



OVERSEAS FILIPINO BANK, INC.

CITIZEN'S CHARTER

2021 (3rd Edition)



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I. Mandate:

The Overseas Filipino Bank, Inc. A Savings Bank of LANDBANK (OFBANK), as a digital bank, operates with the constant goal of delivering its commitment to the OFWs, Overseas Filipinos and their beneficiaries, by:

- Providing the most effective remittance method – accessible, cost effective, fast and safe for both senders and recipients;
- Offering enhanced credit facilities / financial assistance for OFWs and their families intended to support enterprises development as well as personal needs; and
- Helping strengthen the government's presence in the remittance market and eventually influence lower costs of bank remittance

II. Vision:

By 2024, OFBank shall be the country's leading OFW-centric Branchless Digital Bank committed to provide competitive and innovative products and services through convenient, reliable and secure banking platforms.

III. Mission:

To our Clients: OFBank is a digital only, first branchless Philippine Bank that provides convenient, reliable and secure banking solutions responsive to the needs of Overseas Filipinos/OFWs and their beneficiaries. We are focused on developing long-term relationships with our customers and other stakeholders through strategic alliances and partnerships.

To our Employees: We are dedicated to nurturing our employees in an enabling environment and providing opportunities for professional growth.



IV. Core Values:

- Uphold the highest ethical standards with **honesty and integrity**
- **Innovation and creativity** to develop reliable products and services for Overseas Filipinos/OFWs and their beneficiaries
- Organizational **cohesiveness and unity** based on shared values, shared responsibilities and positive relationships anchored on trust and desire for mutual success

V. Service Pledge:

We commit to:

1. Help customers to have access to digital products and services;
2. Put customer needs at the forefront;
3. Value customer feedback/voice to explore ways to efficiently address their needs and requirements;
4. Deliver competitive and innovative products and services through convenient, cost-efficient, reliable and secure banking platforms
5. Serve with competence, professionalism, and upholding the highest standards and excellence.



VI. LIST OF SERVICES

Central/Head Office	Page Number
Electronic Banking Services	
Account Opening of an ATM Savings Account via the OFBank Mobile Banking Application (MBA) - Digital On-Boarding System with Artificial Intelligence (DOBSAI)	6
Availment of Multipurpose Loan	7
Bills Payment via the MBA/Online Banking (iAccess)	8
Cash Deposit	9
Check Deposit	12
Cash Withdrawal	14
Closure of a Deposit Account	16
Fund Transfer and Bills Payment Activation and Customer Information Updates through e-Mail	17
Fund Transfer via the Mobile Banking Application (MBA)	20
Investing in Philippine Government Securities-Bureau of Treasury (BTr) via the MBA	20
Issuance of Bank Certificate of Deposit	22
Issuance of Certificate of Loan Full Payment	23
Issuance of Certificate of Outstanding Loan Balance and Interest Paid	24
Payment of Existing Salary Loan	25
Reactivation/Closure of Dormant Deposit Accounts	25
Request for ATM Card Replacement	27
Request for Forced PIN Change	28
Administrative Services	
Deliberation and Selection of Hiring Candidates	32
Employment Verification and Other Queries	34
Request for Service Record of Separated Employees	35



Electronic Banking

External Services



1. Account Opening of an ATM Savings Account via the OFBank Mobile Banking Application (MBA) - Digital On-Boarding System with Artificial Intelligence (DOBSAI)

The OFB MBA is a free *application* which can be downloaded from Google Play or Apple App Store. It provides Overseas Filipinos, OFWs and their beneficiaries with a convenient access to the Bank’s wide array of services through smartphones anytime, anywhere. The MBA facilitates a straight-through account opening of an ATM Savings through the DOBSAI that employs image recognition technology where the client is required to take a “selfie” which will be matched with the photo in the valid identification (“ID”) card uploaded by the client.

OFBank’s focus is to provide a reliable and convenient deposit products and services using secure banking solutions responsive to the needs of its mandated clients. With the Bank’s digital on-boarding system, OFs/OFWs can already open an account wherever they are in the world.

