



# DBP CITIZEN'S CHARTER



# DBP CITIZEN'S CHARTER

**DBP wants to serve its Clients better. Should you have comments or suggestions to improve our services you may readily write or coordinate with the below address:**

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December 2008

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## **MISSION STATEMENT**

The Development Bank of the Philippines commits itself, in partnership with others, as a viable development financial institution, to influence and accelerate sustainable economic growth through the provision of medium and long term resources for the continued well-being of the Filipino people.

## **CORPORATE VISION**

### **PEOPLE AND ORGANIZATION**

We are proud to belong to the DBP Family, an organization that puts love of God and country above self. We subscribe to values that instill integrity and excellence, teamwork and service to others. There is order in the way we do things. We work in an atmosphere of trust and openness. We take the lead in promoting the sense of common good, sharing our talents and resources for the well-being of the Filipino people. The DBP is an institution that recognizes, rewards, and celebrates the contributions and accomplishments of its people. It provides a work environment that is conducive to

generating the best from its people even as it optimizes its organizational resources to the fullest. We draw guidance from the bank's visionary leadership that seizes opportunities created by change. We ascribe our success to our team of competent and loyal human resource, a people who are happy and well motivated, knowledgeable in many fields of operations, and continuously seeking new and better ways of serving our customers.

### **BUSINESS OPERATIONS**

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

## **RESULTS**

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

## **IMAGE**

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

## PERFORMANCE PLEDGE

We, the officers and employees of the Development Bank of the Philippines (DBP), are entrusted with the citizen's welfare and needs.

And so therefore, we:

**D**o every task and responsibility promptly, efficiently, courteously and to your heart's desire;

**B**e steadfast in our resolve to serve with the highest of integrity and transparency, aligned with the strictest of service standards, as well;

**P**aving the way for what we consider our greatest achievement, and that is, your 100% satisfaction.

We are always ready to serve you the best way we know how – as the authorized and properly identified personnel to transact with you – from Mondays to Fridays, 8:30 a.m. to 3:30 p.m., sans noon break.

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

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

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

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

Requirements: **Anti Money Laundering Act (AMLA) – please see details below**

Schedule of Availability of Service: **Monday to Friday, 8:30 am- 3:30 pm without noon break**

Maximum Duration of Process: **One (1) hour**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Go to New Accounts Section, Cash Management at the Ground Floor for interview and briefing.	a. Initial and Final interview and brief the client on the following: existing bank rules, regulations and requirements. b. NAS to check /search names against lists provided by Government Agencies and BAP on Watchlisted Person.	Ground Floor-Cash Management , New Accounts Section / New Accounts Staff/ Supervisor	15 minutes	None	Checklist of Requirements
2	Present / submit requirements: 1. Two 1"x1" ID picture 2. Tax Identification Number (TIN) 3. Original and clear copy of at least one (1) valid photo-	Receive, Review and Check the validity, accuracy and completeness of submitted requirements. If complete, instruct the	Ground Floor-Cash Management, New Accounts Section / New Accounts Staff	10 minutes	None	

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
	<p>bearing identification document issued by an <i>official authority</i>.*</p> <p>Valid IDs include the following:</p> <ul style="list-style-type: none"> <li>• Passport</li> <li>• Driver's License</li> <li>• Professional Regulation Commission (PRC) ID</li> <li>• National Bureau of Investigation (NBI) Clearance</li> <li>• Police Clearance</li> <li>• Postal ID</li> <li>• Voter's ID</li> <li>• Barangay Certification</li> <li>• Government Service Insurance System (GSIS) e-Card</li> <li>• Social Security System (SSS) Card</li> <li>• Senior Citizen Card</li> <li>• Overseas Workers Welfare Administration (OWWA) ID</li> <li>• OFW ID</li> <li>• Seaman's Book</li> <li>• Alien Certification of Registration (ACR) I-Card</li> </ul>	<p>client to fill out the account opening forms. If incomplete, advise client to complete all the requirements needed.</p>				

