



**UCPB SAVINGS BANK**

**CITIZEN'S CHARTER**

2024 (1<sup>st</sup> Edition)



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## **I. Mandate**

UCPB Savings Bank, Inc. (UCPBS) is a domestic savings bank, incorporated as a private entity on October 18, 1962. The Bank is a 97.4%-owned subsidiary of United Coconut Planters Bank (UCPB). Like its parent bank UCPB, UCPBS was not created by any Law or Republic Act to have a Mandate for its creation.

UCPBS provides services such as deposit-taking, loans and domestic and international fund transfers to individuals, private and government institutions, cooperatives and small to medium-sized businesses. It also provides accessible and basic banking services to the underserved low-income markets, as well as underbanked sectors.

## **II. Vision**

To be the Bank of choice in the communities we serve and be a catalyst for financial inclusion.

## **III. Mission**

- **Customers**

We continue to strengthen our partnership with our client by innovating products that suit their needs and providing effective and efficient personalized services that exceed expectations

- **Employees**

We nurture a culture of integrity, professional discipline, excellence, leadership and foster social responsibility among our associates.

- **Shareholders**

We execute prudence in managing the Bank's resources and deliver proper financial returns to our shareholders.

#### IV. Service Pledge

We, the officers and employees of UCPB SAVINGS BANK, commit to:

- **U**nderstand and act on your needs by actively listening to what you desire as we live by our tagline “Kasama Mo”;
- **C**ontinuously serve you with the highest standards of integrity, accountability, and fairness;
- **P**rovide you top-notch banking experience through our range of products and services tailored to your every need; and
- **B**uild lasting relationships that help you achieve your aspirations.

#### V. Core Values

Our Core Values serve as our guiding pillars and hold us together to achieve our Mission and Vision.

ILLEAPP defines our aspirations, core, way of banking and communication with our customers.

- **Integrity**

Having and upholding moral uprightness in all situations-personal or professional

- **Leadership**

Leading with genuine intent in all aspects;

Ability to connect, influence people in all kinds of leadership environment.

- **Loyalty**

Working wholeheartedly for the Bank;

Believes, promotes its products and services.

- **Esprit de Corps**

Ability to work harmoniously with teammates;

Thinking and accomplishing work with the team in mind to attain faster and better productivity.

- **Altruism**

Taking tasks at heart;

Selflessly taking the lead towards fulfillment of goals even if it means sacrificing personal time and resources at pressing time.

- **Professional Discipline**

Ability to project pleasing and professional stance and aura especially amidst crises;

Carrying self with dignity and respect that reflect the company and its values.

- **Passion for Excellence**

Working accurately, effectively, and efficiently no matter the circumstance;

Initiates, suggests process enhancements to support business goals;

Aligns self to continuous improvement

## List of Services

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# **BRANCH BANKING PRODUCTS & SERVICES**

## **External Services**

## Deposit Transactions

### 1. Account Opening

This service covers the opening of a deposit account in the branch.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies; Other banks			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Please refer to <b>Annex A</b> for the complete list of documentary requirements		Any Government / Private Entity authorized to issue the specified documentary requirements, as applicable		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Persons/s</b>
1. Proceed to New Accounts Section to inquire about the specific product/s to be opened	1. Answer queries and interview client; Present the applicable bank product for the specific need of the client	None	10 Minutes	Sales Associate (SA)/BOO Branch
2. Submit account opening requirements and fill out the Customer Information Sheet (CIS), Signature Cards and other account opening forms	2. Check the completeness of the documents submitted; Check the existence of CIS to avoid duplication; Check Watchlist for possible match; Encode CIS in the system; Undertake KYC	None	20 Minutes	Sales Associate (SA) Branch

	procedures; Explain Terms & Conditions to Client			
3. Fill out a deposit slip and give it to the teller	3. Accept the initial deposit together with the deposit slip	None	3 Minutes	<i>Teller Branch</i>
4. Receive proof of deposit, as applicable	4. Release to the client as applicable (Passbook, Checkbook, CTD, e- Cash Card)	None	5 Minutes	<i>Sales Associate (SA) Branch</i>
	<b>TOTAL</b>	<b>None</b>	<b>38 Minutes</b>	

**Requirements****1. INDIVIDUAL**

Latest 2x2 or atleast 1x1 color picture which should be taken not more than six (6) months from the date of account opening; or picture taken via webcam of the branch/unit concerned during account opening.

**Local Residents**

1. At least one (1) valid photo-bearing identification document. (1 photocopy with Authentication originally seen)
2. Birth Certificate of child if account will be open as In-Trust-For (ITF) or under the name of Parent/eligible Relative or Legal Guardian. (1 photocopy with Authentication originally seen)

**Resident Alien**

1. Authenticated copy of Alien Certificate of Registration (ACR) from the Bureau of Immigration (1 photocopy with Authentication originally seen) or
2. Any similar documents (1 photocopy with Authentication originally seen) such as:
  - a. Special Retirees Visa
  - b. Special Resident Visa or
  - c. Any Investors Visa issued by government agencies (e.g., Clark Development Corporation, Subic Bay Metropolitan Authority)

**Non-Resident Alien**

1. Passport (1 photocopy with Authentication originally seen)
2. ACR-I cards issued by Bureau of Immigration (1 photocopy with Authentication originally seen):
  - Tourists who extend stay past 59 days (Tourists with no ACR-I card should indicate purpose or reason of account/ investment/ loan opening)
  - Students and employees with pre-arranged employee VISA

- Registered foreigners and dependents living in the Philippines

Additional document:

- Latest Proof of Billing or any other similar documents that will validate or show the permanent/present address of the client. (1 photocopy with Authentication originally seen)
  - a. For walk-in and referred accounts. Latest Proof of Billing may only be one of the requirements, among any other similar documents (statement of account of other banks) only when there is a discrepancy between the given permanent address indicated in the CIS and the ID presented.
  - b. If Proof of billing is under a different name, the following must be presented:
    - I. Lease Contract
    - II. Proof of certification of relationship (e.g., birth/marriage certificate, IDs, etc.)
    - III. Other similar document/s to establish relationship, residence and existence of the client.
- For client using Alias: Certificate of Registration from the Local Civil Registry (1 photocopy with Authentication originally seen)

New A List-Acceptable Valid ID – One (1) Valid ID Policy

1. Philippine Identification System (PhilSys ID) and printed E-PhilSys ID
2. Passport, including those issued by foreign governments
3. Driver's License
4. Professional Regulation Commission (PRC) ID
5. Voter's ID
6. TIN ID
7. GSIS e-Card
8. SSS Card
9. Senior Citizen Card
10. Overseas Workers Welfare Administration (OWWA) ID
11. OFW ID
12. Seaman's Book
13. GOCC ID, e.g., Armed Forces of the Philippines (AFP) ID,
14. Home Development Mutual Fund (HDMF) ID, etc.
15. Integrated Bar of the Philippines ID
16. Company ID issued by private entities or institutions registered with or supervised/regulated either by the BSP, SEC or IC

17. Philippine Health Insurance Corporation (PhilHealth) ID
18. Unified Multi-purpose Identification (UMID) Card
19. Maritime Industry Authority (MARINA) ID (per BSP Memo 2016-019)

*New B List of Acceptable Identification Cards (IDs) – Any two (2) valid IDs from the following list*

1. Valid National Bureau of Investigation (NBI) Clearance
2. Police Clearance
3. Postal ID
4. Barangay Certification or Barangay IDs or similar documents bearing picture of the client
5. Certification from the National Council for the Welfare of Disabled Persons (NCWDP)
6. Department of Social Welfare and Development (DSWD) Certification

## **2. SOLE PROPRIETORSHIP**

1. Certificate of Registration issued by the Department of Trade and Industry (DTI). (1 photocopy with Authentication originally seen)
2. At least one (1) valid photo-bearing identification document. (1 photocopy with Authentication originally seen)
3. Latest 2 x 2 or at least 1 x 1 colored picture which should be taken not more than six (6) months from the date of account opening; or picture taken via webcam of the branch/unit concerned during account opening. (1 photocopy with Authentication originally seen)

### *Additional document:*

- a. Latest Proof of Billing or any other similar documents that will validate or show the permanent/present address of the client. (1 photocopy with Authentication originally seen)
- b. For walk-in and referred accounts. Latest Proof of Billing may only be one of the requirements, among any other similar documents (statement of account of other banks) only when there is a discrepancy between the given permanent address indicated in the CIS and the ID presented. (1 photocopy with Authentication originally seen)
- c. If Proof of billing is under a different name, the following must be presented:
  - I. Lease Contract
  - II. Proof of certification of relationship (e.g., birth/marriage certificate, IDs, etc.)
  - III. ~~Other similar document/s to establish relationship, residence and~~ existence of the client.

### 3. CORPORATION

*For Domestic Corporations:*

1. Certificate of Registration issued by the Securities and Exchange Commission (SEC) or other Regulatory Bodies. (1 photocopy with Authentication originally seen)
2. Articles of Incorporation and By- Laws (1 photocopy with Authentication originally seen)
3. Notarized Board or Secretary's Certificate authorizing the opening of the account and designating the authorized signatories to sign on behalf of the entity (1 photocopy with Authentication originally seen)
4. Latest General Information Sheet (GIS) (1 photocopy with Authentication originally seen), if applicable stating:
  - Names of Directors/ Trustees
  - Principal stockholders owning at least 20% of the outstanding capital stock
  - Primary officers (e.g., President, Treasurer, etc.)
  - 1 valid photo-bearing ID for each signatory
5. Certificate/License/Authority to operate or any similar document (1 photocopy with Authentication originally seen) such as but not limited to:
  - Secondary License from SEC
  - Reinsurance Brokerage License issued by the Insurance Commission (IC)
  - Certificate of Authority to Operate a school duly issued by the Department of Education (DepEd)

*For Foreign Corporations:*

1. Articles of Incorporation (1 photocopy with Authentication originally seen)
2. License to Operate in the Philippines issued by SEC (1 photocopy with Authentication originally seen)
3. Special Power of Authority designating a resident of the Philippines to receive summons and other legal documents that may be served to the Corporations (1 photocopy with Authentication originally seen)
4. Notarized pro-forma Secretary's Certificate or Board Resolution authorizing the opening of the account naming the depository bank and branch, stating the type of account and currency, and designating the officers authorized to sign for in behalf of the Corporation (1 photocopy with Authentication originally seen)
5. Latest General Information Sheet (GIS) (1 photocopy with Authentication originally seen), if applicable stating:
  - Names of Directors/ Trustees
  - Principal stockholders owning at least 20% of the outstanding capital

stock

- Primary officers (e.g., President, Treasurer, etc.)
- 1 valid photo-bearing ID for each signatory

*Note: For entities registered outside the Philippines, similar documents and/or information shall be obtained duly authenticated by the Philippine consulate where said entities are registered.*

#### **4. CIVIC ORGANIZATION, NON-PROFIT ORGANIZATIONS, ASSOCIATION, FOUNDATIONS, and similar entities**

1. Certificate of Registration issued by the SEC, BIR, COMELEC, DOLE and other Regulatory Bodies (1 photocopy with Authentication originally seen)
2. Articles of Association or Constitution (1 photocopy with Authentication originally seen)
3. By-Laws (1 photocopy with Authentication originally seen)
4. Notarized Board Resolution or Secretary's Certificate authorizing the opening of the account naming the depository bank and branch, stating the type of account and currency, and designating the officers authorized to sign for and in behalf of the organization, which shall be verified against the By-Laws (1 photocopy with Authentication originally seen)
5. Latest General Information Sheet (GIS) (1 photocopy with Authentication originally seen), if applicable stating:
  - Names of Directors/ Trustees
  - Principal stockholders owning at least 20% of the outstanding capital stock
  - Primary officers (e.g., President, Treasurer, etc.)
6. 1 valid photo-bearing ID for each signatory (1 photocopy with Authentication originally seen)

*Note: For associations, parish, or religious organizations and other unregistered or unincorporated groups which do not have an Articles of Association or Constitution and By-Laws, the branch shall require some authorization from the religious or other leader like the bishop or parish priest which shall be verified for authenticity.*

#### **5. TREASURER-IN-TRUST**

1. Proposed Articles of Incorporation with signature of all incorporations (1 photocopy with Authentication originally seen)
2. Proposed By- Laws (1 photocopy with Authentication originally seen)
3. Notarized Treasurer's Affidavit (1 photocopy with Authentication originally seen)
4. Photo-bearing ID of the Treasurer issued by an official authority (1 photocopy with Authentication originally seen)



## **6. COOPERATIVES**

1. Certificate of Registration issued by Cooperative Development Authority (CDA) or National Electrification Administration (NEA) if electric cooperatives (1 photocopy with Authentication originally seen)
2. Article of Incorporation or Association and By-Laws (1 photocopy with Authentication originally seen)
3. Members' Resolution (1 photocopy with Authentication originally seen)
4. Bureau of Internal Revenue (BIR) Exemption Certificate, if applicable (1 photocopy with Authentication originally seen)

## **7. PAWNSHOPS, MONEY CHANGERS, FOREIGN EXCHANGE DEALERS AND LOCAL REMITTANCE AGENT**

1. Mandatory required documents for juridical accounts (1 photocopy with Authentication originally seen)
2. BSP Certificate of Registration for the license granted to operate each head office, branch, sub-agent, extension office or business outlet (1 photocopy with Authentication originally seen)
3. AMLC Certificate of Registration (1 photocopy with Authentication originally seen)

## 2. Processing of ATM Card Requested by Client

This service covers the ATM card request by client up to its release.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien)			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. ATM Card Application and Maintenance Form (ACAMF) 2. Valid ID (if applicable)		New Accounts Section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to New Accounts Section; Request ACAMF and fill out required fields; Submit to SA	1. Receive and check the correctness of the completed ACAMF; Endorse ACAMF to the responsible Branch Officer	None	2 Minutes	Sales Associate (SA) Branch
2. Wait for the processing of the request	2. Validate client's signature against records; Approve application	None	10 Minutes	SA BOO Branch
3. Proceed to Teller's counter to Pay for the card replacement fee (if applicable)	3. Receive cash/debit the client's account for card replacement fee	₱150	2 Minutes	Teller Branch
4. Wait for the releasing of the requested ATM Card	4. Inform client to wait for the releasing of the ATM Card	None	5 Banking Days	SA Branch
5. Receive ATM Card and sealed PIN Mailer	5. Release the ATM Card and sealed PIN Mailer to the client	None	8 Minutes	SA Branch
<b>TOTAL</b>		<b>₱150</b>	<b>5 Banking days and 22 Minutes</b>	

### 3. Request for Statement of Account (SOA) by Client

This service the request by client to print the statement of account in the branch.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>			<b>Where to Secure</b>	
None (verbal request)			n/a	
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to New Accounts Section and request SOA	1. Check client's account and print Statement of Account (SOA)	None	3 Minutes	Sales Associate (SA) Branch
2. Pay the service fee for SOA printing	2. Receive payment and process transaction	₱10/ page	8 Minutes	Sales Associate (SA) Branch
3. Receive requested SOA	3. Release SOA to client	None	1 Minute	Sales Associate (SA) Branch
	<b>TOTAL</b>	<b>₱10/ page</b>	<b>12 Minutes</b>	

## 4. ATM Card Replacement

This service includes the processing of over-the-counter request for the replacement of ATM Card.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien)			
<b>Requirements Checklist</b>			<b>Where to Secure</b>	
Duly signed and approved ATM Card Application and Maintenance Form (ACAMF)			New Accounts section in UCPBS Branches	
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to New Account Section and request ACAMF	1.1 Instruct client to fill out an ATM Card Application and Maintenance Form (ACAMF)  * For Lost ATM, request client for Notarized Affidavit of Loss	None	5 Minutes	<i>Sales Associate (SA)</i> Branch
2. Fill out the ACAMF and submit the same to the SA  2.2. Submit Notarized Affidavit of Loss, if applicable	2.1 Check the completeness of the completed ACAMF; endorse the ACAMF to the BOO for approval	None	8 Minutes	<i>Sales Associate (SA)</i>  <i>BOO</i> Branch

3. Wait for transaction approval and processing	3.1 Facilitate payment for ATM Replacement processing fee; Inform client to claim the replacement card after five (5) banking days	₱150	2 Minutes	Sales Associate (SA) / Teller Branch
	<b>TOTAL</b>	<b>₱150</b>	<b>15 Minutes</b>	

## 5. Releasing/Claiming of ATM Card

This service covers the steps when client claims the ATM card in the branch.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien)			
<b>Requirements Checklist</b>			<b>Where to Secure</b>	
Duly signed and approved ATM Card Application and Maintenance Form (ACAMF)			New Accounts section in UCPBS Branches	
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to New Accounts Section and present signed and approved ATM Card Application and Maintenance Form (ACAMF)  If thru representative, submit duly signed Authorization Letter specifically stating that representative is allowed to receive both the ATM and Pin Mailer. Representative to submit valid ID	1. Validate the ACAMF and the Authorization Letter and Valid ID and forward to BOO/BM for signature verification and approval	None	2 Minutes	Sales Associate (SA) Branch
2. Receive ATM Card and sealed PIN Mailer	2. Release the ATM Card and sealed PIN Mailer to the client/representative	None	8 Minutes	Sales Associate (SA)/BOO Branch
<b>TOTAL</b>		<b>None</b>	<b>10 Minutes</b>	

## 6. Purchase of Manager's Check (MC)

This service covers the processing of over-the-counter application of existing clients to purchase manager's check/s.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Payment Order Application Form 2. Valid ID 3. Authorization Letter (as applicable)		New Accounts section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the New Accounts Section and request POAF	1. Instruct client to fill out Payment Order Application Form (POAF) in duplicate (bank and client's copy)	None	5 Minutes	Sales Associate (SA) Branch
2. Fill out the POAF	2. Check the completeness of the completed POAF; endorse to the BOO for signature verification and approval	None	3 Minutes	Sales Associate (SA)  BOO Branch
3. Pay service charge via debit to account (service charge and amount of MC)	3. SA forward POAF to teller for validation and payment posting (service charge and amount of MC)	₱50	2 Minutes	Sales Associate (SA) / Teller Branch

4. Wait for transaction to be processed	4. Prepare Manager's Check (MC) and secure signatures of the authorized Officers	None	15 Minutes	<i>Teller</i> <i>BOO/BM</i> Branch
5. Receive the MC	5. Release the MC to the client	None	1 Minute	<i>Sales Associate</i> Branch
	<b>TOTAL</b>	<b>P50</b>	<b>26 Minutes</b>	



## 7. Application for Bank Deposit Certification (BDC)

This service can only be requested by the accountholder or his or her authorized representative.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Application for BDC Form		New Accounts section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the New Accounts Section and request BDC Application Form	2. Instruct client to fill out Application for BDC Form	None	1 Minute	Sales Associate (SA) Branch
2. Fill out the Application for BDC Form	2. Check the completeness of the completed form; endorse to the BOO for approval	None	10 Minutes	Sales Associate (SA)  BOO Branch
3. Pay service charge	3. Facilitate payment for BDC; Forward payment to the Teller; Return validated BDC Form to SA	₱200	5 Minutes	Sales Associate (SA) / Teller Branch

4. Wait for transaction to be processed	4. Prepare BDC and secure signatures of the authorized Officers	None	15 Minutes	SA <i>BOO/BM</i> Branch
5. Receive and acknowledge receipt of the BDC	5. Release the BDC to the client	None	1 Minute	<i>Sales Associate</i> Branch
	<b>TOTAL</b>	<b>₱200</b>	<b>32 Minutes</b>	

## 8. PESONet

### Outward PESONet Remittance

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Only existing clients of UCPBS			
<b>Requirements Checklist</b>			<b>Where to Secure</b>	
1. Fund Transfer Payment Instruction Form (FTPI) 2. Valid ID			New Accounts section	
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Fill-out Fund Transfer Payment Instruction Form (FTPI) for Outward Transaction.	1. Receive and review copy of PESONet FTPI.	None	5 Minutes	BOO Branch
	2. Perform due diligence (refer to existing guidelines), if in order, sign on verified and checked by portion of FTPI and forward to BM for his/her approval.	None	3 Minutes	BOO /BM Branch
	3. Check FTPI, if in order, sign on approved by portion and forward to Teller for his/her validation.	None	3 Minutes	BM Branch
	4. Validate and debit client's account.	₱15.00	1 Minute	Teller Branch

	5. Send scanned copy (PDF & Excel) to BOSD for consolidation to PESONet Outward Transaction Reports and RU.	None	5 Minutes	BOO Branch
	6. Encode outward transaction details to PESONet Front End Application System.	None	2 Minutes	Remittance Head /Designate Associate RU
	7. Check details encoded (summary vs. FTPI) and if in order, authorize outward remittance transactions.	None	1 Minute	Remittance Head/Designate Associate RU
	<b>TOTAL</b>	<b>₱15.00</b>	<b>20 minutes</b>	

#### Inward Pesonet Remittance

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	1. Send copy of transactions ticket to Maintaining Branch	None	1 Minute	Remittance Head/Designate Associate RU
	2. Credit remittance	None	2 Minutes	Teller Branch
	<b>TOTAL</b>	<b>NONE</b>	<b>3 minutes</b>	

## 9. CTD Roll-Over/Renewal

This service includes roll-over/renewal of Certificate of Time Deposit - CTD (Peso).

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Certificate of Time Deposit (CTD)		New Accounts section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the New Accounts Section and request roll-over/renewal of the CTD	1. Request client to present the CTD; Inform the client of the new interest rate and term	None	3 Minutes	Sales Associate (SA) Branch
2. Present CTD for updating	2. Transact CTD roll-over in the system; update the back portion of the CTD to indicate the new rate and term	None	3 Minutes	Sales Associate (SA) Branch
3. Wait for CTD Updating	3. SA forward the CTD to the BOO/BM for approval	None	2 Minutes	Sales Associate (SA) Branch BOO/BM Branch
4. Receive and acknowledge updated CTD; sign the duplicate copy	4. Present and release updated CTD; secure client's signature on the duplicate copy	None	2 Minutes	Sales Associate (SA) Branch
<b>TOTAL</b>		<b>None</b>	<b>10 Minutes</b>	

*Note: For automatic roll-over, roll-over is done automatically by the system upon maturity date*

## 10. CTD Pre-Termination/Termination

This service includes pre-termination of certificate of time deposit - CTD (peso).