Office or Division:	Overseas Filipino Bank – Electronic Business Unit	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen	
Who may avail:	Overseas Filipinos, OF Workers and Beneficiaries	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
Download the OFBank Mobile Banking App		Google Play Store/Apple App Store
For OFs/OFWs <ul style="list-style-type: none"> • Philippine Passport • Unified Multipurpose ID • Professional Regulation Commission (PRC ID) For OFW Beneficiaries <ul style="list-style-type: none"> • Passport • Driver’s License • Government Service Insurance System (GSIS) ID • Social Security System (SSS) ID • Postal ID • UMID • OFW ID • OWWA ID • PRC ID • Voter’s COMELEC ID • Senior Citizen ID 		Client



<ul style="list-style-type: none"> Company ID School ID 				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
After downloading the MBA, click “Open an OFBank Account” and follow the steps indicated in the screens (Please refer to attached screen shots of the MBA in Annex A)	Perform validation/ checking on the accuracy and completeness of client information encoded in the MBA and the validity of ID uploaded	None	Under normal scenario, opening an account would only take 10 Minutes or less (depending on the speed of internet connection)	<i>Customer Associate/Bank Officer</i>

2. Availment of Multipurpose Loan

The eMULTI-PURPOSE loan is available to Overseas Filipino Workers (OFWs) endorsed by partner Agencies who are at least 21 years old upon loan application and not more than 60 years old upon loan maturity and who are active depositors of the bank with an outstanding minimum account balance of P10,000.00. Availment is subject to Partner Agency Deposit Guaranty and/or Hold-out on Deposit.

The following provides the requirements and flow in the processing of application for new loan under the eMulti-Purpose Loan Facility in the Mobile Banking Application (MBA).

Office or Division:	Overseas Filipino Bank – Electronic Business Unit			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government G2C – Government to Citizen			
Who may avail:	Overseas Filipino Workers (OFW)			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Duly accomplished application form 2. Promissory Note, Deed of Assignment, Authority to Deduct, Disclosure Statement		Available via the Mobile App		
3. Settlement Account		Nominated by the Loan Applicant		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE

1. Log-in to your OFBank Mobile Application. Click “More”, select “Loan Application” then choose “Multi-Purpose Loan”	1.1 Receive applications through Borrowers and Co-Makers List provided by the partner agency	None	1 Hour	<i>Customer Associate</i>
2. Input all required details, submit and wait for your loan application confirmation/Loan Reference Number Note: When loan application has been validated, the borrower has the option to continue with the availment of loan or to cancel his/her application				
3. For the availment, borrower must input his/her Loan Reference Number, review details and read and agree to all loan documents	1.2 Verify all details and documents endorsed for approval and release	None	23 Hours	<i>EBU Head</i>
4. Receive the loan proceeds credited to deposit account	None	None	None	
	TOTAL	None	24 Hours	

3. Bills Payment via the MBA/On-line Banking (iAccess)

At present Landbank (Parent Bank) and OFBank have more than 100 billers/merchants in its online banking (iAccess), more than 88 in the MBA and more 500 in its Link.Biz Portal. These billers are not only limited to utility companies but includes credit card companies, educational institutions, cooperatives, corporations and enterprises, government offices/agencies, among others.



Office or Division:	Overseas Filipino Bank – Electronic Business Unit			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government			
Who may avail:	OFBank Accountholders			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Open the MBA (Input User ID and Password)		Client		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Select “Bills Payment” then click “Pay Bill”	System to automatically send confirmation of successful transaction via MBA and to the client’s registered email address	Service charge - PHP0.00 to PHP25.00 (Depending on the Merchant/ Biller)	5 Minutes	<i>System generated</i>
2. Input the necessary details e.g., source account, biller/ biller reference number and amount. (Please see attached screen shots in Annex D)				
3. Receive confirmation of successful transaction via MBA	None	None		
	TOTAL	PHP0.00 to PHP25.00	5 Minutes	

4. Cash Deposit

This service covers the acceptance of over-the-counter cash deposit from the depositor or its authorized representative at all LANDBANK Branches for credit to the account maintained at OFBANK (covered by Cash Agency Agreement between LANDBANK and OFBANK).

