G2G (Government to Government), G2C (Govt to Citizen/Client), G2E (Govt to Employee) G2B (Govt to Business				
Who may avail:	Overseas Filipino Worker	 S			
CHECKLIST OF REQUIR		WHERE TO	SECURE		
One Valid ID			Please see Annex A		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSI NG TIME	PERSON RESPONSIBLE	
Remitter proceeds to any DBP accredited Overseas Remittance Tie-ups (ORTU)** and remits funds.	(ORTU, Third Party) Process the remittance and transmit to DBP	Standard prevailing remittance fee of ORTU	10 minutes	OFW and Remittance Marketing Department (OfwRMD), Branch Marketing Group, BBS	
	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.)		10 minutes	Foreign and Domestic Settlement and Operations Department, Bank Operations Group, OS (FDSOD)	
Beneficiary claims the remittance amount, at his/her convenience. Beneficiary receives the remittance at any authorized Cash Pickup outlet.	Verify the documents presented by claimant/s and ensure authenticity of the remittance instruction then facilitate release of the fund.	None (fees are paid by remitter or ORTU)	Funds available within 10 minutes after DBP receives Remittance Instruction from ORTU 20 minutes	(Third Party) Any authorized Cash Pick-up location (M.Lhuillier, Cebuana Lhuillier, DBP branches)	

^{*}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.



18. Payment Institutions

Update OFW's monthly contributions or loan payments to Social Security System (SSS), Philhealth, Pag-ibig, and other government and private institutions

Office or Division:	OFW & Remittance Marke	ting Donartr	nont	
Classification:	Simple transaction	ting Departi	IICIII	
Type of Transaction:	G2G (Government to Gove	rnment)		
Type of Transaction.	G2C (Govt to Citizen/Client			
	G2E (Govt to Employee)),		
	G2B (Govt to Business			
Who may avail:	Overseas Filipino Workers			
CHECKLIST OF REQU		WHERE TO	SECURE	
Membership Numb		WIILKE IC	OLOGIC	
•		FEES TO	PROCESSIN	PERSON
CLIENT STEPS	AGENCY ACTIONS	BE PAID	G TIME	RESPONSIBLE
Remitter proceeds to	(ORTU, Third Party)	Standard	10 minutes	OFW and
any DBP accredited	Process the remittance	prevailing		Remittance
Overseas Remittance	and transmit	remittance		Marketing
Tie-ups (ORTU) and	payment/contribution to	fee of		Department
remit	DBP	ORTU		(OfwRMD), Branch
payment/contributions				Marketing Group,
' '				BBS
	Authenticate & process		20 minutes	Foreign and
	the transmitted			Domestic
	contribution/payment			Settlement and
	instructions coming from			Operations
	ORTU, and have the			Department, Bank
	transaction transmitted to			Operations Group,
	government (Philhealth)			OS (FDSOD)
	and private institutions.			,
	Reports/settles OFW SSS			OFW and
	contributions through			Remittance
	accredited payout partner			Marketing
				Department
				(OfwRMD), Foreign
				and Domestic
				Settlement and
				Operations
				Department
				(FDSOD)
Remitter/member may	Verify the		Next banking	OfwRMD. ORTU
check his/her	contribution/payment		day	
payment/contribution	instructions, if posted or			
with the government	not.			
agency if				
payment/contribution				
was posted.				
·		Total	30 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



DEVELOPMENT LENDING SECTOR



1. Loan Inquiry, Counselling and Processing

Office or Division:

Classification:

The Development Lending Sector (DLS) will provide guidance and assistance to prospective loan applications who are interested to avail of our different loan facilities. Guidance may include determining the best type of loan and explaining loan requirements or restrictions with discussions of the general policies, terms and conditions of the proposed borrowing, and the step-by-step process for loan application, loan processing, documentation, loan release/ implementation, and loan repayment.

Development Lending Sector

Highly Technical

Ciassilication.	Trigrily recrimical		
Type of Transaction:	G2G (Government	to Government,	
	G2C (Gov't. to Citi	zen/Client), and	
	G2B (Gov't. to Bus		
Who may avail:	a. Private Sector	,	
	Micro, Small	and Medium Enterprises (MSMEs)	
	Sole Propriet	• • • • • • • • • • • • • • • • • • • •	
	 Partnerships 		
	Corporations		
	 Cooperations Cooperatives/Associations 		
	b. Public/Government Sector		
	Local Government Units (LGUs) Government Owned and Controlled Corporations (GOCCs)		
	 Government Owned and Controlled Corporations (GOCCs) National Government Agencies (NGAs) 		
	National Government Agencies (NGAs)		
	c. Financial Institu	sities and Colleges (SUCs)	
		JUONS	
		• Banks	
	Non-Bank Financial Institutions		
ALIEAK IAT AF BE		MUIERE TO SESURE	
CHECKLIST OF RE		WHERE TO SECURE	
If Ioan facility is under	the Infrastructure	WHERE TO SECURE	
	the Infrastructure	WHERE TO SECURE	
If Ioan facility is under Contractors Support (IC	the Infrastructure ONS) Program	WHERE TO SECURE	
If Ioan facility is under Contractors Support (IC	the Infrastructure ONS) Program		
If loan facility is under Contractors Support (ICC STANDARD REQUIREM! 1. Duly-accomplished L	the Infrastructure ONS) Program ENTS: oan Record Form	1. Bank Form 2. Bank Form	
If Ioan facility is under Contractors Support (IC	the Infrastructure ONS) Program ENTS: oan Record Form	1. Bank Form	
If Ioan facility is under Contractors Support (ICC STANDARD REQUIREM) 1. Duly-accomplished L 2. Duly-accomplished C File Form 3. Duly-accomplished	the Infrastructure ONS) Program ENTS: oan Record Form	1. Bank Form	
If Ioan facility is under Contractors Support (ICC STANDARD REQUIREM) 1. Duly-accomplished L 2. Duly-accomplished C File Form 3. Duly-accomplished Information Sheet	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential	 Bank Form Bank Form Bank Form 	
If Ioan facility is under Contractors Support (ICC STANDARD REQUIREM) 1. Duly-accomplished L 2. Duly-accomplished C File Form 3. Duly-accomplished	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential	Bank Form Bank Form	
If Ioan facility is under Contractors Support (ICan STANDARD REQUIREM) 1. Duly-accomplished Logical States of Contractors Support (ICan STANDARD REQUIREM) 2. Duly-accomplished Contractors of Contract	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential at Form	 Bank Form Bank Form Bank Form Bank Form 	
If Ioan facility is under Contractors Support (ICC STANDARD REQUIREM) 1. Duly-accomplished L 2. Duly-accomplished C File Form 3. Duly-accomplished Information Sheet 4. Data Privacy Conser 5. Copy of SEC Registr	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential at Form ration, DTI Certificate	 Bank Form Bank Form Bank Form Bank Form Securities and Exchange Commission (SEC), 	
If Ioan facility is under Contractors Support (ICa STANDARD REQUIREM) 1. Duly-accomplished Contractors 2. Duly-accomplished Confile Form 3. Duly-accomplished Information Sheet 4. Data Privacy Consert 5. Copy of SEC Registration or an	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential at Form	 Bank Form Bank Form Bank Form Bank Form Securities and Exchange Commission (SEC), Department of Trade and Industry or any other 	
If Ioan facility is under Contractors Support (ICC STANDARD REQUIREM) 1. Duly-accomplished L 2. Duly-accomplished C File Form 3. Duly-accomplished Information Sheet 4. Data Privacy Conser 5. Copy of SEC Registr	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential at Form ration, DTI Certificate	 Bank Form Bank Form Bank Form Bank Form Securities and Exchange Commission (SEC), Department of Trade and Industry or any other agency issuing certificate of business 	
If Ioan facility is under Contractors Support (ICa STANDARD REQUIREM) 1. Duly-accomplished Contractors 2. Duly-accomplished Confile Form 3. Duly-accomplished Information Sheet 4. Data Privacy Consert 5. Copy of SEC Registration or an	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential at Form ration, DTI Certificate my proof of business	 Bank Form Bank Form Bank Form Bank Form Securities and Exchange Commission (SEC), Department of Trade and Industry or any other agency issuing certificate of business registration 	
If Ioan facility is under Contractors Support (ICa STANDARD REQUIREM) 1. Duly-accomplished Logical Englished Contractors 2. Duly-accomplished Confile Form 3. Duly-accomplished Information Sheet 4. Data Privacy Consert 5. Copy of SEC Registration or an registration	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential at Form ration, DTI Certificate my proof of business py of Articles of	 Bank Form Bank Form Bank Form Bank Form Securities and Exchange Commission (SEC), Department of Trade and Industry or any other agency issuing certificate of business registration 	
If Ioan facility is under Contractors Support (ICC STANDARD REQUIREM) 1. Duly-accomplished Log 2. Duly-accomplished Confile Form 3. Duly-accomplished Information Sheet 4. Data Privacy Consert 5. Copy of SEC Registration or an registration 6. Certified True Confile Contractors Support Confile Confidence Confidence Confile Confidence Con	the Infrastructure ONS) Program ENTS: oan Record Form Customer Information Confidential at Form ration, DTI Certificate my proof of business py of Articles of -Laws	 Bank Form Bank Form Bank Form Bank Form Securities and Exchange Commission (SEC), Department of Trade and Industry or any other agency issuing certificate of business registration 	



- 8. List of stockholders and their stockholdings
- 9. Business Permits
- 10. BIR-filed Financial Statements (Last 3 years)
- 11. Latest Interim Financial Statements
- Certified True Copies of the Collateral Documents for Initial Submission and Original Copy
- Board Resolution/Secretary's Certificate bearing the Official Signatories and allowing transactions with DBP

The Bank reserves the right to obtain other information from the client to comply with the Due Diligence and Prudent Banking requirements under the Manual of Regulation for Banks and BSP Circulars including BSP Circular 855: Guidelines on Sound Credit Risk Management Practices.

Specific Requirements for the Program:

- Current PCAB Certificate/License and/or Contractor's Special License – Joint Venture Agreement issued by PCAB
- 2. List of completed, on-going and pipeline projects including the amount, status, etc.
- Awarded contracts or Notice of Award to be availed by DBP
- 4. Verification of Credit Worthiness of Project Owner
- 5. Additional documentary requirements for business expansion, such as, but not limited to:
 - Plans and specifications
 - Details cost estimates
 - Feasibility study/detailed project description for building construction
 - Specifications or drawing, certification on the availability of spare parts locally for machineries/department

- 9. LGU (Barangay/Municipal/City Hall)
- 10. Provided by the borrower
- 11. Provided by the borrower
- 12. Provided by the borrower
- 13. Provided by the borrower

- Philippine Contractors Accreditation Board (PCAB)
- 2. Provided by the borrower
- 3. Provided by the borrower
- 4. DBP Property Appraisal and Credit Investigation Department (PACID) / Property Appraisal and Credit Investigation Field Team (PACIFT)
- 5. Provided by the borrower

If loan facility is under the Program Assistance to Support Alternative Driving Approaches (PASADA)

STANDARD REQUIREMENTS:

- 1. Letter of Intent
- 2. Duly-accomplished Loan Record Form
- 1. Provided by the borrower
- 2. Bank Form
- 3. Bank Form



- 3. Duly-accomplished Customer Information File Form
- 4. Duly-accomplished Confidential Information Sheet
- 5. Data Privacy Consent Form
- 6. Authority to Conduct Inquiries Verification
- 7. Business Plan
- 8. Audited Financial Statements for the last 3 years (if applicable), except for start-up operations
- 9. Latest interim financial statements or alternative (if applicable)
- 10. Bio-data of key officers
- 11. Business permits (Mayor's permit and Barangay permit, and other applicable permits)
- 12. Registered with CDA or Securities and Exchange Commission (SEC), as evidenced by a Certificate of Registration and Certificate of Compliance, whichever is applicable
- 13. Certified True Copy of Articles of Incorporation and By-Laws
- 14. Certification from DOTr that the identified supplier is compliant with the PNS specification

The Bank reserves the right to obtain other information from the client to comply with the Due Diligence and Prudent Banking requirements under the Manual of Regulation for Banks and BSP Circulars including BSP Circular 855: Guidelines on Sound Credit Risk Management Practices.

Special Program Requirements:

- Certified True Copy of LTFRB Notice of Selection for new/developmental routes or Certification with Franchise Verification or Provisional Authority (PA) for existing routes.
- 2. Notarized Agreement/Contract from the AFCS Service Provider (to be verified by the Account Officer)
- Vehicle sales quotation (including cost of AFCS, GPS, speed limiter and other required features) from chosen supplier/dealer of the borrower shall be subject to the final PACID/PACIFT or Third-Party Appraiser validation.

- 4. Bank Form
- 5. Bank Form
- 6. Provided by the borrower
- 7. Provided by the borrower
- 8. Provided by the borrower
- 9. Provided by the borrower
- 10. Provided by the borrower
- 11. LGU (Barangay/Municipal/City Hall)
- 12. SEC / Cooperative Development Authority (CDA)
- 13. SEC
- 14. Department of Transportation

- Land Transportation Franchising and Regulatory Board (LTFRB)
- 2. AFCS Service Provider
- 3. Supplier/s
- 4. Bureau of Internal Revenue



- 4. Certified true copy of BIR Certificate of Exemption (for Cooperatives only, if available)
- 5. Certification from DOTr that the identified supplier is compliant with the PNS specification

Specific Requirements for Corporations:

- Latest General Information Sheet (GIS) and/or additional documents to fully establish beneficial owners of the legal entity
- Board Resolution duly certified by the Corporate Secretary, or equivalent document (e.g. Secretary's Certificate), authorizing the business relationship and the signatory to sign on behalf of the entity
- 3. At least two (2) copies of valid government IDs of the designated signatories.

Specific Requirements for Cooperatives:

- List of shareholders/cooperative membership and their shareholdings and/or additional documents to fully establish beneficial owners of the legal entity
- 2. Board Resolution to sign in behalf of the entity
- 3. At least two (2) copies of valid government IDs of the designated signatories duly certified by the Secretary, or equivalent document, authorizing the business relationship and the signatory to sign on behalf of the entity. The signatories shall be the Chairman and any one (1) of the Vice-Chairman or Treasurer.

Additional pre-processing requirements for support facilities and equipment (as applicable)

- Certified True Copy of approved Building Plans, Bill of Materials, and Building Permits/Clearances
- 2. Equipment Quotations
- 3. Certified True Copy of TCT or Lease Contract

Pre-Release Requirements:

- 1. Chattel Mortgage/REM (if with support facilities) registered in favor of DBP.
- Original LTO Official Receipt and Certificate of Registration duly encumbered with DBP.

- 5. Department of Transportation
- 1. SEC
- 2. Provided by the borrower
- 3. Provided by the borrower
- 1. Provided by the borrower
- 2. Provided by the borrower
- 3. Provided by the borrower

- Provided by the borrower; LGU (Barangay/Municipal/City Hall)
- 2. Supplier/s
- 3. Registry of Deeds
- 1. Registry of Deeds
- 2. Land Transportation Office
- 3. Provided by the borrower



- 3. Proof of 5% equity from the borrower paid to the dealer/supplier.
- 4. PACID/PACIFT or Third-Party Appraiser's verification report on financed units/support facilities and AFCS (should be operational and capable to record, monitor and report the revenue of the vehicle units). The AFCS should be able to operate on cash and card payments, and/or mobile payment application. If cash payment, AFCS should be able to issue receipt/ticket.
- 5. Certified true copy of BIR Certificate of Exemption (for Cooperatives only, if applicable).
- 6. Comprehensive Insurance on vehicle unit based on appraised value, to be placed through DBP Insurance Brokerage, Inc. (DIBI), and assigned in favor of DBP.
- 7. Letter from the Borrower indicating preferred supplier/dealer. Loan and equity subsidy shall be released to the Borrower. An Authority to Debit account shall be issued by the borrower to DBP to credit the loan proceeds and equity subsidy to the supplier/dealer's account with DBP.
- 8. Delivery of vehicles verified and accepted by the Borrower as evidenced by the Delivery Receipts.

Post-Release Requirements:

- Provisional Authority or Special Permit or Certificate of Public Convenience (CPC) within 30 days and Franchise issued by LTFRB within 180 days from date of loan release.
- Official receipt, sales invoice or any proof of receipt of full payment issued by the supplier/dealer or borrower within 5 days from release.
- 3. Opening of payroll account by the investors and employees of the transport cooperative/corporation.
- 4. Conversion of LTO Official Receipt (OR) from private to for-hire.

If Ioan facility is under the Broiler Contract Growing Program (BCGP)

STANDARD REQUIREMENTS (new loans)

- 1. Letter of Intent
- 2. DBP Application Form (Loan Record From, Customer Information Sheet)

- DBP Property Appraisal and Credit Investigation Department (PACID) / Property Appraisal and Credit Investigation Field Team (PACIFT) / Accredited Third-Party Appraiser
- 5. Bureau of Internal Revenue
- 6. DBP Insurance Brokerage, Inc. (DIBI)
- 7. Provided by the borrower
- 8. Supplier/s
- 1. LTFRB
- 2. Supplier/s; Provided by the borrower
- 3. Provided by the borrower
- 4. Land Transportation Office

- 1. Provided by the borrower
- 2. DBP Form
- 3. Bureau of Internal Revenue



- 3. Audited Financial Statements, BIR-filed for the last 3 years (if applicable), except for start-up operations
- 4. Latest Interim Financial Statements or alternatives (if applicable)
- 5. Bio-data of key officers
- Business Permits (Mayor's Permit & Barangay Permit)
- 7. Copies of collateral documents
- 8. Plans & specifications signed by an Agricultural Engineer, detailed cost estimate, project time schedule, project brief
- Specifications and drawings with certification on the availability of spare parts locally for machinery/equipment

The Bank reserves the right to obtain other information from the client to comply with the Due Diligence and Prudent Banking requirements under the Manual of Regulation for Banks and BSP Circulars including BSP Circular 855: Guidelines on Sound Credit Risk Management Practices.

