



UCPB SAVINGS BANK

CITIZEN'S CHARTER

2026 (1st 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



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BRANCH BANKING PRODUCTS & SERVICES

External Services



Deposit Transactions

1. Account Opening

A deposit account may be opened by any person of legal age, corporation, association, and single proprietorship, partnership including government-owned or controlled corporations, by any legal guardian, trustee, administrator, and executor, two or more persons in a joint account; government and semi-government entities

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Individuals, Government and Private Institutions			
Requirements Checklist		Where to Secure		
Please refer to Annex A for the complete list of documentary requirements		1. 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 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	<i>Sales Associate (SA)/BOO Branch</i>
2. Submit account	2. Check the completeness and validity of the documents submitted; Check the existence of CIS to avoid duplication;	None	30 Minutes (for individual accounts/sole proprietorship) 40 minutes (for	<i>Sales</i>



<p>opening requirements and fill out the Customer Information Sheet (CIS), Signature Cards and other account opening forms</p>	<p>Conduct KYC procedures; Review and approves the filled-out forms and KYC documents; Creation of CIS and account number in the system. Explain Terms & Conditions to Client.</p> <p>2.1 For accounts with ATM Card, filled-out ACAMF and return on set date to claim the card.</p>		<p>Government Accounts/Private Institution)</p>	<p>Associate (SA) Branch</p>
<p>3. Fill out a deposit slip and give it to the teller</p>	<p>3. Accept the deposit together with the deposit slip</p>	<p>None</p>	<p>8 Minutes</p>	<p>Teller Branch</p>
<p>4. Receive proof of deposit, as applicable</p>	<p>4. Release to the client as applicable (Passbook, Checkbook, CTD, e-Cash Card)</p>	<p>None</p>	<p>5 Minutes</p>	<p>Sales Associate (SA) Branch</p>
	<p>TOTAL</p>	<p>None</p>	<p>53 Minutes (for individual accounts/sole proprietorship)</p> <p>1 hour and 3 Minutes (for Government Accounts/Private Institution)</p>	

Requirements**1. INDIVIDUAL**

Two (2) recent 1x1 ID 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)

Transfer to New Annex

1. Philippine Identification System (PhilSys ID) or 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. Government Deposit Account – Refers to deposits maintained by any National Government Agency (NGA) (such as department, bureau, office, instrumentality, various units) or Local Government Units (LGU) opened under regular Savings, Demand or Time Deposit account/s with the Bank at a branch located in/nearest to their areas of jurisdiction
9. SSS Card
10. Senior Citizen Card
11. Overseas Workers Welfare Administration (OWWA) ID
12. OFW ID

13. Seaman's Book
14. GOCC ID, e.g., Armed Forces of the Philippines (AFP) ID,
15. Home Development Mutual Fund (HDMF) ID, etc.
16. Integrated Bar of the Philippines ID
17. Company ID issued by private entities or institutions registered with or supervised/regulated either by the BSP, SEC or IC

Philippine Health Insurance Corporation (PhilHealth) ID

18. Unified Multi-purpose Identification (UMID) Card
19. Maritime Industry Authority (MARINA) ID (per BSP Memo 2016-019)

Transfer to New Annex

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)

8. Government Deposit Requirements

1. One (1) valid photo-bearing ID for each signatory (1 photocopy with Authentication originally seen)
2. Written Authority to deposit the NGA/LGU funds issued and signed by the duly authorized official of the NGA/LGU making the deposit. The Authority should specifically state the following information and printed in an official letterhead of the NGA/LGU:
 - Name and location of the depository bank;
 - Type and terms of the deposit;
 - Amount to be deposited (which represents minimum working balances of the NGA); and
 - Names of the authorized signatory/ies of the NGA/LGU account
3. Written Order designating the duly authorized official to sign and issue the written Authority on behalf of the NGA/LGU. The written Order should be signed by the next higher official or head of the NGA/LGU.
4. Photocopy of Charter for chartered institutions only. (please refer to BOM Government Deposit Account)
9. Designated Non-Financial Business and Professions refer to a diverse group of entities or individuals that are involved in activities outside of the traditional financial sector but have the potential to be exploited for money laundering, terrorist financing, or other illicit financial activities (For the list of persons considered as DNFBPs, please refer to Sel. Cir. 11-051/2024).

Requirements:

1. Certificate of Registration (COR) or Provisional COR issued by the Anti-Money Laundering Council.
2. License from the Professional Regulation Commission (PRC) (for Real Estate Brokers only)



2. Request for ATM Card Replacement

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

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens			
Who may avail:	Individuals			
Requirements Checklist		Where to Secure		
<ol style="list-style-type: none"> 1. Duly signed and approved ATM Card Application and Maintenance Form (ACAMF) 2. One (1) Valid ID (if applicable) 3. Cash for payment of Service Fee or Debit to client's Account 4. Original copy of Notarized Affidavit for "lost stolen" card 		<ol style="list-style-type: none"> 1. New Accounts Section 2. Any government agency issuing identification card 3. Client 4. Notary Public 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
<ol style="list-style-type: none"> 1. Proceed to New Accounts Section; Request ACAMF and fill out required fields; Submit to SA <ol style="list-style-type: none"> 1.1. Submit Notarized Affidavit of Loss, if applicable 	<ol style="list-style-type: none"> 1. Receive and check the correctness of the completed ACAMF; *For lost ATM, request client for Notarized Affidavit loss; Endorse ACAMF to the responsible Branch Officer 	None	2 Minutes	Sales Associate (SA) Branch
<ol style="list-style-type: none"> 2. Wait for the processing of the request 	<ol style="list-style-type: none"> 2. Validate client's signature against records; Approve application 	None	10 Minutes	SA BOO Branch
<ol style="list-style-type: none"> 3. Proceed to Teller's counter to Pay for the card replacement fee (if applicable) 	<ol style="list-style-type: none"> 3. Receive cash/debit the client's account for card replacement fee 	₱150	10 Minutes	Teller Branch



4. Receive Claim Stub. 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. Present the ATM Claim Stub and Valid ID for verification. Signs the received by portion of ATM card and PIN Mailer in ACAMF.	5. Requests the Client to present ID and ATM claim stub. Verifies Client's signature on the ACAMF against SavePlus signature card.	None	5 Minutes	SA BOO Branch
6. Receive ATM Card and sealed PIN Mailer	6. Release the ATM Card and sealed PIN Mailer to the client	None	8 Minutes	SA Branch
	TOTAL	₱150	5 Banking days and 35 Minutes	

Note: The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.



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

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

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Individuals, Government, and Private Institutions			
Requirements Checklist			Where to Secure	
1. Client Request 2. Cash for payment of Service Fee or Debit to client's Account			1. New Accounts Section 2. Client	
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	Teller Branch
3. Receive requested SOA	3. Release SOA to client	None	1 Minute	Sales Associate (SA) Branch
	TOTAL	₱10/page	12 Minutes	

Note: The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control



4. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Individuals, Government, and Private Institutions			
Requirements Checklist		Where to Secure		
<ol style="list-style-type: none"> 1. Payment Order Application Form 2. Valid ID 3. Authorization Letter (as applicable) 4. Debit to account for payment of Service charge and amount of MC 		<ol style="list-style-type: none"> 1. New Accounts section 2. Any government agency issuing identification cards 3. Client 4. Client 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Sales Associate (SA)</i> 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	<i>Sales Associate (SA)</i> <i>BOO</i> 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	<i>Sales Associate (SA)</i> <i>/ Teller</i> 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> <i>Branch</i>
5. Receive the MC	5. Release the MC to the client	None	1 Minute	<i>Sales</i> <i>Associate</i> <i>Branch</i>
TOTAL		₱50	26 Minutes	

Note: The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.



5. Application for Bank Deposit Certification (BDC)

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

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Individuals, Government and Private Institutions			
Requirements Checklist		Where to Secure		
<ol style="list-style-type: none"> 1. Application for BDC Form 2. Cash for payment of Service Fee or Debit to client's Account 		<ol style="list-style-type: none"> 1. New Accounts section 2. Client 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Sales Associate (SA)</i> 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	<i>Sales Associate (SA)</i> <i>BOO</i> Branch
3. Pay service charge	3. Facilitate payment for BDC; Forward payment to the Teller; Return validated BDC Form to SA	₱200	5 Minutes	<i>Sales Associate (SA) / Teller</i> Branch



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

Note: The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.



6. PESONet

Outward PESONet Remittance

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Only existing clients of UCPBS			
Requirements Checklist			Where to Secure	
1. Fund Transfer Payment Instruction Form (FTPI) 2. Valid ID			1. New Accounts section 2. Any government agency issuing identification cards	
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	10 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 Service charge and amount of Outward Remittance.	₱15.00	1 Minute	Teller Branch
	TOTAL	₱15.00	19 minutes	



Note: Should follow the cut off time set by the BSP. Transactions made after the 4:00 pm cut off shall be completed on the next banking day.

The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.

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	<i>Remittance Head/Designate Associate</i> RU
	2. Credit remittance	None	2 Minutes	<i>Teller</i> Branch
	TOTAL	NONE	3 minutes	



7. CTD Roll-Over/Renewal

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

Office/Division:	Branch Banking Division
Classification:	Simple
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government
Who may avail:	Only existing clients of UCPBS

Requirements Checklist	Where to Secure
Certificate of Time Deposit (CTD)	New Accounts section

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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
TOTAL		None	10 Minutes	

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



8. CTD Pre-Termination/Termination

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

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Only existing clients of UCPBS			
Requirements Checklist			Where to Secure	
1. Withdrawal slip or Debit/Credit Form 2. Certificate of Time Deposit (CTD)			New Accounts section	
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Sales Associate (SA) Branch</i>
2. Surrender original copy of CTD with endorsement or signatures of authorized signatories of the account and if applicable, duly signed Authorization Letter stating that the	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 if applicable	None	10 Minutes	<i>Sales Associate (SA) Branch</i> <i>BOO/BM Branch</i>

representative is authorized to: <ul style="list-style-type: none"> • Pre-terminate / terminate the TD placement; and • Receive the MC covering proceeds of terminated /pre-terminated TD placement (If to be paid via check) 				
3. Inform SA on the preferred mode of payment of CTD Proceeds. If Cash-Prepare Withdrawal Slip	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	Sales Associate (SA) Branch Teller Branch
	4. Release CTD Proceeds to client, following the client's instructions	None	1 Minute	
4. Receive and acknowledge the CTD proceeds	5. Stamp "PAID CTD" on the CTD	None	2 Minutes	Sales Associate (SA) Branch
	TOTAL	None	24 Minutes	

Note: The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.

9. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Depositor with existing UCPBS account/s or Authorized Representative			
Requirements Checklist		Where to Secure		
1. Deposit Slip 2. Passbook (as applicable) 3. CTD (as applicable) 4. Cash for Deposit and the applicable inter-branch service charge		1. Forms Counter near entrance New Accounts section 2. Client 3. Client 4. Depositor		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Once called, present duly accomplished Cash Deposit Slip together with the cash or check for deposit.	1. Process the transaction and validate the deposit slip; update the passbook as necessary	Refer to Annex A below	5 Minutes	Teller/SA (CTD) Branch
2. 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	Teller/SA Branch
	TOTAL	See Annex A	6 Minutes	

Note: Applies only to single transaction; Processing time would vary for multiple/complex transactions. The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which



may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.

Local Inter-branch Deposit (same area code)	
Cash Deposit	None
Check Deposit	None
Regional Inter-branch Deposit (different area code)	
Cash Deposit	₱100
Check Deposit	None
<u>Inter-branch Deposit</u>	Annex



10. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Depositor with existing UCPBS Account or Authorized Representative			
Requirements Checklist		Where to Secure		
1. Withdrawal Slip 2. Passbook (as applicable) 3. Valid ID (as applicable)		1. Forms Counter near entrance 2. Client 3. Client		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Once called, present duly Accomplished Cash Withdrawal Slip and 1 valid ID (if applicable)	1. Receive and verify correctness of data in the withdrawal slip. Check the validity of the ID (if applicable). Process the transaction and validate the withdrawal slip; update the passbook as necessary.	Refer to Annex A below	7 Minutes	<i>Teller Branch</i>
2. Sign on the “Payment Received” portion of the withdrawal slip	2. If the cash withdrawal is above P1,000,000.00, check the system if there have been prior OTC cash		2 Minutes	<i>Teller Branch</i>



	<p>withdrawals during the day. Otherwise, proceed to step 6.</p>			
	<p>3. Inform the client of the P1,000,000.00 threshold set by the BSP and offer the following alternatives such as:</p> <ul style="list-style-type: none"> - MC - Direct credit to another UCPBS account - RTGS - Fund transfer via UCPBS ATM <p>Note: Process the transaction if the client agrees to any of the alternatives provided.</p>		1 Minute	<i>Teller Branch</i>
	<p>4. Conduct EDD if client insists on OTC cash withdrawal and secure supporting documents such as:</p> <ul style="list-style-type: none"> - Additional ID - Proof of purpose - Proof of source of funds 		3 minutes	<i>Teller Branch</i>
	<p>5. Release the cash and duplicate the copy of the validated withdrawal slip to the client.</p>	None	1 Minute	<i>Teller Branch</i>



	6. Secure the necessary approvals.		8 minutes	RH/BOO
	TOTAL	See AnnexA	22 Minutes	

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

Note: Applies only to single transaction; Processing time would vary for multiple/complex transactions. The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction, amount or product being processed, as well as other factors beyond the frontline associate's control.

11. 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).

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
	Individuals, Government and Private Institutions			
Requirements Checklist		Where to Secure		
1. Issued Check 2. Valid ID (as applicable)		Issuing customer		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Endorse and provide the required details at the back of the check: a) Name of Payee b) Complete Present Address c) Details of IDs Presented d) Contact No. e) Signature Proceed to Teller's counter once called and presents the check and valid ID.	1. Verify check details and ID presented; Process the transaction	Refer to Annex A below	7 Minutes	<i>Teller</i> Branch

<p>2. Receive cash and acknowledge receipt; Sign back portion of check</p>	<p>2. If the check encashment is above P1,000,000.00, check the system if there have been prior OTC check encashment during the day. Otherwise, proceed to step 6.</p>		<p>2 Minutes</p>	<p><i>Teller Branch</i></p>
	<p>3. Inform the client of the P1,000,000 threshold set by the BSP and offer the following alternatives such as:</p> <ul style="list-style-type: none"> - Direct credit to another UCPBS account - RTGS - Fund transfer via UCPBS ATM <p>Note: Process the transaction if the client agrees to any of the alternatives provided.</p>		<p>1 Minute</p>	<p><i>Teller Branch</i></p>
	<p>4. Conduct EDD if client insists on OTC check encashment and secure supporting documents such as:</p> <ul style="list-style-type: none"> - Additional ID - Proof of purpose - Proof of 		<p>3 Minutes</p>	



	source of funds			
	5. Release the cash and duplicate the copy of the validated withdrawal slip to the client	None	1 Minute	Teller Branch
	6. Secure the necessary approvals	None	8 minutes	RH/BOO

	TOTAL	See Annex A	22 Minutes	
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				Annex A
<u>Inter-branch Check Encashment Charges</u>				
Local Inter-branch Check Encashment (same area code)				
.001 x amt. of withdrawal (min. of P50)				
Regional Inter-branch Check Encashment (different area code)				
.001 x amt. of withdrawal (min. of P100)				

Note: Applies only to single transaction; Processing time would vary for multiple/complex transactions. The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.



12. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Individuals, Government and Private Institutions			
Requirements Checklist		Where to Secure		
Debit/Credit Transaction Slip (or Withdrawal Slip)		New Accounts Section / Forms Counter near entrance		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Proceed to Teller's counter and present the filled-out form once called	2. Verify details provided in the form; Endorse the same to the approving officer; Process the transaction upon approval	None	5 Minutes	Teller BOO/BM Branch
2. Receive duplicate copy of the transaction slip	3. Release copy of the transaction slip to the client	None	2 Minutes	Teller Branch
TOTAL		None	7 Minutes	

Note: Applies only to single transaction; Processing time would vary for multiple/complex transactions. The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.



13. Checkbook Requisition

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

Office/Division:	Branch Banking Division
Classification:	Simple
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government
Who may avail:	Depositors with existing Checking Account

Requirements Checklist	Where to Secure
1. Checkbook Requisition Stub (CRS) 2. Debit/Credit Transaction Ticket	New Accounts Section

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. 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	<i>Sales Associate (SA)/ BOO/BM Branch</i>
2. Wait for the processing of request	2. Forward CRS to Teller for payment processing 2.1. Prepare DM if for debit to account and process transaction	None	5 Minutes	<i>SA/ Teller Branch</i>
3. Proceed to Teller's section for payment	3. For cash payment, receive cash for cash payment and process and validate the transaction	See Annex A	2 Minutes	<i>Teller Branch</i>



	TOTAL	See Annex A	9 Minutes	
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Note: Waiting time for delivery of checks from date of request – 15 banking days

Annex A

Checkbook Requisition Fees

Personal Checks (50 pcs/checkbook)	₱ 350.00
Corporate Checks (100 pcs/checkbook)	₱ 600.00

Note: Applies only to single transaction; Processing time would vary for multiple/complex transactions. The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.



14. Checkbook Issuance

The service covers issuance of checkbook requisitioned by branch client.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Depositors with existing Checking Account			
Requirements Checklist		Where to Secure		
1. Presentation of claim stub/Official Receipt of payment 2. Authorization Letter, if to be claimed by representative 3. One Valid ID of Authorized Representative		Client		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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 and record the series and quantity of checkbook/s received in the Checkbook Control Card (CCC).	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
TOTAL		None	24 Minutes	

Note: Applies only to single transaction; Processing time would vary for multiple/ complex transactions. The maximum duration for each activity applies once all required documents are submitted correctly and completely. This timeframe does not account for waiting periods, which may vary depending on the type of transaction or product being processed, as well as other factors beyond the frontline associate's control.

15. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Individuals/Corporate			
Requirements Checklist		Where to Secure		
1. Copy of evidence of deposit- Certificate of Time Deposit (CTD), passbook, ATM		Any Government / Private Entity authorized to issue the specified documentary requirements, as applicable		
2. Application for (Back-to-Back) Loan				
3. CRAM, Promissory Note, Deed of Assignment (One [1] set) Signed Disclosure Statement (One [1] set)				
4. Request for CMAP – NFIS				
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>BH</i> Branch
	1.1 Review completeness of and accuracy of documents	None	5 Minutes	<i>BOO</i> Branch
None	1.2 Evaluates the loan based on the holdout amount and policy limits,	None	2 Days	<i>Based on authorized approval matrix</i> Branch



	and packages the loan terms 1.3 Review and approve the transaction accordingly			
2. Affix signature on applicable documents	2. Credit the proceeds of the loan to settlement account as nominated by the customer	None	25 Minutes	<i>Teller Branch</i>
	2.1 Provide a copy of the credit memo and other documents	None	5 Minutes	<i>MS / BH Branch</i>
3. Receive proceeds/loan documents as applicable		None	None	<i>None Branch</i>
	TOTAL	Advance Interest depending on approval Applicable DST as imposed by BIR	2 Days and 37 Minutes	



16. Payment of Salary Loan

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

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



17. 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.

Office/Division:	Branch Banking Division / Loans Operations Department - Operations			
Classification:	Simple			
Transaction Type:	Government-to-Citizens			
Who may avail:	Individuals in Accredited Government and Private Institutions			
Requirements Checklist		Where to Secure		
Customer Request Form		Sales Associate		
Cash for payment of Service Fee or Authority to Debit Account		Client		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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 then will send it to BLU</i>
2. Submit a letter request to the Lending Unit (LU) managing your loan account (may also send via mail or e-mail)	2. Verify the request and prepare request for Certificate of Full Payment		1 Hour	<i>Loans Bookkee per -LOD</i>
	2.1 Verify details of balances and prepare Certificate	None	1 Hour, 30Minutes	<i>Loans Bookkee perLOD</i>



	2.2 Forward/transmit Certificate to borrower	None	None	AO/AA Lending Division
	3. Verify the signatures on the documents presented, if in order forward the same to the Teller or CASA Bookkeeper as the casemay be for the payment of service charges	None	10 Minutes	Sales Associate Branch
3. Pay the corresponding fee	4. Validate the payment for the service charges (For Bank Certification – P200; for Statement of Account, for Salary Loan – None)	P200* *	10 Minutes	Teller Branch
	4.1 Prepare the Certification/Statement of Account, then forward to Branch Officers for approval and signature	**Not Applicable to SOA	45 Minutes	Sales Associate Branch
	4.2 Affix signature on the Certification/Statement accordingly		8 Minutes	BOO Branch
	4.3 Issue signed Certification/Statement of Account to customer	None	2 Minutes	Sales Associate Branch
4. Receive Certification / Statement of Account		None	None	None
	TOTAL	₱200	3 Hours and 55 Minutes	

Note: Processing time may be less, depending on the complexity of the account



18. 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.