Office or Division:	LBP Branch
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. A copy of evidence of deposit, as applicable	Issued by the Bank upon Account Opening
2. Properly accomplished Cash Deposit Slip as applicable (Two [2] copies)	LBP Branch Lobby
3. Cash for Deposit	Depositor
Notes: a) In case of deposit above P500,000.00 through a representative, presentation of one (1) valid photo ID bearing government-issued ID by the representative is required. b) Further, all cash deposits above P500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit</u> .	



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the teller once called and present Duly Accomplished Cash Deposit Slip together with the Cash for Deposit	1.1 Receive and verify completeness of information, validity of the deposit account, and accuracy of cash deposit; process the transaction	None	20 Minutes	<i>Teller, LBP Branch</i>
None	1.2 If applicable, review and approve the transaction accordingly	None	5 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i>
None	1.3 Provide the depositor/ authorized representative with a copy of the validated cash deposit slip	None	1 Minute	<i>Teller, LBP Branch</i>
2. Receive a copy of the validated Cash Deposit Slip	None	None	None	None
	TOTAL		26 Minutes	



5. Check Deposit

This service covers the acceptance of over-the-counter check deposit at all LANDBANK Branches from the depositor or its authorized representative for credit to the account maintained at OFBANK.

This includes the acceptance of the government issued checks (e.i. SSS, PAG-IBIG, PHILHEALTH, etc.) and personal checks (after six (6) months from the date of account opening).

Office or Division:	LBP Branch	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen;	
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries	
	CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
	1. Copy of evidence of deposit, as applicable	Issued by the Bank upon Account Opening
	2. Properly accomplished Check Deposit Slip (Two [2] copies)	LBP Branch Lobby
	3. Check for Deposit	Depositor
	4. Account number to where the check is to be deposited legibly written at the back of the check	
Notes:		
a) Check deposit above P500,000.00 through a representative shall require presentation of one (1) valid photo bearing government-issued ID by the representative.		
b) Further, all check deposits above P500,000.00 requires the disclosure by the depositor of the <u>Purpose of Deposit</u> .		
c) The over-the-counter (OTC) withdrawal accommodation of OFBANK clients in LBP branches, thru the cash agency agreement, will only be available in the following instances:		
<ul style="list-style-type: none"> • System downtime • Amount to withdrawn is more than the allowable ATM limit • Defective ATM card • Unavailable digital banking channels 		



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Check Deposit Slip together with the Check/s for Deposit	1.1 Receive and verify completeness, validity and accuracy of information on the check deposit slip; the check/s for deposit, if in order process the transaction		10 Minutes	<i>Teller, LBP Branch</i>
None	1.2 If applicable, review and approve the transaction accordingly		2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH),</i>
None	1.3 Provide the depositor/ authorized representative with a copy of the validated check deposit slip		1 Minute	<i>Teller, LBP Branch</i>
2. Receive a copy of the validated Check Deposit Slip	None	None	None	None
	TOTAL		13 Minutes	



6. Withdrawal

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.

Office or Division:	Over-The-Counter at any LBP Branch			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished Withdrawal Slip Two (2) copies or ATM		LBP Branch Lobby / ATM issued by the Bank		
2. Notarized Special Power of Attorney (SPA) One (1) original copy plus one valid photo bearing government-issued ID of the representative, if applicable One (1) original		Depositor		
<p>Note:</p> <p>a) Withdrawal above P100,000.00 through representative requires confirmation from the depositor.</p> <p>b) The over-the-counter (OTC) withdrawal accommodation of OFBANK clients in LBP branches, thru the Cash Agency Agreement, under the following instances:</p> <ul style="list-style-type: none"> • System downtime/ATM under repair or maintenance • Amount to be withdrawn is more than the ATM limit • Defective/Lost ATM card 				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible once called and present properly accomplished Withdrawal Slip	1.1 Receive and verify completeness, validity, and accuracy of information on the Withdrawal Slip :	None	5 Minutes	<i>Teller, LBP Branch Document Examiner, LBP Branch</i>