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Time Deposit Transaction Slip 2. Certificate of Time Deposit (CTD)		New Accounts section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the New Accounts Section and request CTD Termination/ Pre-termination	1. Request client to surrender original copy of CTD, properly endorsed by the client / authorized signatories of the account and duly signed Authorization Letter if termination / pre-termination is thru representative	None	1 Minute	Sales Associate (SA) Branch
2. Surrender original copy of CTD with endorsement or signatures of authorized signatories of the account and if applicable, duly signed Authorization Letter stating	2. Receive the original CTD with proper client's endorsement and if applicable the Authorization Letter  2.1. Asks client's preferred manner of payment  2.2. Explain pre-termination charges	None	3 Minutes	Sales Associate (SA) Branch  BOO/BM Branch

that the representative is authorized to:	if applicable			
<ul style="list-style-type: none"> <li>• Pre-terminate / terminate the TD placement; and</li> <li>• Receive the MC covering proceeds of terminated /pre-terminated TD placement (If to be paid via check)</li> </ul>				
3. Inform SA on the preferred mode of payment of CTDproceeds	3. Prepare MC or Credit Memo  3.1. Forward to BOO / BM for signature verification and approval  3.2. Forward to Teller for processing	None	10 Minutes	<i>Sales Associate (SA) Branch</i>  <i>Teller Branch</i>
4. Receive and acknowledge the CTD proceeds	4. Stamp "PAID CTD" on the CTD	None	5 Minutes	<i>Sales Associate (SA) Branch</i>



	5. Release CTD Proceeds to client, following the client's instructions	None	1 Minute	
	<b>TOTAL</b>	<b>None</b>	<b>20 Minutes</b>	



## 11. Acceptance of Deposit

This service covers the acceptance of over-the-counter cash/check deposit from the depositor or its authorized representative for credit to the account maintained at the branch or any other UCPBS branch.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Deposit Slip 2. Passbook (as applicable) 3. CTD (as applicable)		Forms Counter near entrance New Accounts section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Secure queuing number and fill out a deposit slip while waiting for his turn	1. Queuing number to be provided upon entry; Deposit slip available at the forms counter	None	2 Minutes	<i>Guard</i> Branch
2. Once number is called, proceed to Teller's counter and present completed deposit slip	2. Process the transaction and validate the deposit slip; update the passbook as necessary	Refer to Annex A below	5 Minutes	<i>Teller/SA (CTD)</i> Branch
3. Receive duplicate copy of the validated deposit slip	3. Release the duplicate copy of the validated deposit slip /CTD to the client	None	1 Minute	<i>Teller/SA</i> Branch
	<b>TOTAL</b>	<b>See Annex A</b>	<b>8 Minutes</b>	

**Inter-branch Deposit Charges**
**Local Inter-branch Deposit (same area code)**

Cash Deposit	None
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Check Deposit	None
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**Regional Inter-branch Deposit (different area code)**

Cash Deposit	₱100
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Check Deposit	None
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## 12. Withdrawal – Savings Account

This service covers the processing of over-the-counter withdrawal made by the depositor or its authorized representative for debit from the account of the depositor maintained at the Branch or at any other UCPBS Branch (Inter-Branch) nationwide.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Withdrawal Slip 2. Passbook (as applicable) 3. Valid ID (as applicable)		Forms Counter near entrance New Accounts section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Secure queuing number and fill out a withdrawal slip while waiting for his turn	1. Queuing number to be provided upon entry; Withdrawal slip available at the forms counter	None	2 Minutes	<i>Guard</i> Branch
2. Once number is called, proceed to Teller's counter and present completed withdrawal slip	2. Process the transaction and validate the withdrawal slip; update the passbook as necessary	Refer to Annex A below	5 Minutes	<i>Teller</i> Branch
3. Sign on the "Payment Received" portion of the withdrawal slip	3. Release the cash and duplicate copy of the validated withdrawal slip to the client	None	1 Minute	<i>Teller</i> Branch

	TOTAL	See Annex A	8 Minutes	
<b><u>Inter-branch Withdrawal Charges</u></b>  <b>OTC Inter-branch Withdrawals (same area code)</b> .001 x amt. of withdrawal (min. of P50)  <b>Regional Inter-branch Withdrawal (different area code)</b> .001 x amt. of withdrawal (min. of P100)				<b>Annex A</b>

*Note: For foreign currency, teller records the serial numbers and secures client's signature; For withdrawals made by an authorized representative, presentation of at least 1 valid ID is required*

### 13. Check Encashment – Current Account

This service covers the processing of over-the-counter check encashment made by the depositor or its authorized representative for debit from the account maintained at the Branch or at any other UCPBS Branch (Inter-Branch).

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	1. As Payee (Drawee) – Individual 2. As Drawer: Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Issued Check		Issuing customer		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Secure queuing number and sign at the back of the check; Write the details (ID Type and ID#, date/ place of issuance	1. Queuing number to be provided upon entry;	None	2 Minutes	<i>Guard</i> Branch
2. Once number is called, proceed to Teller's counter and presents the check and valid ID	2. Verify check details and ID presented; Process the transaction	Refer to Annex A below	15 Minutes	<i>Teller</i> Branch
3. Receive cash and acknowledge receipt; Sign back portion of check	3. Release cash and secure client's signature at the back of the check	None	1 Minute	<i>Teller</i> Branch

	TOTAL	See Annex A	18 Minutes	
				<b>Annex A</b>
<b><u>Inter-branch Check Encashment Charges</u></b>				
<b>Local Inter-branch Check Encashment (same area code)</b>				
.001 x amt. of withdrawal (min. of P50)				
<b>Regional Inter-branch Check Encashment (different area code)</b>				
.001 x amt. of withdrawal (min. of P100)				

## 14. Fund Transfer

This service covers the request of existing depositors for an over-the-counter Fund Transfer to their Branch of Account or to any UCPBS Branch nationwide.

Note: There is no inter-branch debit memo.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Debit/Credit Transaction Slip (or Withdrawal Slip)		New Accounts Section / Forms Counter near entrance		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Secure queuing number and fill out the required form (Withdrawal Slip or Debit/Credit Transaction Ticket)	1. Queuing number to be provided upon entry; Debit/Credit Transaction Ticket, to be provided by Sales Associate (SA)	None	2 Minutes	<i>Guard/ Sales Associate (SA)</i> Branch
2. Once number is called, proceed to Teller's counter and present the filled-out form	2. Verify details provided in the form; Endorse the same to the approving officer; Process the transaction upon approval	None	5 Minutes	<i>Teller BOO/BM</i> Branch
3. Receive duplicate copy of the transaction slip	3. Release copy of the transaction slip to the client	None	2 Minutes	<i>Teller</i> Branch
<b>TOTAL</b>		<b>None</b>	<b>9 Minutes</b>	

## 15. Sale of FOREX (USD)

This service covers the processing of over-the-counter Sale of US Dollar Notes currently offered by the Bank to its existing depositors and which can be availed at selected branches.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Application to Purchase FX Form 2. Valid ID (as applicable)		New Accounts Section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Secure queuing number and fill out the required form (Application to Purchase FX form)	1. Queuing number to be provided upon entry; Application to Purchase FX form to be provided by Sales Associate (SA)	None	2 Minutes	Guard/ Sales Associate (SA) Branch
2. Once number is called, proceed to Teller's counter and presents the filled-out form	2. View selling rate in system;/email of Treasury; Obtain documentary requirements from client; Verify details provided in the form; Endorse the same to the approving officer; Process the transaction upon approval	None	10 Minutes	Teller BOO/BM Branch
3. Receive foreign notes	3. List down the serial numbers of the notes to be paid to Client; Release foreign notes	None	3 Minutes	Teller Branch
<b>TOTAL</b>		<b>None</b>	<b>15 minutes</b>	



## 16. Purchase of FOREX (USD)

This service covers the processing of over-the-counter Purchase of US Dollar Notes currently offered by the Bank to its existing depositors and which can be availed at selected branches.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>			<b>Where to Secure</b>	
1. Foreign Notes 2. Valid ID (as applicable)			Customer	
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Secure queuing number and fill out the required form (Application to Sell FX form)	1. Queuing number to be provided upon entry; Application to Sell FX form to be provided by Sales Associate (SA)	None	2 Minutes	<i>Guard/ Sales Associate (SA)</i> Branch
2. Once number is called, proceed to Teller's counter and present the filled-out form; Sign the transaction form to acknowledge transaction	2. View buying rate in system/email of Treasury; Obtain documentary requirements from client; Verify details provided in the form; Count the notes and list down the serial numbers at the back of the form; Request client to acknowledge notes; Endorse the same to the approving	None	10 Minutes	<i>Teller BOO/BM</i> Branch

	officer; Process the transaction upon approval			
3. Receive and acknowledge receipt of payment	3. Release payment to client; Request client to acknowledge receipt of payment	None	3 Minutes	<i>Teller</i> Branch
	<b>TOTAL</b>	<b>None</b>	<b>15 Minutes</b>	

## 17. Checkbook Requisition

This service includes the processing of checkbook requested over-the-counter by the depositor or its authorized representative at the maintaining branch.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Checkbook Requisition Stub (CRS) 2. Debit/Credit Transaction Ticket		New Accounts Section		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Secure queuing number; Once number is called, proceed to New Accounts Section and present filled out CRS	1. Check the correctness of the CRS and forward to the responsible branch officer for approval	None	2 Minutes	Guard/ Sales Associate (SA)/ BOO/BM Branch
2. Wait for the processing of request	2. Prepare the Checkbook Control Card (CCC); Forward CRS to Teller for payment processing  2.1. Prepare DM if for debit to account and process transaction	None	5 Minutes	SA/ Teller Branch
3. Proceed to Teller's section for payment	3. For cash payment, receive cash for cash payment and	See Annex A	2 Minutes	Teller Branch

	process and validate the transaction			
	<b>TOTAL</b>	<b>See Annex A</b>	<b>9 Minutes</b>	

**Note: Waiting time for delivery of checks from date of request – 15 banking days**

**Annex A**

**Checkbook Requisition Fees**

Personal Checks (50 pcs/checkbook)	₱ 268.50
Corporate Checks (100 pcs/checkbook)	₱ 529.20

## 18. Checkbook Issuance

The service covers issuance of checkbook requisitioned by branch client.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Checkbook Requisition Stub (CRS)		Customer		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to New Accounts Section and present filled out CRS	1. Forward CRS to the responsible branch officer	None	2 Minutes	Sales Associate (SA) BOO/BM Branch
2. Wait for the releasing of the new checkbook	2. Retrieve requested checkbook and validate details against the CRS	None	15 Minutes	SA/ BOO Branch
	2.1 Tag checkbook series in system	None	5 Minutes	SA Branch
3. Sign on the Checkbook Control Card (CCC) to acknowledge receipt of the checkbook	3. Release checkbook to client	None	2 Minutes	SA Branch
<b>TOTAL</b>		<b>None</b>	<b>24 Minutes</b>	

## 19. Availment of Loan Against Holdout (back-to-back loans)

This service includes the processing of application for new loan or renewal of existing loan against hold-out on deposit by a depositor at the maintaining branch.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals/Corporate			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Copy of evidence of deposit- Certificate of Time Deposit (CTD), passbook, ATM		Issued by the Bank upon Account Opening		
2. Application for (Back-to-Back) Loan				
3. CRAM, Promissory Note, Deed of Assignment (One [1] set) Signed Disclosure Statement (One [1] set)				
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to MS / BH responsible to determine eligibility to avail of the product; receive requirements above for accomplishment	1. Attend to Client's concern; if loan applicant is found eligible, and all the requirements are complete and in order, process the transaction	Advance Interest depending on approval  Applicable DST as imposed by BIR	2 Minutes	BH Branch
	1.1 Review completeness of and accuracy of documents	None	5 Minutes	BOO Branch
None	1.2 Review and approve the transaction accordingly	None	2 Days	Based on authorized approval matrix Branch

2. Affix signature on applicable documents	2. Credit the proceeds of the loan to settlement account as nominated by the customer	None	25 Minutes	Teller Branch
	2.1 Provide a copy of the credit memo and other documents	None	5 Minutes	MS / BH Branch
3. Receive proceeds/loan documents as applicable		None	None	None Branch
	<b>TOTAL</b>	<b>Advance Interest depending on approval</b>  <b>Applicable DST as imposed by BIR</b>	<b>2 Days and 37 Minutes</b>	



## 20. Payment of Salary Loan

This service includes acceptance of loan payments remitted by agencies for posting to the individual account of loan borrowers.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Government			
<b>Who may avail:</b>	Individuals/Corporate			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Properly accomplished Payment Slip		Branch		
Signed Authority to Debit (ADA) from the Account of the Institution		Loans Operations Dept.		
Cash /check payment		Client		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Get payment slipform and present the above requirements to the Teller	1. Verify ADA/check and forward to SL Bookkeeper	None	5 Minutes	<i>Teller Branch</i>
	1.1 Process the payment and provide a copy of ADA or Official Receipt together with the supporting documents to Client	None	15Minutes	<i>Teller Branch</i>
2. Receive a copy of ADA or Official Receipt together with the supporting documents		None	None	<i>None</i>
	<b>TOTAL</b>	<b>None</b>	<b>20 Minutes</b>	

## 21. Request for Bank Certification/Statement of Account for Salary Loan

This covers request of Salary Loan borrowers on the Outstanding Balance of their obligation with the Bank either for the full payment of the same or for loan take-out purposes.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Individuals in Accredited Government and Private Institutions			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Customer Request Form		Sales Associate		
Cash for payment of Service Fee or Authority to Debit Account		Client		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the person responsible once called and submit requirements as indicated above	1. Attend to client's concern, check the completeness, validity and accuracy of the information on the CRF then forward the complete requirements to the Document Examiner for verification	None	10 Minutes	<i>Collection Specialist Branch</i>
	1.1 Verify the signatures on the documents presented, if in order forward the same to the Teller or CASA Bookkeeper as the case may be for the payment of service charges	None	10 Minutes	<i>Sales Associate Branch</i>
2. Pay the corresponding fee	2. Validate the payment for the service charges (For Bank Certification – P200; for Statement of Account, for Salary Loan – None)	₱ 200	10 Minutes	<i>Teller Branch</i>

	2.1 Prepare the Certification/Statement of Account, then forward to Branch Officers for approval and signature		45 Minutes	<i>Sales Associate Branch</i>
	2.2 Affix signature on the Certification/Statement accordingly		8 Minutes	<i>BOO Branch</i>
	2.3 Issue signed Certification/Statement of Account to customer	None	2 Minutes	<i>Sales Associate Branch</i>
3. Receive Certification / Statement of Account		None	None	<i>None</i>
	<b>TOTAL</b>	<b>₱200</b>	<b>1 Hour, 25 Minutes</b>	

## 22. Salary Loan – Application to Loan Release (MC or Credit to account)

This service covers the processing of loan application of employees of Government and Private Institutions with Memorandum of Agreement (MOA) executed by and between the institution and UCPBS.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Government			
<b>Who may avail:</b>	Individuals in Accredited Government and Private Institutions			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Memorandum of Agreement between the Bank and the Institution (1 set)		Marketing Specialist (MS)/Branch Head (BH)		
Signed Authority to debit account or check for payment or Manager's Check (MC)		Client		
Properly accomplished Bank Forms and Supporting Documentary Requirements (1 set)		MS/BH		
<ul style="list-style-type: none"> <li>Loan Application Form</li> <li>Employer's Certification</li> <li>Certified/True copy of latest Payslip</li> </ul>				
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Submit properly accomplished Loan Application to person responsible	1. Determine eligibility of applicant	None	3 Hours	MS/BH Branch
	1.1 Verify the documents presented then forward	None	1 Hour	MS/BH Branch
	1.2 Review Application	None	1 Banking Day	MS/BH Branch
2. Affix signature on applicable documents to signify conforme	2. Process the loan and require borrower to sign applicable documents and send to Branch	None	1 Banking Day	MS/BH Branch

	Lending Officer/ delegated approving authorities for approval			
	a. Once approved Credit proceeds to the account nominated by the borrower and provide borrower with a copy of applicable loan documents or process MC	None	20 Minutes	<i>Bookkeeper and MS Branch</i>
	<b>TOTAL</b>	<b>None</b>	<b>2 Banking Days, 4 Hours, 20 Minutes</b>	

## 23. Claim of Remittance Proceeds (For Existing Clients Only) with account from Branch and Passbook withdrawal Slip

This covers incoming/outgoing remittances from foreign and domestic sources (thru mother bank) which can be either for credit to the account or paid directly to the identified beneficiary.

<b>Office/Division:</b>	Branch Banking Division
<b>Classification:</b>	Simple
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government
<b>Who may avail:</b>	Individuals, Government and Private Institutions
<b>Requirements Checklist</b>	<b>Where to Secure</b>
Withdrawal Slip or authority to Credit (Credit Memo)	Branch Counter
Passbook	Client

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Fill-out withdrawal slip or authority to credit	1. Check list of remittance beneficiaries and if valid, process withdrawal/crediting of account	None	20 Minutes	Sales Associate Branch
2. Receive proceeds/pay-out from Branch Teller		None	None	None
	<b>TOTAL</b>	<b>None</b>	<b>20 Minutes</b>	

## 24. Closure of a Deposit Account – Withdrawal Slip and Passbook (Less than 30 days with charge of 150)

This service includes closing of Peso Savings Account (SA) and Current Account (CA), Certificate of Time Deposit (CTD). Closing of deposit account shall be done personally by the depositor/authorized signatory/ies at the Branch. For institutional clients, Letter Request for the closing of account, signed by authorized signatories, shall be required. Account subject of closure shall be checked if it is free from liens or encumbrances and/or any hold-out or special instruction that could prevent payment.

<b>Office/Division:</b>	Branch Banking Division
<b>Classification:</b>	Simple
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government
<b>Who may avail:</b>	Individuals, Government and Private Institutions

Requirements Checklist	Where to Secure
Individual (Single or Joint) Peso <ul style="list-style-type: none"> <li>ATM Card/ Passbook/Certificate of Time Deposit (CTD)</li> <li>In case passbook or ATM Card is lost, a notarized Affidavit of Loss shall be required to be presented by the depositor.</li> </ul>	Issued by the branch
For Institutional Client (Private/Government) Letter Request for the closing of account, signed by authorized signatories	Institution (Government and Private)
Withdrawal Slip	

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Present withdrawal slip with the passbook, ATM Card, CTD upon closing. For current account, present the unused checks for perforation. For institutional accounts, provide Board Resolution	1. Attend to client's concern; if all the requirements are complete and in order, forward it to the BOO for verification	None	10 Minutes	Teller Branch

indicating intention to close the account				
	1.1 Process closing of account, forward the documents together with the withdrawal slip or check to the BOO. After checking proceed to Teller /Bookkeeper for debiting of closing balance	None	5 Minutes	<i>Teller Branch</i>
	1.2 Review and approve the transaction accordingly. Proceed to Teller for Pay-out or Bookkeeper for crediting of proceeds. Preparation of Manager's Check for Institutional clients	₱150 for accounts closed within 30 days from opening date	5 Minutes	<i>BOO Branch</i>
	1.3 Close the account in the System, sign and stamp the signature card "account closed." Perforate passbook/ ATM card to the depositor	None	10 Minutes	<i>Teller Branch</i>
2. Receive the proceeds from the Branch from Teller		None	None	<i>None Branch</i>
	<b>TOTAL</b>	<b>Closing fee if within 30 days from</b>	<b>30 Minutes</b>	





		Opening ₱150		
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## 25. Domestic Bills Purchase (BP); Initiation/ Availment

This covers BP Line facility granted to selected Bank depositors. Eligible clearing checks deposited over-the-counter by the client shall be treated as outright credit thus form part of client's withdrawable balance for the day.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Selected Bank depositors			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
<u>Initiation</u> 1.BPLine Agreement Form (One [1] set)		Issued by the Bank upon approval		
<u>Availment</u> 2.BP Line Availment Slip (BPAS) (One [1] set)		Slips provided by the BOO/ designated personnel once BP Line Agreement is approved by the bank		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
<b>Initiation</b>				
1. Proceed directly to BOO for inquiry	1. Attend to depositor's concern; provide overview of the product being offered	None	40 Minutes	BOO Branch
	1.1 Provide copy of BP line Agreement form for their signature to signify "conforme" on the Bank's Terms and Conditions regarding said facility	None	None	
	1.2 Sign the BP Line Agreement Form and have it	None	None	BOO/BH Branch

	notarized Inform the client of the approved limits			
	1.3 Provide depositor copy of BP Line Agreement Form	None	None	BOO Branch
2. Receive copy of BP line Agreement Form and BPAF		None	None	BOO Branch
	<b>TOTAL</b>	<b>Availment with line-based on terms and condition of the facility (case to case basis)</b>	<b>40 Minutes</b>	
<b>Availment</b>				
1. Forward check/s and the duly accomplished BPAF to Bank Teller	1. Forward documents to Bookkeeper/ designated personnel to verify if the check is eligible for deposit and the account is within the BP Line limit	None	28 Minutes	Teller Branch
None	1.1 Forward to BPAS to BH for approval	None	None	BOO Branch
None	1.2 Post transaction in core banking system	None	None	Teller/ Bookkeeper Branch
None	1.3 Provide client validated copy of BPAS	None	2 Minutes	Teller/ Bookkeeper Branch
2. Receive validated copy of BPAS	None	None	None	None
	<b>TOTAL</b>	<b>Case to case availment – PRT / 360 minimum</b>	<b>30 Minutes</b>	

		of P200, where R is Lending rate and T is number of float/s.		
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## 26. Reactivation/ Closure of Dormant Deposit Account

Dormant Accounts shall be reactivated at the Branch of account through the following:

- a. Initiated by the depositor through (over-the-counter) OTC deposit/ withdrawal
- b. Through Letter Request personally presented by the depositor
- d. Deposit transaction by an authorized representative

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
Requirements Checklist		Where to Secure		
Photocopy of one (1) valid photo bearing government-issued ID in the name of the client (original to be presented) (1 copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<i>Note: Please see <b>Annex A</b> below for complete list of Acceptable IDs.</i>				
Evidence of deposit (One [1] copy)		Branch		
Account Opening Applications		Branch		
Properly accomplished Depositor Withdrawal Slip		Branch Lobby		
Properly accomplished Authority to Debit Account (ADA)/Fund Transfer		Client		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Proceed directly to Sales Associate for presentation of Letter and valid IDs	1. Attend to client's concern; conduct KYC procedures and provide updating of CIS for reactivation; forward the complete accomplished forms to BOO for verification	None	30 Minutes	Sales Associate Branch
	1.1 Retrieve signature card and KYC folder of dormant account	None	3 Minutes	Sales Associate Branch

	1.2 Update signature card and UCPBS Customer Information Maintenance Form	None	5 Minutes	<i>Sales Associate Branch</i>
	1.3 Verify the signature on the following documents against the old SSC and ID/s presented: a. WS (for withdrawal transaction) b. New set of signature cards c. Updated UCPBS Customer Information Maintenance Form	None	15 Minutes	<i>Sr. Teller/ BOO Branch</i>
	1.4 Stamp "Reactivated" on the face of the old and new sets of signature cards, and indicate the date of reactivation; Forward to BOO/BH for approval	None		<i>Sales Associate Branch</i>

	1.5 Check the documents and if in order approve the transaction; forward to Teller or Bookkeeper for processing	None	5 Minutes	<i>BOO Branch</i>
	1.6 Validate the DS/WS/Letter Request, Have Officer override; affix initial beside the validation printed	None	10 Minutes	<i>Teller Branch</i>
	1.7 Approve/override the transaction	None	2 Minutes	<i>BOO Branch</i>
	1.8 Release the proceeds and copy of withdrawal/deposit slip/Validated copy of Letter Request	None	2 Minutes	<i>Teller Branch</i>
2. Receive proceeds and copy of withdrawal/deposit slip/validated letter request		None	2 Minutes	<i>None</i>
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 14 Minutes</b>	

**Requirements****A. INDIVIDUAL**

Latest 2x2 or atleast 1x1 colored picture which should be taken not more than six (6) months from the date of account opening; or picture taken via webcam of the branch/unit concerned during account opening.

**Local Residents**

1. At least one (1) valid photo-bearing identification document.
2. Birth Certificate of child if account will be open as In-Trust-For (ITF) or under the name of Parent/eligible Relative or Legal Guardian.

**Resident Alien**

1. Authenticated copy of Alien Certificate of Registration (ACR) from the Bureau of Immigration or
2. Any similar documents such as:
  - b. Special Retirees Visa
  - c. Special Resident Visa or
  - d. Any Investors Visa issued by government agencies (e.g., Clark Development Corporation, Subic Bay Metropolitan Authority)

**Non-Resident Alien**

1. Passport
2. ACR-I cards issued by Bureau of Immigration:
  - Tourists who extend stay past 59 days (Tourists with no ACR-I card should indicate purpose or reason of account/ investment/ loan opening)
  - Students and employees with pre-arranged employee VISA
  - Registered foreigners and dependents living in the Philippines

**Additional document:**

- Latest Proof of Billing or any other similar documents that will validate or show the permanent/present address of the client.
  - a. For walk-in and referred accounts. Latest Proof of Billing may only be one of the requirements, among any other similar documents (statement of account of other banks) only when there is a discrepancy between the



given permanent address indicated in the CIS and the ID presented.

i. If Proof of billing is under a different name, the following must be presented:

1. Lease Contract
2. Proof of certification of relationship (e.g., birth/marriage certificate, IDs etc.)
3. Other similar document/s to establish relationship, residence, and existence of the client.

- For client using Alias: Certificate of Registration from the Local Civil Registry

List of Acceptable Identification Cards (IDs)

- Philippine Identification System (PhilSys ID) and printed E-PhilSys ID
- Local or Foreign-issued Passport Driver's License
- Professional Regulation Commission (PRC) ID
- Valid 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
- Government office and GOCC ID (e.g., AFP, HDMF IDs)
- Overseas Workers Welfare Administration (OWWA) ID
- Alien Certification of Registration (ACR)/Immigrant Certificate of Registration (ICR)
- 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 below 18 years old)
- Integrated Bar of the Philippines (IBP) ID
- Company IDs issued by private entities or institutions registered with or supervised/regulated by BSP, SEC or IC
- PhilHealth Insurance Card ng Bayan
- Maritime Industry Authority (MARINA) Professional Identification Card
- Overseas Filipino Worker (OFW) ID
- Seaman's Book

## **B. SOLE PROPRIETORSHIP**

1. Certificate of Registration issued by the Department of Trade and Industry (DTI).
2. At least one (1) valid photo-bearing identification document.
3. Latest 2 x 2 or at least 1 x 1 color picture which should be taken not more than six (6) months from the date of account opening; or picture taken via webcam of the branch/unit concerned during account opening.