Office/Division:	Branch Banking Division
Classification:	Simple
Transaction Type:	Government-to-Citizens Government-to-Government
Who may avail:	Individuals in Accredited Government and Private Institutions

Requirements Checklist	Where to Secure
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) <ul style="list-style-type: none"> • Loan Application Form • Employer's Certification • Certified/True copy of latest Payslip 	MS/BH

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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>
	TOTAL	None	2 Banking Days, 4 Hours, 20 Minutes	



19. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Individuals, Government and Private Institutions			
Requirements Checklist		Where to Secure		
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	<i>Sales Associate Branch</i>
2. Receive proceeds/pay-out from Branch Teller		None	None	<i>None</i>
	TOTAL	None	20 Minutes	



20. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Individuals, Government and Private Institutions			
Requirements Checklist			Where to Secure	
Individual (Single or Joint) Peso <ul style="list-style-type: none"> ATM Card/ Passbook/Certificate of Time Deposit (CTD) In case passbook or ATM Card is lost, a notarized Affidavit of Loss shall be required to be presented by the depositor. 			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</i> Branch
	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</i> Branch
	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</i> Branch
2. Receive the proceeds from the Branch from Teller		None	None	<i>None</i> Branch
	TOTAL	Closing fee if within 30 days from	30 Minutes	



		Opening ₱150		
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21. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Selected Bank depositors			
Requirements Checklist		Where to Secure		
<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		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
Initiation				
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
	TOTAL	Availment with line-based on terms and condition of the facility (case to case basis)	40 Minutes	
Availment				
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
	TOTAL	Case to case availment – PRT / 360 minimum	30 Minutes	

		of P200, where R is Lending rate and T is number of float/s.		
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22. 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

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	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) <i>Note: Please see Annex A below for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
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 oldSSC 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>
	TOTAL	None	1 Hour, 14 Minutes	

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) or 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

23. Release of Captured Card

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

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens			
Who may avail:	Individuals			
Requirements Checklist		Where to Secure		
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 Annex A below for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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
	TOTAL	None	12 Minutes	

Annex A

List of Acceptable Identification Cards (IDs)

- Philippine Identification System (PhilSys ID) or 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



24. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens			
Who may avail:	Individuals			
Requirements Checklist		Where to Secure		
Logbook		Branch		
Photocopy of one (1) valid photo bearing issued ID in the name of the client (original to be presented) (1 copy) <i>Note: Please see Annex A below for complete list of Acceptable IDs.</i>		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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</i> Branch
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</i> Branch
2. Ready to use the new PIN	None	None	None	<i>None</i>
	TOTAL	None	25 Minutes	

List of Acceptable Identification Cards (IDs)

- Philippine Identification System (PhilSys ID) or 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



25. Request for Stop Payment Order

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

- a. The check is not stale.
- b. 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.
- c. The check is not yet paid/negotiated nor covered by an outstanding SPO.

Office/Division:	Branch Banking Division
Classification:	Simple
Transaction Type:	Government-to-Citizens Government to Business Government to Government
Who may avail:	Individuals, Government and Private Institutions
Requirements Checklist	
Individual (Single or Joint) Peso	Where to Secure
<ul style="list-style-type: none"> • Affidavit of Loss (in case of Lost check) • Stop Payment Order (SPO) Form 	Branch/Notary Public
Institutional Customer (Private /Government)	Branch/Notary Public
<ul style="list-style-type: none"> • Affidavit of Loss (in case of Lost check) • Stop Payment Order (SPO) Form 	
Cash/Check for payment for SPO	Client
Individual (Single or Joint) Peso	Branch/Notary Public
<ul style="list-style-type: none"> • Affidavit of Loss (in case of Lostcheck) • Stop Payment Order (SPO) Form 	

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Sales Associate</i> 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
	TOTAL	₱250 per check	40 Minutes	



LENDING PRODUCTS & SERVICES

External Services



1. Auto Loan Application

Processing of auto loan application from solicitation up to loan document signing.

Office/Division:	UCPBS Retail Lending Division - Consumer Lending Department and Credit Management Division
Classification:	Complex
Transaction Type:	Government-to-Citizens
Who may avail:	Individuals / Existing Depositors

Requirements Checklist	Where to Secure
<p>A. Basic Document</p> <ol style="list-style-type: none"> 1. Completely Filled-up Application Form 2. Proof of Income 3. Collateral Documents (Quotation sheet, car history, appraisal report) <p>B. Pre-approval Requirements:</p> <ol style="list-style-type: none"> 1. One (1) Government-issued ID with signature (NOTE: In all instances wherein, photocopies are submitted back-to-back of borrower and spouse, co-borrower and spouse, the original copy of the same ID must be presented during the conduct of validation) <p>Any of the following:</p> <ul style="list-style-type: none"> - 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 	<p>UCPB Savings Branches, Head Office, and Lending Offices</p> <p>PhilSys Registry Office</p> <p>Department of Foreign Affairs (DFA)</p> <p>Land Transportation Office (LTO/Host country)</p> <p>Professional Regulation Commission (PRC)</p> <p>Integrated Bar of the Philippines (IBP)</p> <p>National Bureau of Investigation (NBI)</p> <p>Local Police Station</p> <p>Post Office</p> <p>Commission on Election (COMELEC)</p>



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

<ol style="list-style-type: none"> 2. Certificate of Employment with Compensation / POEA Standard Contract 3. Latest Crew Contract (for seafarers) 4. 3mos latest pay slips <p>c. Self-employed</p> <ol style="list-style-type: none"> 1. ITR, Audited Financial Statements 2. DTI Registration 3. Mayor's Permit/Business Permit 4. Latest 3mos Bank Statement or passbook <p>d. Partnership/Corporation</p> <ol style="list-style-type: none"> 1. SEC Registration 2. Articles of Incorporation or Partnership 3. Latest General Information Sheet <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"> - Notarized Affidavit of 2 Disinterested Person (1 original copy and 1 photocopy) <p>C. Post-approval requirements</p> <ol style="list-style-type: none"> 1. Signed Loan documents (PN/CM, Disclosure Statement, Undertaking) 2. PDCs / ADA form 3. Insurance Policy 4. Chattel Mortgage Fees 5. Dealer documents 6. SPA (if applicable) 	<p>Issuing Remittance Center Employer / POEA</p> <p>Employer Employer</p> <p>Bureau of Internal Revenue (BIR) DTI / Borrower Borrower/LGU Issuing Bank</p> <p>SEC SEC SEC</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>
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<p>7. Affidavit of Marital Consent (if applicable)</p>	<p>Borrower</p>
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Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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 Division



<p>2. Submit completely filled out Auto 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. If approved, 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"> - Exercise “KYC”, Know your customer by doing proper client identification, risk classification and/or profiling - Complete and request all necessary pre-approval requirements - Endorse application to marketing assistant for pre-processing for credit evaluation to perform initial file and credit checking such as: <ul style="list-style-type: none"> • NFIS • CMAP • CIC • AMLA Base60 <p>Note: Processing will start from date of submission of complete documents</p> <p>2.1 Conduct the following supplementary checking if there is no</p>	<p>None</p>	<p>2 Hours</p> <p>5 banking days – simultaneous activities:</p>	<p><i>Branch Associates Account Officer (AO) / Marketing Assistant (MA)</i></p> <p>Retail/ Consumer Lending Division</p> <p><i>Credit Investigation Assistant/ Officer Credit Appraisal and Investigation Department</i></p>
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	<p>adverse finding in the initial file and credit checking:</p> <ul style="list-style-type: none"> • Loandex (for Php 5M and above loan amount only) • Field Credit Investigation for Personal Data and Neighborhood (PDRN) checking and/or Trade Checking, Bank Checking Business Verification (BVR) <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"> • With separate Turn Around Time (TAT) of about 5 banking days for Loandex • With separate Turn Around Time (TAT) of about 5 banking days for PDRN and BVR 	
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	<p>2.2 Process credit application for credit evaluation and decision</p> <ul style="list-style-type: none"> - Check the information provided in the auto loan application form and review/counter-check results of CLD pre-screening process - Perform necessary employment verification or business verification. - Conduct credit check on client's bank deposits and all active loans with other financial institutions 	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 Prepares Auto Loans Evaluation Sheet with the summary of evaluation and checking. Provide recommendation for 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 Credit Management Division</i></p> <p><i>Credit Analyst / Credit Officer Credit Management Division</i></p>
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	2.5 Review and approves AutoLoan Evaluation Sheet	None	30 Minutes	Division Head Credit Management Division
		TOTAL	None	8 Days and 3 hours

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

<ul style="list-style-type: none"> - Government Service Insurance System (GSIS) e-Card - Social Security System Card - Senior Citizen Card - Overseas Workers Welfare Administration (OWWA) ID - Overseas Filipino Worker (OFW) ID - Seaman's Book or Seafarer's Identification and Record Book (SIRB) - Alien Certification of Registration/Immigrant Certificate of Registration - National Council for the Welfare of Disabled Persons (NCWPD) Certification National Council on Disability Affairs (NCDA) - Department of Social Welfare and Development (DSWD) Certification - Government Office and Government-Owned and Controlled Corporation (GOCC) ID (e.g., AFP ID, Pag-IBIG Loyalty Card) <p>Pre-Approval Requirements: Proof of Billing (1 photocopy with authentication originally seen)</p> <p>Latest 3 mos payslip and Certificate of Employment with Compensation (1 photocopy with authentication originally seen)</p> <p>Sketch of Residence</p> <p>Accredited Company HR Endorsement (1 photocopy with authentication originally seen.)</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)</p> <p>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>Issuing Public utility provider (Electricity and Water Bill)</p> <p>Employer</p> <p>Borrower</p> <p>Accredited Employer/Company</p>
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<p>Self-employed DTI and Mayor's' Permit</p> <p>Barangay Business Permit List of suppliers/customers</p> <p>Bank Statement</p> <p>Authorization letter to Conduct Bank Verification</p> <p>Authorization Letter to Conduct Business and Residence Verification</p> <p>Post-approval requirements Signed Promissory Note (1 photocopy with authentication originally seen)</p> <p>Signed Disclosure Statement (1 photocopy with authentication originally seen)</p> <p>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)</p>	<p>LGU</p> <p>LGU</p> <p>Borrower</p> <p>Issuing bank of borrower</p> <p>UCPB Savings Branches, Head Office, and Lending Office</p> <p>UCPB Savings Branches, Head Office, and Lending Offices</p> <p>UCPB Savings Branches, Head Office, and Lending Offices</p> <p>UCPB Savings Branches, Head Office, and Lending Offices</p>
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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 Division</i>
2. Submit completely filled out Cash loan Application Forms together with complete pre-	2. Conduct pre-screening of application. - Exercise "KYC", Know	None	2 Hours	<i>Account Officer (AO) / Marketing</i>