Specific Requirements for Corporations

- Certified True Copy of Certificate of Registration (SEC)
- 2. Certified True Copy of Articles of Incorporation and By-Laws
- Latest General Information Sheet (GIS) and/or additional documents to fully establish beneficial owners of the legal entity
- 4. Board Resolution duly certified by the Corporate Secretary, or equivalent document, authorizing the business relationship & the signatory to sign in behalf of the entity
- 5. 2 copies of valid government IDs of the designated signatories

Specific Requirements for Cooperatives

- Certified True of Certificate of Registration (CDA)
- 2. Certified True Copy of Articles of Cooperation and By-Laws
- List of Shareholders/Cooperative membership and their shareholdings and/or additional documents to fully establish beneficial owners of the legal entity

- 4. Provided by the borrower
- 5. Provided by the borrower
- 6. LGU (Barangay/Municipality/City Hall)
- 7. Provided by the borrower
- 8. Provided by the Borrower/Professional Agricultural Engineer
- 9. Contractor

- 1. Securities and Exchange Commission (SEC)
- 2. Provided by the borrower
- 3. Provided by the borrower
- 4. Provided by the borrower
- 5. Provided by the borrower
- 1. Cooperative Development Authority (CDA)
- 2. Provided by the borrower
- 3. Provided by the borrower
- 4. Provided by the borrower



- 4. Board Resolution duly certified by the Corporate Secretary, or equivalent document, authorizing the business relationship and the signatory to sign in behalf of the entity
- 5. At least 2 copies of valid government IDs of the designated signatories
- 5. Provided by the borrower
- 1. Provided by the borrower
 - 2. Provided by the borrower
 - Department of Environment and Natural Resources (DENR)
 - 4. National Water Resources Board (NWRB)

Specific Pre-Approval Requirement for the Program

- 1. Pest & Waste Management Plans
- 2. Technology and Process Description
- 3. Discharge Permit
- 4. Water Permit

If Ioan facility is under the Small Business Puhunan Lending Program (SBPLP)

STANDARD REQUIREMENTS (new loans)

- 1. DBP Application Form
- Income Tax Returns for the last 3 years (if applicable), with positive income in previous years
- 3. Latest Interim Financial Statements (if applicable)
- Simplified Bio-data of key officers/Major Stockholders
- 5. Proof of billing for business & residence
 - a. Copy of last 6 months Current Account statements
- 6. Copies of 2 valid government issued IDs with pictures

Sole Proprietor

- Certified True Copy of DTI Business Registration
- 2. Mayor's Business Permit

Specific Requirements for Corporations

- 1. Certified True Copy of SEC Registration
- By-Laws and Articles of Incorporation
- 3. Board Resolution to borrow signed by the designated signatories
- 4. Latest General Information Sheet

Specific Requirements for Cooperatives

- Certified True Copy of CDA Registration
- 2. List of Shareholders/Cooperative Members with their shareholdings

- 1. Bank Form
- 2. Bureau of Internal Revenue (BIR)
- 3. Provided by the borrower
- 4. Provided by the borrower
- 5. Provided by the borrower
- 6. Provided by the borrower
- 1. Department of Trade and Industry (DTI)
- 2. LGU (Barangay/Municipality/City Hall)
- 1. SEC
- 2. Provided by the borrower
- 3. Provided by the borrower
- 4. Provided by the borrower
- 1. CDA
- 2. Provided by the borrower
- 3. Provided by the borrower



	Development Bank of the Philippines
3. Board Resolution to borrow signed by the designated signatories4. By-Laws and Articles of Cooperation	4. Provided by the borrower
If loan facility is under the Local Government Unit (LGU) Program	
 A. GENERAL REQUIREMENTS 1. Application Letter or Letter of Intent to Apply for a Loan duly signed by the Local Chief Executive 	Provided by the borrowing LGU
 2. Brief write-up about the LGU which covers areas such as, but not limited to, the following: a. LGU history/geographical location/ Classification b. Socio-economic profile c. Disaster Risk Management System including the LGU's well-defined policies and guidelines in addressing natural disasters d. LGUs development plan e. Project description including total project cost broken down into details, funding requirements, and timetable of project completion 	2. Provided by the borrowing LGU
3. Duly accomplished Customer Information Form File – Loan Record Form available in the Bank's Masterlist of Registered Bank Forms	3. Bank Form
4. Certified true copy of the list of the members	4. Provided by the borrowing LGU
of the Sanggunian 5. List of referred creditors (Banks/financing companies or private parties); State name/institution, amount, date approved, maturity/expiry date, collateral and outstanding principal balance, if applicable	5. Provided by the borrowing LGU
The Bank reserves the right to obtain other information from the client to comply with the Due Diligence and Prudent Banking requirements under the Manual of Regulation for Banks and BSP Circulars including BSP Circular 855: Guidelines on Sound Credit Risk Management Practices.	
 B. PRELIMINARY MANDATORY REQUIREMENTS 1. Borrowing Resolution passed by the appropriate Sanggunian expressly authorizing the following: 	Provided by the borrowing LGU



- a. Authority of the Local Chief Executive Officer to negotiate and enter into a loan contract with the Bank; and
- b. Authority to provide and obtain credit information to/from credit bureaus and other banks/creditors as required under R.A. 9510 and R.A. 10173, or the Data Privacy Act of 2012.
- 2. Certified true copy of the LGU's approved Comprehensive Development Plan
- 3. Certification of the provincial, city or municipal treasurer that the annual amortization of existing loan or indebtedness are being paid regularly in accordance with the approved amortization schedule thereof and that the total amortization for all credits inclusive of the loan under negotiation shall not exceed 20% of the total LGU income
- 4. Statement of IRA for the last three (3) years duly certified by the Local Chief Executive Officer or the Treasurer
- 5. COA-Audited Financial Statements of the LGU for the last three (3) years (for rating purposes)

FOR RE-IMBURSEMENT

- a. Projects Involving Construction
 - Certificate of Completion
 - Certificate of Acceptance
 - Certificate of Occupancy
 - Bidding Documents
- b. Acquisition of Land
 - Deed of Absolute Sale
 - Certificate of Full Payment (if any)
 - LGU's Appraisal Committee Appraisal Report
- C. POST-APPROVAL (DIO CHOP) REQUIREMENTS
- 1. Monetary Board Opinion issued by BSP
- 2. Certified true copy of Certification of Debt Service and Borrowing Capacity from the BLGF-DOF
- 3. Certified true copy of the DILG Seal of Good Financial Housekeeping
- 4. Ordinance (for provinces and chartered cities) or Validated Ordinance (for Barangays, Municipalities, and component Cities) ratifying the approved terms and conditions of borrowings to be enacted by the LGU concerned

- 2. Provided by the borrowing LGU
- 3. Provided by the borrowing LGU

- 4. Provided by the borrowering LGU
- 5. Commission On Audit (COA)

Provided by the borrowing LGU

Provided by the borrowing LGU

- 1. Bangko Sentral ng Pilipinas (BSP)
- 2. Department of Finance-Bureau of Local Government Finance (DOF-BLGF)
- Department of Interior and Local Government (DILG)
- 4. Provided by the borrowing LGU



- deposit and investments
- 6. Proof of filing of ECC/CNC for projects other than the following:
 - a. Acquisition of machinery and equipment; or
 - b. Refinancing/loan take-out from other Banks/financial institution.
- 7. In case the application for a DBP loan is for bond flotation, duly certified true copies of the following documents issued by the SEC must be submitted:
 - a. Certificate of registration as issuer of bonds:
 - b. Secondary license to offer or sell bonds to the public; and
 - c. Registration statement of the bonds to be sold or offered for sale duly filed with and approved by the SEC.
- 8. Other documents not included in the enumeration above that may be required by law or rules and regulations issued by a competent authority; or those required by the approving authorities upon the approval of the Loan; or those that are determined to be necessary by the Legal Services Group (LSG)/Regional/Branch Lawyer in order to protect the interest of the Bank and to comply with the Due Diligence and Prudent Banking requirements under the Manual of Regulation for Banks and BSP Circulars including BSP Circular 855: Guidelines on Sound Credit Risk Management Practices.
- D. SPECIFIC REQUIREMENTS (As may be applicable)
- 1. Project feasibility study
- 2. Projected financial statement, including cash flow statement, throughout the term of the loan
 - a. For Infrastructure
 - Complete set of approved building plans and specifications, blueprint copy, detailed bill of quantities of materials, cost estimates, scope of work, details of engineering design and location/vicinity map, survey plans, and construction contract (if applicable); Plans for agricultural structures shall be signed by a licensed agricultural engineer

- 5. Waiver of confidentiality of the LGU's 5. Provided by the borrowing LGU/BSP Form
 - 6. Provided by the borrower/Department of Environment and Natural Resources (DENR)
 - 7. Provided by the borrowing LGU/SEC

- 1. Provided by the borrowing LGU
- 2. Provided by the borrowing LGU

Provided by the borrowing LGU



- Photocopy of owner's duplicate title certified by the AO except titles mortgaged with other banks; provide English translation if wordings are in Spanish
- Certified true copy of a lot plan with vicinity map duly certified by a Geodetic Engineer
- Certified true copy of a land title and tax declarations duly verified with the ROD
- Certified true copy of permits and licenses issued by the issuing government agencies
- b. For Acquisition of Machinery and Equipment:
 - Machinery drawings/proposed machinery layout (for fabrication, process lines)
 - Name/Address of Supplier
 - Complete technical specifications of equipment and/or brochure of the equipment
 - Pro-forma invoices/quotations/from suppliers/importers indicating their address, contact numbers, validity of quotation, and/or Offer to Sell/Contract Agreement duly signed by the authorized signatories
 - For second hand machineries and equipment (M&E) as defined under CP 127, certification on the remaining economic life of the M&E to be obtained from the supplier
 - Rebuilder certification that the unit/s have been properly reconditioned or remanufactured and in good running condition (for local acquisition of reconditioned heavy equipment only)
 - Bureau of Import Services-Department of Trade and Industry (BIS-DTI) certification that the rebuilder is an accredited truck rebuilding center (for local acquisition of reconditioned heavy equipment)
 - For imported M&E, certification from the supplier as to the availability of spare parts of the M&E to be acquired and the list of accredited local technician

Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier

Bureau of Import Services-Department of Trade and Industry (BIS-DTI)

Provided by the borrowing LGU/Supplier



	Development Bank of the Philippines
 Rebuilder certification that the unit/s have been properly reconditioned or remanufactured and in good running condition, with Consular authentication, if executed abroad (for importation of plant machine 7 equipment/heavy equipment only) For M&E involving transportation equipment, copy of registration from the LTO Certified true copy of permits and licenses issued by the issuing government agencies 	Provided by the borrowing LGU/Supplier Provided by the borrowing LGU/Supplier/LTO Provided by the borrowing LGU
 c. Refinancing/Take-out Statement of Account from a bank/ financing institution Background/status of the original project financed 1) Infrastructure a. Complete set of approved building plans and specifications, blueprint copy, detailed bill of quantities of materials, cost estimates, scope of work, details of engineering design and location/vicinity map, survey plans, and construction contract (if applicable); Plans for agricultural structures shall be signed by a licensed agricultural engineer 	Provided by the borrowing LGU/Bank or Financial Institution where it has an outstanding loan Provided by the borrowing LGU Provided by the borrowing LGU
b. Photocopy of owner's duplicate title certified by the AO except titles mortgaged with other banks; provide English translation if wordings are in Spanish	Provided by the borrowing LGU/RD

Provided by the borrowing LGU

Provided by the borrowing LGU/RD

Provided by the borrowing LGU

Provided by the borrowing LGU/Supplier

government

c. Certified true copy of a lot

d. Certified true copy of a land

Engineer

issuing

agencies

2) Machinery and Equipment

plan with vicinity map duly certified by a Geodetic

title and tax declarations duly verified with the ROD e. Certified true copy of permits

and licenses issued by the



- a. Machinery
 drawings/proposed
 machinery layout (for
 fabrication, process lines)
- b. Name/Address of Supplier
- c. Complete technical specifications of equipment and/or brochure of the equipment
- d. Pro-forma invoices/
 quotations/ from suppliers/
 importers indicating their
 address, contact numbers,
 validity of quotation, and/or
 Offer to Sell/Contract
 Agreement duly signed by
 the authorized signatories
- e. For second hand machineries and equipment (M&E) as defined under CP 127, certification on the remaining economic life of the M&E to be obtained from the supplier
- f. Rebuilder certification that the unit/s have been properly reconditioned or remanufactured and in good running condition (for local acquisition of reconditioned heavy equipment only)
- g. Bureau of Import ServicesDepartment of Trade and Industry (BIS-DTI) certification that the rebuilder is an accredited truck rebuilding center (for local acquisition of reconditioned heavy equipment)
- h. For imported M&E, certification from the supplier as to the availability of spare parts of the M&E to be acquired and the list of accredited local technician
- Rebuilder certification that the unit/s have been properly reconditioned or remanufactured and in good running condition, with Consular authentication, if

Provided by the borrowing LGU/Supplier Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier/BIS-DTI

Provided by the borrowing LGU/Supplier

Provided by the borrowing LGU/Supplier



and equipm j. For transport copy of LTO k. Certifie and lict issuing agencie l. Deed receipts owners acquisi cost m. Affidav non-en n. For im entry of Bureau evidenc custom comme other relative	equipment/heavy ent only) M&E involving ortation equipment, registration from the d true copy of permits enses issued by the government es of sale/official s/ evidence of hip reflecting of tion and acquisition t of ownership and cumbrance ported units, import declaration from the of Customs, LCs, ces of payment of duties and taxes, rcial invoice and pertinent documents	Provided Provided Provided	•	LGU LGU
CLIENT STEPS	AGENCY	FEES TO	PROCESSIN	PERSON
	ACTIONS	BE PAID	G TIME	RESPONSIBLE



Step 1	Stage 1: Target	None	1 to 2 days	Head Office,
For Head Office:	Marketing Phase			Lending Unit or
 Go to the 3rd floor, 	 Interview the 			Provincial Lending
DBP Bldg.,	client about			Center
Development	his/her			
Lending Sector (if in	financing			Lending
Head Office) or to the	needs			Unit/Center
nearest Lending	Orient the			Heads/
Center to inquire how	client about			Account Officer/
to apply for loan fit for	DBP's loan			Account Officer
his/her financing	requirements			Assistant
needs	and applicable			
	lending policies			
For Provincial	Provide the			
Lending Center:	client with			
Go to the nearest	Checklist of			
Lending Center within	Requirements			
the locality (please	and applicable			
refer to attached	forms			
Directory of	Advise the			
Provincial Lending	client where to			
Centers)	submit his/her			
,	loan			
 May also inquire 	application and			
through telephone	loan			
call, mail or electronic	requirement			
mail	documents.			
	Submission			
	may also be			
 Accomplish the forms 	through email,			
Complete the	fax or courier			
information and	Review the			
documentary	completeness			
requirements	of filled-data in			
Submit to the				
concerned Lending	the forms			
Unit	 Verify if all 			
	required			
	documents			
	submitted are			
	complete			
	Acknowledge			
	submitted			
	documents and			
	inform			
	applicant/client			
	if there are			
	lacking/addition			
	•			
	al documents			
	in writing.			



Receiving of		
complete loan		
Receiving of complete loan requirements		
requirements		



Step 2	Stage 2: Credit	None		
 Wait for the Notice of Loan Approval (if approved) or 	 Initiation Phase Credit Investigation and Collateral 			Head Office Lending Unit or Provincial Lending Center
Denial (if disapproved) from the DBP	Appraisal • Request from Property Appraisal and Credit Investigatio		1 to 2 days	Account Officer (AO)/ Account Officer Assistant (AOA)
	n Department (PACID) / Property Appraisal and Credit Investigatio n Field Team (PACIFT) together with necessary documents needed for the credit/back ground checking and appraisal		(With separate Turn Around Time [TAT] of about 20 days each for Credit Investigation and Collateral Appraisal to be provided by PACID/PACIFT)	
	Credit Proposal Preparation Conduct of the following evaluation: Risk Asset and Accepta nce Criteria (RAAC) Technic al Market Manage ment		18 days	



Develop mental Impact Analysis Refer to Credit Risk Mgt. Department (CRMD) for validation of Borrower's Risk Rating If a syndicated deal, refer to Corporate Finance Group (CFG) for parallel review of financials and transaction structure If applicant passed	(With separate Turn Around Time [TAT] of about 20 days to be provided by CRMD) (With separate Turn Around Time [TAT] of about 20 days to be provided by CFG)	
the evaluation criteria, recommend the application for approval through Credit Proposal (CP)		
Stage 3: Approval Phase • Credit Proposal is approved,	If approval is at the level of: • Departmen t/Lending Center Head – 5 days • Group Heads – 10 days • Loan Committee – 15 days • Credit Committee – 15 days	



	Sending of Notice of Approval/ Disapproval • Send notice of approval to the client and if not approved, notify client of the		• Executive Committee/ Board – 20 days	
0	disapproval			11 10"
 Step 3 For approved loan/s: Go back to the Lending Unit to sign loan documents For denied loans: Receive submitted documents 	Stage 4: Documentation Phase Request preparation of legal documents from Legal Services Group (LSG)	None	1 day (With separate Turn Around Time [TAT] of about 15 days to be provided by LSG)	Head Office Lending Unit or Provincial Lending Center Account Officer (AO)/ Account Officer Assistant (AOA)
	 Receipt of draft Loan Agreements from LSG Receipt of client's initial comments Preparation of revised loan documents Receipt of client's conforme Signing of Loan Agreements/Leg al Documents Refer to LSG for notarization of the signed loan documents and Documents-In-Order (DIO) chopping of the Credit Proposal 		1 day 1 day 5 days 1 day 1 day 1 day (With separate Turn Around Time [TAT] of about 5 days to be provided by LSG)	



Stop 4	Storo F.	<u> </u>	<u> </u>	Head Office
Step 4	Stage 5: Implementation Phase			Lending Unit or Provincial Lending
Submission of all pre- release requirements	 Validate completeness of 		2 days	Center
Payment of the required fee/s before the Customer Service Associate Teller in	submitted pre- release requirements • Prepare and secure approval		2 days	Account Officer (AO)/ Account Officer Assistant (AOA)
any DBP Branch	of the Release Memo			
Verify DBP deposit account, if loan proceeds, has been credited	Refer the approved release memo to Loan Administration Department (LAD)	Front-end fee up to 1% of the amount of the term loan	(With separate Turn Around Time [TAT] of about 3 days to be executed by LAD)	
	Provide the client with loan amortization schedule and	Service fee of 0.5% of credit line approved	LAD)	
	copies of loan documents (e.g. Loan Agreement, Promissory Note, Disclosure Statement, REM).	Commitmen t Fee .50% of the unreleased loan amount x no. of days from previous release over		
	Note: Releases for term loans may either be one-time or staggered based on project accomplishment (Term Loan)	360 days Extension Fee .50% of the unreleased loan amount x no. of days to be extended		
Step 5 • Pay his/her loan amortization when due, preferably via authority to debit from his deposit account with DBP	Concerned unit to effect payment	Prepayment Penalty - 3% of amount to be prepaid or Break funding Cost	1 day	Head Office Lending Unit or Provincial Lending Center Account Officer (AO)/ Account



whichever is higher	Officer Assistant (AOA)
Default for late payment 24% p.a of past due amount	

^{*} Processing time – in working days



TRUST BANKING GROUP



1. Client Inquiry

Building relationships with prospective clients by providing relevant information about products and services

Office or Division:	Trust Banking Group				
Classification:	Simple				
Type of Transaction:	Government to Citizens, Government to Government, Government to Business				
Who may avail:	Individual or legal enti	ty			
CHECKLIST OF F	REQUIREMENTS		WHERE TO S	SECURE	
Letter/email inquiry from call	n the client or phone				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
Proceed to the Trust Banking Group (TBG) office at the 4 th 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.	None	13 minutes	Marketing Officer	
Request for list of documentary requirements for the product/service.	Provide the list of documentary requirements.	None	1 minute	Marketing Officer	
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.	None	5 minutes	Marketing Officer	
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	None	1 minute	Marketing Officer	



Total	None	20 minutes	
reference.			
details for future			

^{*} 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.