	Up to ₱100,000.00			
	Above ₱100,000.00, then forward to Teller for processing			
None	1.2 Confirm with the depositor if withdrawal through representative then forward to Teller for processing	None	15 Minutes	<i>Document Examiner, LBP Branch</i>
None	1.3 Process the transaction	N/A	5 Minutes	Teller LBP Branch
None	1.4 If applicable, review and approve the transaction accordingly		2 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>
None	1.5 Pay the depositor/ authorized representative and provide a copy of the validated cash withdrawal slip	None	3 Minutes	<i>Teller LBP Branch</i>
2. Receive cash and a copy of the validated cash withdrawal slip, as applicable	None	None	None	<i>None</i>
	TOTAL	None	30 Minutes	



7. Closure of a Deposit Account

This service includes closing of ATM Savings Account (SA). Closing of deposit account shall be requested personally by the depositor via email to the OFBANK E-Business Unit.

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 or Division:	Electronic Business Unit (EBU)			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
ATM Card		Client		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Present the ATM Card, to the bank teller	1.1 Attend to customer concern; if all the requirements are complete and in order, forward it to the Document Examiner for verification	None	10 Minutes	<i>New Accounts Clerk (NAC)/Teller/ Document Examiner, LBP Branch</i>
	1.2 Process closing of account, forward the documents together with the withdrawal slip to the BSO.	None	25 Minutes	<i>Branch Service Officer (BSO)/Branch Operations Officer (BOO)/Branch Head (BH), LBP Branch</i>



	1.3 Review and approve the transaction accordingly. Proceed to Teller for Pay-out.	N/A	30 Minutes	Teller/ NAC/ BSO/BOO/BH, LBP Branch
	1.4 Close the account in the System.	None	10 Minutes	EBU Head
2. Receive the proceeds from the Branch Teller	None	None	None	None
	TOTAL	None	1 Hour, 15 Minutes	

8. Fund Transfer and Bills Payment Activation and Customer Information Updates through e-mail

This service is applicable for the information updates to the iAccess facility which include depositor's personal details (e.g., surname, address, e-mail address, TIN, birthdate, etc.), activation of fund transfer services or addition/revision of third-party account for fund transfer services.

The iAccess Enrollment and Maintenance Agreement Form is available from the iAccess home page. The duly filled out form shall be submitted through email to the official email address of OFBANK EBU for processing and approval.

Office or Division:	Electronic Business Unit	
Classification:	Simple	
Type of Transaction:	G2C – Government to Citizen	
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries	
	CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
	1. Customer Request Form (CRF)	Request the form via email from any of the following addresses: customer.care@mail.ofbank.com.ph ; ebiz@mail.ofbank.com.ph
	2. Scanned copy of one (1) valid photo bearing government-issued ID in the name of the depositor.	ID uploaded upon account opening

3. Scanned copy of documentary requirements to support information updates, if necessary (e.g., Marriage Certificate, Birth Certificate, Proof of Billing, etc.)		ID uploaded upon account opening		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>1. Forward to the official e- mail address of OFBANK EBU the scanned or clear picture copy of the following:</p> <p>a. duly filled out Customer Request Form (CRF),</p> <p>b. 1 valid photo bearing government issued ID, and</p> <p>c. documentary requirements to support information updates, as applicable</p>	1.1 Retrieve, download and print the enrollment documentati on	None	5 Minutes	<i>Customer Associate</i>
None	<p>1.2 Validate information provided by the depositor</p> <p>Note: Information provided by the depositor should be the exact match of records reflected in the</p>	None	10 Minutes	<i>Customer Associate</i>

	Customer Information – Central Liability System or the DOBSAI Back Office (ENSAO), otherwise, immediately notify the depositor through email of the discrepancies.			
2. Provide the appropriate information necessary for the conduct of the Bank's due diligence procedures	2.1 Conduct an outbound call, if necessary, to establish further the identity of the client.	None	10 Minutes	<i>Customer Associate</i>
None	2.2 Process the verified documents in the iAccess	None	5 Minutes	<i>Customer Associate</i>
None	2.3 Review and approve the iAccess enrolment	None	3 Minutes	<i>EBU Head</i>
	TOTAL	None	33 Minutes	