<p>approval requirements</p> <p>3. Wait for the call of the handling AO for additional confirmation</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>5. Wait for the notice of loan approval (if approved) or denial (if disapproved) from UCPB SAVINGS BANK.</p>	<p>your customer by doing proper client identification, risk classification and/or profiling</p> <ul style="list-style-type: none"> • Individual Borrower's Eligibility Criteria • Tenure of employment / Engagement in the business or Professional practice <ul style="list-style-type: none"> - Complete and request all necessary pre-approval requirements - Endorse application to marketing assistant for pre-processing for evaluation to perform the following checking: <ul style="list-style-type: none"> • NFIS • CMA • CIC <p><i>Note: Processing will start from date of submission of complete checking.</i></p> <p>2.1 Conduct the following</p>			<p><i>Assistant (MA) Consumer Lending Department / Retail Distribution Department</i></p>
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	<p>supplementary checking if there's no adverse findings in the initial file and credit checking:</p> <ul style="list-style-type: none"> • Field Credit Investigation for Personal Data and Neighborhood (PDRN) checking and/or Trade Checking, Bank Checking • Employment Verification Report (EVR) / Business Verification Report (BVR) 		<p>PDRN (5 banking days)</p> <p>EVR (2 banking days)</p>	<p><i>Credit Investigation Assistant / Officer</i> Credit Appraisal and Investigation Department</p>
	<p>2.2 Process credit application for credit evaluation and decision</p> <ul style="list-style-type: none"> - Check the information provided in the Cash loan application form and review/counter -check results of CLD pre-screening process - Compute of Gross Monthly Income (GMI) and Debt-Burden Ratio - Perform necessary employment 	<p>None</p>	<p>3 Banking Days</p>	<p><i>Account Officer (AO)</i> Consumer Lending Department /Retail Distribution Department</p>

	<p>verification or business verification</p> <ul style="list-style-type: none"> - Credit check all active loans with other financial institution. <p>2.3 Prepares Credit Recommendation and Approval Memorandum (CRAM) with the summary of evaluation and checking. Provide recommendation for Cash loan application</p>			<p><i>Account Officer (AO)</i> Consumer Lending Division / Retail Distribution Department</p>
	2.4 Review and approves Credit Recommendation and Approval Memorandum	None	1 Banking Day	<i>Division Head</i> Credit Management Division
	TOTAL	None	11 Banking Days, 2 hours and 30 minutes	



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

Office/Division:	UCPBS Retail Lending Division – Consumer Lending Department and Credit Management Division
Classification:	Complex
Transaction Type:	Government-to-Citizens
Who may avail:	Individuals/Existing Depositors
Requirements Checklist	Where to Secure
Basic Document 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"> - Government Service Insurance System (GSIS) e-Card - Social Security System Card - Senior Citizen Card - Overseas Workers Welfare Administration (OWWA) ID - Overseas Filipino Worker (OFW) ID - Seaman's Book or Seafarer's Identification and Record Book (SIRB) - Alien Certification of Registration/Immigrant Certificate of Registration - National Council for the Welfare of Disabled Persons (NCWPD) Certification National Council on Disability Affairs (NCDA) - Department of Social Welfare and Development (DSWD) Certification - Government Office and Government-Owned and Controlled Corporation (GOCC) ID (e.g. AFP ID, Pag-IBIG Loyalty Card) <p>Locally Employed: Latest 3mos payslip (1 original or scanned copy)</p> <p>Certificate of Employment with Compensation (1 original or scanned copy)</p> <p>ITR</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)</p> <p>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>Employer</p>
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<p>Employed Abroad Any of the following: 3mos latest Proof of Remittance (1 original or scanned copy)</p>	<p>Borrower</p>
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<p>Certificate of Employment with Compensation / POEA Standard Contract (1 original or scanned copy)</p>	<p>Employer / POEA</p>
<p>Latest Crew Contract (for seafarers) (1 original or scanned copy)</p> <p>3mos latest pay slips</p>	<p>Employer / POEA</p>
<p>Self-employed Photocopy of Audited Financial Statements for the last two (2) years with latest ITR (1 original or scanned copy)</p>	<p>Borrower / BIR</p>
<p>Certificate of Business Registration from DTI or SEC, Articles of Partnership or Articles of Incorporation (whichever is applicable) (1 original or scanned copy)</p>	<p>Borrower / DTI Online Business Verification / SEC</p>
<p>Mayor's Permit/Business Permit (1 original or scanned copy)</p>	<p>Borrower / Municipal/City Hall</p>
<p>Latest 3mos Bank Statement or passbook (1 original or scanned copy)</p>	<p>Borrower Issuing bank</p>
<p>Partnership/Corporation SEC Registration Articles of Incorporation or Partnership Latest General Information Sheet</p>	<p>SEC SEC SEC</p>
<p>Additional Requirements (Construction loan) Building / Floor Plan of proposed improvement (1 original or scanned copy)</p>	<p>Borrower</p>
<p>Bill of materials (1 original or scanned</p>	<p>Borrower</p>

copy)	
Building Specification of proposed finishes (1 original or scanned copy)	Borrower
Collateral Documents	
Original or certified true copy of Tax Declaration (TD) on land and improvements under the name of borrowers/mortgagors (1 original or scanned copy)	Borrower / LGU
Contract to Sell for developers' account (1 original or scanned copy)	Borrower / Developer
Original or certified true copy of Real Estate Tax Receipts (RETR) on land and improvements (1 original or scanned copy)	Borrower
Certificate of Occupancy (1 original or scanned copy)	Borrower
Original copy of tax clearance on land and improvements (1 original or scanned copy)	Borrower/LGU
Copy of Deed of Sale for Acquisition and Plan with Vicinity Map (1 original or scanned copy)	CAID
Title Verification Report (1 original or scanned copy)	UCPB Savings Branches, Head Office, and Lending Offices
Post-approval requirements	
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 Account Documentation Checklist Availment Sheet (1 original or scanned copy)	UCPB Savings Branches, Head Office, and Lending Offices



Loan Release Statement (1 original or scanned copy)	Bank
Uniform Loan and Mortgage Agreement (1 original or scanned copy)	Bank/Borrower
PDCs / ADA form (1 original or scanned copy)	Bank/Borrower

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 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 Division</i>
2. Submit completely filled out REL loan Application Forms together with complete pre-approval requirements	2. Conduct pre-screening of the application. - Exercise “KYC”, Know your customer by doing proper client identification, risk classification and/or profiling: • Individual Borrower’s Eligibility Criteria • Tenure of employment / Engagement in the business or Professional practice • Eligibility criteria of co-maker/co-borrower or Attorney-in-Fact (AIF) - Complete and request all necessary pre-	None	7 Banking Days	<i>Account Officer (AO) / Marketing Assistant (MA) Retail/ Consumer Lending Division</i> <i>Credit Investigation Assistant/ Officer/ Appraiser Credit Appraisal and Investigation Department</i>
3. Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved) from UCPB Savings Bank				
4. Proceed to the Branch, Head Office or Provincial Lending Center to submit the required post-approval documents and sign the loan documents				

	<p>approval requirements</p> <p>Endorse application to marketing assistant for pre-processing; for credit evaluation to perform necessary checking such as:</p> <ul style="list-style-type: none"> • NFIS • CMAP • CIC • AMLA Base60 • Employment Verification Report (EVR) • Loandex (for Php 5M and above loan amount only) and field Credit Investigation for: <ul style="list-style-type: none"> • Personal Data and Neighborhood (PDRN) • Business Verification (BVR) • Trade Checking • Bank Checking • Appraisal Report • Title Verification 			
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	<p><i>Note: Processing will start from date of submission of complete documents</i></p> <ul style="list-style-type: none">- If there is no adverse finding in the CLD pre-screening process, encode details in the LOS for credit evaluation and decision of Credit Management Department.			
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	<p>2.1 Process credit application for credit evaluation and decision</p> <ul style="list-style-type: none"> - Check the information provided in the REL loan application form and review/counter-check results of CLD pre-screening process. - Compute Gross Monthly Income (GMI) and Debt-Burden Ratio - Perform necessary employment verification or business verification - Credit check on client's bank deposits and all 	None	3 Banking Days	<i>Credit Analyst / Credit Officer</i> Credit Management Division
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	<p>active loans with other financial institution</p> <ul style="list-style-type: none"> - Verify employment - Trade check business transactions of the client - Check appraisal and title verification report <p>2.2 Prepare Credit Recommendation and Approval Memorandum (CRAM) with the summary of evaluation and checking. Provide recommendation for REL loan application.</p>			<p><i>Credit Analyst / Credit Officer</i> Credit Management Division</p>
	<p>2.3 Review and approves Credit Recommendation and Approval Memorandum</p>	<p>None</p>	<p>30 Minutes</p>	<p><i>Division Head</i> Credit Management Division</p>



	TOTAL	None	10 Banking Days and 1 Hour	
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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.

Office/Division:	UCPBS Commercial Lending Division			
Classification:	Highly Technical			
Transaction Type:	Government-to-Citizens			
Who may avail:	MSME			
Requirements Checklist		Where to Secure		
Please refer to Annex A for the complete list of documentary requirements		<ul style="list-style-type: none"> • UCPBS (for bank forms) • Any Government / Private Entity authorized to issue the specified documentary requirements, as applicable 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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"> • With separate Turn Around Time (TAT) of about 10 banking days for CI/BI to be provided by CAID • With separate TAT of about 20 banking days for property appraisal to be provided by CAID • With separate TAT of about 20 banking days for title verification to be 	<p><i>Account Officer (AO)</i> 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"> • With separate TAT of 10 banking days to be provided by RMD <p>3 banking days, upon submission of complete documents and reports</p>	
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	<p>4. Get loan approval from approving committee/s</p>		<p>Subject to Committee set schedule/date</p>	<p><i>Approving Committee/s</i></p>
	<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>

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

FEES/ CHARGES	AMOUNT	FREQUENCY OF APPLICATION
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

ANNEX C – Fees and Charges



5. Small Business Loan (SBL) Application

Small Business Loan (SBL) is a loan fully secured by Real Estate Mortgage (REM) for Micro, Small, and Medium Enterprises with loan amount up to ₱10M.