2. Account Opening (Unlad Panimula Money Market Fund)

The fund is a multi-class money market fund that aims to generate a steady flow of income with emphasis on capital preservation through investments in deposit products of DBP and the accredited banks of the Trustee with duration of not more than one (1) year and will cater to the needs of individual and institutional investors with conservative risk appetite and short-term investment horizon.

Office or Division:	Trust Banking Group			
Classification:	Simple			
Type of	Government to Citizens			
Transaction:				
Who may avail:	Individual			
CHECKLIST OF I	REQUIREMENTS	WHERE TO SECURE		
Personal appearance		Client		
Original and photocopy	of photo and	Client		
signature bearing valid	government-issued			
IDs				
Original and photocopy		Client / Bureau of Internal Revenue		
Tax Return filed with or				
the Bureau of Internal I				
Identification Number (I IN) ID			
1X1 ID photos		Client		
Photocopy of the DBP	ATM card for DBP	Client		
Account Number	ah a d DDD Daarah	Farmer to be a marided by DDD Decorb and		
Updated duly accompli		Forms to be provided by DBP Branch and		
account opening forms filled out at any DBP br		accomplished by the client; required documents are to be secured from the client		
presence of the DBP B		documents are to be secured from the client		
Customer Informati	· · · · · · · · · · · · · · · · · · ·			
Signature card	OH FII C			
 Data Privacy States 	ment Form			
Original copy of the du		Forms to be provided by DBP TBG and		
Suitability Assessment		accomplished by the client		
Original copy of the du		Forms to be provided by DBP TBG and		
Participating Trust Agre	•	accomplished by the client		
Original copy of the du		Forms to be provided by DBP TBG and		
Disclosure Statement	,	accomplished by the client		
Original copy of the du	ly accomplished	Forms to be provided by DBP TBG and		
Authority to Deduct DB		accomplished by the client		
Personal email address		Client		
Original copies of FATO	CA requirements, if	Forms to be provided by DBP TBG and		
applicable:		accomplished by the client; documents are		
If US Person:		to be secured from the client		
Original and photocom				
passport, or withho	•			
Duly signed Certific	cation, Consent &			
Waiver Form				
Duly accomplished	W-9 Form			
If not a US Person:				



 Original and photocopy of non-US passport and documents establishing non-US citizenship (e.g., Certified Birth Certificate; Certificate of Residency/Citizenship; ; Naturalization Certificate; Certification of Loss of US Nationality and written explanation of renunciation of US citizenship) Duly signed Certification, Consent & Waiver Form Duly accomplished W-8Ben Form Initial contribution of either ₱10,000.00, (Class 3), ₱100,000.00 (Class 2) or ₱1,000,000.00 (Class 1) DBP Current or Savings Account Purpose for opening of the account which 		Client DBP Bi Client	ranch	
should not be contrary				
regulations, public orde	er and public policy	FFFC		T
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Proceed to the Marketing Officer of the Trust Banking Group (TBG) located at the 4 th Floor for interview and briefing on the product	Briefly interview client of the purpose of account opening and source of funds Provide with checklist requirements for the opening of the account and the forms needed to be accomplished	None	2 minutes 1 minute	Marketing Officer - Trust Marketing Department
Accomplish the account opening forms and submit documentary requirements to the Marketing Officer	Conduct "Know- Your-Customer" procedure, suitability assessment, validation of information against documents submitted	None	10 minutes	Marketing Officer – Trust Marketing Department
	Review pre-account acceptance documents and approve if acceptable. If not acceptable, inform client of documentary deficiencies		5 minutes	Marketing Supervisor / Marketing Head – Trust Marketing Department
If documents submitted by the client are acceptable,	Explain to the client the relevant agreement and Risk	None	5 minutes	Marketing Officer – Trust



client to sign the relevant agreement and Risk Disclosure Statement and remit funds to TBG thru the Authority to Deduct Form	Disclosure Statement. Sign the pro-forma agreement and account opening documents		5 minutes	Marketing Department
Receive copies of agreement and Risk Disclosure Statement	Provide copies of agreement and Risk Disclosure Statement to the client	None	2 minutes	Marketing Officer – Trust Marketing Department
	Informs client that the account is ready for opening upon receipt of signed agreement and Risk Disclosure Statement		2 minutes	
	Upon confirmation of receipt of client's funds, process the account opening and placement in the system		5 minutes	
	Review and approve the account in the		3 minutes	Marketing
	system			Supervisor / Marketing Head
	Total	None	40 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.

^{**}The relationship between the client and DBP-TBG will be governed by the terms and conditions of the product/service, as will be indicated in the agreement to be signed during account opening.

^{***}Under BSP regulations, a bank authorized to engage in trust and fiduciary business is under no obligation, either legal or moral, to accept any such business being offered nor has it the right to accept if the same is contrary to law, rules, regulations, public order and public policy, or when the client's purpose is not align with the fund's risk classification.



3. Account Opening (Investment Management Account)

The Investment Management Account (IMA) is an agency arrangement wherein the client/investor transfers and delivers to the DBP-TBG as the investment manager a sum of money or property, which the latter binds itself to administer, hold or manage in accordance with the instrument creating the investment management relationship. As such, DBP-TBG shall handle or manage investible funds or any investment portfolio in a representative capacity as financial or managing agent, adviser, consultancy or administrator of financial or investment management, advisory, consultancy or any similar arrangement. Investment activities consist of investing and reinvesting funds received, including all increments and additions thereto that may constitute income hereof, for the benefit of the client/investor.

Office or Division:	Trust Banking Group			
Classification:	Complex			
Type of Transaction:	Government to Busines	SS		
Who may avail:	Legal entity			
CHECKLIST OF F	REQUIREMENTS	WHERE TO SECURE		
Original/certified copy, a		Client / Securities & Exchange Commission		
Certificate of Incorporati issued by the Securities		Commission		
Commission	a Exchange			
Original/certified copy, a	and photocopy of	Client / Securities & Exchange		
Latest General Informat		Commission		
stamped received by the		Commission		
Exchange Commission	o occurring a			
Original/certified copy, a	and photocopy, of the	Client / Securities & Exchange		
latest Beneficial Owners		Commission		
filed and stamped receive	•			
Exchange Commission	•			
Original/certified copy, a	and photocopy, of the	Client / Securities & Exchange		
Articles of Incorporation	and By-Laws as filed	Commission		
and registered with the	Securities & Exchange			
Commission				
Original/certified copy, a		Client / Bureau of Internal Revenue		
latest Annual Income Ta				
stamped received by the	e Bureau of Internal			
Revenue	6.0	Oli 1		
Original notarized copy		Client		
certificate, attesting the				
of directors to open the Development Bank of the				
Banking Group, with the				
authorized signatories for	•			
Photo and signature bea		Client		
ID/s of the authorized signatory/ies (including				
the authenticating corpo	· · ·			
1x1 ID picture/s of the a		Client		
(including the authenticating corporate				
secretary)				
Original copy of the duly		Forms to be provided by DBP Branch and		
Customer Information F	ile Form	accomplished by the client; required		



			ents are to be sec	ured from the
Original convert the deale	/ accomplished	client	to be provided by	DDD Branch and
Original copy of the duly Signature Card	accomplished	Forms to be provided by DBP Branch accomplished by the client; required		
Signature Card			ents are to be sec	
		client	51110 are to 50 000	
Original copy of the duly	accomplished Data		to be provided by	DBP Branch and
Privacy Statement Form	•		olished by the clie	
		docum	ents are to be sec	ured from the
		client		
Original copy of the duly	•		to be provided by	
Suitability Assessment F			olished by the clie	
Original copy of the duly	•		to be provided by	
of Suitability Assessmen			olished by the clie	
Original copy of the duly			to be provided by	
Investment Policy Stater Original copy of the duly			olished by the clied to be provided by	
Investment Managemen			olished by the clie	
Original copy of the duly			to be provided by	
Disclosure Statement	assortiphoriou Man		olished by the clie	
Original copy of the letter	er signed by the	Client		
authorized signatory/ies				
address of the person a	uthorized to receive			
the electronic financial re	eports and other			
communications regardi				
Original copies of FATC	A requirements, if		to be provided by	
applicable:		accom	olished by the clie	nt
If US Person:	any of the LIC			
 Original and photocopassport, or withhold 				
 Duly signed Certifica 				
Waiver Form	mon, consent a			
Duly accomplished V	N-9 Form			
If not a US Person:				
Original and photoco	opy of non-US			
_	ents establishing non-			
US citizenship (e.g.,	Certified Birth			
Certificate; Certificat				
Residency/Citizensh				
Certificate; Certificat				
Nationality and writte	•			
renunciation of US c	• •			
 Duly signed Certification Waiver Form 	alion, Consent &			
Duly accomplished V	N-8Ben Form			
Initial contribution of ₱5.		Client		
	DBP Current or Savings Account		anch	
Purpose for opening of the account which		Client		
	should not be contrary to law, rules,			
regulations, public order	and public policy			
CLIENT STEPS	AGENCY ACTIONS	FEES	PROCESSING	PERSON



		BE		
		PAID		
Proceed to the Marketing Officer of the Trust Banking Group (TBG) located at the 4th Floor for interview and briefing on the product	Briefly interview client of the purpose of account opening and source of funds Provide with checklist requirements for the opening of the account and the	None	2 minutes 1 minute	Marketing Officer - Trust Marketing Department
	forms needed to be accomplished			
Accomplish the account opening forms and submit documentary requirements to the Marketing Officer	Conduct "Know-Your- Customer" procedure, suitability assessment, validation of information against documents submitted	None	10 minutes	Marketing Officer – Trust Marketing Department
	Review pre-account acceptance documents and approve if acceptable. If not acceptable, inform client of documentary deficiencies and reason Refer queries on acceptability of documents to the		10 minutes	Marketing Supervisor / Marketing Head - Trust Marketing Department
	Trust Lawyer			
	Reviews documents endorsed for clarification and/or further evaluation Provides feedback on		3 days	Trust Lawyer
	the evaluation of the endorsed documents			
	Informs client of any deficiencies in the documents submitted		10 minutes	Marketing Officer - Trust Marketing Department
If documents submitted by the client are acceptable, client to sign the relevant agreement and Risk	Explain to the client the relevant agreement and Risk Disclosure Statement.	None	5 minutes	Marketing Officer – Trust Marketing Department
Disclosure Statement and remit funds to	Sign agreement and account opening documents		5 minutes	



TBG thru the Authority to Deduct Form				
Receive copies of agreement and Risk Disclosure Statement	Provide copies of agreement and Risk Disclosure Statement to the client	None	2 minutes	Marketing Officer – Trust Marketing Department
	Informs client that the account is ready for opening upon receipt of signed agreement and Risk Disclosure Statement		2 minutes	
	Upon confirmation of receipt of client's funds, process the account opening and placement in the system		5 minutes	
	Review and approve the account in the system		3 minutes	Marketing Supervisor / Marketing Head
	Total	None	3 days and 55 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.

^{**}The relationship between the client and DBP-TBG will be governed by the terms and conditions of the product/service, as will be indicated in the agreement to be signed during account opening.

^{***}Under BSP regulations, a bank authorized to engage in trust and fiduciary business is under no obligation, either legal or moral, to accept any such business being offered nor has it the right to accept if the same is contrary to law, rules, regulations, public order and public policy.



4. Account Opening (Trust and Other Fiduciary Services)

Trust refers to a fiduciary relationship wherein legal title to funds and/or properties of the trustor is transferred to the trustee (trust institution), subject to an equitable obligation of the trustee to administer, hold and manage such funds and/or properties for the use, benefit or advantage of the trustor or other designated beneficiaries. On the other hand, Other Fiduciary Services refers to trust/agency agreements other than those classified as Trust wherein the trust institution may act as the depository of the assets and properties and shall manage the same in accordance with the provisions of the trust agreement.

Services under Trust and Other Fiduciary Services include the following:

- a. Employee Benefit Plan
- b. Court Trusts (Administratorship, Executorship, Guardianship)
- c. Legislated & Quasi-Judicial Trust
- d. Property Administratorship
- e. Corporate Fiduciary Accounts
- f. Corporate Fiduciary Services (Directors and Officers Liability Fund [DOLF], Collateral/Mortgage Trusteeship, Trust Under Indenture, Facility/Loan Agency, Transfer Agency, Depository and Re-Organization, Escrow, Project Accounts Agency, Debt Servicing Agency, and Safekeeping)
- g. Advisory / Consultancy
- h. Special Purpose Trust

Office or Division:	Trust Banking Group			
Classification:	Highly Technical			
Type of	Government to Government and/or Business, Government to			
Transaction:	Government, Governr	nent to Business		
Who may avail:	Legal entity			
CHECKLIST OF F	REQUIREMENTS	WHERE TO SECURE		
Funds or property subj	ect of the account	Client(s)		
(trust corpus)				
Original signed manda	te or proposal letter	Client(s) / Relevant government		
		agency/tribunal or court		
Purpose of opening the		Client(s) / Relevant government		
include the relevant ag		agency/tribunal or court		
from the court or gover	•			
requires the opening of the trust or fiduciary				
account				
Original/certified copy of the relevant		Client(s) / Relevant government		
agreement, law or orde		agency/tribunal or court		
government tribunal/au				
the opening of the trust				
Requirements indicated		Client(s) / Relevant government		
agreement, law or order from the court or		agency/tribunal or court		
government tribunal/authority for which the				
trust or fiduciary accou	nt is being			
established				
Requirements of the di		Client(s) / Relevant government agency		
trust or fiduciary accou	nt in accordance with			



their respective policies, rules and regulations	
Original copy of the legal opinion of the	Client(s) / Office of the General Corporate
respective counsels of the parties, if	Counsel / Respective counsels of the clients
applicable	Coursely respective coursels of the chefts
Original notarized agreement for the trust or	All parties
other fiduciary account	7 iii parties
Original/certified copy of the relevant tax	Client(s) / Bureau of Internal Revenue
treaty, if applicable	Short(b) / Barbaa of Internal Nevertae
Relevant clearances or approval for the	Client(s) / Bangko Sentral ng Pilipinas /
arrangement, if applicable	Securities & Exchange Commission /
arrangement, a approach	Department of Environment & Natural
	Resources / Local Government Units /
	Other relevant government agency
Original and certified copy of the Certificate	Client(s) / Securities & Exchange
of Incorporation / Registration issued by the	Commission / Relevant
Securities & Exchange Commission, or the	regulatory/licensing/authorizing government
government entities' enabling statute or law	agency
issued by the relevant government authority,	
whichever is applicable, or equivalent	
document	
Original and certified copy of Latest General	Client(s) / Securities & Exchange
Information Sheet stamped received by the	Commission / Relevant
Securities & Exchange Commission, or	regulatory/licensing/authorizing government
equivalent document	agency
Original and certified copy of the latest	Client(s) / Securities & Exchange
Beneficial Ownership Information stamped	Commission / Relevant
received by the Securities & Exchange	regulatory/licensing/authorizing government
Commission, or equivalent document	agency
received by the relevant government agency Original and certified copy of the Articles of	Client(s) / Securities & Exchange
Incorporation and By-Laws registered with	Commission / Relevant
the Securities & Exchange Commission, or	regulatory/licensing/authorizing government
equivalent document received by the	agency
relevant government agency	agency
Original and certified copy of the latest	Client(s) / Bureau of Internal Revenue
Annual Income Tax Return filed with or	(c),
stamped received by the Bureau of Internal	
Revenue	
Original notarized copy of the secretary's	Client(s)
certificate, or the Sanggunian	
Resolution/Ordinance, or equivalent	
document, attesting the approval by the	
board of directors/members to open the	
account with Development Bank of the	
Philippines – Trust Banking Group, with the	
designation of the authorized signatories for	
the transaction	
Photo and signature bearing valid	Client(s)
government ID/s of the authorized	
signatory/ies (including the authenticating	
corporate secretary or equivalent officer)	



Ava ID minture /o of the acceptance of	Olio at/o)
1x1 ID picture/s of the authorized	Client(s)
signatory/ies (including the authenticating	
corporate secretary or equivalent officer)	E () DDD TDO
Original copy of the duly accomplished	Form to be provided by DBP TBG,
Customer Information File Form	accomplished by the client(s)
Original copy of the duly accomplished	Form to be provided by DBP TBG,
Signature Card	accomplished by the client(s)
Original copy of the duly accomplished Data	Form to be provided by DBP TBG,
Privacy Statement Form	accomplished by the client(s)
Original copy of the duly accomplished	Form to be provided by DBP TBG,
Client Suitability Assessment Form, if	accomplished by the client(s)
applicable	
Original copy of the duly accomplished	Form to be provided by DBP TBG,
Waiver of Suitability Assessment Form, if	accomplished by the client(s)
applicable	
Original copy of the duly accomplished	Form to be provided by DBP TBG,
Investment Policy Statement, if applicable	accomplished by the client(s)
Original copy of the duly accomplished Risk	Form to be provided by DBP TBG,
Disclosure Statement	accomplished by the client(s)
Original copies of FATCA requirements, if	Forms will be provided by DBP TBG,
applicable:	accomplished by the client(s)
If US Person:	Documents to be provided by the client
 Original and photocopy of the US 	
passport, or withholding certificate	
Duly signed Certification, Consent &	
Waiver Form	
Duly accomplished W-9 Form	
If not a US Person:	
 Original and photocopy of non-US 	
passport and documents establishing	
non-US citizenship (e.g., Certified Birth	
Certificate; Certificate of	
Residency/Citizenship; Naturalization	
Certificate; Certification of Loss of US	
Nationality and written explanation of	
renunciation of US citizenship)	
 Duly signed Certification, Consent & 	
Waiver Form	
Duly accomplished W-8Ben Form	
Original/certified true copy of the DILG	Client(s) / Department of Interior and Local
Certificate of Appointment of Authorized	Government / Commission on Election
Officials or COMELEC certification	
(applicable to LGU and elected government	
officials designated as signatories for the	
account)	
Original/certified true copy of the	Client(s) / Department of Finance
appointment of the Local Treasurer issued	
by the Secretary Finance (applicable to LGU	
Treasurer)	
Original/certified copy of the notarized copy	Client(s)
of the Oath of Office of the authorized	
government officials	
government emolale	