### Additional document:

- a. Latest Proof of Billing or any other similar documents that will validate or show the permanent/present address of the client.
- b. For walk-in and referred accounts. Latest Proof of Billing may only be one of the requirements, among any other similar documents (statement of account of other banks) only when there is a discrepancy between the given permanent address indicated in the CIS and the ID presented.
- c. If Proof of billing is under a different name, the following must be presented:
  - I. Lease Contract
  - II. Proof of certification of relationship (e.g., birth/marriage certificate, IDs, etc.)
  - III. Other similar document/s to establish relationship, residence and existence of the client.

## **C. CORPORATION**

### *For Domestic Corporations:*

1. Certificate of Registration issued by the Securities and Exchange Commission (SEC) or other Regulatory Bodies.
2. Articles of Incorporation and By- Laws
3. Notarized Board or Secretary's Certificate authorizing the opening of the account and designating the authorized signatories to sign on behalf of the entity
4. Latest General Information Sheet (GIS), if applicable stating:
  - a. Names of Directors/ Trustees
  - b. Principal stockholders owning at least 20% of the outstanding capital stock
  - c. Primary officers (e.g., President, Treasurer, etc.)
  - d. 1 valid photo-bearing ID for each signatory
5. Certificate/License/Authority to operate or any similar documents such as but not limited to:
  - a. Secondary License from SEC
  - b. Reinsurance Brokerage License issued by the Insurance Commission (IC)
  - c. Certificate of Authority to Operate a school duly issued by the Department of Education (DepEd)

### *For Foreign Corporations:*

1. Articles of Incorporation
2. License to Operate in the Philippines issued by SEC

3. Special Power of Authority designating a resident of the Philippines to receive summons and other legal documents that may be served to the Corporations
4. Notarized pro-forma Secretary's Certificate or Board Resolution authorizing the opening of the account naming the depository bank and branch, stating the type of account and currency, and designating the officers authorized to sign for in behalf of the Corporation
5. Latest General Information Sheet (GIS), if applicable stating:
  - a. Names of Directors/ Trustees
  - b. Principal stockholders owning at least 20% of the outstanding capital stock
  - c. Primary officers (e.g., President, Treasurer, etc.)
  - d. 1 valid photo-bearing ID for each signatory

*Note: For entities registered outside the Philippines, similar documents and/ or information shall be obtained duly authenticated by the Philippine consulate where said entities are registered.*

#### **D. CIVIC ORGANIZATION, NON-PROFIT ORGANIZATIONS, ASSOCIATION, FOUNDATIONS, and similar entities**

1. Certificate of Registration issued by the SEC, BIR, COMELEC, DOLE and other Regulatory Bodies
2. Articles of Association or Constitution
3. By-Laws
4. Notarized Board Resolution or Secretary's Certificate authorizing the opening of the account naming the depository bank and branch, stating the type of account and currency, and designating the officers authorized to sign for and in behalf of the organization, which shall be verified against the By-Laws
5. Latest General Information Sheet (GIS), if applicable stating:
  - a. Names of Directors/ Trustees
  - b. Principal stockholders owning at least 20% of the outstanding capital stock
  - c. Primary officers (e.g., President, Treasurer, etc.)
6. 1 valid photo-bearing ID for each signatory

*Note: For associations, parish or religious organizations and other unregistered or unincorporated groups which do not have an Articles of Association or Constitution and By-Laws, the branch shall require some authorization from the religious or other leader like the bishop or parish priest which shall be verified for authenticity.*

#### **E. TREASURER-IN-TRUST**

1. Proposed Articles of Incorporation with signature of all incorporations
2. Proposed By- Laws
3. Notarized Treasurer's Affidavit
4. Photo-bearing ID of the Treasurer issued by an official authority

## **F. COOPERATIVES**

1. Certificate of Registration issued by Cooperative Development Authority (CDA) or National Electrification Administration (NEA) if electric cooperatives
2. Article of Incorporation or Association and By-Laws
3. Members' Resolution
4. Bureau of Internal Revenue (BIR) Exemption Certificate, if applicable

## **G. PAWNSHOPS, MONEY CHANGERS, FOREIGN EXCHANGE DEALERS AND LOCAL REMITTANCE AGENT**

1. Mandatory required documents for juridical accounts
2. BSP Certificate of Registration for the license granted to operate each head office, branch, sub-agent, extension office or business outlet
3. AMLC Certificate of Registration

## 27. Release of Captured Card

This covers the release of ATM Cards captured at any UCPBS ATMs.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Individuals			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Photocopy of one (1) valid photobearing government-issued ID in the name of the client (original to be presented) (1 copy)  <i>Note: Please see <b>Annex A</b> below for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to person responsible once called and present requirements as indicated above	1. Check completeness and accuracy of information in the CCF	None	5 Minutes	Sales Associate Branch
	1.1 Review and approve the transaction accordingly  Note: The signature panel of the ATM / Debit Card contains the signature of the cardholder or else, the card should not be	None	5Minutes	BOO Branch

	released even upon presentation of IDs			
	1.2 Release the card to cardholder	None	2 Minutes	BOO Branch
2. Affix signature on CCF Claim Stub and receive captured card	None	None	None	None
	<b>TOTAL</b>	<b>None</b>	<b>12 Minutes</b>	

## Annex A

### List of Acceptable Identification Cards (IDs)

- Philippine Identification System (PhilSys ID) and printed E-PhilSys ID
- Local or Foreign-issued Passport Driver's License
- Professional Regulation Commission (PRC) ID
- Valid 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
- Government office and GOCC ID (e.g., AFP, HDMF IDs)
- Overseas Workers Welfare Administration (OWWA) ID
- Alien Certification of Registration (ACR)/Immigrant Certificate of Registration (ICR)
- 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 below 18 years old)
- Integrated Bar of the Philippines (IBP) ID
- Company IDs issued by private entities or institutions registered with or supervised/regulated by BSP, SEC or IC
- PhilHealth Insurance Card ng Bayan
- Maritime Industry Authority (MARINA) Professional Identification Card
- Overseas Filipino Worker (OFW) ID
- Seaman's Book

## 28. Request for ATM PIN Change/ Forced PIN Change

This service covers request of clients who may have forgotten their Personal Identification Number (PIN) or who may opt to change their existing PIN for security purposes.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Individuals			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Logbook		Branch		
Photocopy of one (1) valid photo bearing issued ID in the name of the client (original to be presented) (1 copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<i>Note: Please see <b>Annex A</b> below for complete list of Acceptable IDs.</i>				
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the person responsible and submit requirements as indicated above	1.1 Attend to client's concern; check the completeness, validity and accuracy of the information vs. Logbook	None	5 Minutes	Sales Associate Branch
2. Client to fill out the ATM Application Form	1.2 Verify signatures on the documents presented then forward the same to the BOO for verification, processing, and approval	None	5 Minutes	Sales Associate Branch
3. Client will wait 4 to 5 days for the new pin mailer.	1.3 Verify, approve and send scanned application form to ATM Operations Department	None	3 Minutes	BOO Branch

None	1.4 Access the system and update the PIN Status from; request the client to nominate anew PIN to any UCPBS ATM	None	10 Minutes	<i>BOO Branch</i>
None	1.5 Return the ID to the client and remind him/her to nominate anew PIN at UCPBS ATM	None	2 Minutes	<i>BOO Branch</i>
2. Ready to use the new PIN	None	None	None	<i>None</i>
	<b>TOTAL</b>	<b>None</b>	<b>25 Minutes</b>	



List of Acceptable Identification Cards (IDs)

- Philippine Identification System (PhilSys ID) and printed E-PhilSys ID
- Local or Foreign-issued Passport Driver's License
- Professional Regulation Commission (PRC) ID
- Valid 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
- Government office and GOCC ID (e.g., AFP, HDMF IDs)
- Overseas Workers Welfare Administration (OWWA) ID
- Alien Certification of Registration (ACR)/Immigrant Certificate of Registration (ICR)
- 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 below 18 years old)
- Integrated Bar of the Philippines (IBP) ID
- Company IDs issued by private entities or institutions registered with or supervised/regulated by BSP, SEC or IC
- PhilHealth Insurance Card ng Bayan
- Maritime Industry Authority (MARINA) Professional Identification Card
- Overseas Filipino Worker (OFW) ID
- Seaman's Book

## 29. Request for Stop Payment Order

The Stop Payment Order (SPO) shall only be honored and processed under the following conditions:

- The check is not stale.
- The check is not certified. The check is considered certified when the Bank undertakes to pay it at any future time when presented for payment.
- The check is not yet paid/negotiated nor covered by an outstanding SPO.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government to Business Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
<b>Individual (Single or Joint) Peso</b> <ul style="list-style-type: none"> <li>Affidavit of Loss (in case of Lost check)</li> <li>Stop Payment Order (SPO) Form</li> </ul>		Branch/Notary Public		
<b>Institutional Customer (Private /Government)</b> <ul style="list-style-type: none"> <li>Affidavit of Loss (in case of Lost check)</li> <li>Stop Payment Order (SPO) Form</li> </ul>		Branch/Notary Public		
Cash/Check for payment for SPO		Client		
<b>Individual (Single or Joint) Peso</b> <ul style="list-style-type: none"> <li>Affidavit of Loss (in case of Lostcheck)</li> <li>Stop Payment Order (SPO) Form</li> </ul>		Branch/Notary Public		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Present the Stop Payment Order Form duly signed the authorized signatories	1. Review the SPO received to ensure that SPO request is properly accomplished by requesting party, conditions in honoring SPO are met and reasons are acceptable Indicate on the request the date	None	5 Minutes	Sales Associate Branch

	and time of receipt			
	1.1 Verify the signature/s on the SPO request against signature card/ valid ID	None	5 Minutes	<i>BOO</i> Branch
	1.2 Check and approve the SPO request, indicate the expiry date of the request, then forward to Teller /Bookkeeper for processing	None	10 Minutes	<i>BOO /BH</i> Branch
2. Pay the service charge at the Counter	2. Receive the payment from the depositor/debit account and machine-validate the SPO request. Give a SPO to the requesting party	₱250 per Check	10 Minutes	<i>Teller/ Bookkeeper</i> Branch
	2.1 Tag the SPO request in system with validity of six months from the date of receipt. Indicate the expiry date of SPO in the SPO request	None	10 Minutes	<i>Teller</i> Branch
	<b>TOTAL</b>	<b>₱250 per check</b>	<b>40 Minutes</b>	

# **BRANCH BANKING PRODUCTS & SERVICES**

## **Internal Services**

## 1. Retrieval of Captured ATM Cards

This service covers getting the captured cards, logging the ATM card details, and disposition of unclaimed cards.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizen			
<b>Who may avail:</b>				
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Logbook		New Accounts Counter		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Get captured ATM cards while loading cash	None	3 Minutes	<i>Teller</i> Branch
	2. Register captured cards in logbook and put in vault	None	5 Minutes	<i>Teller</i> Branch
	3. If for maximum of 3 days no one claims the card, shred the cards	None	10 Minutes	<i>Teller</i> Branch
	<b>TOTAL</b>	<b>None</b>	<b>18 Minutes</b>	

## **LENDING PRODUCTS & SERVICES**

### **External Services**



<ul style="list-style-type: none"> <li>- Government Service Insurance System (GSIS) e-Card</li> <li>- Social Security System Card</li> <li>- Senior Citizen Card</li> <li>- Overseas Workers Welfare Administration (OWWA) ID</li> <li>- Overseas Filipino Worker (OFW) ID</li> <li>- Seaman's Book or Seafarer's Identification and Record Book (SIRB)</li> <li>- Alien Certification of Registration/Immigrant Certificate of Registration</li> <li>- National Council for the Welfare of Disabled Persons (NCWPD) Certification of National Council on Disability Affairs (NCDA)</li> <li>- Department of Social Welfare and Development (DSWD) Certification</li> <li>- Government Office and Government-Owned and Controlled Corporation (GOCC) ID (e.g., AFP ID, Pag-IBIG Loyalty Card)</li> </ul>	<p>Government Service Insurance System (GSIS)</p> <p>Social Security System (SSS)</p> <p>Local Government Unit (LGU)/Office of Senior Citizen Affairs (OSCA)</p> <p>Overseas Workers Welfare Administration (OWWA)</p> <p>Philippine Overseas Employment Administration (POEA) Maritime Industry Authority (MARINA)</p> <p>Bureau of Immigration (BI)</p> <p>Department of Social Welfare and Development (DSWD)</p> <p>Department of Social Welfare and Development (DSWD)</p> <p>Government Office/Government-Owned and Controlled Corporation (GOCC)</p>
<p>2. Proof of Billing</p> <p>Proof of Income:</p> <p><b>a. Locally Employed:</b></p> <ol style="list-style-type: none"> <li>1. Latest 3mos payslip,</li> <li>2. Certificate of Employment with Compensation</li> </ol> <p><b>b. Employed Abroad</b></p> <p>3mos latest Proof of Remittance</p>	<p>Public Utility provider</p> <p>Employer Employer</p> <p>Issuing Remittance CenterEmployer / POEA</p>



<ol style="list-style-type: none"> <li>2. Certificate of Employment with Compensation / POEA Standard Contract</li> <li>3. Latest Crew Contract (for seafarers)</li> </ol> <p><b>c. Self-employed</b></p> <ol style="list-style-type: none"> <li>1. ITR, Audited Financial Statements</li> <li>2. DTI Registration</li> <li>3. Mayor's Permit/Business Permit</li> <li>4. Latest 3mos Bank Statement or passbook</li> </ol> <p>In case of discrepancy in personal details of the principal borrower, spouse, co-borrower and spouse (e.g.name, date of birth):</p> <ul style="list-style-type: none"> <li>- Notarized Affidavit of 2 Disinterested Person (1 original copy and 1 photocopy)</li> </ul> <p><b>C. Post-approval requirements</b></p> <ol style="list-style-type: none"> <li>1. Signed Loan documents (PN/CM, Disclosure Statement, Undertaking)</li> <li>2. PDCs / ADA form</li> <li>3. Insurance Policy</li> <li>4. Chattel Mortgage Fees</li> <li>5. Dealer documents</li> <li>6. SPA (if applicable)</li> <li>7. Affidavit of Marital Consent (if applicable)</li> </ol>	<p>Employer</p> <p>Bureau of Internal Revenue (BIR) DTI / Borrower Municipals Office/City Hall Issuing Bank</p> <p>Principal Borrower and Spouse, Co-Borrower and Spouse</p> <p>UCPB Savings Branches, Head Office, and Lending Offices</p> <p>UCPB Savings Branch / Borrower</p> <p>Insurance company</p> <p>UCPB Savings Branches, Head Office, and Lending Offices</p> <p>Auto Dealer</p> <p>Bank-provided forms in UCPB Savings Branches, Head Office, and Lending Offices</p> <p>Borrower</p>
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<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the UCPBS Head Office or the nearest Business Center or branch to inquire on available Consumer Loan Products (may also inquire through telephone call, email, or website)	1. Introduce and explain to the interested client regarding auto loan	None	30 Minutes	<i>Account Officer (AO)/ Marketing Assistant (MA)</i> Consumer Lending Department



	<p>initial file and credit checking:</p> <ul style="list-style-type: none"> <li>• Loandex (for Php 5M and above loan amount only)</li> <li>• Field Credit Investigation for Personal Data and Neighborhood (PDRN) checking and/or Business Verification (BVR)</li> </ul> <p>- If there is no adverse finding in the CLD pre-screening process, submit to Credit Management Department for credit evaluation and decision</p>		<ul style="list-style-type: none"> <li>• With separate Turn Around Time (TAT) of about 5 banking days for Loandex</li> <li>• With separate Turn Around Time (TAT) of about 5 banking days for PDRN and BVR</li> </ul>	<p>Credit Appraisal and Investigation Department</p>
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	<p>2.2 Process credit application for credit evaluation and decision</p> <ul style="list-style-type: none"> <li>- Check the information provided in the auto loan application form and review/counter-check results of CLD pre-screening process</li> <li>- Perform necessary employment verification or business verification.</li> <li>- Conduct credit check on client's bank deposits and all active loans with other financial institutions</li> </ul>	None	3 Banking Days	<i>Credit Analyst / Credit Officer</i> Credit Management Division
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	<p>- Trade check to inquiry on business transactions of the client with their customers evidencing the volume of transactions as well as their suppliers evidencing financial status</p> <p>2.3 Prepare Auto Loans Evaluation Sheet with the summary of findings and recommendation for the approval or disapproval of the auto loan application</p> <p>2.4 Upon approval, generate credit advice and notify concerned credit officer of the credit decision</p>			<p><i>Credit Analyst / Credit Officer</i> Credit Management Division</p> <p><i>Credit Analyst / Credit Officer</i> Credit Management Division</p>
	<p>2.5 Review and if within the authority limit, approve Auto Loan Evaluation Sheet</p> <p>2.6 If not within authority limit, endorse and seek approval of the appropriate approving authority</p>	None	<p>30 Minutes</p> <p>For committee approval, subject to set schedule and date</p>	<p><i>Division Head</i> Credit Management Division</p> <p><i>Appropriate Approving Authority depending on deviation:</i> <i>President / Credit Committee</i></p>

	3. Notify client of the credit decision and if approved, provide post-approval documents  3.1 Prepare loan documents	None	30 Minutes	<i>Account Officer</i> Consumer Lending Division / Retail Distribution Department
	4. Facilitate signing of the loan documents.		Subject to client's availability for loan signing	<i>AO/Branch Manager</i> Consumer Lending Division / Retail Distribution Department / Branch
	<b>TOTAL</b>	<b>None</b>	<b>8 Days, 3 Hours, 30 Minutes</b>	

*Note: Said periods may be extended since the Bank may require additional documents during the evaluation of the application*





- Social Security System Card	Social Security System (SSS)
- Senior Citizen Card	Local Government Unit (LGU)/Office of Senior Citizen Affairs (OSCA)
- Overseas Workers Welfare Administration (OWWA) ID	Overseas Workers Welfare Administration (OWWA)
- Overseas Filipino Worker (OFW) ID	Philippine Overseas Employment Administration (POEA)
- Seaman's Book or Seafarer's Identification and Record Book (SIRB)	Maritime Industry Authority (MARINA)
- Alien Certification of Registration/Immigrant Certificate of Registration	Bureau of Immigration (BI)
- National Council for the Welfare of Disabled Persons (NCWPD) Certification National Council on Disability Affairs (NCDA)	Department of Social Welfare and Development (DSWD)
- Department of Social Welfare and Development (DSWD) Certification	Department of Social Welfare and Development (DSWD)
- Government Office and Government-Owned and Controlled Corporation (GOCC) ID (e.g., AFP ID, Pag-IBIG Loyalty Card)	Government Office/Government-Owned and Controlled Corporation (GOCC)
<b>Pre-Approval Requirements:</b> Proof of Billing (1 photocopy with authentication originally seen)	Issuing Public utility provider
Latest 3 mos payslip and Certificate of Employment with Compensation (1 photocopy with authentication originally seen)	Employer
Sketch of Residence	Borrower
Accredited Company HR Endorsement (1 photocopy with authentication originally seen.)	Accredited Employer/Company
<b>Post-approval requirements</b> Signed Promissory Note (1 photocopy with authentication originally seen)	UCPB Savings Branches, Head Office, and Lending Offices

Signed Disclosure Statement (1 photocopy with authentication originally seen)	UCPB Savings Branches, Head Office, and Lending Offices
Fully accomplish Assignment of unused leaves, last pay and other benefits in case of resignation/default and payroll deduction authorization form (1 photocopy with authentication originally seen)	UCPB Savings Branches, Head Office, and Lending Offices

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Proceed to UCPBS head office or the nearest business center or branch to inquire on available consumer loan products	1. Provide Cash Loan Product information and furnish a copy of cash loan application form together with a list of requirements for processing	None	30 Minutes	<i>Account Officer (AO) /Marketing Assistant (MA)/ Branch Associates Consumer Lending Department</i>
2. Submit completely filled out Cash loan Application Forms together with complete pre-approval requirements	2. Conduct pre-screening of application. - Exercise “KYC”, Know your customer by doing proper client identification, risk classification and/or profiling	None	2 Hours	<i>Account Officer (AO) / Marketing Assistant (MA) Consumer Lending Department / Retail Distribution Department</i>
3. Wait for the Notice of loan approval (if approved) or denial (if disapproved) from UCPB Savings Bank	<ul style="list-style-type: none"> <li>• Individual Borrower’s Eligibility Criteria</li> <li>• Tenure of employment /</li> </ul>			
4. Proceed to the branch, head office or provincial lending center to submit the	Engagement in the business or Professional practice			

<p>required post-approval documents and sign the loan documents</p>	<ul style="list-style-type: none"> <li>- Complete and request all necessary pre-approval requirements</li> <li>- Endorse application to marketing assistant for pre-processing for evaluation to perform the following checking: <ul style="list-style-type: none"> <li>• NFIS</li> <li>• CMA</li> <li>• CIC</li> </ul> </li> </ul> <p><i>Note: Processing will start from date of submission of complete checking.</i></p> <p>2.1 Conduct the following supplementary checking if there's no adverse findings in the initial file and credit checking:</p> <ul style="list-style-type: none"> <li>• Field Credit Investigation for Personal Data and Neighborhood (PDRN) checking</li> <li>• Employment Verification Report (EVR) / Business Verification Report (BVR)</li> </ul>		<p>PDRN (5 banking days)</p> <p>EVR (2 banking days)</p>	<p><i>Credit Investigation Assistant / Officer</i></p> <p>Credit Appraisal and Investigation Department</p>
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	<p>2.2 Process credit application for credit evaluation and decision</p> <ul style="list-style-type: none"> <li>- Check the information provided in the Cash loan application form and review/counter-check results of CLD pre-screening process</li> <li>- Compute of Gross Monthly Income (GMI) and Debt-Burden Ratio</li> <li>- Perform necessary employment verification or business verification</li> <li>- Credit check all active loans with other financial institution.</li> </ul>	None	3 Banking Days	<p>Account Officer (AO) Consumer Lending Department /Retail Distribution Department</p>
	<p>2.3 Prepare Credit Recommendation and Approval Memorandum (CRAM) with the summary of findings and recommendation for the approval or disapproval of the Cash loan application</p>			<p>Account Officer (AO) Consumer Lending Division / Retail Distribution Department</p>

	<p>2.4 Review and if within the authority limit, approve Credit Recommendation and Approval Memorandum</p> <p>2.5 If not within authority limit due to deviation or loanable amount, recommend and seek approval of the appropriate approving authority</p>	None	<p>1 Banking Day</p> <p>(For committee approval, subject to set schedule/ date)</p>	<p><i>Division Head Credit Management Division</i></p> <p><i>Appropriate Approving Authority depending on deviation: President / Credit Committee</i></p>
	<p>3. Notify client of the credit decision and if approved provide post-approval documents</p> <p>3.1 Prepare loan documents</p> <p>4. Facilitate signing of the loan documents</p>	None	<p>30 Minutes</p> <p>Subject to client's availability for loan signing</p>	<p><i>Account Officer Consumer Lending Department / Retail Distribution Department</i></p> <p><i>AO/Branch Manager Consumer Lending Department / Retail Distribution Department/ Branch</i></p>
	<b>TOTAL</b>	<b>None</b>	<b>9 Banking Days, 3 hrs.</b>	

### 3. Real Estate Loan Application

A Real Estate Loan is a loan facility extended to qualified individuals/companies for the purpose of financing acquisition of lot, condominium unit or townhouse, construction of house, renovation, or expansion of an existing house, refinancing of an existing mortgage.