Office/Division:	UCPBS Commercial Lending Division
Classification:	Highly Technical
Transaction Type:	Government-to-Citizens
Who may avail:	MSME

Requirements Checklist	Where to Secure
Please refer to Annex A for the complete list of documentary requirements	<ul style="list-style-type: none"> UCPBS (for bank forms) Any Government / Private Entity authorized to issue the specified documentary requirements, as applicable

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	None	1 Hour	<i>Account Officer (AO) / Account Assistant</i> Commercial Lending Division Head Office (Manila) and/or Provincial Lending Business Center (Iloilo and Davao)



	application and 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> 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"> • With separate Turn Around Time (TAT) of about 10 banking days for CI/BI to be provided by CAID • With separate TAT of about 20 banking days for property appraisal to be provided by CAID • With separate TAT of about 20 banking days for title verification to be provided by CAID <p>1 Banking Day</p>	<p><i>Account Officer (AO)</i> 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>1 Banking Day</p> <ul style="list-style-type: none"> With separate TAT of 10 banking days to be provided by RMD <p>3 banking days, upon submission of complete documents and reports</p>	<p><i>Approving Body</i> (President/ CRECOM/ EXCOM)</p>
	<p>4. Get loan approval from approving committee/s</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>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</i> Legal Services Division</p> <p><i>Loan Documentation Specialist/ Department Head</i> Loans Documentation Department</p> <p><i>Account Officer (AO)/ Account Assistant (AA)</i> Commercial Lending</p>
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<p>6. 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>	<p>None</p>	<p>2 banking days</p> <p>2 hours</p>	<p><i>Account Officer (AO)/ Account Assistant Commercial Lending Division</i></p> <p><i>Account Officer (AO)/ Account Assistant (AA) 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>
<p>TOTAL</p>		<p>See Annex A</p>	<p>30 Banking Days</p> <p>Note: From the complete submission of documents up to approval excluding the availment and loan signing since this is dependent on the availability and pending requirement timing of the client.</p>	



DOCUMENTARY REQUIREMENTS

1. Basic Credit Requirements

Sole Proprietorship	<ol style="list-style-type: none"> 1. Duly accomplished UCPBS Business Loan Application Form 2. Two (2) valid government IDs with specimen signature on the side 3. DTI Registration Certificate 4. Business Permit 5. Six (6) months' bank statements 6. 3 years Audited Financial Statement (AFS) with ITRs 7. List of banks, suppliers, and customers
Partnership	<ol style="list-style-type: none"> 1. Duly accomplished UCPBS Business Loan Application Form 2. SEC Certificate of Registration 3. Articles of Partnership 4. Six (6) months' Bank Statements 5. 3 years Audited Financial Statement (AFS) with ITRs 6. Brief bio-data of the partners with valid IDs 7. List of banks, suppliers & customers
Corporation	<ol style="list-style-type: none"> 1. Duly accomplished UCPBS Business Loan Application Form 2. SEC Certificate 3. Articles of Incorporation 4. By-Laws 5. Six (6) months' Bank Statements 6. 3 years Audited Financial Statements (AFS) with ITRs 7. Brief company profile 8. Brief bio-data at least 3 major owners and key officers of the company with valid IDs 9. List of banks, suppliers and customers

2.

Other Requirements

a. Short- Term Promissory Note (PN) Line/Loan

Additional Documents	<ul style="list-style-type: none"> • Notice of Approval • Loan Agreement or ULAMA • Promissory Note/s and related documents • Notarized Secretary's Certificate • Suretyship Agreement, if applicable
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b. Long-Term Loan

Additional Documents	<ul style="list-style-type: none"> • Notice of Approval • Loan Agreement • UCPBS Promissory Note/s, collateral and other related document
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6. 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.

Office/Division:	Loans Operations Department - Operations			
Classification:	Simple			
Transaction Type:	Government to Citizen; Government to Business; Government to Government			
Who may avail:	<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)			
Requirements Checklist		Where to Secure		
Letter request of the Borrower signed by authorized signatory		<ul style="list-style-type: none"> Borrower 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Loans Bookkeeper - LOD</i>



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



7. Issuance of Negative Certification

Issuance of Negative Certification in lieu of Cancellation of Mortgage

Office/Division:	Loans Operations Department –Operations Division			
Classification:	Simple			
Transaction Type:	Government to Citizen; Government to Business; Government to Government			
Who may avail:	<p><u>Government to Citizen</u></p> <ul style="list-style-type: none"> - Small Farmers and Fishermen - Overseas Filipino Workers (OFW) - Consumer Client <p><u>Government to Business</u></p> <ul style="list-style-type: none"> - Cooperatives - Small and Medium Enterprises - Large Corporations - Water Districts - Banks - Non-Bank Financial Institutions <p><u>Government to Government</u></p> <ul style="list-style-type: none"> - Local Government Units (LGUs) - Government Owned and Controlled Corporations (GOCCs) - Government Agencies (GAs) - State Colleges and Universities (SUCs) 			
Requirements Checklist		Where to Secure		
Letter of Request of Borrower signed by authorized signatory		<ul style="list-style-type: none"> • Borrower 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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>
	TOTAL	200.00 pesos per certification	3 Banking Days, 30 Minutes	

8. 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.

Office/Division:	Special Assets Management Department
Classification:	Complex
Transaction Type:	Government to Citizen
Who may avail:	<ul style="list-style-type: none"> - Mortgagor-debtor; - Heirs and/or successors in interest; - Judicial or judgment credit or of the mortgagor-debtor; or Any person having alien on the property subsequent to the mortgage

Requirements Checklist	Where to Secure
Request For Redemption of Mortgage	<ul style="list-style-type: none"> • Borrower

Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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>
	TOTAL	₱500	16 Banking Days, 20 Minutes	

9. 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.

Office/Division:	Custodianship – Credit Management Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizen Government-to-Business			
Who may avail:	Borrowers with collateral mortgaged with the Bank			
Requirements Checklist		Where to Secure		
Full payment		<ul style="list-style-type: none"> • Borrower 		
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"> • Person 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)		<ul style="list-style-type: none"> • Borrower / Person authorized by Borrower 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Remit full payment	1. Request for retrieval of collateral titles and other loan documents	None	30 Minutes	<i>Bookkeeper</i> LOD
	1.1 Retrieve collateral titles and forward other loan documents	None	1 Hour	<i>Loans Custodian/ Designate</i> LDD
	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</i> LDD



	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
	TOTAL	None	2 Banking Days, 1 Hour, 30 Minutes	



10. 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.

Office/Division:	Custodianship – Credit Management Div.			
Classification:	Complex			
Transaction Type:	Government to Citizen; Government to Business			
Who may avail:	Borrowers with collateral mortgaged with the Bank			
Requirements Checklist		Where to Secure		
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		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Loans Custodian LDD</i>
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	<i>Loans Custodian / Registration Associate LDD</i>

	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>
	TOTAL	None	9 Banking Days	

11. Settlement of Loan Obligations by Delinquent Borrowers

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

Office/Division:	Remedial Management Unit			
Classification:	Highly Technical			
Transaction Type:	Government to Citizen; Government to Business			
Who may avail:	Borrowers whose loans are being managed by Remedial Management Unit			
Requirements Checklist		Where to Secure		
Written settlement proposal (1 original 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.) (1 original notarized 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</i> Commercial Lending Division
	1.3 Prepare Statement of Account	None	1 Hour, 15 Minutes	<i>Loans Bookkeeper</i> LOD
	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</i> Commercial Lending Division
2. Submit required documents	2. Evaluate borrower's proposal vis-à-vis the documents submitted	None	1 Banking Days	<i>Remedial Officer</i> Commercial Lending Division
	2.1 Request forced it investigation, appraisal, skip tracing and asset verification, as applicable, with CAID	None	1 Hour	<i>Remedial Officer</i> Commercial Lending Division
	2.2 Prepare Reports	None	10 Banking Days	<i>CI – Appraiser</i> Credit Management Division
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
	TOTAL	None	45 Banking Days, 10 Hours, 15 Minutes	



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

Office/Division:	Credit Appraisal and Investigation Department (CAID)			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Credit Review and Evaluation Department, Commercial Lending Division, Consumer Lending Division, UCPBS Branches			
Requirements Checklist		Where to Secure		
Request for Appraisal and Credit Investigation (RACI)		<ul style="list-style-type: none"> Requesting Units 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Requesting party (CLD/RLD) fills out RACI stating type of credit verification such as Telephone Credit Verification (Bank Checking; Trade Checking; Employment Checking) and/or Platform File Checking Verification (BAP-NFIS, CMAP, Loandex, CIC, LOS) to be conducted including all pertinent details subject of verification and submits to CAID for processing.	1. Receives the RACI from requestor	None	Within 1 Day	<i>Credit Verification Section Head</i>

2. Await processing / completion of request	2. Assigns the tasks to Credit Verifier to conduct Telephone Credit Verification (Bank Checking; Trade Checking; Employment Checking) and/or Platform File Checking Verification (BAP-NFIS, CMAP, Loandex, CIC, LOS)	month for CMAP; acct for NFIS Account for LOAND EX Account for CIC	Within 1 Day	<i>Credit Verifier</i>
3. View result of request	3. Performs actual Telephone Credit Verification and/or Platform File Checking Verification	None	Within 1 Day	<i>Credit Verifier</i>
	4. Prepares CI Report and forwards the same to the Credit Verification Section Head for review and approval.	None	Within 1 Day	<i>Credit Verifier</i>
	5. Reviews, approves, and signs the CIR	None	Within 1 Day	<i>Credit Investigation Section Head</i>
	6. Forwards the CIR to the Requestor	None	Within 1 Day	<i>Credit Investigation Section Head</i>
TOTAL		See above	1 Banking Day Except for Loandex (2-3 Banking Days)	