CLIENT(S) STEPS	AGENCY ACTIONS	FEES TO	PROCESSI	PERSON DESDONSIBLE
Sends request for proposal to DBP-TBG or proceed to the Marketing Officer of the Trust Banking	Briefly discusses/ interviews the client on the purpose of account opening and source of funds	None	NG TIME 1 hour	RESPONSIBLE Marketing Officer - Trust Marketing Department
Group (TBG) located at the 4th Floor for a meeting and briefing on the product or service	Assesses the type service and arrangement needed by the client(s) Provide proposal to the prospective client with the list of duties for the contemplated service and the initial checklist of requirements		1 hour	
Sends signed proposal letter and submit initial requirements	Conducts initial assessment of the documents submitted based on the initial list of requirements and refer the matter to Trust Lawyer for the drafting of the agreement and further evaluation of documents with concern	None	1 hour	Marketing Officer - Trust Marketing Department
	Drafts relevant agreement(s) and evaluate initial requirements submitted		20 days	Trust Lawyer
	Research applicable laws, rules and regulations to the proposed arrangement for the drafting of the agreement and/or consult the relevant government agencies on any issue			
	Forwards the draft agreement to the			



	I	1		1
	Marketing Officer			
	and the comments			
	on the submitted			
	initial requirements		40 1 .	11 1 1 0 00
	Sends the draft of		10 minutes	Marketing Officer
	the agreement for			/ Supervisor -
	the review,			Trust Marketing
	comments and			Department
	discussion by the			
	parties/client(s)			
Send clearance	Receives and	None	10 days	Marketing Officer
and/or confirmation	reviews			/ Supervisor -
to finalize agreement	completeness and			Trust Marketing
and submit complete	acceptability of			Department
and acceptable	documents			
documents or proof	submitted by the			
of compliance with	client(s). If			
the conditions for the	acceptable, endorse			
opening of the	to Trust Lawyer for			
account as required	review and			
under the law, rules	finalization of the			
and regulations, or	agreement			
order issued by the	Finalizes and			Trust Lawyer
court or a	prepares the			
government	execution version of			
authority, or in the	the agreement			
primary agreement				
between the client(s)	Forwards the			
and relevant	execution version of			
government agency,	the agreement to the			
for evaluation	Trust Marketing			
	Department			M
	Conducts final			Marketing Officer
	review of the			/ Supervisor -
	agreement and, if			Trust Marketing
	complete based on			Department
	the parties'			
	respective			
	approvals, for the			
	signature of all the parties and			
	notarization by their			
Signs and natorizes	respective notaries	Acceptor	2 dovo	Markatina Officar
Signs and notarizes	Receives the signed	Acceptan	3 days	Marketing Officer
the agreement(s),	agreement and	ce fee		Truct Markatina
pay the acceptance /	acceptance fee	applicabl		Trust Marketing
opening fee and deliver the trust	Opens the associat	e to the		Department
	Opens the account	particular		
corpus	in the system for	product or service		
	Opening Approves the	OI SELVICE		Marketina
	Approves the			Marketing
	opening of the			Approver -



account in the system		Trust Marketing Department
Processes and issues official receipt for the acceptance fee		Operations Personnel – Trust Operations Department
Approves the issuance of the official receipt		Operations Approver - Trust Operations Department
Issues confirmation of account opening (if required by the relevant government agency)		Operations Supervisor – Trust Operations Department
Total	30 days, 3 hours and 10 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 DBP-TBG and the time spent for the meetings, negotiations and/or consultation with the relevant government authority that may be held for the drafting of the agreement(s) and/or revise any of the terms therein.

^{**}Additional requirements/documents may be required for the arrangement/account the determination of which is dependent on the other parties' internal policies, rules and regulations.

^{***}The relationship between the clients and DBP-TBG will be governed by the terms and conditions of the product/service, as will be indicated in the agreement/s to be negotiated and signed upon account opening.

^{****}Check payments received by DBP-TBG are subject to clearing in accordance with the PDIC rules.

^{******}Under BSP regulations, a bank authorized to engage in trust and fiduciary business is under no obligation, either legal or moral, to accept any such business being offered nor has it the right to accept if the same is contrary to law, rules, regulations, public order and public policy.



5. Redemption from the Unlad Panimula Money Market Fund

Steps taken in response to request of client to withdraw amount from or terminate account

Office or Division:	Trust Banking Gro	Trust Banking Group			
Classification:	Simple				
Type of Transaction:	Government to Government, Government to Business &				
21.	Government to Citizen				
Who may avail:	Investors of Unlad Panimula Money Market Fund				
CHECKLIST OF RE		WHERE TO SECURE			
Email request		Client			
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSIN G TIME	PERSON RESPONSIBLE	
Submit an email request for redemption	Verify email address, and if acceptable, initiate redemption process in the system	None	5 minutes	Marketing Officer- Trust Marketing Department	
	Review and approve redemption transaction in the system	None	2 minutes	Marketing Supervisor/Head- Trust Marketing Department	
	Process redemption request of the client, credit proceeds to client's DBP CASA and inform Marketing Officer	None	10 minutes	Account Servicing Officer - Trust Operations Department	
	Inform client of settlement of redemption request	None	2 minutes	Marketing Officer – Trust Marketing Department	
Receive funds in the DBP CASA	Require the client to acknowledge receipt of the payment, if applicable	None	1 minute	Marketing Officer – Trust Marketing Department	
	Total	None	20 minutes		



ACQUIRED ASSETS DEPARTMENT



1. Conduct of Public Bidding

This pertains to the procedures in the disposal of ROPA to $3^{\rm rd}$ parties and qualified employees of the Bank

Office or Division:	Acquired Assets Department				
Classification:	Simple				
Type of	G2G – Government to	o Government	•		
Transaction:	G2C – Government to		•		
	G2B – Government to				
Who may avail:	3 rd parties and qualifie		of the Bank		
	REQUIREMENTS				
Basic Requiremen	nts:				
Invitation to Bid		Publication of general ci		idding in a newspaper	
Cash Bid Form wi	th Bidding Rules and	Acquired Ass	sets Department, H	ead Office Building	
Procedures and C	hecklist of	and all Brand	ches	-	
Documents					
Additional Require required:	ements as may be	Please see Annex C			
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
Proceeds to Bidding Venue	Clarifies Bidding Rules/Procedures, disclose status of assets offered for bidding (In General/Particular).	None	10 minutes	Bidding Committee (with Technical Working Group/Secretariat Assistance)	
Submits Cash Bid Form/Bidding Rules and Procedures together with IDs, Bid Bond in an enclosed/sealed envelope	Asks Bidders to submit sealed bids.	None	5 minutes	Bidding Committee (with Technical Working Group/Secretariat Assistance)	
	Opens Sealed Bids, Review details of bid form, announce Preferred Bidder.	None	1 hour and 30 minutes	Bidding Committee (with Technical Working Group/Secretariat Assistance)	
	Fills-out Collection Slip, prepare order of payment, received deposit	10% deposit on offered bid	30 minutes	Acquired Asset Officer/Acquired Asset Assistant	



	and provide Official Receipt (O.R.).			
Proceeds to Acquired Assets Department	Hand-over O.R. and interview for AMLA information.	None	15 minutes	Acquired Asset Officer/Acquired Asset Assistant
		Total	3 hours and 30 minutes	



2. Processing of Cash Sale Recommendation for Declared/Preferred/Winning Bidder

This pertains to the processing of sale recommendation in favor of a declared/preferred bidder/winning bidder during a public bidding.

(CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA Review and Approval (NOA). (CSR) by AAD Head/SAG Head None 2 days Acquired Asset Officer/Acquired As	Office or Division:	Acquired Assets Department				
State Cash Bid Form with Bidding Rules and Procedures and Checklist of Documents Bidding Committee and Acquired Assets Department Procedures and Checklist of Documents Bidding Committee and Acquired Assets Department Procedures and Checklist of Documents Bidding Committee and Acquired Assets Department Procedures and Checklist of Documents Please see Annex C	Classification:	Complex				
Transaction: Who may avail: CHECKLIST OF REQUIREMENTS Basic Requirements: Cash Bid Form with Bidding Rules and Procedures and Checklist of Documents Additional Requirements as may be required: CLIENT STEPS AGENCY ACTIONS Prepares Cash Sale Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA	Type of	G2G, G2C, G2E and	G2B			
Basic Requirements: Cash Bid Form with Bidding Rules and Procedures and Checklist of Documents Additional Requirements as may be required: CLIENT STEPS AGENCY ACTIONS Prepares Cash Sale Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA Bidding Committee and Acquired Assets Department and Acquired Asset Officer/Acquired Asset Department and Acquired Asset Depar	Transaction:					
Basic Requirements: Cash Bid Form with Bidding Rules and Procedures and Checklist of Documents Additional Requirements as may be required: Please see Annex C CLIENT STEPS AGENCY ACTIONS Prepares Cash Sale Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA	Who may avail:	3 rd parties and qualific	ed employees	of the Bank		
Cash Bid Form with Bidding Rules and Procedures and Checklist of Documents Additional Requirements as may be required: Please see Annex C Please see Annex C Prepares Cash Sale Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA Bidding Committee and Acquired Assets Department and Acquired Assets Depa	CHECKLIST OF	REQUIREMENTS		WHERE TO S	ECURE	
Procedures and Checklist of Documents Additional Requirements as may be required: Please see Annex C CLIENT STEPS AGENCY ACTIONS Prepares Cash Sale Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA	Basic Requiremen	nts:				
CLIENT STEPS AGENCY ACTIONS Prepares Cash Sale Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA	Procedures and C		Bidding Com	nmittee and Acqui	red Assets Department	
CLIENT STEPS AGENCY ACTIONS Prepares Cash Sale Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA						
Prepares Cash Sale Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA Prepares Cash Sale None 4 days Acquired Asset Officer/Acquired Asse		ements as may be	Please see Annex C			
Recommendation (CSR) for approval by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Review and approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA Review and approval Acquired Asset Officer/Acquired Asset Officer/Acquired Asset Officer/Acquired Asset Assistant Acquired Asset Officer/Acquired Asset Officer/Acquired Asset Officer/Acquired Asset Assistant	CLIENT STEPS				RESPONSIBLE	
approves CSR by AAD Head/SAG Head Client receives Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA AD Head/SAG Head None 1 day Acquired Asset Officer/Acquired		Recommendation (CSR) for approval by AAD Head/SAG	None	4 days	Officer/Acquired Asset	
Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA Sent to client Officer/Acquired Ass Assistant		approves CSR by AAD Head/SAG	None	2 days	Officer/Acquired Asset	
policy. Total 7 days	Notice of Approval (NOA). (Full payment is within thirty days (30) days from date of the NOA as per Bank's	•			Officer/Acquired Asset	



3. Procedure for Refund of Deposits for Cash/Negotiated Sales

This pertains to the procedures for the refund of deposits to Cash/Negotiated Sales

Office or Division:	Acquired Assets Department			
Classification:	Complex			
Type of	G2G, G2C, G2E and	G2B		
Transaction:	020, 020, 02E and	020		
Who may avail:	3 rd parties and qualific	ed employees	of the Bank	
	REQUIREMENTS		WHERE TO S	ECURE
Basic Requiremen	nts:			
Cash Bid Form wir Procedures and C Documents or Neg	th Bidding Rules and hecklist of gotiated Offer Form ules and Procedures	and all Branches		
Additional Require required:	ements as may be	Please see A	Annex C	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Client receives Notice of Disapproval.	If the Cash Recommendation was disapproved, notify client of the disapproval and refund of deposit.	None	2 days	Acquired Asset Officer/Acquired Asset Assistant
	Prepares Transaction Media (TM) for approval of the AAD Head.	None	2 days	Acquired Asset Officer/Acquired Asset Assistant
	Review and approves TM by AAD Head	None	2days	Acquired Asset Officer/Acquired Asset Assistant
Clients receives Managers Check or Notice of Credit to Account.	Prepares Vouches for payment or credit to account of client.	None	1 day	Acquired Asset Officer/Acquired Asset Assistant
		Total	7 days	



4. Procedure for Forfeiture of Deposits for Cash/Negotiated Sales

This pertains to the procedures for the forfeiture of deposits to Cash/Negotiated Sales

Office or Division:	Acquired Assets Department				
Classification:	Complex	Complex			
Type of	G2G, G2C, G2E and	G2B			
Transaction:					
Who may avail:	3 rd parties and qualified employees of the Bank				
	REQUIREMENTS		WHERE TO SE	CURE	
Basic Requirements	:				
Cash Bid Form with		Acquired Ass	sets Department,	Head Office	
	ecklist of Documents		all Branches		
or Negotiated Offer	Form with Negotiated				
Rules and Procedur					
Documents					
Additional Requirem	ents as may be	Please see A	Annex C		
required:					
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON	
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE	
If client fails to	Advises client to	None	Within two (2)	Acquired Asset	
remit payment on	pay immediately or		days from due	Officer/Acquired	
due date.	the Bank will forfeit		date	Asset Assistant	
	deposit.				
	Prepares a	None	2 days	Acquired Asset	
	Transaction Media			Officer/Acquired	
	(TM) for refund of			Asset Assistant	
	deposit for approval				
	by AAD Head.				
	Reviews and	None	2 days	Acquired Asset	
	approves TM by			Officer/Acquired	
	AAD Head	Asset Assistant			
Olianda	Danie and Marie	Nisas	4 -1	A	
Clients receives	Prepares Vouches	None 1 day Acquired Asset			
Managers Check	for payment or	Officer/Acquired			
or Notice of	credit to account of			Asset Assistant	
Credit to	client.				
Account.		T-1-1	7		
		Total	7 days		



CORPORATE AFFAIRS DEPARTMENT



1. Processing of Requests for Information (FOI) via Email
Processes and Procedures for Simple FOI Requests Received via Email

Office or Division:	Corporate Affairs Dep	artment		
Classification:	Simple			
Type of	Government to Client			
Transaction:				
Who may avail:	General Public			
CHECKLIST OF I	REQUIREMENTS WHERE TO SECURE			
Accomplished DBP FO	OI Request Form	DBP website	under the Transp	parency Seal page
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
Submit FOI related	Accept and	None	3 days	FOI Receiving
requests through the	evaluate request. If			Officer and/or
Bank's official email	the information			Authorized
address:	being requested is			Representative
www.info@dbp.ph	posted in the			(Corporate Affairs
	website, the FRO			Department)
	shall inform the			
	requesting party of			
	the said fact and			
	provide them with			
	the website link			
T	OTAL	None	3 days	



2. Processing of Requests for Information (FOI) through the Branches or Lending Centers

Processes and Procedures for Complex FOI Requests Coursed through the Bank's Branches or Lending Centers

Office or Division:	Corporate Affairs Department			
Classification:	Complex			
Type of	Government to Client			
Transaction:				
Who may avail:	General Public			
CHECKLIST OF	REQUIREMENTS		WHERE TO SE	CURE
Accomplished DBP F	FOI Request Form	DBP website	under the Transp	parency Seal page
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
	ACTIONS	BE PAID	TIME	RESPONSIBLE
Submit FOI related	LC Head or Branch	None	1 day	LC Head or
requests through	Head to forward			Branch Head
the Bank's	request to the FRO			
Branches and				
Lending Centers				
Requesting party to	Accept and	None	6 days	FOI Receiving
receive the	evaluate request. If			Officer and/or
requested	the information			Authorized
information	being requested is			Representative
	posted in the			(Corporate Affairs
	website, the FRO			Department)
	shall inform the			
	requesting party of			
	the said fact and			
	provide them with			
	the website link			
	TOTAL	None	7 days	



3. Processing of Requests for Information (FOI)
Processes and Procedures for Highly Technical FOI Requests Received via Email

Office or Division:	Corporate Affairs Dep	artment		
Classification:	Highly Technical			
Type of	Government to Client			
Transaction:				
Who may avail:	General Public			
	REQUIREMENTS		WHERE TO SE	CURE
Accomplished DBP F		DBP website		parency Seal page
1			-	, , ,
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submit FOI related requests to the Bank via email: www.info@dbp.ph	Accept and evaluate request. If the information being requested requires further validation and a thorough search of Bank records, the FRO shall forward the request to the responsible business unit and inform the requesting party of	None	4 days	FOI Receiving Officer and/or Authorized Representative (Corporate Affairs Department)
	the extension. Responsible Business Unit to receive request and provide the required information to FRO	None	9 days	Business Unit Concerned
Requesting party to receive requested information	Acknowledge receipt and forward the required information to the requesting party	None None	2 days	FOI Receiving Officer and/or Authorized Representative (Corporate Affairs Department)
	IUIAL	none	15 days	



4. Processing of Requests for Information (FOI)Processes and Procedures for Highly Technical FOI Requests coursed through Branches and Lending Centers

Office or Division:	Corporate Affairs Department			
Classification:	Highly Technical			
Type of	Government to Client			
Transaction:				
Who may avail:	General Public			
CHECKLIST OF	REQUIREMENTS		WHERE TO SE	CURE
Accomplished DBP F	OI Request Form	DBP website	under the Transp	parency Seal page
			T	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submit FOI related requests through the Bank's Branches and Lending Centers	LC Head or Branch Head to forward request to the FRO	None	1 day	LC Head or Branch Head
	Accept and evaluate request. If the information being requested requires further validation, the FRO shall forward the request to the responsible business unit.	None	4 days	FOI Receiving Officer and/or Authorized Representative (Corporate Affairs Department)
	Responsible Business Unit to receive request and provide the required information to FRO	None	9 days	Business Unit Concerned
Requesting party to receive requested information	Acknowledge receipt and forward the required information to the requesting party	None	1 day	FOI Receiving Officer and/or Authorized Representative (Corporate Affairs Department)
	TOTAL	None	15 days	



CUSTOMER EXPERIENCE MANAGEMENT DEPARTMENT



1. Filing of Complaints (Via Social Media) Handling of Customer Complaints

Office or Division:	Customer Experience Management Department			
Classification:	Simple			
Type of	G2C-Government to (Client		
Transaction:				
Who may avail:	Bank clients			
CHECKLIST OF	REQUIREMENTS WHERE TO SECURE			
Email			c/o requestin	g party
One valid governm (Please refer to Ar			c/o requestin	g party
Proof of transaction applicable and available			c/o requestin	g party
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Sends a message to the Bank's social media account	Acknowledge the email not later than the next banking day from the date of receipt Advise the client to send an email containing the details of the complaint to customerservice@d bp.ph in compliance with the Data Privacy Act and for the security of their accounts.	None	2 days	Customer Care Analyst or Officer (Customer Experience Management Department)
	Total	None	2 days	