This service covers processing of real estate loan application up to loan document signing

<b>Office/Division:</b>	UCPBS Consumer Lending Division, UCPBS Commercial Lending Division and UCPBS Credit Management Division
<b>Classification:</b>	Highly Technical
<b>Transaction Type:</b>	Government-to-Citizens
<b>Who may avail:</b>	Individuals/Existing Depositors
Requirements Checklist	Where to Secure
<b>Basic Document</b> Completely Filled-up Application Form 1 Government Issued ID (1 original or scanned copy) Any of the following: - PhilID / ePhilID  - Passport  - Driver's License  - Professional Regulation Commission (PRC) ID  - Integrated Bar of the Philippines (IBP) ID  - Valid National Bureau of Investigation(NBI) Clearance  - Police Clearance  - Postal ID Post Office  - Voter's ID	UCPB Savings Branch   PhilSys Registry Office  Department of Foreign Affairs (DFA)  Land Transportation Office (LTO/Host country)  Professional Regulation Commission (PRC)  Integrated Bar of the Philippines (IBP)  National Bureau of Investigation (NBI)  Local Police Station  Post Office  Commission on Election (COMELEC)

<ul style="list-style-type: none"> <li>- Government Service Insurance System (GSIS) e-Card</li> <li>- Social Security System Card</li> <li>- Senior Citizen Card</li> <li>- Overseas Workers Welfare Administration (OWWA) ID</li> <li>- Overseas Filipino Worker (OFW) ID</li> <li>- Seaman's Book or Seafarer's Identification and Record Book (SIRB)</li> <li>- Alien Certification of Registration/Immigrant Certificate of Registration</li> <li>- National Council for the Welfare of Disabled Persons (NCWPD) Certification National Council on Disability Affairs (NCDA)</li> <li>- Department of Social Welfare and Development (DSWD) Certification</li> <li>- Government Office and Government-Owned and Controlled Corporation (GOCC) ID (e.g. AFP ID, Pag-IBIG Loyalty Card)</li> </ul> <p><b>Locally Employed:</b> Latest 3mos payslip (1 original or scanned copy)</p> <p>Certificate of Employment with Compensation (1 original or scanned copy)</p> <p><b>Employed Abroad</b> <b>Any of the following:</b> 3mos latest Proof of Remittance (1 original or scanned copy)</p>	<p>Government Service Insurance System (GSIS)</p> <p>Social Security System (SSS)</p> <p>Local Government Unit (LGU)/Office of Senior Citizen Affairs (OSCA) Overseas Workers Welfare Administration (OWWA)</p> <p>Philippine Overseas Employment Administration (POEA)</p> <p>Maritime Industry Authority (MARINA)</p> <p>Bureau of Immigration (BI)</p> <p>Department of Social Welfare and Development (DSWD)</p> <p>Department of Social Welfare and Development (DSWD)</p> <p>Government Office/Government-Owned and Controlled Corporation (GOCC)</p> <p>Employer</p> <p>Employer</p> <p>Borrower</p>
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Certificate of Employment with Compensation / POEA Standard Contract (1 original or scanned copy)	Employer / POEA
Latest Crew Contract (for seafarers) (1 original or scanned copy)	Employer / POEA
<b>Self-employed</b> Photocopy of Audited Financial Statements for the last two (2) years with latest ITR (1 original or scanned copy)	Borrower / BIR
Certificate of Business Registration from DTI or SEC, Articles of Partnership or Articles of Incorporation (whichever is applicable) (1 original or scanned copy)	Borrower / DTI Online Business Verification / SEC
Mayor's Permit/Business Permit (1 original or scanned copy)	Borrower / Municipal/City Hall
Latest 3mos Bank Statement or passbook (1 original or scanned copy)	Borrower Issuing bank
<b>Additional Requirements (Construction loan)</b> Building / Floor Plan of proposed improvement (1 original or scanned copy)	Borrower
Bill of materials (1 original or scanned copy)	Borrower
Building Specification of proposed finishes (1 original or scanned copy)	Borrower
<b>Collateral Documents</b> Original or certified true copy of Tax Declaration (TD) on land and	Borrower / Register of Deeds



improvements under the name of borrowers/mortgagors (1 original or scanned copy)	
Contract to Sell for developers' account (1 original or scanned copy)	Developer
Original or certified true copy of Real Estate Tax Receipts (RETR) on land and improvements (1 original or scanned copy)	Borrower / BIR
Certificate of Occupancy (1 original or scanned copy)	Borrower / Developer
Original copy of tax clearance on land and improvements (1 original or scanned copy)	Borrower
Copy of Deed of Sale for Acquisition/Plan with Vicinity Map (1 original or scanned copy)	Borrower
Title Verification Report (1 original or scanned copy)	Borrower
	CAID
<b>Post-approval requirements</b>	
Signed Loan documents (PN/CM, Disclosure Statement, Undertaking) (1 original or scanned copy)	UCPB Savings Branches, Head Office, and Lending Offices
Client Risk Assessment Form	UCPB Savings Branches, Head Office, and Lending Offices
Account Documentation Checklist	UCPB Savings Branches, Head Office, and Lending Offices
Availment Sheet (1 original or scanned copy)	UCPB Savings Branches, Head Office, and Lending Offices
Loan Release Statement (1 original or scanned copy)	UCPB Savings Branches, Head Office, and Lending Offices
Uniform Loan and Mortgage Agreement (1 original or scanned copy)	UCPB Savings Branches, Head Office, and Lending Offices
PDCs / ADA form (1 original or scanned copy)	UCPB Savings Branches, Head Office, and Lending Offices

<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to UCPBS head office or the nearest business center or branch to inquire about the real estate loan product	1. Provide REL loan product information and furnish a copy of REL loan application form together with a list of requirements for processing.	None	30 Minutes	<i>Account Officer (AO)/ Marketing Assistant (MA) / Branch Associates Consumer Lending Department</i>

<p>2. Submit completely filled out REL loan Application Forms together with complete pre-approval requirements</p> <p>3. Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved) from UCPB Savings Bank</p> <p>4. Proceed to the Branch, Head Office or Provincial Lending Center to submit the required post-approval documents and sign the loan documents</p>	<p>2. Conduct pre-screening of the application.</p> <ul style="list-style-type: none"> <li>- Exercise “KYC”, Know your customer by doing proper client identification, risk classification and/or profiling: <ul style="list-style-type: none"> <li>• Individual Borrower’s Eligibility Criteria</li> <li>• Tenure of employment / Engagement in the business or Professional practice</li> <li>• Eligibility criteria of co-maker/co-borrower or Attorney-in-Fact (AIF)</li> </ul> </li> <li>- Complete and request all necessary pre-approval requirements</li> <li>- Endorse application to marketing assistant for pre-processing;</li> </ul>	None	7 Banking Days	<p><i>Account Officer (AO) / Marketing Assistant (MA)</i> Consumer Lending Division / Retail Distribution Department</p> <p><i>Credit Investigation Assistant/ Officer/ Appraiser</i> Credit Appraisal and Investigation Department</p>
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	<p>for credit evaluation to perform necessary checking such as:</p> <ul style="list-style-type: none"> <li>• NFIS</li> <li>• CMAP</li> <li>• CIC</li> <li>• Employment Verification Report (EVR)</li> <li>• Loandex (for Php 5M and above loan amount only) and field Credit Investigation for: <ul style="list-style-type: none"> <li>• Personal Data and Neighborhood (PDRN)</li> <li>• Business Verification (BVR)</li> <li>• Appraisal Report</li> <li>• Title Verification</li> </ul> </li> </ul> <p><i>Note: Processing will start from date of submission of complete documents</i></p>			
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	<ul style="list-style-type: none"> <li>- If there is no adverse finding in the CLD pre-screening process, submit the application to Credit Management Department for credit evaluation and decision</li> </ul>			
	<p>2.1 Process credit application for credit evaluation and decision</p> <ul style="list-style-type: none"> <li>- Check the information provided in the REL loan application form and review/counter-check results of CLD pre-screening process.</li> <li>- Compute Gross Monthly Income (GMI) and Debt-Burden Ratio</li> <li>- Perform necessary employment verification or business verification</li> <li>- Credit check on client's bank deposits and all</li> </ul>	None	5 Banking Days	<i>Credit Analyst / Credit Officer</i> Credit Management Division

	<p>active loans with other financial institution</p> <ul style="list-style-type: none"> <li>- Verify employment</li> <li>- Trade check business transactions of the client</li> <li>- Check appraisal and title verification report</li> </ul> <p>2.2 Prepare Credit Recommendation and Approval Memorandum (CRAM) with the summary of findings and recommendation for the approval or disapproval of the REL loan application.</p>			<p><i>Credit Analyst / Credit Officer</i> Credit Management Division</p>
	<p>2.3 Review and if within the authority limit, approve Credit Recommendation and Approval Memorandum</p>	None	30 Minutes	<p><i>Division Head</i> Credit Management Division</p>



## 4. Commercial Loan Application

Commercial Loan is a secured or unsecured loan extended to qualified sole proprietorship, partnership, or corporation to fund working capital needs, acquisition of equipment, building construction/ renovation, or to liquidate trade receivables.

<b>Office/Division:</b>	UCPBS Commercial Lending Division			
<b>Classification:</b>	Highly Technical			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	MSME			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Please refer to <b>Annex A</b> for the complete list of documentary requirements		<ul style="list-style-type: none"> <li>• UCPBS (for bank forms)</li> <li>• Any Government / Private Entity authorized to issue the specified documentary requirements, as applicable</li> </ul>		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the nearest UCPBS commercial lending business center or branch to inquire on available commercial loan products (may also inquire through telephone call, email, or website)	1. Interview the client about his/her financial needs  1.1. Orient the client about loan requirements and applicable lending policies and standard fees  1.2. Provide the client with the Loan Application Form and Checklist of Requirements (See Annex A)  1.3. Advise the client where to submit his/her application and	None	1 Hour	Account Officer (AO) / Account Assistant Commercial Lending Division Head Office (Manila) and/or Provincial Lending Business Center (Iloilo and Davao)



	loan requirements			
2. Submit completely accomplished loan application form together with complete requirements and pay appraisal fees (if applicable) to the concerned commercial lending business center	<p>2. Review the completeness of the filled-out loan application form</p> <p>2.1. Verify if all the required documents submitted are complete</p> <p>2.2. Accept the properly filled-out application form and complete documents</p>	See Annex B and C	1 Hour	<p><i>Account Officer (AO)/Account Assistant (AA)</i></p> <p>Commercial Lending Division Head Office (Manila) and/or Provincial Lending Business Center (Iloilo and Davao)</p>

<p>3. Receive a confirmation letter or AO/AA's advice on whether the documents submitted are complete or incomplete</p>	<p>3. Evaluate the loan application and documents submitted</p> <p>3.1 Prepare request for credit information/ background investigation (CI/BI), property appraisal, title verification, trade checking, banking, etc.</p>	<p>None</p>	<p>2 hours</p> <p>1 Banking Day - Simultaneous activities:</p> <ul style="list-style-type: none"> <li>• With separate Turn Around Time (TAT) of about 10 banking days for CI/BI to be provided by CAID</li> <li>• With separate TAT of about 20 banking days for property appraisal to be provided by CAID</li> <li>• With separate TAT of about 20 banking days for title verification to be</li> </ul>	<p>Account Officer (AO) Commercial Lending Division Head Office (Makati) and / or Provincial Lending Business Center (Iloilo and Davao)</p>
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<p>4. Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved)</p>	<p>3.2 Conduct site/ocular visit/ inspection, meetings and prepare call report</p> <p>3.3 Request Credit Risk Rating from Risk Management Division</p> <p>3.4 Prepare CRAM, financial spreadsheet (historical and projection), APA, deposit validation and other verification needed. Review and get endorsement of department head and division head; Present to approving committee/s</p>		<p>provided by CAID</p> <p>1 Banking Day</p> <p>1 Banking Day</p> <ul style="list-style-type: none"> <li>With separate TAT of 10 banking days to be provided by RMD</li> </ul> <p>3 banking days, upon submission of complete documents and reports</p>	
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			Subject to Committee set schedule/date	<i>Approving Committee/s</i>
	4. Get loan approval from approving committee/s			
	<p>5. Put document approval based on duly stamped CRAM and at least advisory on the approval</p> <p>5.1 Conduct legal chopping and pre-booking review</p> <p>5.2 Notify client of the credit decision and if approved require submission of post-approval documents</p> <p>5.3 Facilitate loan signing</p>			<p>15 banking days, or longer depending on the availability of the client for loan signing</p> <p><i>Documentation Lawyer Legal Services Division</i></p> <p><i>Loan Documentation Specialist/ Department Head Loans Documentation Department</i></p> <p><i>Account Officer (AO)/ Account Assistant (AA) Commercial Lending</i></p>

<p>5. Inform the AO/AA of the amount to be availed; submit duly signed Promissory Note (PN), Deed of Assignment (DOA), Disclosure Statement (DS), Post-Dated Checks (PDCs) and/ or supporting documents; pay loan fees and charges, as applicable</p> <p>Acknowledge receipt of loan proceeds, net of deducted bank charges, if any</p>	<p>6.Check and review the completeness of documents related to drawdowns</p> <p>6.1 Prepare availment/ extension/ rollover sheet; request funding for the release from Treasury Division</p> <p>6.2 Counter check/ review the availment sheet if within the terms and conditions of the approved loan; prepare loan release sheet (LRS) and submit to Loans Operation Department (LOD)</p> <p>6.3 Review the submitted LRS and notify the AO/AA, LDD and branch for posting and crediting of proceeds</p>	None	<p>2 banking days</p>          <p>2 hours</p>	<p><i>Account Officer (AO)/ Account Assistant Commercial Lending Division</i></p>          <p><i>LDD Assistant/ Head/ CMD Head Commercial Lending Division</i></p>          <p><i>LOD Assistants/ Department Head/ Division Head Branch, Branch Banking Division</i></p>
<b>TOTAL</b>		<b>See Annex A</b>	<b>45 Banking Days</b>	

## **ANNEX A – Basic Documentary Requirements**

### **I. Business Documents**

#### **For Sole Proprietorship**

DTI Registration Certificate (1 original or photocopy)  
 Application for Trade Name (1 original or photocopy)  
 Business Permit - Current year (1 original or photocopy)  
 Other Permits / Licenses (if any)

#### **For Corporation / Partnership**

SEC Registration (1 original or photocopy)  
 Articles of Incorporation or Partnership (and amendments, if any) (1 original or photocopy)  
 By-Laws (and amendments, if any) (1 original or photocopy)  
 Latest General Information Sheet (1 original or photocopy)  
 Business Permit - Current year (1 original or photocopy)  
 Other Permits / Licenses (if any)

#### **For Cooperative**

CDA Registration (1 original or photocopy)  
 Articles of Cooperation (and amendments, if any) (1 original or photocopy)  
 By-Laws (and amendments, if any) (1 original or photocopy)  
 List of Officers (1 original or photocopy)  
 Business Permit - Current year (1 original or photocopy)  
 Other Permits / Licenses (if any)

### **II. Financial Documents**

Last 3 years Audited Financial Statements (AFS) with ITR (1 original or photocopy)  
 Last 3 years In-House Financial Statement (IFS) (1 original or photocopy)  
 Current year Interim Financial Statements (1 original or photocopy)  
 Bank SOA or photocopy of passbook for the last 6 months (all banks) (1 original or photocopy)  
 Authorization to conduct Bank Checking (1 original or photocopy)

### **III. Company Details**

#### **Company Profile**

History/Profile of the company  
 Structure of the company  
 Affiliates/subsidiaries  
 Mission/Vision  
 Corporate Strategy  
 Succession Plan  
 Process Flow of Operation

### **Technical Details of the company**

- Details of Product/Services offered
- Store/Outlet/Plant with capacity/Production location/size/ownership
- Company awards (if applicable)
- List of Major Suppliers with contact person and contact details
- List of Major Customers with contact person and contact details
- Copy of major contract/s
- Copy of contracts, P.O., invoices with customers
- Copy of contracts, P.O., invoices with suppliers

### **IV. Executive Officers**

- Biography/Resume of Executive Officers/Company Owners
- Latest 2"x2" pictures of the Stockholders/ Executive Officers/Company Owner
- 2 valid IDs of the Executive Officers/Company Owners, with specimen signatures
- Notarized Statement of Assets, Liabilities and Networth (SALN) (1 original or photocopy)
- Marriage Contract / Certificate of No Marriage / Certificate of Finality (1 original or photocopy)
- Authorization to conduct Residence and Business Verification (1 original or photocopy)

### **V. Loan Details**

- Completely filled up UCPB Savings Bank Business Loan Application Form
- Desired Loan or Facility
- Purpose of the loan application
- Business plan or technical details of the project for proceed allocation
- Data Privacy Consent Form

### **VI. Collateral and Support Documents**

- Photocopy of Title (1 original or photocopy)
- Lot plan with vicinity map
- Latest Tax declaration (1 original or photocopy)
- Latest Real Estate Tax Receipt (RETR) (1 original or photocopy)
- Latest Tax Clearance (1 original or photocopy)
- Payment of Appraisal Fee (1 original or photocopy)
- Authorization for Title Verification (1 original or photocopy)
- Special Power of Attorney (SPA), if applicable (1 original or photocopy)
- Valid/renewed insurance policy, if applicable (1 original or photocopy)
- Notarized Statement of Assets, Liabilities and Networth (1 original or photocopy)

## ANNEX B – Schedule of Appraisal Fees

### A. Real Estate

Within 50 kms radius	₱5,000 /TCT/Location
More than 50 kms radius	₱6,000 /TCT/Location

**Note:** If the client has more than one title located in the same subdivision or barangay an additional of P 1,500/title/client shall be charged.

### B. Vehicles

Appraisal Fee per unit	Location/Distance
₱1,000.00	In the office where the Appraiser is based
₱2,000.00	Within 50kms radius from where the Appraiser is based

### C. For Trucks, Heavy Equipment & Trailer

Appraisal Fee per unit	Location/Distance
₱1,000.00	Within 50kms radius from where the Appraiser is based
₱1,500.00	Not more than 100kms radius from where the Appraiser is based
₱2,000.00 to ₱4,000.00	More than 100kms radius from where the Appraiser is based



**ANNEX C – Fees and Charges**

<b>FEES/ CHARGES</b>	<b>AMOUNT</b>	<b>FREQUENCY OF APPLICATION</b>
Processing Fees	Minimum of P2,500.00 for every availment, extension and rollover	Every availment/ extension/ rollover
Handling and Filing Fee	P5,000.00	Every renewal of the facility
Set- Up/ Establishment Fee	Minimum of P10,000.00 to be paid every establishment/ renewal of facility/ies. Applicable to TL, PNL and DL.	Every renewal/ establishment of the facility
Verification Fee	Minimum of P2,500.00 to be paid every availment. Applicable to Commercial Accounts with Discounting Line facility.	Every availment
Notarial Fee	Minimum of P500.00 per document, depending on the accredited notary public.	As needed
Documentary Stamp Tax	P1.5 for every P200.00 (vary depending on the number of days and loan proceeds)	As needed
Insurance	Depending on the quotation from accredited insurance company/ies	Annually

## 5. Certificate of Full Payment/Outstanding Balance and Interest Paid (Statement of Account)

A Certificate of Full Payment is issued once the Borrower has fully paid the loan with the Bank.

<b>Office/Division:</b>	Loans Operations Department - Operations			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Citizen; Government to Business; Government to Government			
<b>Who may avail:</b>	<u>Government to Citizen</u> - Small Farmers and Fishermen - Overseas Filipino Workers (OFW) - Consumer Client <u>Government to Business</u> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Banks - Non-Bank Financial Institutions <u>Government to Government</u> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) State Colleges and Universities (SUCs)			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Letter request of the Borrower signed by authorized signatory		<ul style="list-style-type: none"> <li>• Borrower</li> </ul>		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Submit a letter request to the Lending Unit (LU) managing your loan account (may also send via mail or e-mail)	1. Verify the request and prepare request for Certificate of Full Payment	P200**  **Not Applicable to SOA	1 Hour	Loans Bookkeeper - LOD

	1.1 Verify details of balances and prepare Certificate	None	1 Hour, 30Minutes	<i>Loans Bookkeeper</i> LOD
	1.2 Forward/transmit Certificate to borrower	None	None	AO/AA Lending Division
	<b>TOTAL</b>	<b>**P200</b>  <b>**Not applicable to SOA</b>	<b>2 Hours, 30 Minutes</b>	

## 6. Issuance of Negative Certification

Issuance of Negative Certification in lieu of Cancellation of Mortgage

<b>Office/Division:</b>	Loans Operations Department –Operations Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Citizen; Government to Business; Government to Government			
<b>Who may avail:</b>	<p><b><u>Government to Citizen</u></b></p> <ul style="list-style-type: none"> <li>- Small Farmers and Fishermen</li> <li>- Overseas Filipino Workers (OFW)</li> <li>- Consumer Client</li> </ul> <p><b><u>Government to Business</u></b></p> <ul style="list-style-type: none"> <li>- Cooperatives</li> <li>- Small and Medium Enterprises</li> <li>- Large Corporations</li> <li>- Water Districts</li> <li>- Banks</li> <li>- Non-Bank Financial Institutions</li> </ul> <p><b><u>Government to Government</u></b></p> <ul style="list-style-type: none"> <li>- Local Government Units (LGUs)</li> <li>- Government Owned and Controlled Corporations (GOCCs)</li> <li>- Government Agencies (GAs)</li> <li>- State Colleges and Universities (SUCs)</li> </ul>			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Letter of Request of Borrower signed by authorized signatory		<ul style="list-style-type: none"> <li>• Borrower</li> </ul>		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Submit a letter of request to the proper Lending Unit handling (LU) the loan account (may also send via mail or e-mail)	1. Verify the request and forward to Branches / Lending Unit	200.00 pesos per certification	5 minutes	<i>Bookkeeper</i> Branch Banking Division – Branch
	1.1 Receive copy of request and locate / search the documents	None	1 Banking Day	<i>Branch Operations Officers</i> Branch Banking Division – Branch

	1.2 Transmit copy of documents to LOD as basis for processing of cancellation of mortgage	None	1 Banking Day	<i>Branch Operations Officers Branch Banking Division – Branch</i>
	1.3 If documents are no longer available, email LOD to proceed with the issuance of negative certification	None	1 Banking Day	<i>Branch Operations Officers Branch Banking Division – Branch</i>
	1.4 Prepare and release negative certification to client	None	25 minutes	<i>Bookkeeper and LOD Head Branch Banking Division – Branch and Operations Division – Loans Operations Department</i>
	<b>TOTAL</b>	<b>200.00 pesos per certification</b>	<b>3 Banking Days, 30 Minutes</b>	

## 7. Execution and Issuance of Mortgage Redemption Certificate

Foreclosed real estate properties registered in the name of an individual that may be redeemed within the redemption period as prescribed by the Bank.

<b>Office/Division:</b>	Special Assets Management Department			
<b>Classification:</b>	Highly Technical			
<b>Transaction Type:</b>	Government to Citizen			
<b>Who may avail:</b>	<ul style="list-style-type: none"> <li>- Mortgagor-debtor;</li> <li>- Heirs and/or successors in interest;</li> <li>- Judicial or judgment credit or of the mortgagor-debtor; or</li> </ul> Any person having alien on the property subsequent to the mortgage			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Request For Redemption of Mortgage		• Borrower		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Pay off Loan with foreclosed property and request for redemption of Mortgage	1. Process and evaluate request for Mortgage redemption.	None	4 banking days (with dependencies)	<i>Real Estate Sales Officer/ SAMD Head CLD/SAMD</i>
	1.1 Prepare CRAM and present to SAMD Head and ARMD Head for review and endorsement	None	2 Banking Days	<i>Real Estate Sales Officer/ SAMD Head/ ARMD Head CLD/SAMD/ ARMD</i>
	1.2 CRAM is presented to appropriate approving body	None	4 Banking Days (with dependencies)	<i>Real Estate Sales Officer/ SAMD Head CLD/SAMD</i>
	1.3 If approved, notify client via issuance of a "Notice of Approval" document indicating terms and conditions of the approval	None	1 Banking Day	<i>Real Estate Sales Officer/ Property Assistant CLD/SAMD</i>
	1.4 Booking of the sale is requested immediately upon receipt of the payment to the full	None	2 Banking Days	<i>Real Estate Sales Officer/ CLD</i>

	satisfaction of the obligation			
	1.5 Upon booking of the sale, Property Assistant to draft the Certificate of Redemption contract and send to Legal Dept. for review	None	1 Banking Day	<i>Real Estate Sales Officer/ Property Assistant CLD/SAMD</i>
	1.6 Upon conformity, have it notarized by accredited notary public	Minimum ₱500 (notarial fee)	1 Banking Day	<i>Real Estate Sales Officer/ Property Assistant CLD/SAMD</i>
	1.7 Request for the release of the Original Title along with the Certificate of Redemption	None	1 Banking Day	<i>Property Assistant SAMD</i>
	1.8 Book Redemption of mortgage.	None	15 Minutes	<i>LOD Bookkeeper LOD</i>
	1.9 Prepare Redemption/Payment Certification	None	5 Minutes	<i>LOD Bookkeeper LOD</i>
2. Receive redemption certification	2. Issue Redemption Certification	None	None	<i>SAMD</i>
	<b>TOTAL</b>	<b>₱500</b>	<b>16 Banking Days, 20 Minutes</b>	

## 8. Release of Collaterals as a Result of Full Payment

Custodianship Unit – Credit Management Division shall facilitate the release of collaterals from date of full payment of borrower.