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
	<p>The following are exempted from presenting the ACR I-Card:</p> <ul style="list-style-type: none"> <li>• Holders of Special Investor's Resident Visa</li> <li>• Non-immigrants admitted under the multiple entry special visa as well as their spouses and dependents under 21 years of age.</li> <li>• Accredited official of a foreign government recognized by the Republic of the Philippines or a member of his official staff and family.</li> <li>• Government Office and GOCC ID, e.g. Armed Forces of the Philippines (AFP ID), Home Development Mutual Fund (HDMF ID)</li> <li>• Certification from the National Council for the Welfare of Disabled Persons (NCWDP)</li> <li>• Department of Social Welfare and Development (DSWD) Certification</li> <li>• Integrated Bar of the Philippines ID</li> </ul>					

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
	<ul style="list-style-type: none"> <li>• Company IDs issued by private entities or institutions registered with or supervised or regulated either by the BSP, SEC or IC</li> <li>• School ID duly signed by the principal or head of the school (for students who are beneficiaries of remittances/ fund transfers who are not yet of voting age)</li> <li>■ Client may present other requirements for the following accounts: <ul style="list-style-type: none"> <li>i. joint account</li> <li>ii. single proprietorship</li> <li>iii. corporationsiv. associations, societies and other juridical entities including LGUsv.</li> </ul> </li> </ul>					
3	Fill out account opening forms.	<ol style="list-style-type: none"> <li>1. Review and authenticate filled-out forms.</li> <li>2. Assign account number.</li> <li>3. Open the account in the Deposit System</li> </ol>	Ground Floor, Cash Management, New Accounts Section / New Accounts Staff	30 minutes	None	<ol style="list-style-type: none"> <li>1. Customer Record Form</li> <li>2. Two (2) Signature Cards</li> <li>3. Application for ATM (if desired)</li> </ol>

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
						4. Authorization to Debit (if initial deposit is debited to an account) 5. Deposit Slip

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Rollover of Option/Special Savings/Time Deposit**

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

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 4:30 pm**

Maximum Duration of Process: **25 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	CLIENT to go to New accounts Section.	Attend to clients instruction to rollover deposit.	Ground Floor-Cash Management , New Accounts Section		None	
2	CLIENT to present SSD /Option Passbook /CTD to New Accounts Staff.		Ground Floor-Cash Management, New Accounts Section		None	PassbookCertificate of Time Deposit
3	New Accounts to Process Transaction	Process Transaction	Ground Floor-Cash Management, New Accounts Section		None	
4	CLIENT to receive the updated passbook /CLIENT to receive the new CTD					

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Replacement of ATM Cards**

Clients: **Depositor with ATM Cards**

Requirements: **Old ATM Card (if ATM Card is with Cardholder) / Identification Cards**

Schedule of Availability of Service: **Monday to Friday, 9:00 am to 3:30pm**

Maximum Duration of Process: **45 minutes**

**How to Avail of the Service:**

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Go to New Accounts Sections (HO Ground Floor/Branches) for accomplishment of forms	Present and give instructions for forms to be filled-out by client	New Accounts Section / New Accounts Staff	5 minutes	None	Application for ATM Card (AAC)ATM Customer Complaints Form (CCF)
2	Submit accomplished forms to New Accounts Staff and surrender existing ATM Card or submit the duly notarized Affidavit	Check the validity, accuracy and completeness of submitted requirements	New Accounts Section / New Accounts Staff	1 minute	None	Application for ATM Card (AAC)ATM Customer Complaints Form (CCF)Notarized Affidavit
3	Proceed to Teller and pay corresponding ATM Card replacement fee and receives Official Receipt (O.R.)	Process payment for ATM card replacement fee and present corresponding O.R.	Teller	5 minutes	P53.50	Official Receipt

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Release/Claiming of ATM CARDS**

Clients: **Individual /Legal Entity**

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 4:30 pm**

Maximum Duration of Process: **25 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Client to go to New Accounts section and present O.R. and/or at least one (1) photo bearing valid identification card (I.D.) to New Accounts Clerk.	To check /validate O.R. presented by client.	Ground Floor-Cash Management , New Accounts Section / New Accounts Staff/ Supervisor	3 minutes	None	None
2	Upon release of ATM Card and PIN form, CLIENT to acknowledge receipt by signing in the "Received by" portion of ATM Card, PIN Form and on the ATM card Logbook.	Release the ATM Card and PIN to CLIENT	Ground Floor-Cash Management, New Accounts Section / New Accounts Staff	2-5 minutes	None	None