2. Filing of Complaints (Walk-in) Handling of Customer Complaints

Office or	Customer Experience	Management	Department	
Division: Classification:	Simple			
Type of	G2C-Government to 0	Client		
Transaction:	SZ9 GOVOITIITION (O	Short		
Who may avail:	Bank clients			
	REQUIREMENTS		WHERE TO SE	
DBP Customer Co (CCRF)	mplaint Record Form	DBP Branch Head Office	es and frontline bu	usiness units in the
One valid governm (Please refer to Ar			c/o requesting	party
Proof of transaction applicable			c/o requesting	party
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Proceed to the Public Assistance and Complaints Desk	Attend to client's complaint and provide client with the DBP Customer Complaint Record Form.	None	10 mins.	Customer Care Analyst or Officer (Customer Experience Management Department)
Accomplish the DBP Customer Complaints Record Form	Assist client in accomplishing the form, check the validity, accuracy and completeness of the accomplished the form.	None	10 mins.	Customer Care Analyst or Officer (Customer Experience Management Department)
Receive the reference number for the filed complaint and the contact details of CEMD, for possible follow up	Advise the client of the Bank's resolution process and the timeframe of resolution (7 days for simple complaints and 45 for complex complaints). Provide the detachable portion of the DBP Customer Complaints Record Form to the client indicating the reference number and contact details where the client can	None	10 mins	Customer Care Analyst or Officer (Customer Experience Management Department)



follow up, if necessary.			
Total	None	30 minutes	



3. Filing of Complaints (Via phone call) Handling of Customer Complaints

Office or	Customer Experience Management Department			
Division:	0: 1			
Classification:	Simple	O.I		
Type of Transaction:	G2C-Government to (Client		
	Bank clients			
Who may avail:	F REQUIREMENTS		WHERE TO S	FCIIDE
Email	IVEROUVE MICHALD		c/o requestin	
One valid governn	nent-issued ID		c/o requestin	
(Please refer to Ar			5/0 /0quod	g party
Proof of transaction	,		c/o requestin	g party
available and appl	icable		•	0 1
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Call the	Accept the call and	None	2 minutes	Customer Care
Customer	prepare the DBP			Analyst or Officer
Experience	Customer			(Customer Experience
Management	Complaint Record Form.			Management
Department at (02) 8-818-9511	FOIIII.			Department)
or (02) 8-683-				
8324.				
Provide the	Gather the required	None	10 minutes	Customer Care
details of the	information from the			Analyst or Officer
complaint	complainant and			(Customer Experience
	accomplish the DBP			Management
	Customer Complaint Record			Department)
	Form			
	Register the			
	complaint in the			
	Complaints Report			
	Template and			
	assign a reference number to the			
	Customer			
	Complaint Record			
	Form			
	Send an email to			
	the client to			
	document the acknowledgement			
	receipt of the			
	complaint and			
	advise client to			
	provide the signed			
	complaint letter			



Receive the	Advise the client of	None	10 mins.	Customer Care
reference	the Bank's			Analyst or Officer
number for the	resolution process			(Customer Experience
filed complaint	and the timeframe			Management
and the contact	of resolution (7 days			Department)
details of CEMD,	for simple			,
for possible	complaints and 45			
follow up	for complex			
	complaints).			
Sends an email				
containing the				
signed complaint				
letter				
	Total	None	22 minutes	



4. Filing of Complaints (Via Email) Handling of Customer Complaints

Office or Division:	Customer Experience Management Department			
Classification:	Simple			
Type of	G2C-Government to 0	Citizen		
Transaction:				
Who may avail:	Bank clients			
	REQUIREMENTS		WHERE TO S	
Email			c/o requestin	• • •
One valid governm (Please refer to Ar			c/o requestin	g party
Proof of transaction available and apple			c/o requestin	g party
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Emails the Customer Experience Management Department at customerservice	Acknowledges the email not later than the next banking day from the date of receipt	None	2 days	Customer Care Analyst or Officer (Customer Experience Management Department)
@dbp.ph Provides the details of the complaint	Gathers the details of the complaint from the complainant. Register the complaint in the Complaints Report Template and assign a reference number to the Customer Complaint Record Form	None	10 minutes	Customer Care Analyst or Officer (Customer Experience Management Department)
Receives the reference number for the filed complaint and the contact details of CEMD, for possible follow up	Advises the client of the Bank's resolution process and the timeframe of resolution (7 days for simple complaints and 45 for complex complaints).	None	10 minutes	Customer Care Analyst or Officer (Customer Experience Management Department)
	Total	None	2 days and 20 minutes	



INTERNAL SERVICES



HUMAN RESOURCE MANAGEMENT GROUP

HUMAN RESOURCE ADMINISTRATION DEPARTMENT



1. Filling Up of Vacant Position

Requesting clearance to fill up vacant position which involves validation of position vs. Organizational Staffing, clearance to hire and posting/publication of the position.

Office or	Human Resource Admin	istration Depa	rtment – Organiza	ational Design and
Division:	Workforce Planning Unit	•	3	3 3
Classification:	Highly Technical			
Type of	G2G – Government to G	overnment		
Transaction:				
Who may avail:	All HR Business Partners	5		
	OF REQUIREMENTS		WHERE TO SE	
Request to Fill Up	Vacant Position		ooint Portal (forms)
Job Description		HRAD-ODW		
Accomplished Red		SMD Sharep	ooint Portal (forms)
Promotion/Confer				
	Internal Audit Findings	Internal Audi		
Administrative Leg	jai Clearance		/e Legai Departme	ent – Legal Services
Hiring Information	Form	Group	I (for Hiring)	
Hiring Information	Data Sheet with Work	HRAD-RSPU	Commission web	site or SMD
Experience Sheet			Portal (forms)	SILE OF SIVID
	ificate of eligibility/rating/		, ,	Service Commission
license (2 original			0 ,	ice Board (CESB)
(= 3.19.13.1		,	License – Profes	` ,
			(PRC)/ Supreme	9
		Philippines (SC)		
		Valid Licenses – Land Transportation Office (LTO)		
		and other authorized regulatory agencies		
	nic Records such as	College or University where the applicant		
1 -	script of Records or if	graduated, or the Department of Education/		
necessary, a Certi		Commission	on Higher Educa	tion
	the authenticity and subjects/courses taken			
(2 certified true co				
	agement Form (last 2	Integrated Human Resource Information System		
rating periods)	agement i omi (last 2	(iHRIS)	aman resource ii	normation bystem
<u> </u>	ACENCY ACTIONS	FEES TO	PROCESSING	PERSON
CLIENT STEPS	AGENCY ACTIONS	BE PAID	TIME	RESPONSIBLE
Submits to the	Receives complete	None	4 hours	Office of the Head,
HRMG Head a	documents of request			HRMG
memorandum	to fill up vacant position			
request for				
posting and				
complete documents on				
hiring/promotion/				
promotion with				
rank conferment				
documents/rank				



conferment with the result of initial assessment and Administrative Clearance duly endorsed by the Support Department/TA and recommended by the Sector/Group Head in case of PCEO direct				
	Forwards documents to HRAD-Organization Design and Workforce Planning Unit Head (ODWPU)	None	4 hours	Office of the Head, HRMG
	Forwards to ODWPU Analyst ODWPU Analyst Acknowledges receipt of documents For Hiring: If Request to Fill-Up has an attached Resume of identified candidate, forwards resume and other application documents to RSPU to validate the initial evaluation done by the Sector/Group level	None	4 hours	ODWPU Head/ ODWPU Analyst
	Validates result of SD's/TA's initial assessment/ reviews submitted documents	None	2 days	ODWPU Analyst
	For promotion: Requests validation of trainings attended from LDD/LDD-Training Unit	None	4 hours	ODWPU Analyst
	For promotion: Validates Training Records (taken in DBP) Issues Training Certification	None	5 days	Learning and Development Department (LDD)/ LDD-Training Unit



Assesses requests/conducts final evaluation.	None	3 days	ODWPU Analyst
If qualified for promotion, Requests Clearance from Internal Audit	None	4 hours	ODWPU Analyst
Prepares Clearance to Fill-Up Vacancy	None	4 hours	ODWPU Analyst
Routes clearance for ODWP Unit & HRAD Heads' initial, HRMG's endorsement and:	None	2 days	ODWPU Analyst
Sector Head Concurrence and President & CEO's approval - SL 12 up			
Sector Head approval – SL 11 down (MAA)			
Receives approved clearance	None	4 hours	ODWPU Head
Updates Tracking System and forwards documents to Analyst	None	4 hours	ODWPU Analyst
If deferred/ denied, returns all documents relative to recommendation for hiring to Support Department (SD)/ Technical Assistant (TA)			
Prepares publication/ posting of vacant position	None	3 days	ODWPU Analyst
Prepares transmittal memo for posting/ publication			
Updates iHRIS manpower requisition			
Publishes and posts vacant positions Post/Approved publication	None	*RA No. 7041 and its implementing guidelines, requires publication and	ODWPU Analyst



Email duly filled up CSC Form No. 9 with transmittal memo		posting of at least ten (10) calendar days	
Files publication attached with pertinent documents relative to the request for filling up	None	4 hours	ODWPU Analyst
Emails/Notifies HR Business Partners of Posted Positions with list of documents for submission	None	4 hours	ODWPU Analyst
Total	None	20 days	



2. Application for Employment

Office or Division:		Human Resource Administration Department – Recruitment, Selection and Placement Unit (RSPU)			
Classification:	Simple				
Type of	G2C – Government to C	liont			
Transaction:		ii c rit			
Who may	All internal or external ap	nlicants			
avail:	All internal of external ap	plicarits			
	OF REQUIREMENTS		WHERE TO SE	ECURE	
Hiring Information		HRAD-RSPI			
Application Letter		Client/ Appli	cant		
	d Notarized Personal		Commission web	site <i>or</i>	
•	Nork Experience Sheet	HRAD-RSPI			
	nscript of Records –	Client/ Appli	cant		
certified true copy					
Authenticated ce		Client/ Appli	cant		
eligibility/rating/ li					
NBI Clearance –	NBI Clearance – original		Client/ Applicant; National Bureau of Investigation (NBI)		
Authority to Verify	Authority to Verify form		HRAD-RSPU		
Background Inve	stigation Authorization	HRAD-RSPU			
Data Privacy Cor	sent form	HRAD-RSPI	J		
	mplate/Certificate of	HRAD-RSPU			
Employment with	compensation				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
Submission of	Receives submitted	None	4 hours	Office of the Head,	
application	application documents			HRMG	
documents					
	Forwards application documents to HRAD-	None	4 hours	Office of the Head, HRMG	
	Recruitment, Selection and Placement Unit				
	(RSPU)				
	Schedules candidate	None	4 hours	Recruitment	
	for pre-employment			personnel	
	examination				
	Informs candidate of	None	4 hours		
	the schedule of pre-				
	employment				
	examination		_		
	Total	None	2 days		



3. Conduct of Pre-Employment Examination

Office or Division:	Human Resource Administration Department – Recruitment, Selection and Placement Unit (RSPU)			
Classification:	Highly Technical			
Type of	G2G – Government to G	overnment; G	2C – Government	to Client
Transaction:				
Who may avail:	All internal or external applicants			
CHECKLIST (OF REQUIREMENTS		WHERE TO SE	CURE
Personal appeara	nce			
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Personally appear on the schedule date of examination	Administers mental ability and psychological testing	None	4 hours	RSPU personnel
	Determines exam result/ evaluates qualification vs CSC Qualification Standards	None	14 days	RSPU personnel
	Notifies/informs the applicant of the pre- employment examination results	None	4 hours	RSPU personnel
	If candidate passes the pre-employment exam, updates daily tracking record, attaches Interview Referral Slip and endorses to requesting Business Unit for interview	None	4 hours	RSPU personnel
	Total	None	15 days, 4 hours	



4. Hiring of Qualified Applicant

To provide the DBP Business Units with best-fit talents (those who passed the preemployment examination and initial interview of the business unit), in accordance with the 2017 Civil Service Commission Omnibus Rules on Appointments and Other Human Resource Actions, Revised 2018 (CSC-ORAOHRA).

Office or Division:	Human Resource Administration Department – Recruitment, Selection and Placement Unit (RSPU)			
Classification:	Highly Technical			
Type of	G2G – Government to Gov	ernment; G20	C – Government to	o Client
Transaction:		,		
Who may	All internal or external app	licants		
avail:				
	OF REQUIREMENTS		WHERE TO SE	CURE
Personal appeara	ance			
	Ī			
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Returns accomplished Interview Referral Slip (IRS) to HRAD-RSPU	Receives IRS	None	4 hours	RSPU personnel
	Notifies accepted candidate and requests for submission of initial requirements	None	4 hours	RSPU personnel
Candidate submits the initial requirements	Receives initial requirements from candidate	None	4 hours	RSPU personnel
	Updates daily tracking record and request for Credit Investigation and Background Investigation upon receipt of complete initial requirements	None	1 day	RSPU personnel
	For SL 12 and above who passed the preemployment exam, schedules candidate for leadership assessment and interviews For SL 12-15 = Group Panel Interview	None	7 days	RSPU personnel



	For SL 16 or equivalent to VP and above (can be simultaneous with preemployment exam) = Leadership and psychological assessment (outsourced) Interviews with Board members and Management			
	If candidate does not qualify the assessment, notifies Support/ TA/ Admin Heads of OP and returns all documents	None	4 hours	RSPU personnel
Forwards CI and BI reports/results to HRMG/RSPU	Receives reports/results	None	4 hours	RSPU personnel
	Prepares recommendation for PSB deliberation, including all materials, documents and presentations	None	5 days	RSPU/ODWPU personnel
	Total	None	15 days and 4 hours	



5. Promotion/Promotion with Rank Conferment

To provide career advancement to performing DBP employees

Office or	Human Resource Administration Department – Organizational Design and				
Division:	Workforce Planning L	<u> Jnit (ODWPU)</u>			
Classification:	Highly Technical	. 0			
Type of	G2G – Government to	o Government			
Transaction:	All internal applicants				
Who may avail:	All internal applicants				
	F REQUIREMENTS		WHERE TO	SECURE	
	for Vacant Position	SMD Sharepoint Portal (forms)			
	nagement Form (last	emb emarepent i estat (ienne)			
2 rating periods)	(
Updated Persona	I Data Sheet with	Civil Service	Commission or S	SMD Sharepoint Portal	
Work Experience		(forms)			
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON	
	ACTIONS	BE PAID	TIME	RESPONSIBLE	
Candidate	Receives initial	None	4 hours	ODWPU personnel	
submits the initial	requirements from candidate				
requirements	Candidate				
requirements	Schedules for			ODWPU personnel	
	leadership			OBVVI O porsonilor	
	assessment and				
	interviews				
	For SL 12	None	2 days		
	Leadership				
	assessment				
	For SL 16 and	None	2 days		
	above = Leadership	None	2 uays		
	and psychological				
	assessment				
	(outsourced)				
	Schedules interview	None	10 days	ODWPU personnel	
	with Board		*subject to		
	members and		availability of		
	Management	None	interviewers	ODWDI paraansal	
	If candidate does not meet the	None	4 hours	ODWPU personnel	
	requirements,				
	notifies Support/				
	TA/ Admin Heads of				
	OP and returns all				
	documents				
	Prepares	None	5 days	ODWPU personnel	
	recommendation for				
	PSB deliberation,				



including all materials, documents and presentations			
Total	None	18 days	

6. Onboarding/ Assumption

The process of conducting employee onboarding and assumption, including completeness of appointment requirements prescribed by the Bank, CSC and other regulatory agencies; Bank's mission, vision and core values; Bank's goals and strategic objectives and the general organization of the Bank.

Office or Division:	Human Resource Administration Department – Recruitment, Selection and Placement Unit (RSPU) and Organizational Design and Workforce Planning Unit (ODWPU)			
Classification:	Highly Technical			
Type of	G2G – Government to	o Government		
Transaction:	G2C – Government to			
Who may avail: CHECKLIST OF I		ternal or External Applicants		
Hiring (*Notarized, s		WHERE TO SECURE		
date as the date of a				
Medical Certificate [CS		Civil Service Commission website or		
Revised 2018] – 1 orig	-	HRAD-RSPU		
Accomplished Person		Civil Service Commission website		
Work Experience She		Sivil Solvido Solilillidololi Wobolto		
Affidavit of Relationsh		HRAD-RSPU		
Affidavit of Dependent		HRAD-RSPU		
Oath of Office [CS For		HRAD-RSPU		
2018] – 2 sets*				
Statement of Assets, Liabilities and		Civil Service Commission website		
Networth – 2 sets*				
Certificate of Assumpt		HRAD-RSPU		
Position Description F		HRAD-RSPU		
Form No. 1, Revised 2	-			
Certificate of Live Birth by the PSA or the LCF	` •	Philippine Statistics Authority (PSA) or Local Civil Registry		
If married, Marriage C		Philippine Statistics Authority (PSA) or Local Civil		
(duly authenticated by	the PSA or the LCR)	Registry		
- 1 original copy				
Accomplished Group Life Insurance Form		HRAD-RSPU		
- 1 original copy				
Signed Acceptable Use of Policy Form – 1		HRAD-RSPU		
original copy				
Accomplished DBP ID Form – 1 original		HRAD-RSPU		
copy		LIBAR ROPLI		
Request for Time Schedule		HRAD-RSPU		



CLIENT STEPS	AGENCY ACTIONS	BE PAID	TIME	RESPONSIBLE
appointee	FEES TO	PROCESSING	PERSON	
responsibilities with signature of the				
Brief description of duties and		HRAD-ODW	PU	
Certificate of Board Resolution		Office of the Corporate Secretary		
Officers/ Executives (SL 17/SVP up):				
Additional requireme				
BSP Verified Statement Affidavit (3 sets)		BSP website		
BSP Authorization to Querying (3 sets)		BSP website		
BSP Biodata (3 sets)		BSP website		
Officers/ Executives	(SL 12-16):			
Additional requireme				
Form No. 1, Revised 2				
Position Description F		HRAD-RSPU		
Certificate of Assumpt	tion to Duty – 2 sets	HRAD-RSPU		
2018] – 2 sets*	101 02, 11011000		-	
Oath of Office [CS Fo		HRAD-RSPL	 J	
Work Experience She		OIVII OCIVICE	Commission Web	OILO .
Accomplished Person		Civil Service	Commission web	site
same date as the date				
Promotion (*Notarize	nd should be the	INAU-KOPU	U UKAD-UDWF	·U
BSP Affidavit (3 sets)	Querying (3 Sets)		J or HRAD-ODWF	
BSP Biodata (3 sets) BSP Authorization to (Ouerving (3 sets)		J or HRAD-ODWF J or HRAD-ODWF	
				DI I
Additional requirement Executives:	its for Junior Officers/			
acceptance of resigna				
Letter of resignation/tr		Applicant		
(GSIS/ Pag-Ibig, etc.)		A 1' '		
Amortizations due for	salary deduction			
Schedule of existing L		Previous em	ployer	
Service Record		Previous em		
Certification of Leave	Credit Balances	Previous em		
Accountability	0 11: 0 1	<u> </u>		
Clearance from Mone	tary and Property	Previous em	ployer	
(e.g. bonuses, clothing				
other benefits received	•			
Certification of last sal		Previous em	ployer	
Certification of the late		Previous employer		
Approved permission	to seek transfer	Previous em	ployer	
(original and certifie				
transfer from other of				
agency: Additional				
·	n Other Government			
Financial Center, DBF		i manda Genter, DDF Head Office		
Payroll Account Numb		Financial Center, DBP Head Office		
government employer	Duleau of III	terrial Neverlue we	enoile	
BIR Form No. 2316 –	Bureau of Int	ternal Revenue we	pheito	
Registration] – for no existing Tax Identification Number				
BIR Form No. 1902 [Application for		Bureau of Internal Revenue website		
DID Form No. 1002 [A	Ruragu of Internal Povenue website			



Submits/ endorses complete assumption documents	Receives and evaluates complete assumption documents	None	3 days	RSPU/ODWPU personnel
	Prepares Recommendation Memo and Appointment Papers	None	25 candidates/ day Min = 70 For Hiring = 3 days For Promotion/ Promotion with Rank Conferment/ Rank Conferment = 4 days	RSPU/ODWPU personnel
	Prepares/ Routes appointment paper to signatories		3 days	
	Routes Certificate of Assumption to Duty and Oath of Office to signatories	None	3 days	
Receives signed compensation package, appointment paper	Prepares and Routes Report on Appointments Issued (RAI) for	None	4 days (Batch of 20)	Recruitment Specialist ODWP Analyst
and assumption to duty	submission to Civil Service Commission (CSC) Submission:		*submission of RAI to CSC is on or before	ODWPU Head CRMU Head
	Last week of the ff. month		the 30 th day of the succeeding month	HRAD Head
	Posts to iHRIS and submits complete documents to CSC	None	1 day	RSPU/ODWPU personnel
	Total	None	18 days	



7. Processing of Payroll of DBP Employees

The processing and crediting of Payroll to various Active and Separated DBP Employees including payment regular salaries and allowances, salary differentials, monetization of leave credits, final pay, loyalty, hazard pay et.al.