<b>Office/Division:</b>	Custodianship – Credit Management Division			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government-to-Citizen Government-to-Business			
<b>Who may avail:</b>	Borrowers with collateral mortgaged with the Bank			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Full payment		<ul style="list-style-type: none"> <li>• Borrower</li> </ul>		
For person/s authorized by borrower to receive collateral documents, authority documents (SPA, secretary's certificate, board resolution, etc.)		<ul style="list-style-type: none"> <li>• Person authorized by Borrower</li> </ul>		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated Against the actual ID)		<ul style="list-style-type: none"> <li>• Borrower / Person authorized by Borrower</li> </ul>		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Remit full payment	1. Request for retrieval of collateral titles and other loan documents	None	30 Minutes	<i>Bookkeeper LOD</i>
	1.1 Retrieve collateral titles and forward other loan documents	None	1 Hour	<i>Loans Custodian/ Designate LDD</i>
	1.2 Prepare cancellation of mortgage document and request notarization of cancellation of mortgage document with accredited notary public	None	1 Banking Day	<i>Loans Custodian /Designate LDD</i>



	1.3 Notarized documents	None	1 Banking Day	Accredited Notary Public
2. Present authority to receive collateral and/or valid ID	2. Release collateral documents together with notarized cancellation of mortgage	None	None	<i>Loans Custodian</i> LDD
	<b>TOTAL</b>	<b>None</b>	<b>2 Banking Days, 1 Hour, 30 Minutes</b>	

## 9. Release of Collaterals via Loan Take-out (Full Payment) By Other Financial Institutions

Borrowers may negotiate with other financial institutions (FIs) to take-out their loans. In which case, Custodianship Unit shall facilitate the release of collaterals from date of full remittance of take-out proceeds.

<b>Office/Division:</b>	Custodianship – Credit Management Div.			
<b>Classification:</b>	Highly Technical			
<b>Transaction Type:</b>	Government to Citizen; Government to Business			
<b>Who may avail:</b>	Borrowers with collateral mortgaged with the Bank			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Request with Letter of Guaranty		• Borrower		
Proof of Full payment		• Borrower		
For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original notarized copy)		• Persons Authorized by Borrower		
KYC documents of borrower or his/her/its authorized representative (valid ID) (1 photocopy with original signatures of the ID bearer thereon and duly validated Against the actual ID)		• Borrower / Persons Authorized by Borrower		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Submit request together with Letter of Guarantee	1. Evaluate request and inform borrower if UCPBS is amenable to the terms of the Letter of Guarantee and/or propose revised terms acceptable to the UCPBS	None	2 Banking Days	Loans Custodian LDD
None	1.1 Facilitate borrowing of title with Credit Management Division and annotation of	None	5 Banking Days from date of submission of complete documents	Loans Custodian / Registration Associate LDD

	mortgage of other FI			
2. Remit take-outvalue	2. Prepare cancellation of mortgage document and request notarization	None	1 Banking Day	<i>Loans Custodian LDD</i>
	2.1 Notarize documents	None	1 Banking Day	Accredited Notary Public
3. Present authority to receive collateral and/or valid ID	3. Release collateral documents together with notarized cancellation of mortgage	None	None	<i>Loans Custodian LDD</i>
	<b>TOTAL</b>	<b>None</b>	<b>9 Banking Days</b>	

## 10. Settlement of Loan Obligations by Delinquent Borrowers

Delinquent UCPBS borrowers may propose for the orderly settlement of their loans (e.g., loan restructuring).

<b>Office/Division:</b>	Remedial Management Unit			
<b>Classification:</b>	Highly Technical			
<b>Transaction Type:</b>	Government to Citizen; Government to Business			
<b>Who may avail:</b>	Borrowers whose loans are being managed by Remedial Management Unit			
Requirements Checklist		Where to Secure		
Written settlement proposal (1original copy)		• Borrower		
Proof of income/source of repayment (financial statements, ITR, purchase order, business contracts, permits, etc.) (1 Certified true copy)		• Borrower		
For person/s authorized by borrower to transact in his/ her/ its behalf, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1originalnotarized copy)		• Borrower		
KYC documents of borrower, his/ her/ its authorized representative and third-party owner of properties offered for dacion or collateral (valid ID, articles of incorporation, etc.) (1 photocopy with original signatures of the ID bearer there on and duly validated against the actual ID)		• Persons mentioned		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1.Submit proposal	1. Review/ Evaluate loan account	None	1 Banking Day	<i>Remedial Officer</i> Commercial Lending Division
	1.1 Inform borrower of the documents for submission depending on borrower's proposal and advise borrower	None	2 Hours	<i>Remedial Officer</i> Commercial Lending Division

	of the Bank's policies and procedures			
	1.2 Request for updated Statement of Account with Loans Operations Department	None	1Hour	<i>Remedial Officer Commercial Lending Division</i>
	1.3 Prepare Statement of Account	None	1 Hour, 15 Minutes	<i>Loans Bookkeeper LOD</i>
	1.4 Conducts site inspection at borrower's place of business and Properties offered for dacion or collateral	None	1 Banking Day	<i>Remedial Officer Commercial Lending Division</i>
2. Submit required documents	2. Evaluate borrower's proposal vis-à-vis the documents submitted	None	1 Banking Days	<i>Remedial Officer Commercial Lending Division</i>
	2.1 Request forced it investigation, appraisal, skip tracing and asset verification, as applicable, with CAID	None	1 Hour	<i>Remedial Officer Commercial Lending Division</i>
	2.2 Prepare Reports	None	10 Banking Days	<i>CI – Appraiser Credit Management Division</i>
None	2.3 Evaluate the CI/Appraisal reports upon receipt and	None	1 Banking Day	<i>Remedial Officer</i>

	discuss with borrower issues noted on documents/reports			Commercial Lending Division
3. Prepare and propose the Credit recommendation	3. If borrower passed the evaluation criteria, prepare; recommend the credit proposal	None	20 Banking Days from date of submission of documents	<i>Remedial Officer</i> Commercial Lending Division
4. Wait for the Notice of Loan approval (if approved) or Denial (if disapproved) from the Bank	4. Submit approved CRAM and other documents to Loans Documentation Department (LDD)		1 Banking Day	<i>Remedial Officer</i> Commercial Lending Division
5. Conduct loan signing	5. Send notice of approval. If disapproved, send notice of denial. Prepare loan documents and request for review and issuance of certificate of legal sufficiency, if applicable, with Legal Services	None	3 Banking Days	LDD
	5.1 Review and issue Certificate of legal sufficiency	None	7 Banking Days, 3 Hours	<i>Legal Officer</i> LSD
	5.2 Facilitate the signing of loan documents	None	2 Hours	<i>Remedial Officer</i>



				Commercial Lending Division
	<b>TOTAL</b>	<b>None</b>	<b>45 Banking Days,10 Hours,15 Minutes</b>	

# **LENDING PRODUCTS & SERVICES**

## **Internal Services**



## 1. Conduct of Credit Investigation

Credit Investigation is the process of inquiring or verifying the information provided by the Client.

### Initial Credit Investigation

<b>Office/Division:</b>	Credit Appraisal and Investigation Department (CAID)			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Credit Review and Evaluation Department, Commercial Lending Division, Consumer Lending Division, UCPBS Branches			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Request for Appraisal and Credit Investigation (RACI)		<ul style="list-style-type: none"> <li>Requesting Units</li> </ul>		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Fill-out and submit RACI to CAID, together with applicable supporting documents	1. Check the completeness of the RACI and supporting documents	None	20 Minutes	Associate / Head CAID
2. Await processing / completion of request	2. Conduct initial credit investigation (Credit Checking, NFIS, Bank Checking, Trade Checking, Loandex, CMAP)	₱15k/mo. for CMAP;  ₱6.72/ acct for NFIS	3 banking days	Associate CAID
3. View result of request	3. Prepare report and informs requesting unit of the result of initial credit investigation	None	2-4 Hours	Associate CAID
<b>TOTAL</b>		<b>See above</b>	<b>3 banking days</b>	

## Field Credit Investigation

<b>Office/Division:</b>	Credit Appraisal and Investigation Department (CAID)			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Credit Review and Evaluation Department, Commercial Lending Division, Consumer Lending Division, UCPBS Branches			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Request for Appraisal and Credit Investigation (RACI)		<ul style="list-style-type: none"> <li>• Requesting Units</li> </ul>		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Fill-out and submit RACI to CAID, together with applicable supporting documents	1. Check the completeness of the RACI and supporting documents; Assign request to Credit Investigator	None	20 Minutes	CAID Head/  Credit Investigator  CAID
2. Await processing / completion of request	2. Credit Investigator proceed to the location to perform Field CI; Prepare Field CI Reports and endorse to CAID Head for approval	₱300- ₱375 per task	1-3 banking days	Associate  Credit Investigator  CAID
3. View result of request	3. Inform requesting unit of the result of initial credit investigation	None	30 Minutes	Associate CAID
<b>TOTAL</b>		<b>See above</b>	<b>1-3 Days 50 Minutes</b>	

*Note: Time/Days spent on Field CI depends on the required travel time to/from location.*

## 2. Request for Appraisal of Collateral

Appraisal of collateral is done before the credit is granted.

### Real Estate Appraisal

Real Estate Appraisal is made for the purpose of expressing an opinion of the Market Value of a certain real estate property and the valuation report is required to determine a fair and reasonable valuation for management information for the purpose of determining the loanable amount for properties being offered as bank collateral and disposal for acquired and fixed assets of the bank.

<b>Office/Division:</b>	Credit Appraisal and Investigation Department (CAID)			
<b>Classification:</b>	Highly Technical			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Credit Review and Evaluation Department, Commercial Lending Division, Consumer Lending Division, UCPBS Branches			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Request for Appraisal and Credit Investigation (RACI) 2. TCT (clear back-to-back copy), TD (land & building), Bldg. Plan, Lot plan w/ vicinity map		• Requesting Units		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Submit RACI to CAID, together with TCT, TD, Bldg Plan	1. Check the completeness of the RACI and supporting documents	₱5,000 /TCT/ Location (Within 50 kms radius)  ₱6,000	20 Minutes	Associate / Head CAID

2. Await processing / completion of request	2. Conduct Independent Plotting, Title Verification (TVR), Verification plan (LRA, Tax mapping); Prepare Inspection Report (compound layout, computation of bldg. floor area, market data research); Submit final Appraisal Report	/TCT/Location (Outside 50 kms radius)	5 banking days	Associate CAID
3. Receive Approved Appraisal Report (AR)	3. Endorse AR for approval; Once approved, forward AR to requesting unit	None	4 Hours	Associate / CAID Head CAID
<b>TOTAL</b>		<b>₱5,000 /TCT/ Location (Within 50 kms radius); ₱6,000 /TCT/ Location (Outside 50 kms radius)</b>	<b>5 Banking days</b>	

*Note: If the client has more than one title located in the same subdivision or barangay an additional of ₱1,500/title/client shall be charged.*

## Vehicle Appraisal

Vehicle Appraisal is made for the purpose of expressing an opinion of the Market Value of a certain property such as Motor Vehicle (Chattel), Plant, Machinery and Equipment and the valuation report is required to determine a fair and reasonable valuation for management information for the purpose of determining the loanable amount for properties being offered as bank collateral and disposal for acquired and fixed assets of the bank.

<b>Office/Division:</b>	Credit Appraisal and Investigation Department (CAID)			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Credit Review and Evaluation Department, Commercial Lending Division, Consumer Lending Division, UCPBS Branches			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
LTO-CR, LTO-OR		• Requesting Units / Client-borrower		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Submit RACI to CAID, together with LTO-CR, LTO-OR	1. Check the completeness of the RACI and supporting documents	None	20 Minutes	Associate / Head CAID
2. Await processing / completion of request	2. Conduct inspection, market data research; Prepare and endorse Appraisal Report (AR) to approver	See Annex A below	3 banking days	CAID Associate CAID Head CAID
3. Receive Approved AR	3. Forward AR to requesting unit	None	2 Hours	Associate CAID
<b>TOTAL</b>		<b>See Annex A</b>	<b>3 banking days</b>	
<b>Vehicle Appraisal Fees</b>				<b>Annex A</b>
<b>Appraisal Fee per unit</b>	<b>Location/Distance</b>			
₱1000.00	In the office where the Appraiser is based			
₱2,000	Within 50kms radius from where the Appraiser is based			

For Trucks, Heavy Equipment & Trailer:	Same as above
<b>Appraisal Fee per location</b>	<b>Distance</b>
₱1,000	Within 50kms radius from where the Appraiser is based
₱1,500	Not more than 100kms radius from where the Appraiser is based
₱2,000 to 4,000	More than 100kms radius from where the Appraiser is based

### 3. Request for Release of Collateral

The Request to release Collateral of Loan is facilitated by Custodianship Unit.

#### Corporate/Commercial

<b>Office/Division:</b>	Loans Documentation Department (LDD)			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Commercial Lending Division			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Loan Documents 2. Collateral Documents		Requesting Units Client-borrower		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Receive request and forward to be approved by LDD Officer / Head	None	15 Minutes	<i>LDD Associate</i> LDD
	2. Receive certification of full payment from LOD	None	5 Minutes	<i>LDD Associate</i> LDD
	3. Send email to all lending units and subsidiaries for the clearance of the collateral to be released and wait for email replies	None	30 Minutes	<i>Requesting Unit /</i> <i>LDD</i> LDD
	4. Retrieve account collateral folder	None	10 Minutes	<i>LDD Associate</i> LDD
	5. Prepare Deed of Cancellation of Mortgage (DCM); Checks corresponding collateral docs; Endorse DCM to supervisor for checking	None	4 Hours	<i>LDD Associate</i> LDD
	6. Forward DCM to authorized officer/s for signature	None	30 Minutes	<i>LDD Associate/Authorized</i> <i>Approvers</i> LDD
	7. Forward DCM to Notary Public for Notarization		1 Banking Day	<i>LDD Associate/</i> <i>Accredited Notary</i> <i>Public</i> LDD

	8. Release DCM to requesting unit	Minimum ₱500 (notarial fee)	1 Banking Day	<i>LDD Associate LDD</i>
	9.Prepare Collateral-out Receipt	None	2 Hours	<i>LDD Associate LDD</i>
	10.Upon completion of DCM, TCT/CCT, Collateral-out Receipt, release collateral documents and request signature on the Collateral -out Receipt.	None	30 Minutes	<i>Requesting Unit</i>
	File collateral-out receipt to account folder for safekeeping	None	15 Minutes	<i>LDD Associate LDD</i>
<b>TOTAL</b>		<b>See above</b>	<b>2 Banking Days, 8 Hours, 15 Minutes</b>	



## Consumer

<b>Office/Division:</b>	Loans Documentation Department (LDD)			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Consumer Lending Division			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Refer to Annex A 2. Collateral Documents		Issuing Government Agency / Private Corporation Client-borrower (c/o Requesting Unit)		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Send email notification to concerned units to get clearance	Actual expense	7 banking days	LDD Associate/ Officer LDD
	2. Prepare Deed of Cancellation of REM/CHM; Forward cancellation forms to Notary Public	Actual Notarial Fee	5 banking days	LDD Associate/ Officer LDD
	3. Prepare Collateral-out Receipt and Collateral Documents for release	Minimum of ₱500 (notarial fee)	4 Hours	LDD Associate/ Officer LDD
	4. Release Collateral Documents	None	30 Minutes	Account Officer (AO) CLD
	<b>TOTAL</b>	<b>Actual Expenses + Actual Notarial Fee (Minimum of ₱500)</b>	<b>12 Banking Days, 4 Hours, 30 Minutes</b>	

**Corporate/Commercial****Single Principal Client**

- Original two (2) valid Identification Card (ID) – shall be presented to UCPBS
- 3-signatures at photocopied 2-valid IDs\* shall be done in the presence of UCPBS representative

### **Spouses Principal Client**

- Original One (1) government – issued valid ID – shall be presented to UCPBS for BOTH spouses
- 3-signatures at photocopied 1 government issued valid IDs shall be done in the presence of UCPBS representative
- Original signed AUTHORIZATION LETTER shall be issued by the spouse. IF NOT available – authorizing the PRESENT spouse to receive the collateral on his/her absence
- Marriage Contract – photocopy for immediate verification

### **Authorized Representative**

- Original signed AUTHORIZATION LETTER – name of bearer shall be CLEARLY specified.
- **AUTHORIZATION LETTER (ORIGINAL)** either ONE (1) Consularized, Apostilled and Annotated for **Principal Client who is OUT OF THE COUNTRY**– stating SPECIFIC REPRESENTATIVE to receive original collateral from UCPBS.
- Original two (2) valid IDs – shall be presented to UCPBS
- 3 signatures/photocopied 2-valid IDs\* shall be done in the presence of UCPBS representative

### **Company's Authorized Representative**

- Corporate/Company Secretary Certificate “LATEST” – stating the designated and authorized SIGNATORY/IES (certified true copy)
- Photocopy of 2 valid IDs of Corporate Secretary with 3 original specimen signatures.
- Original signed AUTHORIZATION LETTER – name of bearer/representative shall be CLEARLY specified.
- Photocopy of IDs of Company's authorized signatories with THREE (3) ORIGINAL SIGNATURES
- Representative's Original two (2) valid IDs – shall be presented to UCPBS
- 3-signatures/photocopied 2-valid IDs\* shall be done in the presence of UCPBS representative

*\*UCPBS associate shall photocopy the submitted IDs.*

#### 4. Legal Chopping of Legal Documents (Legal)

Legal Chopping is a process where legal loan documents are reviewed and certified by Legal Services Division to ensure the veracity and enforceability of the loan and that all legal requirements are complied with.

<b>Office/Division:</b>	Legal Service Division			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government to Government (Within the Bank)			
<b>Who may avail:</b>	Lending Units			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Loan Documents Checklist		Loans Documentation Dept.		
Loan Document Folder		Loans Documentation Dept.		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Forward documents to Legal Services for Review	None	10 Minutes	<i>Lending Unit Associate LDD</i>
	2. Examine Legal Documents and certify documents that were chopped or request for additional documents	None	3 Banking Days (turnaround time per Manual)	<i>Legal Officer LSD</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 10 Minutes</b>	

## 5. Custodianship and Safekeeping of Documents – Procedures

Custodianship and Safekeeping pertains to security/collateral items and related credit and loan documents under the joint custody and control of the Custodian, and LDD Head or CMD Head and Custodian Associates. They shall be equally accountable for the physical protection/safekeeping of the documents kept inside the Credit Management Division (CMD) /LDD vault.

<b>Office/Division:</b>	Custodianship and Registration Section - Credit Management Division (Head Office and VISMIN (Cagayan de Oro/Iloilo))			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Government (Within the Bank)			
<b>Who may avail:</b>	Lending Units			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Loan Documents Checklist		Loans Documentation Dept.		
Loan Document Folder		Loans Documentation Dept.		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Safe keep document folders in vault 2. Double check the transmittal vs. the actual files 3. Encode in file monitoring (database) 4. Label folders (account name and PN no.)	None	Estimated Processing Time a. HO – Auto – more or less 30 days b. REL/Comml/S BL – 1 day c.1 Iloilo & CDO 1 banking day (single account) c.2 3 banking days (multiple accounts)	<i>Loans Custodian Staff CAID</i>  <i>Iloilo – Loans Custodian Staff CDO – Loans Custodian Staff Branch/CAID</i>
	<b>TOTAL</b>	None	<b>a. 30 Banking Days</b> <b>b. 1 Banking Day</b> <b>c.1 1 Banking Day</b> <b>c.2. 3 Banking Days</b>	

## 6. Documentation and Review of Documents

Loans Documentation and review is the process of ensuring proper documentation of the approved loan.

<b>Office/Division:</b>	Loans Documentation Department -Credit Management Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Government (Within the Bank)			
<b>Who may avail:</b>	Lending Units			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Loan Documents Checklist		Loans Documentation Dept.		
Loan Document Folder		Loans Documentation Dept.		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Prepare loan/Mortgage Documents required	None	4 Hours	<i>Loans Documentation Associate LDD</i>
	2. Review Documents as	None	45 Minutes	<i>LDD Officer/Department Head LDD</i>
	3. Forward reviewed Documents to Lending Unit	None	15 Minutes	<i>Loans Documentation Associate LDD</i>
	4. Request for Booking	None	2-4 Hours	<i>Loans Documentation Associate LDD</i>
	5. Receives signed mortgage documents, including loan folder duly stamped Loan Legal Requirement Checklist (must be fully chopped- <i>if applicable</i> ), availment sheet, proof of payment, pollex (if applicable); follow	None	None	<i>Lending Unit AO/AA CLD</i>

	the folder dress up			
	6. Review completeness and veracity of submitted docs in accordance with documents checklist; Prepare LRS	None	1 - 2 Hours	<i>Loans Documentation Associate LDD</i>
	7. Approve LRS	None	10 Minutes	<i>LDD Dept Head and CMD Head LDD/CMD</i>
	8. Forward to LAD approved documents	None	15 Minutes	<i>Loans Documentation Associate LDD</i>
	<b>TOTAL</b>	<b>None</b>	<b>11Hours, 25 Minutes</b>	

## 7. Booking of Loan Transactions

Booking of loan transactions ensures proper recording of loan transactions in the Bank's books.

<b>Office/Division:</b>	Loan Operations Department			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Government (Within the Bank)			
<b>Who may avail:</b>	Lending Units			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Request For Booking of Loan Transaction		Lending Units		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Receive signed Loan Release Statement (LRS see attached sample) and Request for Booking (RFB from Loan Documentation Dept. Division (LDD), indicate date and time received.	None	2 Minutes	<i>Loans Bookkeeper</i> LOD
	2. Log LRS in the Promissory Note (PN) logbook for PN assignment	None	5 Minutes	<i>Loans Bookkeeper</i> LOD
	3. Prepare Request for Payment Form (RFP) based on LRS	None	5 Minutes	<i>Loans Bookkeeper</i> LOD
	4. Review RFP and accuracy of details (e.g., breakdown,	None	15 Minutes	<i>Loans Supervisor/LOD Head</i> LOD



	accounting entries)			
	5. Enter transaction details / in Webloan, GL.Net systems and generate entries	None	5 Minutes	<i>Loans Bookkeeper</i> LOD
	6. Email transaction to Branches for release thru credit to account	None	15 Minutes	<i>Loans Bookkeeper</i> LOD
	<b>TOTAL</b>	<b>None</b>	<b>47 Minutes</b>	

# **TREASURY AND INVESTMENT BANKING SERVICES**

## **External Services**

## 1. Acceptance of Certificate of Time Deposit (CTD) Placement

This service covers the acceptance of CTD placement from depositor or its authorized representative.

<b>Office/Division:</b>	Treasury Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Certificate of Time Deposit (CTD) and printed Client Disposition		Treasury Division		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Issue check for CTD placement	1. Process the transaction and print details on the CTD; print validation on duplicate copy of CTD	Refer to Annex A below	5 Minutes	Trading Assistant Treasury Division
2. Wait for the copy of CTD to be delivered	2. Forward CTD to Treasury Officer and Treasury Operations Officer for review and approval	None	1 Minute	Trading Assistant, Treasury Officer, and Treasury Operations Officer Treasury Division
3. Receive original copy of CTD; signs the duplicate / bank's copy	3. Present and release CTD; secure client's signature on the duplicate copy	None		Trading Assistant/ Treasury Officer, Treasury



				Messenger Treasury Division
	<b>TOTAL</b>	<b>None</b>	<b>6 Minutes</b>	

## 2. Account Opening

This service covers the opening of a CTD account in Treasury Division.