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Filing of ATM Complaints**

Clients: **ATM Cardholders**

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

Schedule of Availability of Service: **Monday to Friday, 9:00 am to 3:30pm**

Maximum Duration of Process: **15 minutes**

**How to Avail of the Service:**

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Go to New Accounts Sections (HO Ground Floor/Branches) for accomplishment of forms	Present and give instructions for forms to be filled-out by client	New Accounts Section / New Accounts Staff	2 minutes	None	ATM Customer Complaints Forms (ACCF)
2	Submit the accomplished form to New Accounts Staff	Check validity and accuracy of submitted requirements	New Accounts Section / New Accounts Staff	2 minute	None	ATM Customer Complaints Forms (ACCF)ATM CardATM Transaction Customer Receipt
3	Follow-up thru walk-in / phone calls or check thru ATM balance inquiry for credit back of debited ATM transaction amount	Check ATM account balance if debited amount was already credited and/ or check with ATM Center details/update on complaints	New Accounts Section / New Accounts StaffATM Center Staff	10 minutes	None	ATM Customer Complaints Forms (ACCF)ATM CardATM Transaction Customer Receipt

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Check and Cash Deposit**

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

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 3:30 pm**

Maximum Duration of Process: **25 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	CLIENT to fill up Deposit Slip Form		Ground Floor-Cash Management - Teller Division	1 minute	None	OCS # 01707
2	CLIENT to proceed to the available Teller and present the following: <ul style="list-style-type: none"><li>• Deposit slip</li><li>• Cash or Check</li><li>• Passbook (if w/ passbook account)</li></ul>	Tellers check the correctness and completeness of deposit slips .	Ground Floor-Cash Management, Teller Division	1 minute	None	Deposit Slip
3	CLIENT to receive the updated passbook /CLIENT to receive the new CTD					

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Cash Withdrawal**

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

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 3:30 pm**

Maximum Duration of Process: **10 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	CLIENT to fill-up Withdrawal Slip Form		Ground Floor-Cash Management - Teller Division	1 minute	None	OCS # 1804
2	<p>CLIENT to proceed to the available Teller and present the following:</p> <ul style="list-style-type: none"> <li>• Withdrawal Slip</li> <li>• Passbook or ATM</li> <li>• Two (2) valid IDs</li> </ul> <p>Wait for signature verification and processing to be completed</p> <p><b>Note:</b> Only the depositor himself can make a No Book withdrawal</p>	Tellers check the correctness and completeness of withdrawal slip.	Ground Floor-Cash Management, Teller Division	7 minutes	None	Withdrawal Slip
3	CLIENT to receive cash and sign in the stamped "Received Payment" portion at the back of the check.	Process Transaction	Ground Floor-Cash Management-New Accounts	7 minutes	None	

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Check Encashment (On-Us Checks)**

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

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 3:30 pm**

Maximum Duration of Process: **10 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	<p>CLIENT to proceed to the available Teller and present the following:</p> <ul style="list-style-type: none"> <li>• Name</li> <li>• Address</li> <li>• Contact Number</li> <li>• Signature</li> </ul> <p>Wait for signature verification and processing to be completed.</p>	Teller accepts, checks and validate check encashment.	Ground Floor-Cash Management - Tellering Division	1 minute	None	
2	CLIENT to receive cash and sign in the stamped "Received Payment" portion at the back of the check.		Ground Floor-Cash Management, Tellering Division	9 minutes	None	

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Interbranch Transaction - Check Encashment**

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

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 3:30 pm**

Maximum Duration of Process: **45 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	<p>CLIENT to proceed to the available Teller and present the following:</p> <p>a. Check for Encashment The following details should be written at the back of the check:</p> <ul style="list-style-type: none"> <li>• Name</li> <li>• Address</li> <li>• Contact Number</li> <li>• Signature</li> </ul> <p>b. Two (2) Valid IDs</p> <p>Wait for signature verification and processing to be completed.</p>	<p>Tellers accept, checks , validate and process check encashment.</p>	<p>Ground Floor-Cash Management - Teller Division</p>	<p>40 minutes</p>	<p>P107.00</p>	
2	<p>CLIENT to receive cash and sign in the stamped "Received Payment" portion at the back of the check.</p>		<p>Ground Floor-Cash Management, Teller Division</p>	<p>5 minutes</p>	<p>None</p>	