Official identification documents shall include any of the following:

1. For OFs/OFWs
 - Passport
 - Professional Regulation Commission ID
 - Unified MultiPurpose ID

2. For Beneficiaries
 - Passport
 - Professional Regulation Commission ID
 - Unified MultiPurpose ID
 - Company ID
 - Postal ID



- School ID
- Senior Citizen's ID
- Driver's License
- Voter's ID
- SSS or GSIS ID
- OWWA or OFW ID

9. Fund Transfer via the MBA

Office or Division:	Overseas Filipino Bank – Electronic Business Unit			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen G2B – Government to Business G2G – Government to Government			
Who may avail:	OFBank Accountholders			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Open the MBA (Input User ID and Password)		Client		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Select “Fund Transfer” then input the necessary details e.g., source account, destination account/bank and amount. (Please see attached screen shots in Annex B)	System validation/ checking on the accuracy of destination account information	None (To OFBank/ Landbank Account) Service charge per transaction - PHP25.00 (To other banks via InstaPay/ PesoNet)	5 Minutes	<i>Automated System</i>

10. Investing in Philippine Government Securities-Bureau of the Treasury (BTr) via the MBA (Only during the offer period set by BTr)

OFBank continuously enhances its digital banking services in response to the evolving needs of Filipinos abroad. Its MBA has also been upgraded to offer a bond purchase feature, which allows Filipinos from anywhere in the world to securely invest in Philippine government securities, such as the Bureau of the Treasury’s Premyo Bonds 2 and the Retail Treasury Bonds Tranche 25.



Office or Division:	Overseas Filipino Bank – Electronic Business Unit
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen
Who may avail:	OFBank Accountholders
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Open the MBA (Input User ID and Password)	Client

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Select “Bills Payment” then click “Purchase Treasury Bonds” confirm agreement to the Terms and Conditions and other Policies. 2. Input the necessary details e.g., source account and amount to invest. (Please see attached screen shots in Annex C)	1.1 System to automatically send confirmation of successful investment in government securities via MBA and to the client’s registered email address	None	5 Minutes	<i>System generated</i>
	1.2 Within 30 days from issue date of government securities, send an electronic confirmation of sale via registered email address	None	10 Minutes	<i>Customer Associate/Bank Officer</i>
3. Receive an electronic confirmation of sale	None	None		
	TOTAL	None	15 Minutes	



11. Issuance of Bank Certificate of Deposit

This service covers the issuance of Certificate of Deposit for whatever purpose it may serve the depositor.

Office or Division:	Electronic Business Unit (EBU)
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Properly accomplished Customer Request Form (CRF)		Request the form via email from any of the following addresses: customer.care@mail.ofbank.com.ph ; ebiz@mail.ofbank.com.ph		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Send email request and accomplished CRF to the official email address of OFBANK EBU	1.1 Receive and verify completeness, validity and accuracy of the details/ information on the Customer Request form (CRF)	None	5 Minutes	<i>Customer Associate</i>
None	1.2 Verify the signatures of the depositor on the CRF	None	3 Minutes	<i>EBU Head</i>



None	1.3 Inform the client that payment shall be debited to the account and certification will send to client's registered e-mail address within 24-48hrs.	₱ 200.00	2 Minutes	Customer Associate
TOTAL		₱ 200.00	10 Minutes	

12. Issuance of Certificate of Loan Full Payment

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

Office or Division:	Overseas Filipino Bank – Electronic Business Unit			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	<ul style="list-style-type: none"> - Overseas Filipino Workers (OFW) - Client-Borrower 			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter request signed by the Borrower		Borrower		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit a letter request to the EBU (may also send via mail or e-mail)	1.1 Receive and verify request; then prepare Certificate of Full Payment	Certificate - PHP200.00	1 Hour	Customer Associate and EBU Head
	1.2 Transmit the Certificate to the Borrower			Customer Associate



2. Receive the Certificate	None	None		
	TOTAL	PHP200.00	1 Hour	

13. Issuance of Certificate of Outstanding Loan Balance and Interest Paid

The certificate of Outstanding Loan Balances and interest payment made is being issued upon the request of the Borrower. This is usually needed by the Borrower to validate their loan and interest paid to the Bank for their recording purposes.