<b>Office/Division:</b>	Branch Banking Division
<b>Classification:</b>	Simple
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies; Other banks

Requirements Checklist	Where to Secure
Please refer to <b>Annex A</b> for the complete list of documentary requirements	Any Government / Private Entity authorized to issue the specified documentary requirements, as applicable

Client Steps	Agency Action	Fees	Processing Time	Responsible Persons/s
1. Proceed to Trading Assistant/Treasury Officer to inquire about the specific product/s to be opened	1. Answer queries and interview client; Present the applicable bank product for the specific need of the client	None	10 Minutes	<i>Trading Assistant /Treasury Officer</i> Treasury Division
2. Submit account opening requirements and fill out the Customer Information Sheet (CIS), Signature Cards and other	2. Check the completeness of the documents submitted; Check the existence of CIS to avoid	None	15 Minutes	<i>Trading Assistant</i> Treasury Division

account opening forms	duplication; Encode CIS in the system; Undertake KYC procedures; Explain Terms & Conditions to Client			
3. Receive Certificate of Time Deposit	3. Forward KYC documents to Treasury Officer for review and approval; once checked, encode client details in the system and request new certificate of time deposit to Treasury Operations Department to book the new placement	None.	3 Minutes	<i>Trading Assistant / Treasury Officer Treasury Division</i>
4. Receive proof of deposit, as applicable	4. Release / Deliver to client the Certificate of Time Deposit	None	2 Minutes	<i>Trading Assistant / Treasury Officer, Treasury Messenger Treasury Division</i>
	<b>TOTAL</b>	<b>None</b>	<b>30 Minutes</b>	

## **Requirements**

### **1. INDIVIDUAL**

Latest 2x2 or atleast 1x1 colored picture which should be taken not more than six (6) months from the date of account opening; or picture taken via webcam of the branch/unit concerned during account opening.

#### **Local Residents**

1. At least one (1) valid photo-bearing identification document. (1 photocopy with authentication originally seen)
2. Birth Certificate of child if account will be open as In-Trust-For (ITF) or under the name of Parent/eligible Relative or Legal Guardian. (1 photocopy with authentication originally seen)

#### **Resident Alien**

3. Authenticated copy of Alien Certificate of Registration (ACR) from the Bureau of Immigration (1 photocopy with authentication originally seen) or
4. Any similar documents (1 photocopy with authentication originally seen) such as:
  - a. Special Retirees Visa
  - b. Special Resident Visa or
  - c. Any Investors Visa issued by government agencies (e.g., Clark Development Corporation, Subic Bay Metropolitan Authority)

#### **Non-Resident Alien**

3. Passport (1 photocopy with authentication originally seen)

4. ACR-I cards issued by Bureau of Immigration (1 photocopy with authentication originally seen):

- Tourists who extend stay past 59 days (Tourists with no ACR-I card should indicate purpose or reason of account/ investment/ loan opening)
- Students and employees with pre-arranged employee VISA
- Registered foreigners and dependents living in the Philippines

Additional document:

- Latest Proof of Billing or any other similar documents that will validate or show the permanent/present address of the client. (1 photocopy with authentication originally seen)
  - a. For walk-in and referred accounts. Latest Proof of Billing may only be one of the requirements, among any other similar documents (statement of account of other banks) only when there is a discrepancy between the given permanent address indicated in the CIS and the ID presented.
  - b. If Proof of billing is under a different name, the following must be presented:
    - I. Lease Contract
    - II. Proof of certification of relationship (e.g., birth/marriage certificate, IDs, etc.)
    - III. Other similar document/s to establish relationship, residence and existence of the client.
- For client using Alias: Certificate of Registration from the Local Civil Registry (1 photocopy with authentication originally seen)

List of Acceptable Identification Cards (IDs)

- Philippine Identification System (PhilSys ID) and printed E-PhilSys ID
- Local or Foreign-issued Passport Driver's License
- Professional Regulation Commission (PRC) ID
- Valid 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
- Government office and GOCC ID (e.g., AFP, HDMF IDs)
- Overseas Workers Welfare Administration (OWWA) ID
- Alien Certification of Registration (ACR)/Immigrant Certificate of Registration (ICR)
- 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 below 18 years old)
- Integrated Bar of the Philippines (IBP) ID
- Company IDs issued by private entities or institutions registered with or supervised/regulated by BSP, SEC or IC
- PhilHealth Insurance Card ng Bayan
- Maritime Industry Authority (MARINA) Professional Identification Card
- Overseas Filipino Worker (OFW) ID
- Seaman's Book

## **2. SOLE PROPRIETORSHIP**

1. Certificate of Registration issued by the Department of Trade and Industry (DTI). (1 photocopy with authentication originally seen)
2. At least one (1) valid photo-bearing identification document. (1 photocopy with authentication originally seen)
3. Latest 2 x 2 or at least 1 x 1 colored picture which should be taken not more than six (6) months from the date of account opening; or picture taken via webcam of the branch/unit concerned during account opening. (1 photocopy with authentication originally seen)

### Additional document:

- a. Latest Proof of Billing or any other similar documents that will validate or show the permanent/present address of the client. (1 photocopy with authentication originally seen)
- b. For walk-in and referred accounts. Latest Proof of Billing may only be one of the requirements, among any other similar documents (statement of account of other banks) only when there is a discrepancy between the given permanent address indicated in the CIS and the ID presented. (1 photocopy with authentication originally seen)
- c. If Proof of billing is under a different name, the following must be presented:
  - I. Lease Contract
  - II. Proof of certification of relationship (e.g., birth/marriage certificate, IDs, etc.)
  - III. Other similar document/s to establish relationship, residence and existence of the client.

## **3. CORPORATION**

### *For Domestic Corporations:*

1. Certificate of Registration issued by the Securities and Exchange Commission (SEC) or other Regulatory Bodies. (1 photocopy with authentication originally seen)
2. Articles of Incorporation and By-Laws (1 photocopy with authentication originally seen)
3. Notarized Board or Secretary's Certificate authorizing the opening of the

account and designating the authorized signatories to sign on behalf of the entity (1 photocopy with authentication originally seen)

4. Latest General Information Sheet (GIS) (1 photocopy with authentication originally seen), if applicable stating:
  - Names of Directors/ Trustees
  - Principal stockholders owning at least 20% of the outstanding capital stock
  - Primary officers (e.g., President, Treasurer, etc.)
  - 1 valid photo-bearing ID for each signatory
5. Certificate/License/Authority to operate or any similar document (1 photocopy with authentication originally seen) such as but not limited to:
  - Secondary License from SEC
  - Reinsurance Brokerage License issued by the Insurance Commission (IC)
  - Certificate of Authority to Operate a school duly issued by the Department of Education (DepEd)

*For Foreign Corporations:*

6. Articles of Incorporation (1 photocopy with authentication originally seen)
7. License to Operate in the Philippines issued by SEC (1 photocopy with authentication originally seen)
8. Special Power of Authority designating a resident of the Philippines to receive summons and other legal documents that may be served to the Corporations (1 photocopy with authentication originally seen)
9. Notarized pro-forma Secretary's Certificate or Board Resolution authorizing the opening of the account naming the depository bank and branch, stating the type of account and currency, and designating the officers authorized to sign for in behalf of the Corporation (1 photocopy with authentication originally seen)
10. Latest General Information Sheet (GIS) (1 photocopy with authentication originally seen), if applicable stating:
  - Names of Directors/ Trustees
  - Principal stockholders owning at least 20% of the outstanding capital stock
  - Primary officers (e.g., President, Treasurer, etc.)
  - 1 valid photo-bearing ID for each signatory

*Note: For entities registered outside the Philippines, similar documents and/ or information shall be obtained duly authenticated by the Philippine consulate where said entities are registered.*

#### **4. CIVIC ORGANIZATION, NON-PROFIT ORGANIZATIONS, ASSOCIATION, FOUNDATIONS, and similar entities**

1. Certificate of Registration issued by the SEC, BIR, COMELEC, DOLE and other Regulatory Bodies (1 photocopy with authentication originally seen)
2. Articles of Association or Constitution (1 photocopy with authentication originally seen)
3. By-Laws (1 photocopy with authentication originally seen)
4. Notarized Board Resolution or Secretary's Certificate authorizing the opening of the account naming the depository bank and branch, stating the type of account and currency, and designating the officers authorized to sign for and in behalf of the organization, which shall be verified against the By-Laws (1 photocopy with authentication originally seen)
5. Latest General Information Sheet (GIS) (1 photocopy with authentication originally seen), if applicable stating:
  - Names of Directors/ Trustees
  - Principal stockholders owning at least 20% of the outstanding capital stock
  - Primary officers (e.g., President, Treasurer, etc.)
6. 1 valid photo-bearing ID for each signatory (1 photocopy with authentication originally seen)

*Note: For associations, parish, or religious organizations and other unregistered or unincorporated groups which do not have an Articles of Association or Constitution and By-Laws, the branch shall require some authorization from the religious or other leader like the bishop or parish priest which shall be verified for authenticity.*

#### **5. TREASURER-IN-TRUST**

1. Proposed Articles of Incorporation with signature of all incorporations (1 photocopy with authentication originally seen)
2. Proposed By- Laws (1 photocopy with authentication originally seen)
3. Notarized Treasurer's Affidavit (1 photocopy with authentication originally seen)
4. Photo-bearing ID of the Treasurer issued by an official authority (1 photocopy with authentication originally seen)

## **6. COOPERATIVES**

1. Certificate of Registration issued by Cooperative Development Authority (CDA) or National Electrification Administration (NEA) if electric cooperatives (1 photocopy with authentication originally seen)
2. Article of Incorporation or Association and By-Laws (1 photocopy with authentication originally seen)
3. Members' Resolution (1 photocopy with authentication originally seen)
4. Bureau of Internal Revenue (BIR) Exemption Certificate, if applicable (1 photocopy with authentication originally seen)

## **7. PAWNSHOPS, MONEY CHANGERS, FOREIGN EXCHANGE DEALERS AND LOCAL REMITTANCE AGENT**

1. Mandatory required documents for juridical accounts (1 photocopy with authentication originally seen)
2. BSP Certificate of Registration for the license granted to operate each head office, branch, sub-agent, extension office or business outlet (1 photocopy with authentication originally seen)
3. AMLC Certificate of Registration (1 photocopy with authentication originally seen)

### 3. CTD Roll-Over/Renewal

This service includes roll-over/renewal of Certificate of Time Deposit – CTD (Peso).

<b>Office/Division:</b>	Treasury Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
Certificate of Time Deposit (CTD)		Treasury Division		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the Trading Assistant / Treasury Officer and request roll-over / renewal of the CTD	1. Request client to present the CTD; Inform the client of the new interest rate and term	None	3 Minutes	Trading Assistant/ Treasury Officer Treasury Division
2. Present CTD for updating	2. Transact CTD roll-over in the system; update the back portion of the CTD to indicate the new rate and term	None	3 Minutes	Trading Assistant/ Treasury Officer Treasury Division

3. Wait for CTD Updating	3. Forward the CTD to the Treasury Officer and Treasury Operations Officer for review and approval	None	2 Minutes	Trading Assistant, Treasury Officer, Treasury Operations Officer Treasury Division
4. Receive and acknowledge updated CTD; sign the duplicate copy	4. Present and release updated CTD; secure client's signature on the duplicate copy	None	2 Minutes	Trading Assistant / Treasury Officer, Treasury Messenger Treasury Division
<b>TOTAL</b>		<b>None</b>	<b>10 Minutes</b>	

*Note: For automatic roll-over, roll-over is done automatically by the system upon maturity date*

#### 4. CTD Pre-Termination/Termination

This service includes pre-termination of certificate of time deposit – CTD (peso).

<b>Office/Division:</b>	Treasury Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
1. Certificate of Time Deposit (CTD)		Treasury Division		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. Proceed to the Trading Assistant / Treasury Officer and Request CTD Termination / Pre-termination	1. Request client to surrender original copy of CTD; Relay to client the maturity / pre-term value	None	3 Minutes	Trading Assistant Treasury Division
2. Surrender Original copy of CTD	2. Receive the original CTD; Endorse the same to the approving officer; Treasury Officer and Treasury Operations Officer reviews and approves maturity / pre-term value	None	3 Minutes	Trading Assistant / Treasury Officer; Treasury Operations Officer Treasury Division
3. Inform TA on the preferred mode of payment of CTD proceeds	3. Relay Request for Payment (RFP) to Treasury Operations and FATMD for the MC issuance or credit to account	None	2 Minutes	Trading Assistant / Treasury Officer Treasury Division Treasury Operations

	depending on client instructions. Stamp certificate as "Closed Account"			Office Treasury Operations Department <i>Disbursement Bookkeeper - FATMD</i>
4. Receive and acknowledge the CTD proceeds	4. Release / Deliver CTD proceeds to client	None	2 Minutes	<i>Trading Assistant / Treasury Officer, Treasury Messenger Treasury Division</i>
	<b>TOTAL</b>	<b>None</b>	<b>10 Minutes</b>	



# **TREASURY AND INVESTMENT BANKING SERVICES**

## **Internal Services**

## 1. Establishment and Renewal of Money Market

This service covers new and renewal of money market transaction processing of business clients.

<b>Office/Division:</b>	Treasury Division
<b>Classification:</b>	Highly Technical
<b>Transaction Type:</b>	Government to Business
<b>Who may avail:</b>	Banks / Financial Institutions

Requirements Checklist	Where to Secure
<ul style="list-style-type: none"> <li>- Latest Audited FS w/ notes (1 copy original or scanned)</li> <li>- Latest GIS (1 copy original or scanned)</li> <li>- Articles of Incorporation and By-Laws (1 copy original or scanned)</li> <li>- Latest list of Board of Directors and Senior Management (1 copy original or scanned)</li> <li>- Latest AML Compliance Policy (1 copy original or scanned)</li> <li>- Latest and duly accomplished W-8BEN form (1 copy original or scanned)</li> <li>- Latest Wolfsberg Correspondent Banking Due Diligence Questionnaire (CBDDQ) (1 copy original or scanned)</li> </ul>	Company website or Relationship Manager of the counterparty

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Submission of financial and non-financial documents in connection with the renewal of Lines	1. Review submitted documents by the counterparty  1.1 Prepare endorsement and request's Board approval for the renewal of Lines	None	45 Banking Days	Authorized Treasury Officer Treasury Division
	<b>TOTAL</b>	<b>None</b>	<b>45 Banking Days</b>	

## 2. Funding of Peso

This service covers requests of UCPBS branches for RTGS funding.

<b>Office/Division:</b>	Treasury Division			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government to Business Government-to-Citizens Government-to-Government			
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies			
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
SENDING BANK: MAINTAINING BRANCH / UNIT CLIENT/REMITTER'S NAME ADDRESS CIS NO ACCT NO RECEIVING BANK MAINTAINING BRANCH ACCT NAME ADDRESS ACCT NO AMOUNT PURPOSE		Requesting Branch/Business Unit		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. UCPBS Branches and business unit sends request for RTGS funding	1. Provide funding confirmation and earmark request on daily cashflow  1.1 Process fund transfer through PhilPass Participant browser	Varies depending on the amount of transaction (see Annex A)	1 Minute  5 Minutes	<i>Liquidity Trader</i> Treasury Division  <i>Authorized Maker and Approver</i> Treasury Division
	<b>TOTAL</b>	<b>None</b>	<b>6 Minutes</b>	

# Annex A

Amount	Client Fee	Branch Share	Treasury Share	BSP Charge
Up to 1m	300	150	150	10 (for 1m)
Over 1m up to 10m	400	150	250	100(for 10m)
Over 10m up to 20m	500	150	350	200(for 20m)
Over 20m up to 35m	600	150	450	350(35m)
Over 35m	700	150	550	400(40m)

### 3. Acceptance of Certificate of Time Deposit (CTD) Placement

This service covers the acceptance of CTD placement from depositor or its authorized representative.

<b>Office/Division:</b>	Treasury Division
<b>Classification:</b>	Simple
<b>Transaction Type:</b>	Government-to-Citizens Government-to-Business Government-to-Government
<b>Who may avail:</b>	Individuals (Local Residents; Resident/Non-Resident Alien), Sole Proprietorships; Corporations; Civic Organizations, Non-Profit Organizations, Associations, Foundations and similar entities, Treasurers-In-Trust, Cooperatives, Pawnshops, Money Changers, Foreign Exchanges Dealers, Local Remittance Agents, Government Agencies

Requirements Checklist	Where to Secure
4. Deposit Slip	Treasury Division

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
3. Fill out deposit slip	1. Process the transaction and validate the deposit slip	Refer to Annex A below	5 Minutes	Trading Assistant Treasury Division
4. Receive duplicate copy of the validated deposit slip	2. Release the duplicate copy of the validated deposit slip /CTD to the client	None	1 Minute	Trading Assistant Treasury Division
	<b>TOTAL</b>	<b>None</b>	<b>6 Minutes</b>	

# **REMITTANCE SERVICES**

## **External Services**

## 1. Incoming Remittance

This covers screening of documents used in processing of incoming remittances thru UCPB, as well as real time gross settlement (RTGS) remittances through Philippine Payment Settlement System (Philpass).

<b>Office/Division:</b>	Remittance Unit -Operations Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Citizen Government to Business Government to Government			
<b>Who may avail:</b>	Branch clients			
<b>Requirements Checklist</b>			<b>Where to Secure</b>	
Remittance Transaction Report			UCPB Tordesillas Branch	
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person</b>
	1. Receive Remittance Transaction Report, Remittance Acknowledgement Receipt (RAR), MC from UCPB	None	30 Minutes  (average but depends on volume of transaction perday)	<i>Remittance Associate / Rem Hd Operations Division</i>
	2. Deposit MC to account of UCPBS in UCPB Tordesillas Branch	None		<i>Remittance Associate / Rem Hd – Branch Teller (UCPB)</i>
	3. Email documents to: <ul style="list-style-type: none"> <li>Treasury Division</li> <li>FATMD</li> <li>Treasury Operations Department</li> <li>Branch Administration Support Department</li> </ul>	None	5 Minutes	<i>Remittance Associate / Rem Hd - /Treasury/Branch</i>

	For returned remittances, prepare Debit Advice and provide to UCPB Tordesillas Branch, FATMD, Treasury Div, Treasury Operations Dept., BBD	None	30 Minutes	<i>Remittance Associate / Rem Hd/ Approver Operations Division</i>
	Prepare Transaction Ticket	None	5 Minutes	
	4. Screen incoming Remittance	None	(Average but depends on volume of transaction per day)	<i>Remittance Associate / Rem Hd- Operations Division</i>
	5. For cleared remittances, send email to Kalayaan Branch. If with discrepancies or > Php 500 K, refer to Branch concerned for KYC Assessment, or to be returned outright to UCPB	None	-1 Hour – If with discrepancies, with TAT for 24 Hours Subject for KYC assessment by branch  -Supporting docs as requested by the approver. (Branch can also request extension of TAT)	<i>Remittance Associate / Rem Hd – Operations Division  Branch BOO</i>



	6. Conduct KYC Assessment and come up with Disposition of remittance if with discrepancies	None	1 Hour If with discrepancies, with TAT for 24 Hours. Subject for KYC assessment by branch	<i>Branch BOO /Designate</i>
	7. Approve incoming remittance	None	30 Minutes	<i>Appropriate approver based on matrix Appropriate Division/ Appropriate Committee</i>
	8. If for further verification, request information from UCPB	\$3.00 per message debited from UCPBS account	30 Minutes	<i>Remittance Associate / Rem Hd – Operations Division  Branch BOO</i>
	9. For RTGS, inform branch to credit account	Php 100 per message to be charged from client	Branch end Instruction already included thru email 10 minutes	<i>Treasury Ops/Remittance Assoc Operations Division</i>
	10. For closed accounts, debits UCPBS account in UCPB Tordesillas Branch For RTGS, Return remittances /	None	30 Minutes	UCPB Tordesillas Branch  Treasury Operations
	11. Maintain returned remittances register for monitoring purposes	None	10 Minutes	<i>Remittance Associate / Rem Hd – Operations Division</i>
	12. Credit Account of Client If to be returned, prepares Return Slip and forwards to	None	30 Minutes	<i>Branch Teller /BOO Branch</i>

	Remittance Unit, then to inform UCPB of the return and credit back UCPBS account			
	13. Post's entries in GL.Net	None	15 Minutes	Bookkeeper <i>FATMD</i>
<b>TOTAL</b>		Verification with UCPB \$3.00 per message debited from UCPBS account - <b>RTGS, ₱100 per Message</b>	<b>If with No Discrepancy/i es: 2 Hours, 225 Minutes</b>  <b>If with Discrepancies :</b>  <b>48 Hours, 225 Minutes</b>	

## **REMITTANCE SERVICES**

**Internal Services**

**-None-**

# **ADMINISTRATIVE SUPPORT SERVICES**

## **External Services**

## 1. Employment verification and other queries

Verification made to Human Resources to confirm employment details. This is usually requested by possible employers or financing companies where the employee is seeking approval of credit facility.

<b>Office/Division:</b>		Employee Services Unit		
<b>Classification:</b>		Simple		
<b>Transaction Type:</b>		Government-to-Citizens; Government to Business; Government to Government		
<b>Who may avail:</b>		Private /Government Institutions		
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
a. Consent letter (1 original)		Employee		
b. Certificate of employment (1 original)		Inquiring party / Employee		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
1. External Party-Request employee verification	1. Submit consent authorizing to conduct employment verification	None	None	<i>Employee</i> All Units
	2. File and recording of the consent letter provided by the concerned employee	None	5 Minutes	<i>HR Associate</i> Human Resources Department
	3. Confirm details of the employee as provided for by the requesting party	None	30 Minutes	<i>Unit Head</i> Human Resources Department
<b>TOTAL</b>		<b>None</b>	<b>35 Minutes</b>	

## 2. Procurement Process

Refers to the acquisition of goods, consulting services, and the contracting for infrastructure projects by the procuring entity

<b>Office/Division:</b>	Bids and Awards Committee			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government-to-Citizens; Government to Business; Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
<ul style="list-style-type: none"> <li><b>Bidding Documents</b> (1 original Bid and 1 copy of the original bid)</li> </ul>	PhilGeps / BAC Secretariat			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person</b>
1. Registry of Manufacturers, Suppliers, Distributors, Contractors and Consultants and shall secure a digital certificate from the government-accredited certification authority to be able to participate in the procurement activities of the PhilGEPS	1. Advertise and/or post the invitation to bid/request for expressions of interest	None	30 Minutes	<i>BAC Secretariat</i> Human Resources and General Services Division
	1.1 Conduct pre-procurement and pre-bid conferences	None	2 Hours	<i>BAC Secretariat</i> Human Resources and General Services Division
	1.2 Determine the eligibility of prospective bidders	None	1 Hour	<i>BAC Secretariat</i> Human Resources and General Services Division

	1.3 Receive bids	None	None	<i>BAC Secretariat Human Resources and General Services Division</i>
	1.4 Conduct the	None	1 Day	<i>BAC Secretariat</i>

	evaluation of bids			Human Resources and General Services Division
	1.5 Undertake post-qualification proceedings	None	1 Day	<i>BAC Secretariat</i> Human Resources and General Services Division
	1.6 Resolve motions for reconsideration (if applicable)	None	2 Hours	<i>BAC Secretariat</i> Human Resources and General Services Division
	1.7 Recommend the imposition of sanctions in accordance with Rule XXIII or Recommend to the Head of the Procuring Entity the use of Alternative Methods of Procurement as provided for in Rule XVI hereof; and perform such other related functions as may be necessary, including the creation of a Technical Working Group (TWG) from a pool of technical, financial, and/or legal experts to assist in the procurement process, particularly in the eligibility screening, evaluation of bids,	None	10 Minutes	<i>BAC Secretariat</i> Human Resources and General Services Division



	and post-qualification			
	1.8 Recommend award of contracts to the Head of the Procuring Entity or his duly authorized representative	None	10 Minutes	<i>BAC Secretariat</i> Human Resources and General Services Division
	1.9 In case of approval, issue the Notice of Award to the bidder with the Lowest Calculated Responsive Bid/Highest Rated Responsive Bid. In the event the Head of the Procuring Entity shall disapprove such recommendation, such disapproval shall be expressed in writing, copy furnished the BAC	None	1 Day	<i>Bids and Awards Committee</i> Human Resources and General Services Division
2. Winning Bidder - Post the required Performance Security and enter into contract with the procuring entity within ten (10) calendar days from receipt by the winning bidder of the Notice of Award	2. Process Contract with winning bidder within the ten (10) day period provided that all the documentary requirements are complied with	None	1 Day	<i>BAC Secretariat</i> Human Resources and General Services Division
	2.1 Issue the Notice to Proceed together with a copy of the approved contract to the successful bidder within three (3) calendar days from the date of approval of the	None	1 Day	<i>BAC Secretariat</i> Human Resources and General Services Division

	contract by the appropriate government approving authority			
	<b>TOTAL</b>	<b>None</b>	<b>5 Days, 5 Hours, 50 Minutes</b>	

## **ADMINISTRATIVE SUPPORT SERVICES**

### **Internal Services**

## 1. Request for COE

Certificate of employment refers to a document issued by the employer specifying the dates of an employee's engagement and the termination of his/her employment and the type or types of work in which an employee is employed.