Field Credit Investigation

Office/Division:	Credit Appraisal and Investigation Department (CAID)			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Credit Review and Evaluation Department, Commercial Lending Division, Consumer Lending Division, UCPBS Branches			
Requirements Checklist		Where to Secure		
Request for Appraisal and Credit Investigation (RACI)		<ul style="list-style-type: none"> Requesting Units 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Requesting party (CLD/RLD) fills out RACI and submits to CAID stating the type of type Field Credit Investigation to be conducted (PDRN, Asset Checking, Business Verification, Car History, Government Checking – DTI, SEC)	1. Receives the RACI from requester	None	Metro Manila/NCR – 1 Banking Day Provincial 1 – 3 Banking Days	<i>Credit Verification Section Head</i> CAID
2. Receives the RACI from requestor, stating type of Field Credit Verification to be conducted including all pertinent details subject of verification.	2. Assigns the Credit Verifier who will perform the tele/credit verification and file checking investigation	₱300- ₱375 per task		Credit Verifier CAID
3. Assigns the tasks to an In-House Credit Verifier / or to an Accredited External Service Provider	3. Performs field CI (3-5 business days)	None		Credit Verifier CAID



4. Performs actual Field Credit Verification	4. Prepares and prints the report and forwards the Credit Verification Section Head	None		Credit Verifier
5. Prepares Field CI Report and forwards the same to the Credit Verification Section Head for review, revalidation, and approval.	5. Checks and approves the CIR	None		In-House Credit Verifier or Accredited External Service Provider
6. Reviews, revalidates, approves, and signs the Field CIR	6. Forwards the CIR to the Requestor	None		Credit Investigation Section Head
7. Forwards the CIR to the Requestor	7. Signs the CIR and submits the same to the requesting party	None		Credit Investigation Section Head
TOTAL		See Annex for Complete Schedule of Fees	1-3 Banking Days, depending on the subject for verification	

Framework Agreement (UCPB Savings, Inc.)							Annex
Item / Loc/ Service Type and nature of each Item/Service	Residence Verification (PRSN)	Business Verification (BV)	Employment Verification (EV)	Trade, Bank & Credit Clearing	Turn-Around Time (TAT)		
1 ARMM	6,500	6,500	6,500	6,500	1-3 DAYS		
2 CAR	1850	1850	1850	1850	1-2 DAYS		
3 NCR	350	350	350	350	4 HRS-1 DAY		
4 I - Ilocos	1850	1850	1850	1850	1-3 DAYS	16 VIII - Eastern Visayas	
5 II - Cagayan Valley	1850	1850	1850	1850	1-3 DAYS	17 IX - Zamboanga Peninsula	
6 III - Central Luzon	1350	1350	1350	1350	1-2 DAYS	18 X - Northern Mindanao	
7 Cavite	672	672	672	672	4 HRS-3 DAYS	19 XI - Davao Region	
8 Laguna	1120	1120	1120	1120	4 HRS-3 DAYS	20 XII - Central Mindanao	
9 Batangas	1000	1000	1000	1000	4 HRS-3 DAYS	21 XIII - CARAGA	
10 Rizal	707.20	707.20	707.20	707.20	4 HRS-3 DAYS		
11 Quezon Province	1000	1000	1000	1000	4 HRS-3 DAYS		
12 IV - MIMAROPA	4500	4500	4500	4500	1-3 DAYS		
13 V - Bicol	1450	1450	1450	1450	1-3 DAYS		
14 VI - Western Visayas	1850	1850	1850	1850	1-3 DAYS		
15 VII - Central Visayas	1800	1800	1800	1800	1-3 DAYS		

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.

Office/Division:	Credit Appraisal and Investigation Department (CAID)			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Credit Review and Evaluation Department, Commercial Lending Division, Consumer Lending Division, UCPBS Branches			
Requirements Checklist		Where to Secure		
<ol style="list-style-type: none"> Request for Appraisal and Credit Investigation (RACI) TCT (clear back-to-back copy), TD (land & building), Bldg. Plan, Lot plan w/ vicinity map 		<ul style="list-style-type: none"> Requesting Units 		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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
TOTAL		₱5,000 /TCT/ Location (Within 50 kms radius); ₱6,000 /TCT/ Location (Outside 50 kms radius)	5 Banking days	

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.

Office/Division:	Credit Appraisal and Investigation Department (CAID)			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Credit Review and Evaluation Department, Commercial Lending Division, Consumer Lending Division, UCPBS Branches			
Requirements Checklist		Where to Secure		
LTO-CR, LTO-OR		• Requesting Units / Client-borrower		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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
TOTAL		See Annex A	3 banking days	

Vehicle Appraisal Fees

Appraisal Fee per unit	Location/Distance
₱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
Appraisal Fee per location	Distance
₱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

Office/Division:	Loans Documentation Department (LDD)			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Commercial Lending Division			
Requirements Checklist		Where to Secure		
1. Loan Documents 2. Collateral Documents		Requesting Units Client-borrower		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	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</i> LDD
	9. Prepare Collateral-out Receipt	None	2 Hours	<i>LDD Associate</i> LDD
	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</i> LDD
	TOTAL	See above	2 Banking Days, 8 Hours, 15 Minutes	

Consumer

Office/Division:	Loans Documentation Department (LDD)			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	Consumer Lending Division			
Requirements Checklist		Where to Secure		
1. Refer to Annex A 2. Collateral Documents		Issuing Government Agency / Private Corporation Client-borrower (c/o Requesting Unit)		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	1. Send an email or text notification to the client informing him/her that the collateral is ready for release	None	5 Minutes	<i>Custodian Associate / LDD Officer</i>
	2. Prepare Deed of Cancellation of REM/CHM; Forward cancellation forms to Notary Public	Actual Notarial Fee Minimum of P700 (notarial fee)	5 banking days	<i>Custodian Associate / LDD Officer</i>
	3. Prepare Collateral-out Receipt and Collateral Documents for release	Minimum of P500 (notarial fee)	20 minutes	<i>Custodian Associate / LDD Officer</i>
	4. Release Collateral Documents	None	30 Minutes	<i>Custodian Associate / LDD Officer (if client request to branch – branch personnel)</i>



	TOTAL	Actual Expenses + Actual Notarial Fee (Minimum of ₱700)	5 Banking Days, 55 Minutes	
				Annex A
<u>Corporate/Commercial</u>				
Single Principal Client				
<ul style="list-style-type: none">• 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. 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.

Office/Division:	Custodianship and Registration Section - Credit Management Division (Head Office and VISMIN (Cagayan de Oro/Iloilo))			
Classification:	Simple			
Transaction Type:	Government to Government (Within the Bank)			
Who may avail:	Lending Units			
Requirements Checklist		Where to Secure		
Loan Documents Checklist		Loans Documentation Dept.		
Loan Document Folder		Loans Documentation Dept.		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> a. HO Auto 1-2 banking days (Single account), 2-3 banking days (Multiple accounts) b. HO REL / Comml/SBL 1-2 banking days (Single account) 3-5 banking days (Multiple accounts) c.1 Iloilo & CDO 1-2 banking days (single account) c.2 3-5 banking 	<p><i>Custodian Associate/Officer</i></p> <p><i>Iloilo – Loans Custodian Staff Associate / Officer</i></p> <p><i>CDO – Loans Custodian Associate / Officer</i></p>



			days (multiple accounts)	
	TOTAL	None	See the Processing time above	



5. Documentation and Review of Documents

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

Office/Division:	Loans Documentation Department -Credit Management Division			
Classification:	Simple			
Transaction Type:	Government to Government (Within the Bank)			
Who may avail:	Lending Units			
Requirements Checklist		Where to Secure		
Loan Documents Checklist		Loans Documentation Dept.		
Loan Document Folder		Loans Documentation Dept.		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	1. Prepare loan/Mortgage Documents required	None	2 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	5 Minutes	<i>Loans Documentation Associate LDD</i>
	4. Once signed by the client, return signed docs to LDD and request for Review of Booking	None	None	<i>Account Officer (AO) / Universal Marketing Specialist / Universal Account Officer Commercial/ Consumer Lending Division</i>
	TOTAL	None	2 Hours and 50 Minutes	



7. Pre-booking Process: Pre-booking review and preparation of LRS

Review is the process of ensuring proper documentation of the approved loan.

Office/Division:	Loans Documentation Department -Credit Management Division			
Classification:	Simple			
Transaction Type:	Government to Government (Within the Bank)			
Who may avail:	Lending Units			
Requirements Checklist		Where to Secure		
Loan Documents Checklist		Loans Documentation Dept.		
Loan Document Folder		Loans Documentation Dept.		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	1. Receives signed mortgage documents, including the 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 the folder dress up	None	1-2 Minutes	<i>Lending Unit AO/AA CLD</i>
	2. Review completeness and veracity of submitted docs in accordance with the documents checklist; Prepare LRS	None	2-4 Hours	<i>Loans Documentation Associate</i>
	3. Approve LRS	None	5 Minutes	<i>LDD Department Head and CMD Head</i>



	4. Forward to LAD-approved documents	None	5 Minutes	<i>Loans Documentation Associate</i>
	TOTAL	None	4 Hours and 12 Minutes	

6. Booking of Loan Transactions

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

Office/Division:	Loan Operations Department			
Classification:	Simple			
Transaction Type:	Government to Government (Within the Bank)			
Who may avail:	Lending Units			
Requirements Checklist		Where to Secure		
Request For Booking of Loan Transaction		Lending Units		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	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, accounting	None	15 Minutes	<i>Loans Supervisor/LOD Head</i> LOD



	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
	TOTAL	None	47 Minutes	



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.

Office/Division:	Treasury Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	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		
Certificate of Time Deposit (CTD) and printed Client Disposition		Treasury Division		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Trading Assistant Treasury Division</i>
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	5 Minutes	<i>Trading Assistant, Treasury Officer, and Treasury Operations Officer Treasury Division</i>
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		<i>Trading Assistant/ Treasury Officer, Treasury Messenger Treasury</i>



				Division
	TOTAL	None	10 Minutes	

2. Account Opening

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

Office/Division:	Branch Banking Division
Classification:	Simple
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government
Who may avail:	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 Annex A 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</i> Treasury Division
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</i> Treasury Division
	TOTAL	None	30 Minutes	

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)

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

List of Acceptable Identification Cards (IDs)

- Philippine Identification System (PhilSys ID) or 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). (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.

c. 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.

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 (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.

e. 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)

f. 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)

g. 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).

Office/Division:	Treasury Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	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		
Certificate of Time Deposit (CTD)		Treasury Division		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Trading Assistant/ Treasury Officer Treasury Division</i>
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	5 Minutes	<i>Trading Assistant/ Treasury Officer Treasury Division</i>



3. Wait for CTD Updating	3. Forward the CTD to the Treasury Officer and Treasury Operations Officer for review and approval	None	2 Minutes	<i>Trading Assistant, Treasury Officer, Treasury Operations Officer Treasury Division</i>
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	<i>Trading Assistant / Treasury Officer, Treasury Messenger Treasury Division</i>
TOTAL		None	12 Minutes	

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).