Office or Division:	Overseas Filipino Bank – Electronic Business Unit
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen
Who may avail:	- Overseas Filipino Workers (OFW) - Client-Borrower

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter request signed by the Borrower		Borrower		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit a letter request to the EBU (may also send via mail or e-mail)	1.1 Receive and verify request and details of balances, then prepare the Certificate	Certificate - PHP200.00	1 Hour, 30 Minutes	<i>Customer Associate and EBU Head</i>
	1.2 Transmit the Certificate to the Borrower			<i>Customer Associate</i>
2. Receive the Certificate	None	None		
	TOTAL	PHP200.00	1 Hour, 30 Minutes	



14. Payment of Existing Salary Loan

This service includes acceptance of loan payments remitted by agencies through LBP Branches under the Cash Agency Agreement and for posting to the individual account of loan borrowers.

Office or Division:	Overseas Filipino Bank – Electronic Business Unit			
Classification:	Simple			
Type of Transaction:	G2G – Government to Government G2C – Government to Citizen			
Who may avail:	Client-Borrower			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Properly accomplished Online Collection (OnColl) Payment Slips 2 copies – 1 copy for client 1 copy for LBP		LBP Branches		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Go to the nearest LBP Branch and present the above requirements to the responsible person	Process the payment and provide client a copy of OnColl Payment Slip	None	30 Minutes	<i>Teller, LBP Branch</i>
2. Receive a copy of OnColl Payment Slip				

15. Reactivation/Closure of Dormant Deposit Accounts

Dormant Accounts shall be reactivated through the following:

- a. Initiated by the depositor through Cash Deposit Machine or ATM
- b. Through Letter Request personally presented by the depositor

Office or Division:	OFBANK DIGITAL HUB
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries

CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Photocopy of one (1) valid photo bearing government-issued ID in the name of the customer (original to be presented) (1 copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.) as uploaded in the DOBSAI account opening		
2. Evidence of deposit (One [1] copy)		CDM Transaction Receipt		
3. Letter Request by the depositor (One [1] copy)		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1.1 Proceed directly to OFBANK's Customer Associate for presentation of Letter and valid IDs	1.1 Attend to customer concern; conduct KYC procedures.	None	20 Minutes	Customer Associate
None	1.2 Print the RMIP screen and let the client update his/her information/details in the print-out, if any. Request the client to sign.	None	5 Minutes	EBU Head and Customer Associate
None	1.3 Verify the signature from any valid ID/DOBSAI database.	None	5 Minutes	EBU Head
None	1.4 Imprint "Reactivated" on the	None		EBU Head



	RMIP print-out.			
	TOTAL	None	30 Minutes	

16. Request for ATM Card Replacement

This service includes the processing of over-the-counter request for the replacement of OFBank ATM Cards in view of the following:

- a. Lost/ Stolen
- b. Damaged/ Defective
- c. Compromised

Office or Division:	LBP Branch / OFBANK EBU			
Classification:	Simple			
Type of Transaction:	G2C – Government to Citizen			
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Properly accomplished ATM Card Request and Update Form (ACRUF) (One [1 copy])		New Accounts Counter (LBP Branches) / Customer Associate (OFBANK) or download at https://www.landbank.com/forms		
2. Original copy of Notarized Affidavit of Loss (for Loss ATM)		Notary Public		
3. Valid photo bearing government-issued ID in the name of the customer (One [1] original)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible and submit the Claim Form and one (1) valid ID	1.1 Attend to customer concern; forward it to the Document Examiner (LBP) / Head EBU if OFBANK for verification	None	3 Minutes	<i>NAC, LBP Branch / Customer Associate</i>