<b>Office/Division:</b>		Employee Services Unit		
<b>Classification:</b>		Simple		
<b>Transaction Type:</b>		Government-to-Citizens		
<b>Who may avail:</b>		Employees		
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
<ul style="list-style-type: none"> <li>Letter Request for COE indicating therein its purpose</li> </ul>		Employee		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	1. Submit to HR a letter of request for COE indicating the purpose of such request	None	None	<i>Employee</i> All Units
	2. Upon receipt of request letter, to gather the employment details and prepare the draft of COE for approval of the authorized signatory	None	30Minutes	<i>HR Associate</i> Human Resources Department
	3. Review the employment details in the document and sign if all information is correct.	None	30Minutes	<i>Unit Head/ Department Head / Division Head</i> Human Resources and General Services Division
	4. Upon signing, send the requested document to the requesting employee	None	5Minutes	<i>HR Associate</i> Human Resources Department
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 5 Minutes</b>	

## 2. Request for Replacement of Lost, Old or Damaged Employee ID

This is a request in order to replace a lost, old or damaged company ID to a new one.

<b>Office/Division:</b>	Career, Management and Admin Unit			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Employees			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
a. Letter request for change of ID indicating the reason for the request.	Employee			
b. Notarized Affidavit of Loss (if reason is lost ID)	Employee			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Submit to HR a letter of request for the issuance of a new ID specifying the reason for such request.	None	None	<i>Employee</i> All Units
	2. Upon receipt of request letter and other documents, to endorse to Marketing for picture taking and request Communication Officer to schedule the date of ID picture taking	None	5 Minutes	<i>HR Associate</i> Human Resources Department
	3. Provide the scheduled date of ID picture taking.	None	10 Minutes	<i>Communications Officer</i> Marketing Department
	4. Actual taking of the ID Picture	None	10 Minutes	<i>Communications Officer</i> Marketing Department
	5. Lay-out the picture taken in the ID card design template	None	30 Minutes	<i>HR Associate</i> Human Resources Department

	6. Submit the lay-out or template for printing	None	5 Days	<i>HR Associate</i> Human Resources Department
	7. After printing, inform the requesting employee regarding the availability of the new ID	None	10 Minutes	<i>HR Associate</i> Human Resources Department
	8. Forward company ID to the requesting employee	None	5 Minutes	<i>HR Associate</i> Human Resources Department
	<b>TOTAL</b>	<b>None</b>	<b>5 Days, 1 Hour, 10 Minutes</b>	

### 3. Availing of Medical Reimbursement

Medical reimbursement is the amount which the employer pays to the employee in order to reimburse a part of health expenses incurred by the employee.

<b>Office/Division:</b>	Employee Services Unit			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Employees			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
a. Medical Reimbursement Form	Employee Services Unit			
b. Official Receipt of the medical expenses	Medical Facility			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Submission of the medical reimbursement form together with the official receipt(s)	None	None	<i>Employee</i> All Units
	2. Process the medical reimbursement request; Assess the claim if it is proper for medical reimbursement	None	20 Minutes	<i>HR Associate</i> Human Resources Department
	3. Review and approve the claim for medical reimbursement	None	20 Minutes	<i>Department Head /Designated Officer</i> Human Resources Department
	4. Endorse medical reimbursement claim for account crediting to FATMD	None	5 Minutes	<i>HR Associate</i> Human Resources Department
	5. Credit amount of medical reimbursement to the associate's UCPBS account	None	30 Minutes	<i>Accounting Associate/ Disbursement Assistant</i> FATMD/Override by Officer of the Day
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 15 Minutes</b>	

#### 4. Availing of Maternity leave

All covered female employee regardless of civil status, employment status and the legitimacy of the child shall be granted 105 days with maternity leave with full pay.

<b>Office/Division:</b>	Employee Services Unit			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Employees			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
a. Notice of pregnancy and application for maternity leave (1 original copy or scanned copy)	SSS Website/ Employee			
b. Medical Certificate (1 original copy or scanned copy)	Attending Physician			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Upon confirmation of pregnancy, notify HR of her condition and the expected date of childbirth	None	None	<i>Employee</i> All Units
	2. Notify SSS in accordance with the rules and regulations it may provide	None	30 Minutes	<i>HR Associate</i> Human Resources Department
	3. Give prior notice to HR of her pregnancy and her availment of maternity leave at least 30 days in advance, whenever possible, specifying the effective date of leave	None	None	<i>Employee</i> All Units
	4. Adjust and activate maternity leave option in the employee HRIS account	None	30 Minutes	<i>HR Associate</i> Human Resources Department
	5. File maternity leave in HRIS	None	5 Minutes	<i>Employee</i> All Units
	6. Approve the requested maternity leave in the system	None	5 Minutes	Corresponding Department Head/ Division Head



				All Departments/ All Divisions
	7. Record and monitor availed leaves in HRIS System	None	10Minutes	<i>HR Associate</i> Human Resources Department
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 20 Minutes</b>	

## 5. Availing of Bereavement Leave

An additional 2 days leave applicable in case of death of an immediate family.

<b>Office/Division:</b>		Employee Services Unit		
<b>Classification:</b>		Simple		
<b>Transaction Type:</b>		Government-to-Citizens		
<b>Who may avail:</b>		Employees		
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
a. Death Certificate (1 original or scanned copy)		Local Civil Registrar		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Notify his/her immediate supervisor and file leave in HRIS;	None	None	<i>Employee</i> All Units
	2. Adjust and activate bereavement leave option in the employee HRIS account	None	30 Minutes	<i>HR Associate</i> Human Resources Department
	3. File bereavement leave in HRIS	None	5 Minutes	<i>Employee</i> All Units
.	4. Review and approve leave	None	30 Minutes	Employee's Immediate Department Head or Division Head All Departments/All Divisions
	5. Submit death certificate to HRD	None	None	<i>Employee</i> All Units
.	6. Record and monitor availed leaves in HRIS System	None	5 Minutes	<i>HR Associate</i> Human Resources Department
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 10 Minutes</b>	

## 6. Availing of Vacation Leave, Sick Leave, and Leave without pay

Vacation leave is a leave granted to employee for personal reasons, the approval of which is contingent upon the necessities of the service. Sick leave is granted on account of sickness or disability of the employee. Leave without pay is a leave given to employee who already consumed allowable vacation leave credits, the approval of which is contingent upon the necessities of the service.

<b>Office/Division:</b>		Human Resources Department		
<b>Classification:</b>		Simple		
<b>Transaction Type:</b>		Government-to-Citizens		
<b>Who may avail:</b>		Employees		
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
a. Filing of leave thru HRIS		Employee		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. File leave thru HRIS	None	None	<i>Employee</i> All Units
	2. Approve or disapprove of the application of the leave requested	None	5 Minutes	Employee's Immediate Department Head or Division Head All Departments /All Divisions
	3. Record and monitor availed leaves in HRIS System	None	5 Minutes	<i>HR Associate</i> Human Resources Department
	<b>TOTAL</b>	<b>None</b>	<b>10 Minutes</b>	

## 7. Availing of leave benefits under Magna Carta for Women

Under R.A. No. 9710, otherwise known as “The Magna Carta of Women”, a woman employee regardless of age and civil status, having rendered continuous aggregate employment service of at least six (6) months for the last twelve (12) months can avail of this leave up to two months with full pay following surgery caused by gynecological condition.

<b>Office/Division:</b>	Human Resources Department			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Employee			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
a. Filing of application for special leave in HRIS system.	Employee			
b. Medical certificate	Attending Physician			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Notify HR of application for special leave within a reasonable period of time from the expected date of surgery	None	None	<i>Employee</i> All Units
	2. Adjust and activate Magna Carta for women leave option in the employee HRIS account	None	5 Minutes	<i>HR Associate</i> Human Resources Department
	3. File Magna Carta for Women leave via leave application form (LAF)	None	5 Minutes	<i>Employee</i> All Units
	4. Approval of the requested leave application form (LAF)	None	5 Minutes	<i>Employee's Immediate Department Head or Division Head</i> All Departments/All Divisions
	5. Submit medical certificate indicating she has undergone surgery due to gynecological disorder	None	None	<i>Employee</i> All Units
	6. Record and monitor availed leaves in HRIS System	None	5 Minutes	<i>HR Associate</i> Human Resources Department
<b>TOTAL</b>		<b>None</b>	<b>20 Minutes</b>	

## 8. Availing of leave benefits under Violence against Women and Children (R.A. 9262)

Under R.A. No. 9262, otherwise known as “Violence against Women and their Children Act of 2004”, the Bank grants to victims a leave of up to ten (10) days in addition to other paid leaves under the Labor Code and Civil Service Rules and Regulations.

<b>Office/Division:</b>	Human Resources Department			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Individuals			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
a. Filing of application for special leave in HRIS system.	Employee			
b. Certification from the Barangay Chairman (Punong Barangay) or Barangay Councilor (Barangay Kagawad) or Prosecutor or Clerk of Court	Barangay Office of the availing employee / Prosecutor handling the case / Clerk of Court			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Notify HR of application for special leave within a reasonable period of time from the expected date of leave	None	None	<i>Employee</i> All Units
	2. Adjust and activate VAWC leave option in the employee HRIS account	None	10 Minutes	<i>HR Associate</i> Human Resources Department
	3. File the VAWC leave in HRIS and submit certification from the Barangay Chairman or Barangay Councilor or Prosecutor or Clerk of Court	None	5 Minutes	<i>Employee</i> All Units



	4. Approval of the requested leave application form (LAF)	None	5 Minutes	<i>Employee's Immediate Department Head or Division Head All Units</i>
	5. Record and monitor availed leaves in HRIS System	None	5 Minutes	<i>HR Associate Human Resources Department</i>
	<b>TOTAL</b>	<b>None</b>	<b>25 Minutes</b>	

## 9. Availing of Solo Parent Leave

The Solo Parents Welfare Act of 2000 grants a parental leave of not more than seven (7) working days every year to a solo parent who has rendered service of at least one (1) year, to enable the employee to perform parental duties and responsibilities where his/her physical presence is required.

<b>Office/Division:</b>	Human Resources Department			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government-to-Citizens			
<b>Who may avail:</b>	Employees			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
a. Filing of application for special leave in HRIS system.	Employee			
b. Copy of Solo Parent Identification Card	DSWD Office of the city or municipality where the employee resides			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Notify HR of his/her status as a solo parent and submit a copy of Solo Parent Identification Card	None	None	<i>Employee</i> All Units
	2. Adjust, include and activate solo parent leave option in the employee HRIS account	None	10 Minutes	<i>HR Associate</i> Human Resources Department
	3. File the requested leave in HRIS	None	5 Minutes	<i>Employee</i>
	4. Approve requested leave in HRIS	None	5 Minutes	<i>Employee's Immediate Department Head or Division Head</i> All Departments/All Divisions
	5. Record and monitor availed leaves in HRIS	None	5 Minutes	<i>HR Associate</i> Human Resources Department
	<b>TOTAL</b>	<b>None</b>	<b>25 Minutes</b>	

## 10. Availing of Paternity Leave

Under R.A. No. 8187, otherwise known as the “Paternity Leave Act of 1996”, every married male employee regardless of employment status is entitled to a paternity leave of seven (7) calendar days with full pay for the first four (4) deliveries of the legitimate spouse.

<b>Office/Division:</b>		Human Resources Department		
<b>Classification:</b>		Simple		
<b>Transaction Type:</b>		Government-to-Citizen		
<b>Who may avail:</b>		Employees		
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
a. Filing of application for special leave in HRIS system.		Employee		
b. Marriage contract		Philippine Statistics Office		
c. Birth certificate of the new born child		Medical Facility / Local Civil Registrar / Philippine Statistics Office		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	1. Notify immediate supervisor and HR of his intention to avail of paternity leave	None	None	<i>Employee</i> All Units
	2. Adjust, include and activate paternity leave option in the employee HRIS account	None	10 Minutes	<i>HR Associate</i> Human Resources Department
	3. File paternity leave in HRIS	None	5 Minutes	<i>Employee</i> All Units
	4. Approve the application of paternity leave in the HRIS system	None	5 Minutes	Employee's Immediate Department Head or Division Head All Departments /All Divisions
	5. Submit requirements to HRD	None	None	<i>Employee</i> All Units
	6. Record and monitor availed leaves in HRIS	None	5 Minutes	<i>HR Associate</i>





				Human Resources Department
	<b>TOTAL</b>	<b>None</b>	<b>25 Minutes</b>	

## 11. Local Title Verification

Title verification is a process to verify the authenticity of the title as well as to verify the title number and owner's name. This is also another way to verify any liens or encumbrances on the title.

<b>Office/Division:</b>	Credit Appraisal and Investigation Dept. (CAID)			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government-to-Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
a. Request for appraisal and credit investigation form (RACI)	Credit Appraisal and Investigation Dept. (CAID)			
b. Copy of the property title	Borrower			
c. Tax Declaration of the property	Borrower			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Request the local Register of Deeds where the Certificate of Title is registered for a Certified true copy of the title	Php 400 per title	5 Working Days	<i>Credit Appraiser</i> CAID
	2. Upon receipt of the certified true copy of title, the appraiser to prepare the title verification report (TVR)	None	30 Minutes	<i>Credit Appraiser</i> CAID
	3. Review of the TVR	None	30 Minutes	<i>Section Head / Department Head</i> Credit Management Division
	4. Upon approval, to submit the title verification report (TVR) to the	None	10 Minutes	<i>Department Head</i> CAID



	requesting party			
	<b>TOTAL</b>	<b>Php 400 per title</b>	<b>5 Days, 1 Hour, 10 Minutes</b>	

## 12. Securing Certified Title Electronic Copy

It is an alternative way to secure a certified true copy of a property title thru Land Registration Authority A2A, Anywhere to Anywhere.

<b>Office/Division:</b>	Credit Appraisal and Investigation Dept. (CAID)			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government-to-Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
a. Request for appraisal and credit investigation form (RACI)	Credit Appraisal and Investigation Dept. (CAID)			
b. Copy of the property title	Borrower			
c. A2A Application Form	Register of Deeds			
d. Tax Declaration of the property	Borrower			
e. 1 Valid Government Issued ID	Borrower			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	1. Visit the nearest Register of Deeds office to submit the appropriate A2A application form and to pay the equivalent processing fee	Php 800 per title	5 Days	Credit Appraiser CAID
	2. Upon receipt of the certified true copy, to prepare the title verification report (TVR)	None	30 Minutes	Credit Appraiser CAID
	3. Review the Title Verification Report (TVR)	None	30 Minutes	Section Head / Department Head Credit Management Division
	4. Upon approval, submit the TVR to the requesting party	None	10 Minutes	Department Head CAID



	<b>TOTAL</b>	<b>Php 800 per title</b>	<b>5 Days, 1 Hour, 10 Minutes</b>	
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### 13. Request for Service Vehicle

A request made by an employee who needs transportation in the course of their normal work.

<b>Office/Division:</b>		General Services Department (GSD)		
<b>Classification:</b>		Simple		
<b>Transaction Type:</b>		Government-to-Citizens		
<b>Who may avail:</b>		Employees		
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
a. Trip Ticket Order		General Services Department (GSD)		
b. Vehicle Service Request Form (VSRF)		General Services Department (GSD)		
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Inquire availability of a company vehicle for a specified date and time	None	None	<i>Employee</i> All Units
	2. Check the availability of company vehicles in the requested date and time	None	5 Minutes	GSD Associate General Services Department
	3. If a company vehicle is available, assign, schedule the vehicle and prepare trip ticket order for signing of the requesting party's department head or division head	None	15 Minutes	GSD Associate General Services Department
	4. Accomplish a trip ticket order providing the complete trip details and forward trip ticket order for approval to his/her Department Head or Division Head	None	10 Minutes	<i>Employee</i> All Units

	5. Verify and check if complete trip details are provided before endorsing the trip ticket for approval	None	30 Minutes	<i>GSD Associate General Services Department</i>
	6. Review and approve trip ticket order	None	30 Minutes	<i>Department Head General Services Department</i>
	7. Upon approval of the trip ticket, notify the requesting party of the confirmation of the assignment of company vehicle	None	5 Minutes	<i>GSD Associate General Services Department</i>
	8. Designated driver to accomplished a Vehicle Service Request Form if needed	None	5 Minutes	<i>GSD Driver General Services Department</i>
	<b>TOTAL</b>	<b>None</b>	<b>1 Hour, 40 Minutes</b>	

## 14. Processing of Claims or Reimbursement of Expenses

A reimbursable expense is an expense that a business incurs on behalf of the customer while conducting their business. These expenses may include delivery fees, currency conversion fees, office expenses, and business phone calls.

<b>Office/Division:</b>		Financial Accounting and Tax Management Division		
<b>Classification:</b>		Simple		
<b>Transaction Type:</b>		Government-to-Citizens		
<b>Who may avail:</b>		Employees		
<b>Requirements Checklist</b>		<b>Where to Secure</b>		
a. Call Report		Requesting Division or Department		
b. Acknowledged Minutes of the Meeting		Requesting Division or Department		
c. Official Receipt		Requesting Division or Department		
d. Travel Authority Order (TAO)		Requesting Division or Department		
e. Google Map or Odometer if personal car		Requesting Division or Department		
f. Other document needed for reimbursement		Requesting Division or Department		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person
	1. Submit the completely filled-up reimbursement form together with the required documents	None	None	<i>Employee</i> All Units
	2. Facilitate and process the request for reimbursement	None	5 Minutes per transaction	<i>Disbursement Section Associate</i> FATMD
	3. Determine the propriety and ensure the validity/authenticity, and completeness of supporting documents	None	5 Minutes per transaction	<i>Section Head</i> FATMD





	4. Approve and credit the requested amount for reimbursement	None	5 Minutes per transaction	<i>Department Head</i> FATMD
	<b>TOTAL</b>	<b>None</b>	<b>15 Minutes</b>	

## 15. Review of Contracts

This service covers the review of contracts by UCPBS Legal Officers as requested by Departments/Units concerned

<b>Office/Division:</b>	Legal Service Division			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government to Government			
<b>Who may avail:</b>	Lending Units			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
Contract Review Form	Requesting Party / Unit concerned			
Contract	Requesting Party / Unit concerned			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Prepare Contract Review Form and forward to Legal Officer	None	15 Minutes	<i>Associate</i> Appropriate Unit Concerned
	2. Review Contract Note: Once Reviewed, by LSD, Contract is for further review by OGCC	None	5 Banking Days Note: (Excludes Time of Review by OGCC)	<i>Legal Officer</i> LSD
	3. Email Contract Review Request (with Legal Opinion)	None	5 Minutes	<i>Legal Officer</i> LSD
	<b>TOTAL</b>	<b>None</b>	<b>5 Banking Days, 20 Minutes</b>	

## 16. Evaluation of Proposal for Regular Hiring

Evaluate/assess proposals for regular hiring and compliance to Qualification Standards (QS) of the proposed candidate

<b>Office/Division:</b>	UCPBS HRD
<b>Classification:</b>	Complex
<b>Transaction Type:</b>	Government to Government
<b>Who may avail:</b>	UCPBS Units
<b>Requirements Checklist</b>	<b>Where to Secure</b>
1. Original copy of memo-proposal for regular hiring addressed to with complete attachments (1 original copy each): <ul style="list-style-type: none"> <li>• Interview Sheet and</li> <li>• Pre-employment requirements (Updated UCPBS Application Form, Authenticated Copy of Eligibility, Transcript of Records, Medical Test Results, Civil Service Commission (CSC) Form 211, Persons with Disabilities (PWD) ID Card (if applicable), Valid National Bureau of Investigation (NBI) Clearance, Regional/Municipal Trial Court (RTC and MTC), Police</li> </ul>	UCPBS – Hiring Policies and Procedures

Clearance, Certificate of Employment, Philippine Statistics Authority (PSA) Birth Certificate, Certificate/s of Attendance to Trainings/Seminars (if applicable), Affidavit of No Delinquent Financial Obligation, Consent for Credit Information (CI Report)				
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Receive the proposal for regular hiring from the requesting unit and encode in monitoring system and attach tracking sheet	None	1 Banking Day	<i>HR Associate</i> Human Resources Department
	2. Evaluate and assess compliance of the proposed position and completeness of requirements	None	2 Banking Days	<i>HR Associate</i> Human Resources Department
	3. Request for conduct of Background Investigation, Audit Clearance, CI Report, and training	None	2 Banking Days	

	certification (if applicable)			
	4. Send pre-employment requirements to the proposed candidate for compliance	None		
	5. Receive and evaluate authenticity/ completeness of submitted documents from qualified applicants	None	1 Banking Day	<i>HR Associate</i> Human Resources Department
	6. Forward medical results to Employee and Benefits Section for clearance	None	1 Banking Day	<i>Department Head /Division Head concerned</i> Human Resources and General Services Division
	7. Final Interview of qualified applicant	None		
	<b>TOTAL</b>	<b>None</b>	<b>7 Banking Days</b>	

## 17. Processing and Remittance of Philippine Health Insurance Corporation (PHIC) Collections

This service covers remittance of PhilHealth Collections and submission of collection documents to Phil Health – Head Office

<b>Office/Division:</b>	FATMD			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government to Business;			
<b>Who may avail:</b>	Banks / Financial Institutions, Voice Brokers			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
<ul style="list-style-type: none"> <li>Summary of PhilHealth Collections</li> </ul>	Bank System			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person/s</b>
	1. Prepare PhilHealth Remittance Report,	None	20 Minutes	<i>Bookkeeper</i> FATMD
	2. Send/transmit to PhilHealth – Head Office thru email	None	10 Minutes	<i>Bookkeeper</i> FATMD
	3. Generate the required report from and; Send the complete and required reports/documents within deadline; Validate against the received documents from the branches	None	30 Minutes	<i>Bookkeeper</i> FATMD
	4. Prepare the following remittance reports/ documents: <ul style="list-style-type: none"> <li>Transmittal Letter</li> <li>Summary of PHIC Collections</li> </ul>	None	30Minutes	<i>Bookkeeper</i> FATMD

	<ul style="list-style-type: none"> <li>• Online PHIC Collections</li> <li>• PAR</li> <li>• PPPS</li> <li>• SPA</li> <li>• Summary of Cancelled Receipt</li> <li>• Summary of Dishonored Check</li> <li>• Summary of Credit/Debit Adjustment</li> <li>• Summary of Lost PAR</li> </ul>			
	5. Verify and approve remittance reports for submission	None	30 Minutes	<i>Supervisor / Department Head FATMD</i>
	6. Deliver the remittance reports and documents to PhilHealth – Head Office on deadline	None	10 Minutes	<i>Bookkeeper FATMD</i>
	<b>TOTAL</b>	<b>None</b>	<b>2Hours, 10Minutes</b>	

## 18. Remittance of e-Tax Collections

Remittance of e-Tax Collections from Large/Non-Large Taxpayers to Bureau of Internal Revenue (BIR) – Head Office

<b>Office/Division:</b>	FATMD			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Government; Government to Business; Government to Citizen			
<b>Who may avail:</b>	All Government Agencies and Private Entities			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
1. Summary of Accepted e-Tax Payment Transactions (1 original copy) 2. Consolidated Report of Daily EFPS Collection (1 original copy) 3. Daily Summary of Confirmed e-Tax Payment Instructions (1 original copy) 4. Daily Summary of Acknowledged eTax Payment Instructions (1 original copy) 5. Daily Summary of Rejected e-Tax Payment Instructions (1 original copy) 6. Daily Summary of Scheduled e-Tax Payment Instructions (1 original copy)	Bank System			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person</b>



	1. Log on to BIR website.	None	5 Minutes	<i>Tax and Remittance Section Head</i> FATMD
	2. Prepare the Consolidated Report on Daily Collections for good and rejected EFPS transactions for the day	None	2 Hours	<i>Tax and Remittance Section Head</i> FATMD
	3. Remit EFPS collections to Bangko Sentral ng Pilipinas	None	30 Minutes	<i>Tax and Remittance Section Head</i> FATMD
	4. Report EFPS collections to the Bureau of the Treasury thru TSA Reporting and Monitoring System (TRAMS)	None	10 Minutes	<i>Tax and Remittance Section Head</i> FATMD
	<b>TOTAL</b>	<b>None</b>	<b>2 Hours, 45 Minutes</b>	

## 19. Head Office FFE Asset Disposal

The disposal of unserviceable furniture, fixtures, and equipment no longer capable of being used by reason of obsolescence, wear or impairment and is uneconomical to maintain/repair to reinstate its working condition.