Office or Division:	Human Resource Administration Department – Compensation and			
Clessifiestion	Rewards Management Unit (CRMU)			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government			
Who may avail:	All DBP active and separated employees			
	F REQUIREMENTS		WHERE TO SEC	IIDE
Completed and duly a			WIILKE TO SEC	OIL
attendance/leave/ OT				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBL E
Completes attendance/leave/ OT/OB in the iHRIS, including approval	Processes Payroll Transactions Checks accuracy of the Payroll Prepares the Disbursement Voucher and attach all supporting documents for submission to Team Head Reviews mathematical accuracy of vouchers, and completeness of supporting documents.	None	1 day 4 hours	Payroll Specialists Team Head, Compensation Management Team
	Certifies correctness of the voucher Checks and certifies the availability of funds	None	3 hours	Budget Officer
	Approves the Disbursement Voucher	None	1 day	Head, Compensati on and Rewards Manageme nt Unit Head, HR- Admin Department



			Head, Human Resource Manageme nt Group Head, Sector Head President/CE O
Forwards the Disbursement Voucher and all supporting documents to Accounting Department	None	30 mins	Payroll Specialists
Sends via email the GL Upload Report to ADAD-Payroll Accounting and the Payroll Proof list to Cash Management	None	30 mins	Payroll Specialists
Total	None	3 days	



8. Issuance of Certificate of Leave Without Pay

The Certificate of Leave Without Pay (LWOP) is issued to all DBP active and separated employees for different purposes such as claim of separation/retirement benefits, Maturity claim, reconciliation of premium contribution, etc.

Office or Division:	Human Resource Administration Department – Compensation and Rewards Management Unit (CRMU)				
Classification:	Simple				
Type of	G2G – Government to G	overnment			
Transaction:	625 Government to Government				
Who may avail:	All active and separated	employees			
CHECKLIST C	F REQUIREMENTS		WHERE TO SEC	URE	
For maturity claim and reconciliation of premium contribution, request either thru email/phone call		HRAD-CRMU			
For claim of separa certificate of cleara	tion/retirement benefits, nce	HRAD-CRM	U		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
Sends request thru email or phone call indicating purpose to be stated in the certification	Receives and logs request	None	30 minutes	CRMU-Benefits staff	
Submits copy of certificate of clearance duly signed by concerned Bank Units	Validates attendance against records obtained from iHRIS, Historical Records Folder/File (HRF)	None	1 day and 4 hours	CRMU-Benefits staff	
	Prepares Certificate of LWOP	None	30 minutes	CRMU-Benefits staff	
	Reviews/Signs Certificate of LWOP against attendance records	None	1 day	Benefits Head	
	Communicates the signed certificate to the requesting party	None	30 minutes	CRMU-Benefits staff	
	Issues Certificate of LWOP and retain a file copy	None	30 minutes	CRMU-Benefits staff	
	Total	None	2 days, 6 hours		



9. Issuance of Authority to Travel AbroadThe Authority to Travel Abroad is issued to all active DBP for purposes of personal travel abroad.

Office or Division:	Human Resource Administration Department – Compensation and Rewards Management Unit (CRMU)					
Classification:	Simple					
Type of Transaction:	G2G – Government to Government					
Who may avail:	All active employees wh	no are travellin	g abroad on their	own personal		
	expense					
	F REQUIREMENTS		WHERE TO SE	CURE		
Certificate of Trave Legal Services Gro	Clearance (cleared by	iHRIS, unde	iHRIS, under Policies/Forms			
Printed copy of Apr		Employee				
Copy of Ticket or It		Employee				
	r of Pending work (for	Employee				
more than 5 working		Linployee				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE		
Sends Certificate of Travel Clearance (cleared by LSG), with complete attachments/ documents	Receives and logs request Validates completeness of submitted documents and checks leave balances	None	1 hour, 30 minutes	CRMU-Benefits staff		
	Prepares Authority to Travel Abroad	None	30 minutes	CRMU-Benefits staff		
	Reviews/Signs (initials) Authority to Travel Abroad against submitted documents	None	1 day	Benefits Head CRMU Head		
	Reviews/Signs Authority to Travel Abroad	None	1 day	HRAD Head – for Rank and File HRMG Head – for Officers		
	Communicates the signed Authority to Travel Abroad to the requesting party	None	30 minutes	CRMU-Benefits staff		
	Issue the signed Authority to Travel Abroad and retain a file copy	None	30 minutes	CRMU-Benefits staff		
	Total	None	2 days and 3 hours			



10. Acceptance of Resignation/Retirement/Transfer to Other Government Agency

The acceptance of resignation/retirement is prepared to document proper approval/ acceptance of separation/transfer to other government agency from the service of an employee.

Office or Division:	Human Resource Administration Department – Compensation and Rewards Management Unit (CRMU)			
Classification:	Complex	`	,	
Type of	G2G - Government to	o Client (Empl	loyee)	
Transaction:				
Who may avail:	All active employees government agency	who plans to i	resign/retire/transf	er to other
CHECKLIST OF I			WHERE TO SEC	CURF
Resignation letter/app		Employee	WIILKE TO CE	JOILE
retirement/request to t				
government agency				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Sends Resignation	Receives and logs	None	2 hours	CRMU-Benefits
letter/application for	request			staff
retirement/request to	N/ P I /			
transfer to other	Validates			
government agency	completeness/ accuracy of			
	submitted letter and			
	documents			
	Prepares	None	1 hour	CRMU-Benefits
	Acceptance Letter			staff
	Reviews/Signs	None	1 day and 4	CRMU-Benefits
	(initials) Acceptance		hours	Head
	Letter against			
	submitted			CRMU Head
	documents			HRAD Head
	Accepts/ approves	None	4 hours	HRMG Head
	retirement/	INOTIC	TIOUIS	TITANO FIGAL
	resignation/ transfer			
	to other government			
	agency (R&F)			
	Forwards the	None	2 days	CRMU-Benefits
	Acceptance Letter		processing	staff
	on retirement/		*	
	resignation/ transfer		*subject to	
	to other government		HRCom/ Board	
	agency and secure approval from the		meeting schedule	
	approvarironi me		scriedule	



	CSS Head, and			
	President and CEO			
	For notation of	None	*subject to	
	Board of Trustees	INOTIE	1	
			Board meeting schedule	
Determent	(for Senior Officers)	NI		ODMII Dana Cia
Returns the	Receives the	None	3 hours	CRMU-Benefits
approved/signed	approved/ signed			staff
Acceptance Letter	acceptance letter			
on Retirement/	D N .: (
Resignation/	Prepares Notice of			
Transfer	Acceptance using			
	CSC Form			5 0 11 1
	Reviews/ Signs	None	1 day and 4	Benefits Head
	(initials) Notice of		hours	
	Acceptance against			CRMU Head
	submitted			
	documents			HRAD Head
	Accepts/ approves	None	4 hours	HRMG Head
	retirement/			
	resignation/ transfer			
	to other government			
	agency			
	Communicates the	None	1 hour	CRMU-Benefits
	signed Acceptance			staff
	to the retiring/			
	resigning employee			
	Issue the signed	None	1 hour	CRMU-Benefits
	Notice of			staff
	Acceptance and			
	retain a file copy			
	Total	None	7 days	



11. Issuance of Certification of Employment with Compensation

The Certification of Employment is issued to all DBP active employees for different purposes such as loan applications, visa applications, employment and others.

Office or Division:	Human Resource Adı			pensation and	
Ologoification	Rewards Managemer	nt Unit (CRIVIL))		
Classification:	Simple	- 0		ant to Oliont	
Type of	G2G – Government to	o Government	:; G2C – Governm	ent to Client	
Transaction:	(Employee)				
Who may avail:	All DBP active and se	eparated empi		OUDE	
	F REQUIREMENTS WHERE TO SECURE DBP IHRIS ○ DBP IHRIS Self-Service 201 Admin				
Application thru the D	BP IHKIS				
			ıle/Employee Req		
			oll Local 6645/664	4/6640	
			payroll1@dbp.ph		
	AGENCY	○ hrad- FEES TO	payroll2@dbp.ph PROCESSING	PERSON	
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE	
Request certification	Evaluates	None	1 day	Payroll Specialist	
thru iHRIS	classification of	None	1 day	T ayron opecianst	
una irrito	information asset				
	and Identity/				
	Authority of request				
	party				
	party				
	Purpose of request				
	Confirms signatory	None	1 day	Team Head,	
				Compensation	
				Management	
				Team	
	For Head Office,	None	4 hours	Payroll Specialist	
	employee checks				
	status in iHRIS and				
	pick-up in HRMG				
	office				
	For Branch, email	None	4 hours	Payroll Specialist	
	the employee for				
	advance copy and				
	mail the original				
	document to the				
	designated				
	branch/BBG/				
	Lending Center	NI -	0.4		
	Total	None	3 days		



12. Issuance of Certification of Inclusion in the BIR Alpha list and BIR 2316 Form

The Certification is to affirm that the employees' tax withheld for the previous year was remitted and the 2316 form was received by BIR for the purpose of securing visa, loan applications and other legal purposes.

Office or Division:	Human Resource Administration Department – Compensation and Rewards Management Unit (CRMU)				
Classification:	Simple	IL OTHE (CRIVIC))		
	G2G – Government to	- Covernment	· COP Covernm	ont to Pusinoss	
Type of Transaction:		o Governmen	i, GZD – Governin	ieni io dusiness	
Who may avail:	Entity	paratad ampl	01/000		
CHECKLIST OF I	All DBP active and se	eparateu empi	WHERE TO SE	CUDE	
		DDD			
Request either thru iH	ikio/ emaii/		IHRIS Self-Service		
telephone call			ule/Employee Req		
		,	oll Local 6645/664	4/0040	
			payroll1@dbp.ph		
	AGENCY	○ hrad- FEES TO	payroll2@dbp.ph PROCESSING	PERSON	
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE	
Sends written	Evaluates	None	1 day	Payroll Specialist	
request/ online	Classification of	INOTIC	lady	ayron opecianst	
request thru iHRIS	information				
request till a li lixio	asset				
	asset				
	Identity/				
	Authority of				
	request party				
	roquoot party				
	Purpose				
	Confirms signatory	None	1 day	Team Head,	
				Compensation	
				Management	
				Team	
	For Head Office,	None	4 hours	Payroll Specialist	
	email the employee				
	for pick-up in				
	HRMG office				
	For Branch, email	None	4 hours	Payroll Specialist	
	the employee for				
	advance copy and				
	mail the original				
	document to the				
	designated				
	branch/BBG/				
	Lending Center	N1 -	0.1		
	Total	None	3 days		



13. Processing of Alpha list and Submission of 2316 Forms to BIR

This is processing of BIR Alphabetical List of Employees as of December 31 and submission of duly signed 2316 forms to BIR.

Office or Division:	Human Resource Administration Department – Compensation and			
	Rewards Managemer	nt Unit (CRMU	J)	
Classification:	Highly Technical			
Type of	G2G – Government to	o Governmen	t; G2B – Governm	ent to Business
Transaction:	411.555 d			
Who may avail:	All DBP active and separated employees			
	REQUIREMENTS WHERE TO SECURE			
BIR Form 2316			Self-Service Payro	oli Module/Payroli
		Reports		
	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
	Generate the Alpha list Report for submission to BIR Reconcile and Checks accuracy of the report	None	5 days	Payroll Specialist
	Forward the report to Tax Management Unit for processing and upload to EFPS	None	2 hours	Payroll Specialist
	Sends Email advisory to all employees upon finalization and accessibility of the BIR 2316 forms in the IHRIS	None	2 hours	Payroll Specialist
Sends the duly signed BIR 2316 forms to HRMG	Receives and review duly signed BIR 2316 forms from branches and departments	None	4 hours	Payroll Specialist
	The HRMG Head signs all the BIR 2316 forms	None	5 days	Head of HRMG
	Scanning and digitization of all the BIR 2316 forms	None	3 days and 4 hours	Payroll Specialist
	Preparation of the documents to be submitted to BIR on or before the last day of February of the following year	None	4 hours	Payroll Specialist



	CD or Flash Drive containing all the scanned 2316 Forms and BIR Alphalist (7.1, 7.3 and 7.4)			
	Notarized Sworn Declaration duly signed by the HRMG Head certifying that the soft copies of the said BIR forms contained in the CD/Flash drive are the complete and exact copies of the original thereof. Transmittal forms (Taxpayer and BIR Copy) Certified List of Employees who are qualified for substituted filing of			
	ITR (Annex F)			
Receives the duly signed BIR Forms 2316	Sends the personal copies of 2316 to employees	None	5 days	Payroll Specialist
	Total	None	20 days	



14. Retrieval of 201 File Documents

The 201 File document is retrieved to support or verify information on personal and employment history of the employee. Upon request of the DBP active and separated employee, a certified copy of his/her 201 File document is provided for various purposes such as personal file, employment, claims and others.

Office or Division:	Human Resource Administration Department – Human Resource			
	Information Managem	nent Unit (HRI	MU)	
Classification:	Simple			
Type of	G2G – Government to	o Government	İ	
Transaction:				
Who may avail:	All DBP active and se	parated empl		
	REQUIREMENTS		WHERE TO SE	CURE
Request thru letter or	email	HRAD-HRIM	1U	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Sends written request	Evaluates	None	4 hours	Sr. HRIM Specialist/
	Identity/ authority of requesting			Records Officer
	party Purpose			
	Communicates/ coordinates with requesting party Documents for release	None	4 hours	Sr. HRIM Specialist/ Records Officer
	Date of return of folder/document			
	Retrieves requested record	None	1 day	Sr. HRIM Specialist/ Records Officer
	Indicates appropriate certifications; signs	None	2 hours	Sr. HRIM Specialist/ Records Officer
	Records and release requested document	None	2 hours	Sr. HRIM Specialist/ Records Officer
	Total	None	2 days and 4 hours	



15. Issuance of Service Record

The Service Record is issued to all DBP active and separated employees to support GSIS claims and for those transferring to other government agency.

Office or Division:	Human Resource Administration Department – Human Resource			
	Information Managem	nent Unit (HRI	MU)	
Classification:	Simple			
Type of	G2G – Government to	o Government	t	
Transaction:	A !! 555			
Who may avail:	All DBP active and separated employees			
CHECKLIST OF I			WHERE TO SE	CURE
Request either thru iH		HRAD-HRIM	1U	
telephone call/ walk-ir	1			
	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
Sends written	Reviews	None	4 hours	Sr. HRIM
request/ online				Specialist/
request thru iHRIS	Identity/			Records Officer
	authority of			
	requesting			
	party			
	_			
	Purpose	NI	0.1	O. LIDIM
	Reviews and	None	2 hours	Sr. HRIM
	generates Service Record if readily			Specialist/ Records Officer
	available in the			Necords Officer
	IHRIS			
	Updates Service	None	1 day	Sr. HRIM
	Record where			Specialist/
	necessary, from			Records Officer
	201 Folder at			
	the HRMG			
	vault			
	Service Card			
	(manual) at			
	the HRMG			
	vault			
	Microfilmed			
	Records from			
	the			
	Corporate			
	Secretary			
	Other possible			
	source			
	documents			
	uocumenta]	



Builds or updates Service Record in the iHRIS (Service Record of employees prior to HRIS not readily available in the iHRIS)	None	4 hours	Sr. HRIM Specialist/ Records Officer
Reviews/ Signs as the GSIS authorized signatory, otherwise, the GSIS authorized alternate will sign	None	4 hours	Sr. HRIM Specialist/ Records Officer
Records and releases the Service Record	None	2 hours	Sr. HRIM Specialist/ Records Officer
Total	None	3 days	



16. Issuance of Certification of Employment without Compensation

The Certification of Employment is issued to all DBP active employees for different purposes such as loan applications, visa applications, employment and others.