Office/Division:	Treasury Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	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		
1. Certificate of Time Deposit (CTD)		Treasury Division		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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	<i>Trading Assistant</i> TreasuryDivision
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	<i>Trading Assistant / Treasury Officer;</i> <i>Treasury Operations Officer</i> TreasuryDivision
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 depending on client	None	2 Minutes	<i>Trading Assistant / Treasury Officer</i> Treasury Division <i>Treasury Operations Office</i>



	instructions. Stamp certificate as "Closed Account"			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</i> Treasury Division
	TOTAL	None	10 Minutes	



TREASURY AND INVESTMENT BANKING SERVICES

Internal Services



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

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

Office/Division:	Treasury Division			
Classification:	Simple			
Transaction Type:	Government-to-Citizens Government-to-Business Government-to-Government			
Who may avail:	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	<i>Trading Assistant</i> 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	<i>Trading Assistant</i> Treasury Division
	TOTAL	None	6 Minutes	



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).

Office/Division:	Remittance Unit -Operations Division			
Classification:	Simple			
Transaction Type:	Government to Citizen Government to Business Government to Government			
Who may avail:	Branch clients			
Requirements Checklist		Where to Secure		
Remittance Transaction Report		UCPB Tordesillas Branch		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person
	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"> • Treasury Division • FATMD • Treasury Operations Department • Branch Administration Support Department 	None	5 Minutes	<i>Remittance Associate / Rem Hd - /Treasury/Branch</i>



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



	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>
	TOTAL	Verification with UCPB \$3.00 per message debited from UCPBS account - RTGS, ₱100 per Message	If with No Discrepancy/ es: 2 Hours, 225 Minutes If with Discrepancies : 48 Hours, 225 Minutes	



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.

Office/Division:	Employee Services Unit			
Classification:	Simple			
Transaction Type:	Government-to-Citizens; Government to Business; Government to Government			
Who may avail:	Private /Government Institutions			
Requirements Checklist	Where to Secure			
a. Consent letter (1 original)	Employee			
b. Certificate of employment (1 original)	Inquiring party / Employee			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
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
	TOTAL	None	35 Minutes	

2. Procurement Process

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

Office/Division:	Bids and Awards Committee			
Classification:	Simple			
Transaction Type:	Government-to-Citizens; Government to Business; Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
Requirements Checklist	Where to Secure			
<ul style="list-style-type: none"> Bidding Documents (1 original Bid and 1 copy of the original bid) 	PhilGeps / BAC Secretariat			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person
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</i> Human Resources and General Services Division

	1.4 Conduct the evaluation of bids	None	1 Day	<i>BAC Secretariat</i> 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, and post-	None	10 Minutes	<i>BAC Secretariat</i> Human Resources and General Services Division



	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 contract by the appropriate government approving authority	None	1 Day	<i>BAC Secretariat</i> Human Resources and General Services Division



	TOTAL	None	5 Days, 5 Hours, 50 Minutes	
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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.

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



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.

Office/Division:	Career, Management and Admin Unit			
Classification:	Simple			
Transaction Type:	Government-to-Citizens			
Who may avail:	Employees			
Requirements Checklist	Where to Secure			
a. Letter of request, ID Form, Marriage Certificate (if Civil Status update)	Employee			
b. Notarized Affidavit of Loss (if reason is lost ID)	Employee			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Submit to HR a letter of request for the issuance of a new ID specifying the reason for such request and ID Picture	1. Lay-out the picture taken in the ID card design template and print the ID Card	None	Within 1 Banking Day	<i>HR Associate</i> Human Resources Department
	2. After printing, inform the requesting employee regarding the availability of the new ID	None	Within 1 Banking Day	<i>HR Associate</i> Human Resources Department
	3. Forward company ID to the requesting employee	None	Within 1 Banking Day	<i>HR Associate</i> Human Resources Department
	TOTAL	None	1 Banking Day	



3. 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.

Office/Division:	Human Resources Department			
Classification:	Simple			
Transaction Type:	Government-to-Citizens			
Who may avail:	Individuals			
Requirements Checklist	Where to Secure			
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			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
1. Notify HR of application for special leave within a reasonable period of time from the expected date of Leave and submit certification from the Barangay Chairman or Barangay Councilor or Prosecutor or Clerk of Court	1. Adjust and activate VAWC leave option in the employee HRIS account	None	10 Minutes	HR Associate Human Resources Department
	2. Record and monitor availed leaves in HRIS System	None	5 Minutes	HR Associate Human Resources Department
	TOTAL	None	15 Minutes	

4. 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.

Office/Division:	Credit Appraisal and Investigation Dept. (CAID)			
Classification:	Simple			
Transaction Type:	Government-to-Government			
Who may avail:	Individuals, Government and Private Institutions			
Requirements Checklist	Where to Secure			
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			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	1. Request from the local Registry of Deeds where the Certificate of Title is registered a Certified True Copy (CTC) of the title (see Annex A for the available options in requesting a CTC) and the Owner's Duplicate Title.	Refer to Annex	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. Approve TVR	None	10 Minutes	Section Head/ CAID Head Department Head CAID
	5. Submit TVR to the requesting party	None		CAID Administ rator Department CAID
	TOTAL	See Annex	5 Days, 1 Hour, 10 Minutes	

Annex A

Certified True Copy (CTC) of title – local RD walk-in

Php196.97 (first two (2) pages)

Php38.19 per extra page

Certified True Copy (CTC) of title – outside the issuing RD (inter-registry request)

Php644.97 (first two (2) pages)

Same per-page add-on

Certified True Copy (CTC) of title – eSerbisyo

Same base fee + IT & delivery charges (after the Php121 LRA promo, nationwide net IT fee = Php353)

*Courier (Php120-Php150 nationwide) *

Owner's Duplicate Title (rarely needed for search, but banks sometimes ask)

Php330 for a 3-page title

20/add'l page

5. 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.

Office/Division:	Credit Appraisal and Investigation Dept. (CAID)			
Classification:	Simple			
Transaction Type:	Government-to-Government			
Who may avail:	Individuals, Government and Private Institutions			
Requirements Checklist	Where to Secure			
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	<i>Credit Appraiser</i> CAID
	2. Upon receipt of the certified true copy, to prepare the title verification report (TVR)	None	30 Minutes	<i>Credit Appraiser</i> CAID
	3. Review the Title Verification Report (TVR)	None	30 Minutes	<i>Section Head / Department Head</i> Credit Management Division
	4. Upon approval, submit the TVR to the requesting party	None	10 Minutes	<i>Department Head</i> CAID



	TOTAL	Php 800 per title	5 Days, 1 Hour, 10 Minutes	
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6. Request for Service Vehicle

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

Office/Division:		General Services Department (GSD)		
Classification:		Simple		
Transaction Type:		Government-to-Citizens		
Who may avail:		Employees		
Requirements Checklist		Where to Secure		
a. Trip Ticket Order		General Services Department (GSD)		
b. Vehicle Service Request Form (VSRF)		General Services Department (GSD)		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	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	<i>GSD Associate</i> General Services Department
	3. If a company vehicle is available, assign, schedule the vehicle and prepare trip ticket order and T.A.O for signing of the requesting party's department head or division head	None	15 Minutes	<i>GSD Associate</i> General Services Department
	4. Verify and check if complete trip details are provided before endorsing the trip ticket for approval	None	30 Minutes	<i>GSD Associate</i>
	6. Review and approve trip ticket order	None	30 Minutes	<i>Department Head</i>



	7. Upon approval of the trip ticket, notify the requesting party of the confirmation of the assignment of company vehicle	None	5 Minutes	GSD Associate
		None	1 Hour, 25 Minutes per single transaction w/o other assigned task	



7. Processing of Request for Payment-Expenses and Claims/Reimbursement (Cash Advances and/or Reimbursement)

Request made by internal units for processing and payment of Bank operating expenses i.e utilities, suppliers, and other service providers. Payment processing of Cash advances, liquidation and reimbursable expenses for employees incurred as part of their normal course of work.

Office/Division:		Financial Accounting and Tax Management Division – Disbursement Section		
Classification:		Simple		
Transaction Type:		Government-to-Citizens		
Who may avail:		Employees		
Requirements Checklist		Where to Secure		
See Annex for the requirement checklist		Requesting Unit, Dept., or Division		
Client Steps	Agency Action	Fees	Processing Time	Responsible Person
A. Request for Payment (Utilities, Suppliers, Service Providers, etc.) B. Request for Cash Advances and Liquidation/Reimbursement of Expense	1. Requesting unit prepares Request for Payment (DV), with complete supporting documents and duly signed/approved by the authorized signatory.	None	*Outside of FATMD Process	<i>Employee Requesting Units</i>
	2. The request for payment or DV is recorded in the Disbursement Unit's log book upon submission, noting the date of submission, amount, submitting unit, and name of the person who submitted it. (This is in lieu of line-up or queuing)	None	N/A	<i>Employee Requesting Units</i>




	<p>3. Disbursement Associate conducts review and checking of submitted DV and all attached supporting documents are validated for authenticity, accuracy, and consistency with the request details. (See list of requirements/documents applicable for the transaction)</p> <p>Then, submits to Disbursement Section Head for checking and approval for processing.</p> <p>a. If incomplete, the DV will be returned to the requesting unit for appropriate revision/action.</p> <p>b. If complete, the DV will be processed and proceed with the next step. (Start of Process)</p>	None	N/A	<i>Disbursement Associate & Disbursement Section Head</i>
	<p>4. Preparation of Manager's Check (MC), Credit Memo (CM) or other mode of payment, if applicable. Input of DV sequence number for monitoring. Recording/Posting to General Ledger for MC transactions.</p>	None	10 Minutes	<i>Disbursement Associate</i>

	<p>5. Checks the MC issued or Credit Memo against the DV details and supporting documents, checks and ensures that all required attached documents are intact. Sign the MC or Credit Memo and DV as checker and endorse the transaction to the approver.</p>	None	10 Minutes	<i>Disbursement Section Head</i>
	<p>6. Checks and Approves the MC or CM transactions with its supporting documents: a. For signed MC, return to disbursement associate for safekeeping/releasing. b. For signed Credit Memo, return to disbursement associate for to credit to account override/batchposting.</p>	None	10 Minutes	<i>Department Head – FATMD/Controllership Division Head</i>
	<p>7. Collects signed and approved MC and Credit Memo transaction.</p> <p>For Credit Memo, prepare batchposting credit to account or input to Saveplus for override credit transactions.</p>	None	10 Minutes	<i>Disbursement Associate</i>
	<p>8. Once done for MC and Credit Memo:</p> <p>Inform requesting units for the availability and release of Manager's Checks (MC) and release of credit memo for credited transactions.</p> <p>NOTE: - DVs received before</p>	None	10 Minutes	<i>Disbursement Associate</i>