<b>Office/Division:</b>	General Services Department / Branch			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Citizen			
<b>Who may avail:</b>	Private Entities			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
1. List of unserviceable FFE	General Services Department / IT Dept.  Credit Appraisal and Investigation Dept. (CAID)  UCPB Savings Bank			
2. Request for appraisal and credit investigation form (RACI)				
3. Bid Form				
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person</b>
	1. Approve unserviceable FFE for disposal and determine those FFE that may be considered as junk  2. If the FFE is an IT equipment, seek approval of IT Dept.	None	10 Minutes	<i>Department Head</i> General Services Department / IT Dept.
	3. Request CAID for determination of appraised value of the FFE	None	4 Hours	<i>Associate</i> General Services Department
	4. Appraise property	None	1 Day	<i>Credit Appraiser</i>

				Credit Investigation and Appraisal Department
	5. Upon receipt of CAID's report, prepare a list of items for bidding indicating the starting bid amount (appraised value) and submit this to Asset Disposal Committee (ADCOM) for approval	None	2 Hours	Associate General Services Department
	6. Upon approval of the ADCOM, post the list of items for bidding on designated floor bulletin boards. GSD may, likewise, circulate the list of items to Metro Manila branches and affiliate companies, if necessary	None	30 Minutes	Associate General Services Department
	7. Initiate opening of bids and the posting of the winning bidder	None	30 Minutes	Asset Disposal Committee
	8. Notify the bid winner	None	10 Minutes	Associate General Services Department
	<b>TOTAL</b>	<b>None</b>	<b>1 Day, 7 Hours, 20 Minutes</b>	

## 20. Branch FFE Asset Disposal

Unserviceable furniture, fixtures and equipment are those no longer capable of being used by reason of obsolescence, wear or impairment and is uneconomical to maintain/repair to reinstate its working condition. Therefore, these are subject for disposal.

<b>Office/Division:</b>	Branch Banking Division			
<b>Classification:</b>	Simple			
<b>Transaction Type:</b>	Government to Citizen			
<b>Who may avail:</b>	Private Entities			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
1. List of FFE	UCPB Savings Branch			
2. Request for appraisal and credit investigation form (RACI)	Credit Appraisal and Investigation Dept. (CAID)			
3. Bid Form	UCPB Savings Branch			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person</b>
	1. Prepare a list of FFE recommended for disposal and submits this to GSD prior to submission to the BBD head for approval	None	30 Minutes	<i>Branch Operations Officer</i> Branch Banking Division
	2. Request CAID for appraisal of the unserviceable FFEs for disposal	None	10 Minutes	<i>Branch Head</i> Branch Banking Division
	3. Perform appraisal on the FFE	None	1 Day	<i>Appraiser</i>

				Credit Appraisal and Investigation Department
	4. Approve the memo prepared by the Branch Head indicating the items which may be offered for bidding	None	1 Hour	<i>Branch Banking Division Head</i> Branch Banking Division
	5. Post the list of items for bidding on the branch bulletin board and other conspicuous space in the lobby of the branch indicating the deadline for the submission of bids, date, time and venue	None	10 Minutes	<i>Branch Associate</i> Branch Banking Division
	6. Designate a branch personnel, other than the BOO/SO, to open the sealed bids in the presence of other appropriate officers then tally and announce the winning bidder and the bid price	None	30 Minutes	<i>Branch Head</i> Branch Banking Division
	7. Notify the winner	None	30 Minutes	<i>Branch Head</i> Branch Banking Division
	<b>TOTAL</b>	<b>None</b>	<b>1 Day, 2 Hours, 50 Minutes</b>	

## 21. SALE OF REAL AND OTHER PROPERTIES ACQUIRED

Refers to real and other properties, other than those used for banking purposes or held for investment, acquired by the Bank in full or partial settlement of loans through foreclosure or dation in payment, satisfaction of a judgment award and/or for other reasons, whose carrying amount will be recovered principally through bidding or negotiated sale transaction.

### 21.1. SALE OF AUTO - ROPA

<b>Office/Division:</b>	Special Asset Management Department (SAMD)			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government to Citizen Government to Business Government to Government			
<b>Who may avail:</b>	Government to Citizens Government to Business Government to Government			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
Bid Form / Offer to Purchase Form KYC Requirements	UCPB Savings Branch Special Asset Management Department (SAMD) / Asset Recovery and Management Division (ARMD)			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person</b>
	1. Facilitate setting and approval of floor price of ROPA	None	2 working days	<i>SAMD Personnel</i> Special Asset Management Department (SAMD)
1. Pay and submit bids / offer	<b>SALE VIA PUBLIC AUCTION</b> 2. Invite all interested bidders ** Bids coming from the provinces shall be submitted to UCPB Savings Branches sent via mail or e-mail	P5,000 bid bond per unit	5 working days	<i>SAMD Personnel</i> Special Asset Management Department (SAMD)

	<p>3. Open sealed bids and announce winning bidder witnessed by personnel from SAMD, a representative of the bank's Audit Department and Branch Officer</p> <p><b>SALE THROUGH NEGOTIATION</b></p> <p>After two (2) failed biddings, UCPB Savings Bank can accept offers for negotiation using the same process below.</p>	None	1 working day	SAMD Personnel Special Asset Management Department (SAMD)
2. Submit KYC Requirements	4. Process approval of the sale	None	5 working days	SAMD Personnel Special Asset Management Department (SAMD)
3. Accept Notice	5. Notify the buyer on approval / disapproval on the sale	None	1 working day	SAMD Personnel Special Asset Management Department (SAMD)
4. Pay ROPA equivalent	<p>6. Book sale upon receipt of payment</p> <p>Note: Buyers are given 7 working days upon receipt of advise of approval to pay</p> <p>7. Process gate pass</p>	None	<p>7 working days</p> <p>2 working days</p>	SAMD Personnel Special Asset Management Department (SAMD)

	8. Prepare Deed of Absolute Sale, Cancellation of Mortgage and Request for Release of Collateral documents	None	2 working days	<i>SAMD Personnel Special Asset Management Department (SAMD)</i>
5. Signing of Documents	9. Sign Deed of Absolute Sale and route it to authorized signatories	None	2 working days	<i>SAMD Personnel Special Asset Management Department (SAMD)</i>
	10. Notarize the Deed of Absolute Sale and Cancellation of Mortgage	None	2 working days	<i>Authorized Legal Lawyer Legal Department</i>
	11. Prepare and Collate Collateral Documents for release	None	2 working days	<i>SAMD Personnel and Custodianship Personnel Special Asset Management Department (SAMD)</i>
6. Accept release documents	12. Release collateral documents	Minimum P500 for notary per unit / account	1 working day	<i>Custodianship Personnel Credit Management Division</i>
	<b>TOTAL</b>	<b>P5,500</b>	<b>32 working days</b>	



## 21.2 SALE OF REAL ESTATE – ROPA

<b>Office/Division:</b>	Special Asset Management Department (SAMD)			
<b>Classification:</b>	Complex			
<b>Transaction Type:</b>	Government to Citizen Government to Business Government to Government			
<b>Who may avail:</b>	Government to Citizens Government to Business Government to Government			
<b>Requirements Checklist</b>	<b>Where to Secure</b>			
Bid Form / Offer to Purchase Form KYC Requirements	UCPB Savings Branch Special Asset Management Department (SAMD) / Asset Recovery and Management Division (ARMD)			
<b>Client Steps</b>	<b>Agency Action</b>	<b>Fees</b>	<b>Processing Time</b>	<b>Responsible Person</b>
	1. Set floor price based on the latest Appraisal Report of ROPA  Note: Validity of price set shall not go beyond the validity period of the Appraisal Report. The approved floor price shall have been disseminated to the public before any offer to purchase the acquired asset is submitted to appropriate authority for approval	None	2 working days	<i>SAMD Personnel</i> Special Asset Management Department (SAMD)
1. Pay and submit Bids / Offer	<b>SALE VIA PUBLIC AUCTION</b>  2. Invite all interested bidders  ** Bids coming from the provinces shall be	P25,000 bid bond per property	30 working days	<i>SAMD Personnel</i> Special Asset Management Department (SAMD)

	<p>submitted to UCPB Savings Branches sent via mail or e-mail</p> <p><b>SALE THROUGH NEGOTIATION</b></p> <p>After two (2) failed biddings, UCPB Savings Bank can accept offers for negotiation using the same process below.</p>			
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<p>2. Submit to SAMD, Letter of Intent / Offer to Buy with the following data:</p> <p>a. Full description of property (e.g., Name, Location, Address, Lot no. &amp; area);</p> <p>b. Selling price and offer price;</p> <p>c. Terms of payment</p> <p>d. Information and Signature of prospective buyer or his authorized broker/agent and or referrer, if applicable</p>	<p>3. Acceptance of Letter of Intent / Offer to buy / Complete set of financial documents</p>	None	7 working days	<p><i>SAMD Personnel</i> Special Asset Management Department (SAMD)</p>
	<p>4. Evaluation of offer / Prepare recommendation of sale</p>	None	4 working days	<p><i>SAMD Personnel</i> Special Asset Management Department (SAMD)</p>
	<p>5. Endorsement of the recommendation</p>	None	2 working days	<p><i>SAMD Personnel</i> Special Asset Management Department (SAMD)</p>

	6. Have recommendation approved by the appropriate authority	None	2 working days	SAMD Personnel Special Asset Management Department (SAMD)
3. Pay ROPA value	7. Process of the approval of the sale	None	5 working days	SAMD Personnel Special Asset Management Department (SAMD)
	8. Process payment of obligation (CWT, RPT, Association dues and utilities arrearages)	None	7 working days	SAMD Personnel Special Asset Management Department (SAMD)
4. Sign documents	9. Process documents for release of title, DOAS, CWT payment for fully paid accounts	Minimum P500 for notary per unit / account	7 working days	SAMD Personnel and Custodianship Personnel Special Asset Management Department (SAMD)
	<b>TOTAL</b>	<b>P25,500</b>	<b>66 working days</b>	

## **CUSTOMER FEEDBACK AND COMPLAINTS**

## Feedback and Complaints

FEEDBACK AND COMPLAINTS MECHANISMS	
How to send feedback	<p>Message us at:  <a href="https://www.facebook.com/UCPBS.KASAMAMO">https://www.facebook.com/UCPBS.KASAMAMO</a></p> <p>Email us at <a href="mailto:usb-camu@ucpbsavings.com">usb-camu@ucpbsavings.com</a>;</p> <p>Write to us:</p> <p style="text-align: right;"><b>UCPB Savings Bank</b>  7/F Robinsons Cybergate Magnolia  Aurora Blvd., cor. Doña Hemady  Street, Quezon City</p>
How Feedback is processed	<p>Feedback received through the branches, telephone call, Facebook Messenger, and email shall immediately be referred to the unit concerned for appropriate action.</p> <p>Feedback requiring answers are immediately addressed by the unit concerned for necessary feedback.</p> <p>For inquiries and follow-ups:</p> <p>Talk to our Customer Assistance Management Center (CAMC) officers at (+632) 8811.0278 (PLDT) / (+63) 998.591.9006 (Smart) / (+63) 917.620.4851 (Globe);</p> <p>Email us at <a href="mailto:usb-camu@ucpbsavings.com">usb-camu@ucpbsavings.com</a></p>
How to file a complaint	<p>Complaints can be reported through Facebook Messenger and email. Make sure to provide the following information:</p> <ul style="list-style-type: none"> <li>• Name of person / unit being complained</li> <li>• Incident</li> </ul>

	<ul style="list-style-type: none"> <li>Evidence</li> </ul>
How complaints are processed	<p>Complaints received will immediately be referred to the unit concerned.</p> <p>Unit concerned shall assess and investigate the complaint. If necessary, the unit concerned may coordinate with other units.</p> <p>A report will be made at the conclusion of the investigation.</p> <p>Within 48 hours from the completion of the investigation, a Customer Relations Officer shall notify the client of the result via phone call or email.</p> <p>For inquiries and follow-ups, clients may reach out to Customer Assistance Management Center (CAMC) by calling (+632) 8811.0278 (PLDT) / (+63) 998.591.9006 (Smart) / (+63) 917.620.485 (Globe)</p> <p>Or by sending an email to: <a href="mailto:usb-camu@ucpbsavings.com">usb-camu@ucpbsavings.com</a></p>
Contact Information of CCB, PCC, ARTA	<p>ARTA: <a href="mailto:complaints@arta.gov.ph">complaints@arta.gov.ph</a> (02) 8478 – 5091; (02) 8478-5093; (02) 8478-5099</p> <p>PCC: 8888</p> <p>CCB: 0908-881-6565 (SMS)</p>

## **LIST OF OFFICES**

## List of Offices

### Head Office

Office	Address	Contact Information
UCPB Savings Head Office	7/F Robinsons Cybergate Magnolia Aurora Blvd., cor. Doña Hemady Street, Quezon City	8811-9000

### UCPBS Branches

#### Luzon 1

Office	Address	Contact Information
Luzon 1 Region Office	Paseo Del Congreso Catmon, Malolos, Bulacan  18/F UCPB Corporate Offices 7907 UCPB Corporate Office Makati Avenue Makati City	09988427174  (02) 8811-9000
Batac	MC Building Washington Street Barangay Ablan Batac, Ilocos Norte	(077) 600-0895-96 09175623673
Kalayaan	106 Neptune Street, Kalayaan Avenue Corner Makati Avenue, Makati City	(02) 8833-8923 (02) 8833-8927 - telefax
La Trinidad	JC 159 Central Pico, La Trinidad, Benguet	(074) 442-8060 (074) 442-8106
Lingayen	Corner Avenida Rizal & Artacho West Streets Lingayen Pangasinan	(075) 632-4751 - telefax (075) 632-4774
Mabalacat	Kimaesha Bldg., Dau Mc- Arthur Highway, Mabalacat City	(045) 308-0583 (045) 409-0086
Malolos	Paseo Del Congreso, Catmon, Malolos, Bulacan	(044) 794-0021 - telefax (044) 794-0022 <u>(044) 794-0188</u>
Morong	600 Tomas Claudio Street, San Pedro Morong, Rizal	(02) 8653-0282 - telefax (02) 8653-0281



Rizal Avenue	Unit 201-203 Tan Han Chi Place 1558 Rizal Ave. corner Mayhaligue St. Sta. Cruz, Manila	(02) 8743-0750 - telefax (02) 8743-7426 (02) 5309-9558
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San Jose Del Monte	Dalisay Bldg., Halili Ave., Tungkong Mangga, San Jose Del Monte, Bulacan	(044) 815-1742 - telefax (044) 815-1796
Sta. Cruz	M.F. Tiaoqui Building, Plaza Sta. Cruz, Sta. Cruz, Manila	(02) 8733-0262 - telefax (02) 8733-7861 (02) 8733-0258 (02) 8733-7860
Sta. Ignacia	Altandex Building beside Alta Gas Station Romulo Highway, Poblacion East, Sta. Ignacia, Tarlac	(045) 606-3379 - telefax (045) 606-3380 - 82
Tanay	F.T Catapusan St., Plaza Aldea, Tanay, Rizal	(02) 8654-0818 - telefax (02) 8654-0880
Bacnotan Branch Lite	267 Maharlika Highway Poblacion, Bacnotan, La Union	(072)-252 3603 (072)-607-4544
Ilagan Branch Lite	Ground Floor, Hipolito Building, Maharlika Highway, Calamagui 2 <sup>nd</sup> City of Ilagan, Isabela 3300	(078) 624-1701
Orion Branch Lite	Stall No. 31 National Road, Brgy. Arellano, Orion, Bataan	(047) 633-3197
Rizal Nueva Ecija	Quezon St., Poblacion Centro, Rizal, Nueva Ecija	

## Luzon 2

Office	Address	Contact Information
Luzon 2 Region Office	UCPB Building National Hi- Way Brgy. Balibago, Sta Rosa Laguna 18/F UCPB Corporate Offices 7907 UCPB Corporate Office Makati Avenue Makati City	09188817965 (049) 530-8193  811-9580
Alabang	Common Goal Tower Finance St. corner Industry St. Madrigal Business Park Alabang, Muntinlupa City	(02) 8824-6028 telefax (02) 8824-6030
Alaminos	M. H. Del Pilar Street, Poblacion, Alaminos, Laguna	(049) 567-1296 - telefax (049)-521-0309
Alfonso	Mabini St. Corner Libertad St. Poblacion II, Alfonso Cavite	(046) 402-1587 telefax (046) 402-2002

Atimonan	Quezon St. corner C.O. Reyes St. Brgy. Zone II, Atimonan Quezon	(042) 316-5314 - telefax 09175515179
Calauag	Cantre St. Corner Bonifacio St. Brgy. 3Calauag, Quezon	(042) - 717-7200 (042) - 717-7201
Caramoan	41 Real Street, Tawog Caramoan Camarines Sur	(054)238-5041 0917-850-1381
Goa	Rizal Street Cor. Panday St., Brgy. Poblacion, GOA, Camarines Sur	(054) 453-1524 - telefax (054) 453-1523 (054)-881-9719
Libmanan	Bichara Arcade, T. Dilanco Street, Libod#1, Libmanan, Camarines Sur	(054) 451-2048 - telefax (054) 511-8222
Lucban	Rizal Avenue corner San Luis Street, Brgy. 8, Lucban, Quezon	(042) 540-4213 - telefax (042) 911-1495 (042) 540-6526
Nagcarlan	E.A. Fernandez corner E. Lucido Streets, Poblacion, Nagcarlan, Laguna	(049) 563-3488 - telefax (049) 563-3489
Pili	National Highway, Brgy. Old San Roque, Pili, Camarines Sur	(054) 477-5170 - telefax (054) 477-7752 (054) 205-1220
Puerto P rincesa	AICON Plaza, National Highway, Bgy. San Pedro, Puerto Princesa City, Palawan	(048) 433-8187 - telefax 09175515597 (048) 433-2066
Sablayan	420 P. Urieta St., Brgy. Buenavista, Sablayan, Occidental Mindoro	(043)-458-0012 09292739614 09178817938
San Jose-Batangas (formerly San Mateo)	Makalintal Ave. corner Dr. Ona St., San Jose, Batangas	(043) 784-2052
Sta. Rosa	UCPB Building National Hi-Way Brgy. Balibago, Sta Rosa Laguna	(049) 530-8192 - telefax (049) 530-8191 (049) 530-8193
Tanza	007 A. Soriano Highway, Daang Amaya 1, Tanza, Cavite	(02) 529-8970 - telefax (046) 437-1162 (046) 437-1167
Tayabas	64 Quezon Avenue (Tayabas-Lucban Road) cor M. Ponce Street Brgy. San Diego Zone 1, City of Tayabas	(042) 793-2205 - telefax (042) 793-2329
Tiaong	Maharlika Highway corner San Antonio Road Poblacion 3, Tiaong, Quezon	(042) 717-9658 - telefax (042) 717-9659 (042) 323-6115/6201

Daraga Branch Lite	Daraga Town Center, Bañag, Daraga, Albay	(052) 480 - 4581 (052) 431 - 2583
Calapan Branch Lite	Ground Floor Halcon Heights Building Dama de Noche St., Lumang Bayan, Calapan City, Oriental Mindoro	(043) 288-2065 (043) 441-7543

## Visayas

Office	Address	Contact Information
VisMin Region Office	MK Central Bldg. J.P. Laurel Ave., Davao City MK Central Bldg. J.P. Laurel Ave., Davao City	09988427160 (082) 287-0480/811-9580 (082) 224-4229
Bacolod	Ground Floor, San Antonio Park Square, Mandalangan Bacolod City, Negros Occidental	(034) 713-5138 0917523134 (034) 709-7486 (034) 441-2345
Borongan	E. Cinco Street Borongan City, Eastern Samar	(055)-568-0010 / 09175515433
Escalante	Stall D-1, Puregold Bldg. North Ave Balintawak, Escalante City, Negros Occidental	(034) 454-0734 - telefax (034) 724-8022 (034) 724-8011
Iloilo	Angeles Arcade De Leon Street, Iloilo City	(033) 335-0422 - telefax (033) 508-7090 (033) 508-7490
La Castellana	Feria corner Bonifacio Street, Brgy. Robles La Castellana, Negros Occidental	(034) 485-0059 - telefax (034) 485-0160 (034) 702-2511
Naga Cebu	E. Sayson St., Central Poblacion Naga City, Cebu	(032) 505-6930 - telefax (032) 489-5394 (032) 272 -6638
Numancia	R.P.V. Building, National Highway Brgy. Joyao-joyao, Numancia, Aklan	(036) 265-6952 - telefax (036) 265-6953
Ormoc	G\F HSSC Building Real Street, Ormoc City	(053) 832-2745 (053) 561-7477
Sogod	Osmeña Street, Brgy. Zone IV Sogod, Southern Leyte	(053) 382-3262 - telefax (053) 382-2039
Tuburan	Tabotabo Street, Poblacion Tuburan, Cebu	(032) 463-9151 - telefax (032)463-9088

Gandara Branch Lite	Maharlika Highway, Brgy. Adela Heights, Gandara, Samar	09178470475
Palo Branch Lite	Tacloban - Baybay Road, Brgy. Guindapunan, Palo, Leyte	0917-500-8429 (053) 522 - 2699 (053) 888 - 3814

## Mindanao

Office	Address	Contact Information
Aloran	Jose Mutia Street, Brgy. Ospital Aloran, Misamis Occidental	(088)-545-4011 - telefax 09189113683
Bulua	G/F Forever Books Building, Zone 6Bulua, Cagayan De Oro City, Misamis Oriental	(088) 858-8063 - telefax (088) 275-4519
Cagayan de Oro	Capistrano-Cruz, Taal Streets, Brgy 7, Cagayan de Oro City, Misamis Oriental	(088) 857-2355 - telefax (088) 272-2695 Direct Line (088) 852-4099
Davao	MK Central Bldg. J.P. Laurel Ave. Bajada, Davao City	(082) 300-0541 - telefax (082) 224-4229 (082) 305-8575 (082) 226-3800
Dipolog	Quezon Avenue, Miputak, Dipolog City, Zamboanga Del Norte	(065) 212-1300 - telefax (065) 212-1298
Glan	182-C Enrique Yap Street, Poblacion Glan, Sarangani Province	(083) 262-1010 - telefax (083) 893-0080
Lamitan	Quezon Boulevard, Brgy. Malakas, Lamitan, Basilan	(062) 936-0018
Lapasan	Market City, Agora, Lapasan, Cagayan de Oro City	(088) 880-0885 - telefax (088)-880-8272
Tagum	Consuelo Business Center Units 9-12 Pioneer Ave., Magugpo South Tagum City	(084) 655-4086 (084) 655-4087 (084) 655-4088

### Branch Lite / Lending Offices

Office	Address	Contact Information
San Jose Antique	Ground Floor, LASP Building Gov. Fullion St. San Jose de Buenavista, Antique	(036) 540-7905
Laguindingan	Daroy Street, Brgy. Purok 2, Laguindingan Misamis Oriental	(088)555-0264
Zamboanga	UCPB Bldg. Rizal & Corcuera St. Zamboanga City	(062)991-2681
Butuan	Door G, 2/F Oro Cam Building, J.C. Aquino Avenue corner M. Carlo Street, Silongan, Butuan City, Agusan Del Norte	(085) 815-0776
Sindangan	Mabini Street, Brgy. Poblacion Sindangan, Zamboanga del Norte	(065)-918-0625
Malaybalay	Unit 3 Saint Josph Square Fortich St., Brgy. 3Malaybalay City, Bukidnon	(088) 813-0830