None	1.2 Verify the documents received, then forward the same to BSO/EBU HEAD	None	2 Minutes	<i>Document Examiner, LBP Branch/ EBU HEAD</i>
None	1.3 Review and approve the transaction.	None	10 Minutes	<i>BSO, LBP Branch / EBU HEAD</i>
None	1.4 For Lost/ Stolen cards, fees shall be debited to the depositor's account.	₱ 150.00	10 Minutes	<i>Teller/ CA/SA Bookkeeper, LBP Branch /Customer Associate</i>
None	1.5 Retrieve the ATM card and release to the client	None	10 Minutes	<i>BSO, LBP Branch/Custom er Associate</i>
2. Receive new/ ATMcard	None		None	None
	TOTAL	₱ 150.00	35 Minutes	

17. Request for Forced PIN Change

This service covers request of clients who may have forgotten or exceeded maximum Personal Identification Number (PIN) Tries.

Office or Division:	LBP Branch and EBU
Classification:	Simple
Type of Transaction:	G2C – Government to Citizen
Who may avail:	Overseas Filipinos/ Overseas Filipino Workers OFW Beneficiaries



CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
3. Properly accomplished ATM Card Request and Update Form (1 copy)		Customer Associate or download at https://www.landbank.com/forms		
2. Photocopy of one (1) valid photo bearing issued ID in the name of the customer (original to be presented) (1 copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.) as uploaded in the DOBSAI account opening		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the person responsible and submit the requirements as indicated above	1.1 Attend to customer concern; check the completeness, validity and accuracy of the information on the CRF, then forward the complete requirements to Document Examiner (if at LBP Branch) or EBU Head for OFBANK for verification	None	10 Minutes	<i>New Accounts Clerk (NAC), LBP Branch or OFBANK Customer Associate</i>
None	1.2 Verify the signatures on the documents presented and process and approve the request accordingly	None	3 Minutes	<i>EBU Head</i>

None	1.3 Access the Card Management Screen of the IST-CMS and update the PIN Status from Pre-Forced PIN to Forced PIN; request the customer to nominate a new PIN to any LANDBANK ATM	None	10 Minutes	<i>EBU Head</i>
	TOTAL	None	23 Minutes	



Administrative Services

External Services



1. Deliberation and Selection of Hiring Candidates

Preparation of materials and presentation for the Management Committee deliberations and approval.

Office or Division:	Administrative Services Unit (ASU)
Classification:	Complex
Type of Transaction:	G2G – Government to Government
Who may avail:	Qualified Applicants/LBP
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Pre-employment requirements (1 original copy each) <ul style="list-style-type: none"> ➤ Updated OFB Application Form ➤ Copy of Transcript of Records duly authenticated/certified against the original copy by ASU ➤ Copy of Board Rating verified by the agency concerned ➤ Medical Test Results (original) ➤ Persons with Disabilities (PWD) ID Card (if applicable) ➤ National Bureau of Investigation (NBI) Clearance (must be original) ➤ Regional/Municipal Trial Court (RTC and MTC) (must be original) ➤ Police Clearance (must be original) ➤ Certificate of Employment ➤ Philippine Statistics Authority (PSA) Birth Certificate (must be original) ➤ Certificate of Attendance to Trainings/Seminars ➤ Affidavit of No Delinquent Financial Obligation (must be original) ➤ Consent for Credit Information (CI) Report ➤ Interview Sheets, Background Investigation (BI) Results, Medical Clearance, Audit Clearance, CI Report, Centralized Watch list Check 	Qualified Applicants, Government agencies Concerned and ASU



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit pre-employment requirements to ASU	1. Check completeness and propriety	None	1 Banking Day	<i>Customer Associate, ASU Head, ASU</i>
2. Submit BI report to ASU from LBP-PAD	2. Include in the agenda for Management Committee	None	2 Banking Days	<i>Customer Associate, ASU Head, ASU</i>
3. Submit Medical Clearance to ASU from LBP-PAD	3. Submit proposal for approval of Management Committee	None	2 Banking Days	<i>Customer Associate, ASU Head, ASU</i>
4. Submit CI report to ASU from LBP-PAD	4. Prepare notice of assumption upon receipt of Management Committee Resolution	None	2 Banking Days	<i>Customer Associate, ASU Head, ASU</i>
	5. Send pre-assumption requirements to candidates	None		<i>Customer Associate, ASU Head, ASU</i>
	TOTAL		7 Banking Days	

Notes: (1) Excludes TAT of LBP-PAD for medical clearances and additional medical examinations that may be

required from candidate for hiring and conduct of BI/CI

(2) Subject to the scheduled Management Committee Meeting



2. Employment Verification and Other Queries

Issuance of employment verification and other queries.