	<p>3:00 PM – will be processed within the day.</p> <p>- DVs received beyond 3:00 PM – will be processed within next banking day.</p> <p>- For rush transactions with accepted justifications – be processed within the day.</p>			
	TOTAL	None	50 Minutes to 1 Banking Day	

Annex: Requirement Checklist – Processing of Request for Payment-Expenses and Claims/Reimbursement (Cash Advances and/or Reimbursement)

 REQUIREMENT CHECKLIST: Processing of Request for Payment-Expenses and Claims/Reimbursement (Cash Advances and/or Reimbursement)		ANNEX	
REQUEST FOR PAYMENT (SUPPLIERS, UTILITIES, SERVICE PROVIDERS, ETC.)		REIMBURSEMENT/CASH ADVANCES/ LIQUIDATION	
Duly Signed and Approved DV		Duly Signed and Approved DV	
Budget Certification/ LOD Verification (booking)		Budget Certification/ LOD Verification (booking)	
Billing Invoice/Service or Sales Invoice/Billing Statement/ SOA/PO/Delivery Receipt		Travel Assignment Order (TAO) w/ Estimated Expense for CA	
Distribution of Charges/Summary of expenses		Official Receipts / Invoices	
Quotation/Tabulatory Sheet/ Price Analysis/ Market Survey/ Request for Quotation/ Bid Form		Proof/Certificate of Appearance	
Certificate of Winning Bid / Notice of Award/ Notice To Proceed		Vehicle Request Form/ Vehicle Service Request Form	If applicable
Lease Contract / MOA/ Memorandum / Contract / Agreement		Cert of Exp. Not Requiring Receipt (CENRR)	If applicable
Certificate of Registration		Reimbursement Expense Receipt (RER)	If applicable
Terms of Reference		Appraisal Report	If applicable
Board Resolution/ BAC Resolution		Title Verification Report/ Asset Checking	If applicable
Certification (based on TOR)	If applicable	Client and Call Report	If applicable
Procurement Request Form (PRF)		Site/ Unit Inspection Unit	If applicable
Certificate of PhilGEps Registration		Itinerary Report/ Receipt	If applicable
Mayor's Permit / Business Permit		Transaction Ticket/SRT	If applicable
Performance Security/ Performance Securing Declaration	If applicable	List of Accounts	If applicable
Affidavit - Omnibus	If applicable	Date of Cash Advance	If applicable
Secretary's Certificate	If applicable	Date of Liquidation of previous CA	If applicable
Bidder's Affidavit	If applicable	Cash Accountability (Fidelity Bond)	If applicable
Sworn Declaration	If applicable	Credit Recommendation & Approval Memo	If applicable
Product Warranty Certification	If applicable	Uniform Loan and Mortgage Agreement	If applicable
Credit Recommendation & Approval Memo	If applicable	Other supporting/required documents	
Uniform Loan and Mortgage Agreement	If applicable		
Contract to Sell/ Deeds of Absolute Sale	If applicable		
Referral Form/ Letter of Guarantee	If applicable		
Letter of Undertaking	If applicable		
BIR 1605	If applicable		
Supplies Request Form/ Request For Servicing Form	If applicable		
Maturity Disposition	If applicable		
NFIS Inquiries Count	If applicable		
External Program Nomination Form	If applicable		
Summary of Leave Computation Benefits and Last Pay	If applicable		
Other supporting/required documents			



8. Review of Contracts

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

Office/Division:	Legal Service Division			
Classification:	Simple			
Transaction Type:	Government to Government			
Who may avail:	Lending Units			
Requirements Checklist	Where to Secure			
Contract Review Form	Requesting Party / Unit concerned			
Contract	Requesting Party / Unit concerned			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	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 byGOCC)	<i>Legal Officer</i> LSD
	3. Email Contract Review Request (with Legal Opinion)	None	5 Minutes	<i>Legal Officer</i> LSD
	TOTAL	None	5 Banking Days, 20 Minutes	



9. 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.

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

10. On-boarding of Shortlisted Candidates

Evaluate/assess proposals for short-listed candidates and compliance to Qualification Standards (QS) of the proposed candidate

Office/Division:	UCPBS HRD
Classification:	Complex
Transaction Type:	Government to Government
Who may avail:	UCPBS Units
Requirements Checklist	Where to Secure
1. Original copy of memo-proposal for regular hiring addressed to with complete attachments (1 original copy each): <ul style="list-style-type: none"> • Interview Sheet and • 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 	UCPBS – Hiring Policies and Procedures

<p>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)</p>				
Client Steps	Agency Action	Fees	Processing Time	Responsible Person/s
	<p>1. Receive the proposal for regular hiring from the requesting unit and encode in monitoring system and attach tracking sheet</p>	None	1 Banking Day	<p><i>HR Associate</i> Human Resources Department</p>
	<p>2. Evaluate and assess compliance of the proposed position and completeness of requirements</p>	None	2 Banking Days	<p><i>HR Associate</i> Human Resources Department</p>
	<p>3. Request for conduct of Background Investigation, Audit Clearance, CI Report, and training</p>	None	7 Banking Days	



	certification (if applicable)			
	4. Send pre-employment requirements to the proposed candidate for compliance	None	2 Banking Days	
	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	1 Banking Day	
	TOTAL	None	15 Banking Days	

11. 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.

Office/Division:	General Services Department / Branch			
Classification:	Highly Technical			
Transaction Type:	Government to Citizen			
Who may avail:	Private Entities			
Requirements Checklist	Where to Secure			
1. List of unserviceable FFE	General Services Department / IT Dept.			
2. Request for appraisal and credit investigation form (RACI)	Credit Appraisal and Investigation Dept. (CAID)			
3. Bid Form	UCPB Savings Bank			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person
	1. Determine unserviceable FFE for disposal and determine those FFE that may be considered as junk	None	30 Minutes	<i>Department Head</i> General Services Department / IT Dept.
	2. If the FFE is an IT equipment, seek approval of IT Dept.		4 Hours testing of FFE	
	3. Request CAID for R.A.C.I	None	30 Minutes	<i>Associate</i> General Services Department and ITD
	4. Appraise property	None	3 Days	<i>Credit Appraiser</i>

				Credit Investigation and Appraisal Department
	5. Upon receipt of CAID's report, prepare a list of items for "disposal" and submit this to Asset Disposal Committee (ADCOM) for Approval	None	Referendum = 7 Days Formal process = 30 days	Associate General Services Department, ITD, and Marketing Unit
	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 Days	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	30 Minutes	Associate General Services Department
	9. ADCOM Approval for the mode of disposal		Referendum = 7 Days Formal process = 30 days	General Services Department, ITD
	10. Final joint inspection		7 Days	General Services Department, ITD, COA



	with COA			
	11. Award to the winning bidder or other approved modes of disposal		1 Day	General Services Department, ITD
	TOTAL	None	54 to 90 Days	

12. 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.

Office/Division:	Branch Banking Division			
Classification:	Simple			
Transaction Type:	Government to Citizen			
Who may avail:	Private Entities			
Requirements Checklist	Where to Secure			
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			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person
	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
	TOTAL	None	1 Day, 2 Hours, 50 Minutes	

13. 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

Office/Division:	Special Asset Management Department (SAMD)			
Classification:	Highly Technical			
Transaction Type:	Government to Citizen Government to Business Government to Government			
Who may avail:	Government to Citizens Government to Business Government to Government			
Requirements Checklist	Where to Secure			
Bid Form / Offer to Purchase Form KYC Requirements	UCPB Savings Branch Special Asset Management Department (SAMD) / Asset Recovery and Management Division (ARMD)			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person
	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	SALE VIA PUBLIC AUCTION 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>SALE THROUGH NEGOTIATION</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>
	TOTAL	P5,500	32 working days	

21.2 SALE OF REAL ESTATE – ROPA

Office/Division:	Special Asset Management Department (SAMD)			
Classification:	Highly Technical			
Transaction Type:	Government to Citizen Government to Business Government to Government			
Who may avail:	Government to Citizens Government to Business Government to Government			
Requirements Checklist	Where to Secure			
Bid Form / Offer to Purchase Form KYC Requirements	UCPB Savings Branch Special Asset Management Department (SAMD) / Asset Recovery and Management Division (ARMD)			
Client Steps	Agency Action	Fees	Processing Time	Responsible Person
	<p>1. Set floor price based on the latest Appraisal Report of ROPA</p> <p>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</p>	None	2 working days	<i>SAMD Personnel</i> Special Asset Management Department (SAMD)
1. Pay and submit Bids / Offer	<p>SALE VIA PUBLIC AUCTION</p> <p>2. Invite all interested bidders</p> <p>** Bids coming from the provinces shall be</p>	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>SALE THROUGH NEGOTIATION</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. & 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	SAMD Personnel Special Asset Management Department (SAMD)
	<p>4. Evaluation of offer / Prepare recommendation of sale</p>	None	4 working days	SAMD Personnel Special Asset Management Department (SAMD)
	<p>5. Endorsement of the recommendation</p>	None	2 working days	SAMD Personnel Special Asset Management Department (SAMD)

	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)
	TOTAL	P25,500	66 working days	



CUSTOMER FEEDBACK AND COMPLAINTS



Feedback and Complaints

FEEDBACK AND COMPLAINTS MECHANISMS	
How to send feedback	<p>Message us at: https://www.facebook.com/UCPBS.KASAMAMO</p> <p>Email us at usb-camu@ucpbsavings.com;</p> <p>Write to us:</p> <p style="text-align: right;">UCPB Savings Bank 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)</p> <p>Email us at usb-camu@ucpbsavings.com</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"> • Name of person / unit being complained • Incident

	<ul style="list-style-type: none"> • Evidence
<p>How complaints are processed</p>	<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)</p> <p>Or by sending an email to: usb-camu@ucpbsavings.com</p>
<p>Contact Information of CCB, PCC, ARTA</p>	<p>ARTA: complaints@arta.gov.ph (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 nd 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 Princesa	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