Office or Division:	Human Resource Administration Department – Human Resource			
	Information Managen	nent Unit (HRI	MU)	
Classification:	Simple			
Type of	G2G – Government t	o Governmen	t	
Transaction:				
Who may avail:	All DBP active and se	eparated empl		
CHECKLIST OF			WHERE TO SE	CURE
Request either thru iH	IRIS/ email/	HRAD-HRIN	1 U	
telephone call				
	1051101/		DD 00500000	DED0011
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Sends written	Evaluates	None	1 day	Sr. HRIM
request/ online				Specialist/
request thru iHRIS	Classification of			Records Officer
	information			
	asset			
	Identity/			
	Authority of			
	request party			
	Purpose			
	Communicates/	None	4 hours	Sr. HRIM
	coordinates with			Specialist/
	requesting party			Records Officer
	Classification of			
	Classification of information			
	requirement			
	for release of			
	information			
	per existing			
	guidelines			
	Turn-around-			
	time			
	agreement			
	Confirms signatory	None	4 hours	Sr. HRIM
	and release			Specialist/
				Records Officer
	For Head Office,	None	4 hours	Sr. HRIM
	email the employee			Specialist/
	for pick-up in			Records Officer
	HRMG office			



For Branch, email the employee if it's for pick-up or mailing	None	4 hours	Sr. HRIM Specialist/ Records Officer
Retains one copy			
Total	None	3 days	



17. Verification of Employment Information

The Verification of Employment Information is to affirm the validity of information and/or submitted Certificate of Employment.

Office or Division:	Human Resource Administration Department – Human Resource				
	Information Managen	nent Unit (HRI	MU)		
Classification:	Simple				
Type of	G2G – Government to				
Transaction:	G2B – Government to				
Who may avail:	All DBP active and se	parated empl			
	REQUIREMENTS		WHERE TO SE	CURE	
Request thru email		HRAD-HRIM	<u>1U</u>		
Certificate of Employr	nent (submitted by				
DBP employee)					
	1.0=1101/				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
Sends email request	Evaluates	None	1 day	Sr. HRIM	
				Specialist/	
	Classification of			Records Officer	
	information				
	asset				
	Identity/				
	Authority of request party				
	request party				
	Purpose				
	Communicates/	None	4 hours	Sr. HRIM	
	coordinates with			Specialist/	
	requesting party			Records Officer	
	Classification of				
	information				
	requirement				
	for release of				
	information				
	per existing				
	guidelines				
	Turn-around-				
	time				
	agreement				
	Confirms signatory	None	4 hours	Sr. HRIM	
	2 3 min no dignatory	. 10110		Specialist/	
				Records Officer	
	Total	None	2 days		



18. Issuance of Certificate of Performance Rating

The Certificate of Performance Rating is issued to all DBP active employees for promotion, employment and loan purposes.

Office or Division:	Human Resource Administration Department – Performance			
	Management Unit (PI			····arioo
Classification:	Simple			
Type of	G2G – Government to Government			
Transaction:				
Who may avail:	All active employees			
CHECKLIST OF I			WHERE TO SE	
Written request/ online	e request thru iHRIS		iHRIS Porta	al
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Sends written request/ online request thru iHRIS	Evaluates Classification of information asset Identity/ Authority of request party Purpose Confirms signatory For Head Office, email the employee for pick-up in	None None None	1 day 1 day 4 hours	PMU staff PMU staff PMU staff
	HRMG office For Branch, email the employee for advance copy and mail the original document to the designated branch/BBG/Lending Center	None	4 hours 3 days	PMU staff



LEARNING AND DEVELOPMENT DEPARTMENT



1. Processing of Request for Travel Authority for Official Training/Study Abroad on Full Scholarship

The Request for Travel Authority is issued to DBP officials and employees who were accepted to undergo grant-funded training and study programs abroad. The HRMG – Learning and Development Department facilitates the submission of request for travel authority to the Department of Finance (DOF) as its mother agency.

Type of Transaction: Who may avail: CHECKLIST OF R Notice of Acceptance f DOF Request for Trave Approved Nomination Letter of Invitation from CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD	from the Sponsor el Authority Form	Sponsoring /	WHERE TO SE	CLIDE			
Transaction: Who may avail: CHECKLIST OF R Notice of Acceptance f DOF Request for Trave Approved Nomination Letter of Invitation from CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD	DBP Employees EQUIREMENTS from the Sponsor el Authority Form	Sponsoring /	WHERE TO SE	CLIDE			
Who may avail: CHECKLIST OF R Notice of Acceptance f DOF Request for Trave Approved Nomination Letter of Invitation from CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD	from the Sponsor el Authority Form			CLIDE			
CHECKLIST OF R Notice of Acceptance f DOF Request for Trave Approved Nomination Letter of Invitation from CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD	from the Sponsor el Authority Form			CURE			
Notice of Acceptance f DOF Request for Trave Approved Nomination Letter of Invitation from CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD	from the Sponsor el Authority Form						
DOF Request for Trave Approved Nomination Letter of Invitation from CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD	el Authority Form		A				
Approved Nomination Letter of Invitation from CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD	•	110140 100	agency				
Letter of Invitation from CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD		HRMG-LDD					
CLIENT STEPS Sends request or letter of acceptance to HRMG-LDD		HRMG-LDD					
Sends request or letter of acceptance to HRMG-LDD		Sponsoring a	agency				
letter of acceptance to HRMG-LDD	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE			
f a	Prepares Request for Travel Authority using the DOF Form and Letter Request to Secretary of Finance for PCEO approval Reviews and finalizes letter, form and attachments for DOF and affix	None	4 hours 4 hours	Career Management Officer/Analyst (LDD-Succession Planning and Career Development Unit) Head, Learning and Development Department			
1	initials Recommends approval to the OP/CEO thru CSS Head	None	1 day	Head, Human Resource Management Group President and CEO			
	Approves request/signs endorsement to the Secretary of	None	1 day	President and CEO			



2. Processing of Request for Training Certification

Training certification is issued by the LDD-Training Unit to requesting DBP employees, retirees and resignees. The document is an attestation that the employee has attended or completed a training program (conducted in-house or external) for a specific period during employment in DBP.

Office or Division:	DBP Learning and Development Department			
Classification:	Simple			
Type of Transaction:	G2C – Government to	o Client (Empl	oyee)	
Who may avail:	Existing DBP Employ DBP Retirees and Re		Certificate of Clea	arance)
CHECKLIST OF	REQUIREMENTS		WHERE TO SE	CURE
	anagement Group to details: quest covered (year) ss or mailing address rtification will be sent	c/o requesting employee		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submits letter request to HRMG-LDD	Receives request and endorses to the Office of the Department Head	None	1 day	Receiving Unit
	Reviews request and assigns to Training / Specialist/ Analyst	None	4 hours	LDD Head
	Training Specialist/ Analyst generates training records from the system	None	1 day	Training Specialist/Analyst, LDD- Training Unit
	Validation and Review of Training Certification	None	4 hours	Unit Head
	Signs Training Certification	None	4 hours	LDD Department Head
	Sends Training Certification (via email / mail)	None	4 hours	Training Specialist/Analyst, LDD- Training Uni
TOTAL None 4 days				



3. Processing of Request for Certification on Service Obligation Requirements

The certification on service obligation is issued to requesting DBP employees who are required to submit such document as part of a requirement for another program which include among others, long-term training, foreign and local scholarships, study leave or other purposes.

Office or Division:	DBP Learning and Development Department			
Classification:	Simple			
Type of Transaction:	G2C – Government to	Client (Empl	oyee)	
Who may avail:	Existing DBP Employ	ees		
CHECKLIST OF	REQUIREMENTS		WHERE TO SE	CURE
Letter Request addressed to the Head, Human Resource Management Group to include the following details: a. Purpose of request b. Contact details		c/o requestir		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submits letter request to HRMG-LDD	Receives request and endorses to the Office of the Department Head	None	1 day	Receiving Unit
	Reviews request and assigns to Training Officer/Specialist/ Analyst	None	4 hours	LDD Head
	Training Specialist/ Analyst validates Service Obligation record and prepares certification	None	4 hours	Training Specialist/Analyst, LDD- Training Unit
	Reviews and signs the Certification	None	2 hours	Unit Head
	Signs Training Certification	None	4 hours	LDD Department Head
	Sends Training Certification (via email / mail)	None	2 hours	Training Specialist/Analyst, LDD- Training Unit
	TOTAL	None	3 days	



4. Processing of Request for Study Visit

As a learning organization, DBP accommodates request for study or institutional visits from various organizations to promote and share the bank's experience, programs and practices on various program areas. The LDD-Training Unit facilitates the conduct of the study visit in close coordination with the requesting organization.

Office or Division:	DBP Learning and Development Department				
Classification:	Complex				
Type of	G2B – Government to	Business			
Transaction:	G2G – Government to				
	Universities/Schools/0		ED-accredited), SI	UCs, Autonomous	
Who may avail:	Educational Institution	-			
	Foreign Institutions/Ba				
CHECKI IST OF	ADFIAP Member ban REQUIREMENTS	KS	WHERE TO SE	CLIDE	
	essed to the President	o/o roquostin		CURE	
and CEO of the Bank		c/o requestin	ig agency		
following information					
prior to target schedu					
	objective of study				
b. Target Date a	-				
	file of delegates				
	on, website address				
	nts (Agency Profile,				
List of Officers					
e. Permit/Cleara	nce from CHED for				
schools/unive	ersities				
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON	
	ACTIONS	BE PAID	TIME	RESPONSIBLE	
Submits letter	Receives request	None	4 hours	Receiving Unit	
request to DBP	and endorses to the				
Office of the	Office of the				
President and CEO	Department Head,				
	HRMG	N 1	4.1	LIDMOLL	
	Endorses to	None	4 hours	HRMG Head	
	HRMG-LDD for				
	evaluation /				
	appropriate action Assigns request to	None	4 hours	LDD Head	
	the Head, LDD-	None	4 110015	LDD Head	
	Training Unit				
	Evaluates and	None		Training	
	verifies	140110		Specialist/Analyst,	
	attachments			LDD- Training Unit	
Responds to further	Designs program	None	2 days	Training	
verification and	and Invites internal			Specialist/Analyst,	
provides additional	resource person;			LDD- Training Unit	
information, if	reserves venue			9	
needed					
	Confirms	None	2 hours		
	availability for				



	requested study visit			Training Specialist/Analyst,
Arranges for group arrival and departure from DBP on agreed schedule	Secures security clearance	None	2 hours	LDD- Training Unit
	Prepares program materials	None	2 days	Training Specialist/Analyst, LDD- Training Unit
	Conduct study visit	None	1 day	LDD Training Unit
	TOTAL	None	7 days	



EMPLOYEE RELATIONS DEPARTMENT – HEALTH AND WELLNESS UNIT



1. Processing and Approval of Medical Claims

Office or Division:	Employee Relations Department – Health and Wellness Unit			
Classification:	Complex			
Type of Transaction:	G2C - Government to Clie	ent (Employee)		
Who may avail:	DBP Employees/ Internal	Clients		
CHECKLIST C	OF REQUIREMENTS WHERE TO SECURE			URE
Medical Reimburse	ment Form	Health and	l Wellness Unit Di Office	3P 5th floor Head
Medical Certificate/ Discharge Summary	·	Hosp	oital/Facility/Medic	cal Provider
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
DBP Employee submits Medical Claims to Claims processor(Medical Staff)	Claims processor Analyzes/process the medical claims in accordance with the implementing guidelines of the DBP New Health Care Plan	None	5 days	Medical Claims Processor (Medical Staff)
	Claims processor receives, classify and check completeness of supporting documents of medical claims of Head Office and Branches personnel: optical, dental, laboratories, out-patient consultations and medicines, confinement of employees and/qualified dependents, Annual Executive Check-up(for officers) and Annual Physical Examinations (for Rank and File) employees.	None		Medical Claims Processor (Medical Staff)
	Process, compute allowable amount of the medical claim	None		Medical Claims Processor (Medical Staff)
	Medical Office/Physician evaluates and recommends for approval all medical	None		·



claims consistent with supporting documents and in accordance with			
Bank policies and			
Health Care program			
guidelines.			
Head(HWU)/Physician	None		Head(HWU)/Phys
Approves/disapprove			ician
(all) medical claims, etc			
Medical Claims Staff	None		Medical Claims
Post claims to individual			Processor
records through iHRIS			(Medical Staff)
representing			
payment/reimbursement			
of medical claims			
(Medical Claims			
System)	Nissa		Madiadolaina
Medical Claims Staff	None		Medical Claims
numbers encodes and			Processor
segregate approved			(Medical Staff)
claims. Prepares transaction report for			
submission to Provident			
Fund.			
Medical Claims Staff			Medical Claims
prepare transaction			Processor
report			(Medical Staff)
 Medical Claims staff			Medical Claims
submits to Provident			Processor
Fund			(Medical Staff)
Provident Fund			Provident Fund
prepare's check for			
hospital/fund transfer to			
employee's account			
Total	None	5 days	



OFFICE OF THE CORPORATE SECRETARY



1. Request for Copies of Board, Committee Resolutions and their Supporting Documents, and Administrative Issuances

Processes and procedures for Simple Requests for Copies of Board and Committee Resolutions and Supporting Documents Received via Email or Printed Request

Office or Division:	Office of the Corporate Secretary (OCS) - Records and Archives Unit (RAU)				
Classification:	Simple Transaction				
Type of Transaction:	G2G - Government to	Government			
	G2C – Government to				
Who may avail:	Requesting Bank Uni	ts and Regula			
CHECKLIST OF RI			WHERE TO S	ECURE	
Email or Memorandum re	quest	c/o requestir	ng Bank unit		
			T		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
Submits memorandum	Accepts and	None	30 minutes	OCS-RAU Receiving	
request addressed to	validates the			Officer/Employee	
the Corporate Secretary	request				
via email (<u>ocs-</u>					
rau@dbp.ph) or in					
printed copy	Verifies the subject	None	4 hours	OCS-RAU Receiving	
	matter of the	None	4 110015	Officer/Employee	
	request on the			Officer/Employee	
	Document				
	Management				
	System				
	Locates the		1 hour	OCS-RAU Receiving	
	pertinent Book of			Officer/Employee	
	Minutes of the			. ,	
	resolution/				
	administrative in the				
	vault and				
	reproduces the				
	requested number				
	of copies			000 000	
	Prepares		1 hour	OCS-RAU Receiving	
	transmittal/reply slip			Officer/Employee	
	and attaches				
	photocopy of BR/ECR/Com				
	Resolution/				
	administrative				
	issuance to be				
	endorsed to the				
	Head of RAU				
	Reviews the		4 hours	OCS-RAU Head	
	document and puts			2301071000	
	initial if in order				



	Forwards the transmittal/reply slip and the copy of the requested document to the		30 minutes	OCS-RAU Receiving Officer/Employee
	Corporate Secretary			
	Reviews and signs the transmittal slip of the requested document		4 hours	Corporate Secretary
Receives the requested document	Delivers requested document to the requester or sends via email		30 minutes	OCS-Administrative Staff/ OCS-RAU Receiving Officer/Employee
	Files duly acknowledged copy		30 minutes	OCS-RAU Receiving Officer/Employee
	Total	None	2 days	



2. Request for Issuance of Secretary's Certificate or Certification

Processes and procedures for Requests for Secretary's Certificate of Board and Committee Resolutions

Office or Division:	Office of the Corporate Secretary (OCS) - Records and Archives Unit (RAU)			
Classification:	Complex			
Type of Transaction:	G2G - Government to			
	G2C – Government to			10
Who may avail:	Requesting Bank Uni	ts, Bank Clien	ts, Other Regulate	ory/Government
CHECKLIST OF RI	Agencies		WHERE TO S	TCUDE
		a/a raquastir	WHERE TO S	
Email or Memorandum re	equesi	c/o requestir	ng Bank unit/reque	esting party
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submits memorandum request addressed to the Corporate Secretary via email (ocs-rau@dbp.ph) or in printed copy	Receives written/email request for Secretary's Certificate/ Certification from other Bank Units	None	1 hour	OCS-RAU Receiving Officer/Employee
	Verifies covering Board or Committee resolution or administrative issuance	None	4 hours	OCS-RAU Officer/Employee
	Prepares draft of Secretary's Certificate and transmittal slip	None	4 hours	OCS-RAU Officer/Employee
	Forwards to the Head of RAU for review and verification	None	1 hour	OCS-RAU Officer/Employee
	Reviews and verifies the information stated in the Secretary's Certificate	None	8 hours	OCS-RAU Head
	Forwards to Asst. Corporate Secretary for review	None	1 hour	OCS-RAU Officer/Employee
	Reviews the final copy of Secretary's Certificate and the reply/ transmittal slip for	None	8 hours	Assistant Corporate Secretary



	endorsement to the Corporate Secretary			
	Prints four original copies of the Secretary's Certificate to be endorsed to the Corporate Secretary	None	1 hour	OCS-RAU Officer/Employee
	Reviews and signs the Secretary's Certificate and transmittal slip	None	8 hours	Corporate Secretary
	Forwards the signed Secretary's Certificate to Legal Services Group (LSG) for notarization	None	2 hours	OCS-RAU Officer/Employee
Receives the requested document	Upon receipt from LSG of the notarized document, transmits one original copy the document to the requesting party	None	2 hours	OCS-RAU Officer/Employee
	Total	None	5 days	



3. Request for Accounts Verification/Additional Copies of BRs/ECRs/Committee Resolutions and other Administrative Issuances

Processes and procedures for Simple Requests for Accounts Verification/Additional Copies of BRs/ECRs/Committee Resolutions and other Administrative Issuances Received via Email

Office or Division:	Office of the Corporate Secretary (OCS) - Records and Archives Unit (RAU)			
Classification:	Simple Transaction			
Type of	G2G – Government to Government			
Transaction:				
Who may avail:	Requesting Bank Unit	ts		
CHECKLIST OF	REQUIREMENTS WHERE TO SECURE			
Email or Memorandu	m request	c/o requestin	ig Bank unit/reque	esting party
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submits memorandum request addressed to the Corporate Secretary via email (ocs-rau@dbp.ph) or in printed copy	Receives the written request. Retrieves and prints e-mail memo for verification	None	2 hours	OCS-RAU Receiving Officer/Employee
	Verifies the information from the computerized indexing system	None	2 hours	OCS-RAU Officer/Employee
	Prepares the requested document/s for transmittal	None	2 hours	OCS-RAU Officer/Employee
	Prepares the reply/ transmittal slip	None	2 hours	OCS-RAU Officer/Employee
	Forwards the requested document and the transmittal slip to the OCS-RAU Head	None	30 minutes	OCS-RAU Officer/Employee