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Interbranch Transaction, Withdrawal - Cash**

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

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 3:30 pm**

Maximum Duration of Process: **10 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	CLIENT to fill-up Withdrawal Slip Form (OCS# 1804)		Ground Floor-Cash Management - Teller Division	1 minute	P107.00	OCS # 1804
2	<p>CLIENT to proceed to the available Teller and present the following:</p> <ul style="list-style-type: none"> <li>• Withdrawal Slip</li> <li>• Passbook or ATM</li> <li>• Two (2) valid IDs</li> </ul> <p>Wait for signature verification and processing to be completed.</p> <p><b>Note:</b> Only the depositor himself can make a No Book withdrawal</p>	Accepts, checks, validate and process withdrawals	Ground Floor-Cash Management, Teller Division	43 minutes	None	Withdrawal Slip
3	CLIENT to receive cash, passbook/ATM and sign in the "Received Payment" portion of the validated Withdrawal Slip.			1 minute	None	

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Pensioner Account, Personal Withdrawal**

Clients: **Pensioners**

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 3:30 pm**

Maximum Duration of Process: **10 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	CLIENT to fill-up Withdrawal Slip Form (OCS# 1804)		Ground Floor-Cash Management - Teller Division	1 minute	P107.00	OCS # 1804
2	<p>CLIENT to proceed to the available Teller and present the following:</p> <ul style="list-style-type: none"> <li>• Withdrawal Slip</li> <li>• Passbook or ATM</li> <li>• Two (2) valid IDs</li> </ul> <p>Wait for signature verification and processing to be completed.</p> <p><b>Note:</b> Only the depositor himself can make a No Book withdrawal</p>	Accepts, checks, validate and process withdrawals	Ground Floor-Cash Management, Teller Division	8 minutes	None	Withdrawal Slip
3	CLIENT to receive cash, passbook/ATM and sign in the "Received Payment" portion of the validated Withdrawal Slip.			1 minute		

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency : **Development Bank of the Philippines**

Frontline Service : **Loan Inquiry**

Clients : **Corporate Clients /SMEs**

Requirements : (please see below)

Schedule of Availability of Service : **Monday to Friday, 8:30 am to 5:00 pm**

Maximum Duration of Process : **One (1) hour**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Go to Help Desk, Ground floor	Brief client on the following: existing bank rules, regulations and requirements	DBP Representative (Help Desk)	15 minutes	None	None
2	Accomplish the Loan Inquiry Sheet indicating the following information:  a. Name of Company b. Nature of Business (Single Proprietorship, Partnership or Corporation) c. Company Asset Size d. Amount of Loan Requirement e. Purpose of Loan	Provide and instruct the client to accomplish the Loan Inquiry Sheets	DBP Representative (Help Desk)	20 minutes	None	Loan Inquiry Sheets

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
3	Submit filled-out Loan Inquiry Sheet	Review the completeness of Loan Inquiry Sheet submitted by the client.	DBP Representative (Help Desk)	10 minutes	None	None
4	Submit filled-out Loan Inquiry Sheet	Provide instruction as to which Bank Unit to go on the basis of the information submitted/ contained in the Loan Inquiry Sheet.	DBP Representative (Help Desk)	5 minutes	None	None

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency : **Development Bank of the Philippines**

Frontline Service : **Loan Counseling**

Clients : **Corporate Clients**

Requirements : (please see below)

Schedule of Availability of Service: **Monday to Friday, 8:30 am to 5:00 pm**

Maximum Duration of Process : **Two (2) days**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Proceed to Marketing (HO) Sector at the 2 <sup>nd</sup> floor	Conduct initial interview and discuss the loan requirements	Designated Officer of the Day (OD)	1-2 hours	None	ATM Customer Complaints Forms (ACCF)
2	Obtain Customer Information Form (CIF), and checklist of minimum loan requirements, which include the following:  a. Project Description b. Brief write-up (Company History, Management and Organizational, etc.) c. Audited Financial Statements for the last three (3) years	Provide loan applicant with the Customer Information Form (CIF) and checklist of minimum requirements	Designated Officer of the Day (OD)	30 minutes	None	CIF/ Checklist of Requirements

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
	<p>d. Projections over the life of the loan (Balance Sheet, Income Statement, Cash Flow)</p> <p>e. Proposed collaterals to be mortgaged with DBP. In case of real estate mortgage, submit photocopies of TCT/s, tax declaration, real estate tax receipts, etc.)</p> <p>f. Board Resolution authorizing the loan application, mortgage of assets and authorized signatory/ies</p> <p>g. Security and Exchange Commission (SEC) Registration</p> <p>h. Certified copies of Articles of Incorporation and By-Laws, if applicable</p> <p>i. Board of Investments (BOI) Registration, if applicable</p>					
3	Client to take note of the briefing of the AO on the proper accomplishment of CIF and the submission of minimum requirements	AO to advise the client that preliminary evaluation/due diligence shall be conducted upon submission of complete requirements	AO	1 Hour	None	None

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Issuance of EC Card (Walk-in Clients)**

Clients:

- **Pre-departing Overseas Filipino Workers(OFWs)**
- **OFWs already abroad**
- **OFW beneficiaries of legal age, able to read and write, and not suffering from any legal disability**

Requirements:

- **Employment contract or overseas Employment Certificate issued by POEA/OWWA;**
- **Photocopy of one valid ID;**
- **One piece recent 1x1 ID Picture,**
- **For beneficiaries, proof of remittance should be presented**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 4:30 pm without noon break**

Maximum Duration of Process: **30 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Go to Remittance Center, 2/F DBP Bldg.	Interview and brief client with the existing Bank rules, regulations and requirements	DBPRC Marketing Staff	10 minutes	None	
2	Present/ submit requirements. Valid IDs include the following: <ul style="list-style-type: none"> <li>• Passport</li> <li>• Driver's License</li> <li>• Professional Regulation Commission (PRC) ID</li> <li>• NBI Clearance</li> <li>• Police Clearance</li> </ul>	Check validity of presented documents. If in order, give client the Application Form else, inform client to complete requirements	DBPRC Marketing Staff	3 minutes	None	EC Card Customer Record Form (MRM#002007)

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
	<ul style="list-style-type: none"> <li>• Postal ID</li> <li>• Voter's ID</li> <li>• GSIS e-Card</li> <li>• SSS Card</li> <li>• Senior Citizen Card</li> <li>• OWWA ID</li> <li>• OFW ID</li> <li>• Seaman's Book</li> <li>• Alien Certification of Registration I-Card</li> <li>• Government Office and GOCC ID (e.g. AFP ID, HDMF ID)</li> <li>• Certification from the National Council for the Welfare of Disabled Persons</li> <li>• DSWD Certification</li> <li>• Integrated Bar of the Philippines ID</li> <li>• Company IDs issued by Private Entities registered with or supervised or regulated by the BSP, SEC or IC</li> <li>• Students who are not yet of voting age may be allowed to present the original and submit a clear copy of one (1) valid, photo-bearing school ID duly signed by the principal or head of the school.</li> </ul>					

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
3	Fill out EC Card Customer Record Form, attach ID picture and photocopy of valid ID	Prepare EC Card and corresponding PIN form	DBPRC Marketing Staff	10 minutes		
4	Submit duly accomplished Customer Record Form	Verify completeness of information If properly accomplished, authenticate signature	DBPRC Marketing Staff	5 minutes		
5	Signs the receiving copy for the EC Card and the PIN Form	Issue EC Card together with the PIN Form	DBPRC Marketing Staff	2 minutes		

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Trust Products and Services- Account Opening/Placement**

Clients: **Individual /Legal Entity**

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 4:30 pm**

Maximum Duration of Process: **90 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Proceed to the Marketing Officer for interview and briefing on the nature of Trust products and services.	Conduct "Know-Your-Client" procedures and interview based on Client Suitability Assessment and provide client with a Checklist of Requirements for the intended product to be opened.	Marketing Officer	20 minutes	None	Checklist of Requirements
2	Submit the requirements as enumerated in the Checklist of Requirements to the Marketing Officer.	Check completeness of submitted documents to ensure compliance with AMLA requirements.	Marketing Officer	15 minutes	None	Documents required under the checklist
3	Accomplish the basic documents required in opening a Trust account (customer record, signature card, risk disclosure statement, & client suitability assessment) with the assistance of Marketing Officer.	Countercheck data indicated in the basic documents against documents submitted to ensure accuracy and completeness of submitted documents,	Marketing Officer/Risk Mgt., Compliance & Review (RMCR)/Head, Marketing Unit	20 minutes	None	Duly accomplished customer record, signature card, risk disclosure statement,