	Reviews the document	None	4 hours	OCS-RAU Head
	Forwards the same to the Asst. Corporate Secretary for his review and endorsement to the Corporate Secretary	None	30 minutes	OCS-RAU Officer/Employee
	Reviews, initials and forwards to Corporate Secretary for approval/ signature	None	4 hours	Assistant. Corporate Secretary
	Reviews and signs the transmittal slip of the requested document	None	4 hours	Corporate Secretary
Receives the requested document	Transmits to the requesting party	None	2 hours	OCS-RAU Officer/Employee
	Files signed reply/transmittal copy for reference	None	1 hours	OCS-RAU Officer/Employee
	Total	None	3 days	



4. Request for No Gift Policy Opinion

Processes and procedures for Simple Requests for No Gift Policy (NGP) Opinion under the Bank's Revised No Gift Policy Received via Email or Printed Copy

Office or Division:	Office of the Corporate Secretary – Corporate Governance Unit (OCS-CGU)			
Classification:	Simple Transaction			
Type of	G2C – Government to Client (Employee)			
Transaction:				
Who may avail:	Requesting Bank Uni	ts/Officers/Em	plovees	
	REQUIREMENTS		WHERE TO SE	CURF
Accomplished No Git		Office of the	Corporate Secret	
Form	it i olioy Glodianos		overnance Unit	ary (000)
1 Ollii		OCS Portal	overnance onit	
	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
Submit request for	Receives	None	1 hour	OCS-CGU
No Gift Policy		None	i iloui	
1	written/email duly			Officer/Employee
(NGP) Opinion by	accomplished			
filling out the	request form for			
Clearance Form if	NGP Clearance			
printed copy to the	with supporting			
Head, OCS or	documents a			
through the official				
email address: ocs-				
cgu@dbp.ph				
	Checks	None	1 hour	OCS-CGU
	completeness of the			Officer/Employee
	details written in the			
	form and the			
	supporting			
	documents			
	Evaluates the	None	4 hours	OCS-CGU
	request in			Officer/Employee
	accordance with the			
	Bank's No Gift			
	Policy			
	In the request is in	None	30 minutes	OCS-CGU
	order, endorse to			Officer/Employee
	the CGU Head for			
	initial			
	Reviews and puts	None	1 hour	OCS-CGU Head
	initials on the NGP			
	Clearance Form			
	Forwards the form	None	30 minutes	OCS-CGU
	to the Corporate			Officer/Employee
	Secretary			
	Reviews the	None	2 hours	Corporate
	request and if in			Secretary



	order, signs the form endorsing the request for approval of the DBP			
	Chairman Forwards the form to the Office of the Chairman	None	1 hour	OCS-CGU Officer/Employee
	Reviews the request and approves the request by signing the form	None	8 hours	Chairman of the Board
	Forwards the signed form to OCS-CGU	None	1 hour	Office of the Chairman Employee
	Receives the signed Clearance Form	None	1 hour	OCS-CGU Officer/Employee
	Scans the signed Clearance Form together with all supporting documents	None	1 hour	OCS-CGU Officer/Employee
Receives the approved NGP Clearance Form	Transmits thru email copy of the approved Clearance to requesting Bank Unit/s/Officer/s/Emp loyee/s, copy furnished HRMG- LDD Training Unit	None	2 hours	OCS-CGU Officer/Employee
	Total	None	3 days	



5. Servicing of Requests for Documents Outside the Bank or to any Third Party, Government Official, Bureau, Office or Agency any Bank Information as Classified as Highly Restricted (Minutes and Transcription of the Proceedings of Meetings of BRs/ECRs/ Committee Resolutions)

Processes and procedures for Simple Requests for Copies of Board and Committee Resolutions and Supporting Documents Received via Email/written request

Office or Division:	Office of the Corporate Secretary			
Classification:	Complex			
Type of	G2G – Government to Government			
Transaction:				
Who may avail:	Requesting Bank Units			
	REQUIREMENTS		WHERE TO SE	
Board and Committe			Corporate Secret	
Supporting documen	ts to (1) above	Office of the	Corporate Secret	ary
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submits request	Accepts and	None	1 hour	OCS-RAU
through the official	validate the request			Receiving
email address, ocs-				Officer/Employee
rau@dbp.ph/				
written request	Verifies resolutions	Nana	4 1	OCC DALL
	from the Document	None	4 hours	OCS-RAU
	Management			Officer/Employee
	System			
	Oystem			
	Reproduces the	None	1 hour	OCS-RAU
	copy of resolution			Officer/Employee
	and put watermark			. ,
	for the use of			
	specific			
	individual/group and			
	classified as Highly			
	Restricted			000 541:
	Prepares	None	4 hours	OCS-RAU
	memorandum for			Officer/Employee
	the Board of			
	Directors for			
	approval of release of the resolution			
	Reviews, initials	None	8 hours	Assistant
	and forwards the	INOTIC	OTIOUIS	Corporate
	memorandum to the			Secretary
	Corporate Secretary			Joseph
	for signature			
	3			
1	<u> </u>	l	L	l



Signs the memorandum and submit thru the Office of the	None	8 hours	Corporate Secretary
President/CEO (for Board Approval)			
The Board Unit notifies the Records and Archives Unit the approved request to release Resolution	None	4 hours	OCS- Administrative Staff
Prepares transmittal/reply slip and attaches photocopy of Resolution. Forwards to the Unit Head for initial	None	4 hours	OCS-RAU Unit Head
Reviews and initials and forwards to the Corporate Secretary for signature	None	4 hours	Assistant Corporate Secretary
Signs the transmittal slip of the requested BRs	None	4 hours	Corporate Secretary
Delivers requested document and files duly acknowledged copy	None	30 minutes	OCS-Admin Staff
Total	None	5 days, 2 hours and 30 minutes	



6. Servicing of Requests for Documents Outside the Bank of to any Third Party, Government Official, Bureau, Office or Agency any Bank Information as Classified as Confidential and For Internal Use (Bank's Administrative Issuances, Book of Signatures, Manuals)

Processes and procedures for Simple Requests for Copies of Board and Committee Resolutions and Supporting Documents Received via Email/written request

Office or Division:	Office of the Corporate Secretary			
Classification:	Complex			
Type of	G2G – Government to Government			
Transaction:				
Who may avail:	Requesting Bank Units			
	REQUIREMENTS		WHERE TO SEC	
Board and Commit		Office of the Corporate Secretary		
2. Supporting docume	ents to (1) above	Office of the	Corporate Secret	ary
	T = = = = = = = = = = = = = = = = = = =		T = = = = = = = = = = = = = = = = = = =	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submits request through the official email address, ocs- rau@dbp.ph/ written request	Accepts and validate the request	None	1 hour	OCS-RAU Receiving Officer/Employee
	Verifies resolutions from the Document Management System	None	4 hours	OCS-RAU Officer/Employee
	Reproduces the copy of resolution and put watermark for the use of specific individual/group and classified as Confidential	None	1 hour	OCS-RAU Officer/Employee
	Prepares memorandum for the President and CEO for approval of release of the document	None	4 hours	OCS-RAU Officer/Employee
	Reviews, initials and forwards the memorandum to the Assistant Corporate Secretary for initials	None	8 hours	OCS-RAU Unit Head



Reviews, initials and forwards the memorandum to the Corporate Secretary for signature	None	8 hours	Assistant Corporate Secretary
Signs the memorandum and submit to the Office of the President/CEO	None	8 hours	Corporate Secretary
Approves the release of the document	None	8 hours	President and Chief Executive Officer
Prepares transmittal/reply slip and attaches photocopy of Administrative Issuances. Forwards to the Unit Head for initial	None	1 hour	OCS-RAU Officer/Employee
Reviews and initials and forwards to the Assistant Corporate Secretary	None	2 hours	OCS-RAU Unit Head
Reviews and initials and forwards to the Corporate Secretary for signature	None	2 hours	Assistant Corporate Secretary
Signs the transmittal slip of the requested Administrative Issuances	None	4 hours	Corporate Secretary
Delivers requested document and files duly acknowledged copy	None	1 hour	OCS-Admin Staff
Total	None	6 days and 5 hours	



7. Request for Numbering of DBP Administrative Issuances

Processes and procedures for Simple Requests for Numbering of DBP Circulars, Office Orders, Memorandum Orders, Sector Orders, and Group Orders

Office or Division:	Office of the Corporate Secretary-Records and Archives Unit (OCS-RAU)			
Classification:	Simple Transaction			
Type of	Government to Government			
Transaction:				
Who may avail:	Requesting Bank	Units		
CHECKLIST OF R	EQUIREMENTS		WHERE TO S	SECURE
Request Memorandum printed or email		Prepared by requesting Bank unit		
2. Administrative Issu Office Orders, Memo Sector Orders, and G	randum Orders,	Prepared by requesting Bank Unit, duly signed per Manual of Approving Authorities		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSI NG TIME	PERSON RESPONSIBLE
Submits memorandum request addressed to the Corporate Secretary via email (ocs-rau@dbp.ph) or in printed copy with attached original and/or scanned copy of Administrative Issuance.	Receives request together with the copy of Administrative Issuance/s.	None	30 minutes	OCS-RAU Receiving Officer/Employee
	Evaluates the document as to correctness of Authorized Signatory. Affixes chronological number of the Administrative Issuance Prepares the PDF file and, if needed, lists concerned units to e-mail	None	2 hours	OCS-RAU Assigned Staff



	Reviews and initials the PDF and forwards to Corporate Secretary for approval/ signature	None	4 hours	OCS-RAU Head/ Assistant Corporate Secretary
	Approves uploading in the OCS portal and certifies authenticity of the copy of Administrative issuance	None	4 hours	Corporate Secretary
Receives numbered and/or certified true copy of administrative issuance.	Transmits Certified Administrative Issuance via e- mail to concerned Bank Unit/s	None	30 minutes	OCS-RAU Assigned Staff
Views/downloads/ prints copy of Administrative ssuance in the OCS Portal.	Uploads Certified True Copy of Administrative issuance in the OCS Portal.	None	1 hour	
	Total	None	1 day and 4 hours	



8. Request for Numbering of Travel Assignment Order
Procedure for servicing request for numbering of Travel Assignment Order (TAO)

Office or Division:	Office of the Corporate Secretary-Records and Archives Unit (OCS-RAU)				
Classification:	Simple Transaction				
Type of	Government to Government				
Transaction:	Government to Cli				
Who may avail:	Requesting Bank	Units/Emplo			
CHECKLIST OF R			WHERE TO SECURE		
Original and Duplicate Assignment Order	Original and Duplicate Copy of Travel Assignment Order		Prepared by requesting Business Unit/Employee		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSI NG TIME	PERSON RESPONSIBLE	
Submits original and duplicate copy of TAO	Receives TAO and stamp date and time of receipt on the face of the document. Checks the signature of the authorized official and	None	30 minutes 3 hours	OCS-RAU Receiving Officer/Employee OCS-RAU Assigned Staff	
	period covered based on MAA Affixes chronological number of the TAO		30 minutes		
Receive original copy of TAO	Get duplicate copy of TAO and file.				
	Total	None	4 hours		



LEGAL SERVICES GROUP



1. Issuance of Clearance of No Pending Administrative Case

Administrative Legal Department (ALD) of the Legal Services Group (LSG), as the clearing unit, certifies whether or not an employee has no pending administrative case, i.e., Travel Clearance and Loan-Related Clearances such as DBP Cooperative Loans and Provident Fund (PF) Loans

	Administrative Legal Department – Legal Services Group Simple G2C - Government to Client (Employee) G2G – Government to Government All officers and employees of the Bank			
Pertinent document where the clearance is required		c/o requesting party		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Proceed to Administrative Legal Department office with the required form of HRMG, DBP Cooperative and/or PF	Stamp No Pending Administrative Case and signature of the ALD Officer with the date when the request was made	None	2 minutes	Administrative Legal Department Officers
Receive the stamped form	Require the client to acknowledge the issued clearance/certification in the ALD record book	None	1 minute	Administrative Legal Staff
	Total	None	3 minutes	



2. Certification of No Pending Administrative Case

ALD-LSG issues and certifies that the employee concerned has no pending administrative case in relation to his/her Application for Fidelity Bond, Renewal of Fidelity Bond, Study Leave, Scholarship Application and other legal purposes.

Office or Divisions	Administrative Legal Department Legal Carvines Croup			
Office or Division: Classification:	Administrative Legal Department – Legal Services Group			
Type of	Simple G2C Government to Client (Employee)			
Transaction:	G2C - Government to Client (Employee) G2G – Government to Government			
Who may avail:	All officers and employees of the Bank			
CHECKLIST OF				IIRF
Memorandum-request	REGUIREMENTO		c/o requesting pa	
CLIENT STEPS	AGENCY ACTIONS	FEES TO	PROCESSING	PERSON
02.2.11	/tozito! /torioito	BE PAID	TIME	RESPONSIBLE
Submit a written request via email addressed to the ALD Head and send to ald@dbp.ph cc: rdmallari@dbp.ph with the following details: (a) Name of the client-requestor; (b) position title of the client-requestor and the business unit where he/she belongs; and (c) purpose of the request	Upon receipt of the complete request, ALD staff prepare the appropriate certification for signature of the ALD Officer	None	20 minutes	Administrative Legal Department Officer and Staff
Receive the certification	For near-by branches, send email-reply or call the client to inform that the requested certification is now ready for pick-up For distant branches, send advance copy of the requested certification, if necessary. Send the certification to the requestor via courier	None	10 minutes	Administrative Legal Department Officer and Staff
	Total	None	30 minutes	



3. Notarization of Documents

The Legal Services Group, through its commissioned notary public/lawyers, provides notarial services involving all Bank documents or documents with Bank-related transactions requiring notarization.

Office on Divisions	Land Caminas Crave			
Office or Division:	Legal Services Group			
Classification:	Simple			
Type of	G2C - Government to Client (Employee)			
Transaction:	G2G – Government to Government All employees or clients of DBP (the "Bank") with Bank-related transactions.			
Who may avail:		DBP (the Ba		
	F REQUIREMENTS		WHERE TO SEC	
Document/s to be nota		TEES TO	c/o requesting pa	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
The affiant / individual shall: a) personally appear before the Notary Public in LSG; b) present competent evidence of identity; and c) submit original copies of the documents, signed by the personally appearing affiant/individual.	Notarize the documents in accordance with the Philippine Supreme Court Rules on Notarial Practice	None	15 minutes	Notary Public at the LSG, to be assisted by the designated Documents Analyst of the Day.
Submit 2 original copies of the notarized documents to LSG.	The Notary Public will include in his/her report the notarized documents and file the same with the Clerk of Court of the City where he/she is commissioned as a Notary Public, in accordance with the Philippine Supreme Court Rules on Notarial Practice.	None	5 minutes	Notary Public at the LSG, to be assisted by the designated Documents Analyst of the Day.
	Total	None	20 minutes	



FEEDBA	CK AND COMPLAINTS MECHANISM
How to send feedback	DBP consumers and clients may file their feedback and complaints from Mondays thru Fridays, from 8:30AM to 5:30PM through the following contact details:
	Customer Experience Management Department 7th Floor DBP Building
	Telephone Numbers: 8818-9511 to 20, 8683-8324
	Email: customersevice@dbp.ph
	Consumers who opt to personally file their complaints through their DBP branch of account may approach the Public Assistance and Complaints Desk or the Customer Service Officer (CSO). For customer of Head Office Business Units may proceed to the CEMD office to file their complaint; or they may send an e-mail to customerservice@dbp.ph
	For ATM-related concerns after business hours and/or weekends and holidays, customers may contact the 24/7 ATM Hotline at (02) 8818-9511 locals 2580 and 2542.
	For ATM related concerns:
	Electronic Channels Operations Department (02) 8818-9511 local 2580 and 2542 Direct Line: (02) 8812-2265
	Mobile No: 0917-8328557 Domestic Toll - Free Number
	1-800-10-3278888
How feedbacks are processed	Email: ecod-chu@dbp.ph Feedbacks are processed in accordance with the DBP Complaints Handling Program
How to file a complaint	Complaints may be filed in person or via email
How complaints are processed	Complaints are processed in accordance with the DBP Complaints Handling Program
Contact Information of CCB, PCC, ARTA	Civil Service Commission's Contact Center ng Bayan: (0908) 881 6565; 1-6565
	Philippine Competition Commission (+632) 8771-9PCC (722)
	Anti-Red Tape Authority 478-5091 478-5099 complaints@arta.gov.ph



ANNEX "A"

LIST OF VALID INDENTIFICATION 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"

OTHER BASIC REQUIREMENTS FOR OPENING 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 1x1 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 (DFA)
- 3. Court Appointed Fiduciary
 - a. Originally 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

C. 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

D. 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 an 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 the 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

E. 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

F. Corporation in the Process of Incorporation

- 1. Proposed Articles of Incorporation stating therein the name of the 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-Trust-For (Name of Corporation)"
- 3. One (1) valid photo-bearing ID of authorized signatory/ies

G. 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 (except for LGU)
 - Certification that the resolution remains effective and subsisting and has not been amended, revoked or superseded
 - Oath of Office (For LGU)

H. Cooperatives

- 1. Certificate of 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



ANNEX "C"

Additional Requirements, needed as required.

For G2G Transaction Sangguniang Resolution	Client Local Government Units Sangguniang Panlalawigan/Panglunsod/Bayan
For G2C and G2E Transaction Proof of Employment	Individual Client Employer
Registration of Business Name with Department of Trade and Industry (DTI)	Client Sole Proprietorship
For G2B Transaction 1. Articles of Partnership, 2. Certificate of Registration with the Securities and Exchange Commission (SEC).	Client Partnership
Articles of Incorporation, Certificate of Registration with SEC or Registration with other appropriate agency, Duly notarized Board Resolution or Secretary's Certificate designating officers authorize to transact with the Bank, Notarized List of Incumbent Officers, Board of Directors and Stockholders (General Information Sheet), and Audited Financial Statements.	Client Corporation
 Certificate of Registration with appropriate agency, Constitution and By-Laws, Association Agreement, Duly notarized Board Resolution for authorized officers to transact with the Bank. 	Client Association or Organization
Charter and/or Law creating the government corporation/agency/office, Executive Order or Department Order creating the government agency, Duly notarized Board Resolution for authorized officers to transact with the Bank.	Client Government Entities
Certificate of Registration with the Cooperative Development Authority (CDA), Articles of Cooperation and By-Laws, Duly notarized Board Resolution for authorized officers to transact with the Bank.	Client Cooperatives



Affidavit for Unconsolidated Titles, Affidavit for	Acquired Assets Department
Agricultural Landholdings, Authorized	
Representative Information Form,	
BIR Income Tax Returns	Bureau of Internal Revenue
Official Birth Certificate,	Philippine Statics Authority
Utility Bill	Utility Companies
Latest Bank/Credit Card Statement	Bank/Credit Card Companies
Individual Bank Accounts	Banks