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
4		<p>and forward to the Head, Marketing Unit for approval.</p> <p>Evaluate the risk disclosure statement and client suitability assessment, and prepare Trust agreement for signature of the client and Trust Officer.</p> <p>Initiate client record opening in the Trust Integrated System to create Trust account number.</p> <p>Prepare "Request for OR Issuance" and direct client to forward the amount of placement to SAMS.</p>	Trust Officer			& client suitability assessment, review sheet
5	Get the "Request for OR Issuance" issued by the Marketing Officer and proceed to Securities, Administrative and	Upon receipt of cash/ check for placement/ payment, countercheck amount against "Request for OR Issuance".	Marketing Officer/	3 minutes	None	Request for OR Issuance/ OR

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
	Management Services (SAMS) for payment/ issuance of OR.	Encode pertinent data in OR thru the Trust Payment Module.	TS Teller			
5	Secure the OR from TS Teller and submit to Marketing Officer for notation.	Prepare Trust agreement for signing and notarization by the client, Trust Lawyer and Trust Officer.	Marketing Officer/ Trust Lawyer/ Trust Officer	20 minutes	None	OR
6	Sign the Trust agreement evidencing concurrence with the terms and conditions pertaining to the placement.	Sign as witness to the Trust agreement if the client has no witness available.  Sign as witness to the Trust agreement for the Trust Officer portion.  Notarize/affix signature on Trust Agreement by the Trust Lawyer and Trust Officer.	Marketing Officer  Head, Marketing Officer  Trust Lawyer/ Trust Officer	10 minutes	None	Trust agreement
7	Receive the duly notarized Trust agreement and original copy of the OR covering the amount of placement.	Create client carpeta to contain all documents pertaining to the account opened.	Marketing Officer	2 minutes	None	Trust agreement/ Client Carpeta

**CITIZEN'S CHARTER PROCESS TEMPLATE**

Name of Agency: **Development Bank of the Philippines**

Frontline Service: **Trust Products and Services- Redemption/Termination/Withdrawal of Fund Placement**

Clients: **Individual /Legal Entity**

Requirements: **Anti Money Laundering Act (AMLA)**

Schedule of Availability of Service: **Monday to Friday, 8:00 am to 4:30 pm**

Maximum Duration of Process: **37 minutes**

How to Avail of the Service:

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
1	Fill out instruction slip or prepare and submit a written instruction/request for either redemption or termination of fund placement.		Marketing Officer	5 minutes	None	Duly signed Instruction Slip Written instruction/request
2	Attach the following documents to the instruction slip or written instruction/request: <ul style="list-style-type: none"> <li>▪ UTF- Confirmation of Participation (COP)</li> <li>▪ IMA- Duly signed Instruction Slip</li> </ul>	Verify completeness of documents/endorsements, check and validate accuracy of amount to be disbursed and secure approval of the Head, Marketing Unit.	Marketing Officer/ Head, Marketing Unit  Marketing officer	10 minutes  5 minutes	None	Confirmation of Participation/ Instruction slip

Step	Action/s to be Taken		Office/Person Responsible	Duration of Activity (with Complete Requirements)	Fees	Form/s Used
	Applicant/Client	Frontline Service Unit				
	<ul style="list-style-type: none"> <li>TOFA Others- Instruction duly signed by the authorized signatory/ies and supporting documents per Trust agreement</li> </ul>	<p>Process the withdrawal/redemption/termination to Account Servicing for implementation certifying that all requirements have been complied with including the preparation of instruction slip.</p> <p>Perform signature verification.</p> <p>Prepare check based on source document.</p>	<p>Account Servicing</p> <p>Securities, Administrative &amp; Management Services (SAMS)</p>			
3	Receive check from the TS Teller.	Require the client to acknowledge receipt of check in the Check Register maintained by SAMS.	SAMS	2 minutes	None	Check Issued/ Check Register