Office or Division:	Administrative Services Unit (ASU)			
Classification:	Simple			
Type of Transaction:	G2B - Government to Business; G2G - Government to Government			
Who may avail:	Private Business and Government Agencies			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Letter request for employment verification through e-mail		Various private companies/government agencies/former employee concerned		
Authorization letter to conduct employment verification		Former employee concerned		
Valid ID		Former employee concerned		
Specimen signature and ID		Verifier from requesting companies/offices		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Request for employment verification	1.1 Receive request for employment verification	None	1 Minute	<i>Customer Associate, ASU Head, ASU</i>
None	1.2 Validate data through database	None	2 Banking Days	<i>Customer Associate, ASU Head, ASU</i>
None	1.3 Review/affix signature	None	7 Hours	<i>Head, ASU</i>
2. Receive reply through e-mail	2. Send reply through e-mail	None	59 Minutes	<i>Customer Associate, ASU</i>
	TOTAL	None	3 Banking Days	



3. Request for Service Record of Separated Employees

The Certification is issued to OFBank employees who are separated from the Bank which shows a detailed documentary of positions held in OFBank.

Office or Division:	Administrative Services Unit (ASU)			
Classification:	Simple			
Type of Transaction:	G2G - Government to Government			
Who may avail:	OFBank Separated/Inactive Employees			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
Memo/Letter request for SR indicating the purpose of request (1 original copy)		OFBank Separated/Inactive Employees		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit memo-request for SR through email, parcel/courier, personal appearance indicating the mode of receiving the signed SR such as e-mail, pick-up and mail/courier	1.1 Receive memo-request for SR	None	15 Minutes	<i>Customer Associate/Head, ASU</i>
	1.2 Retrieve the Database		7 hours	
	1.3 Prepare, print and sign the SR		1 Banking Day	
	1.4 Log the documents accordingly (i.e., pick-up, courier or email)		45 Minutes	
2. Receive signed SR through e-mail or pick-up and mail/ courier (depends on the request)	2. Send the signed SR accordingly if pick-up, courier or e-mail	None	1 Banking Day	<i>Customer Associate/Head, ASU</i>
	TOTAL		3 Banking Days	

VII. Feedback and Complaints

FEEDBACK AND COMPLAINTS MECHANISM	
How to send feedback	<p>Call LANDBANK Customer Care Hotline: (632) 8-405-7000 1-800-10-405-7000</p> <p>Send e-mail to: customer.care@mail.ofbank.com.ph ebiz@mail.ofbank.com.ph</p>
How feedbacks are processed	<p>Feedbacks received through telephone and e-mail are immediately referred to the unit concerned for appropriate action.</p> <p>Feedback requiring answers are addressed immediately upon receipt, and the answer of the office is then relayed to the citizen.</p> <p>For inquiries and follow-ups:</p> <p>Call LANDBANK Customer Care Hotline: (632) 8-405-7000 1-800-10-405-7000</p> <p>Send e-mail to: customer.care@mail.ofbank.com.ph ebiz@mail.ofbank.com.ph</p>
How to file a complaint	<p>Complaints can also be filed via e-mail or telephone. Make sure to provide the following information:</p> <ul style="list-style-type: none"> - Name of person/product/services subject of complaint - Incident - Evidence

<p>How complaints are processed</p>	<p>Complaints received through telephone and e-mail are immediately referred to the unit concerned for appropriate action.</p> <p>Upon evaluation, Unit concerned shall start the investigation and coordinate with other units/external parties, if necessary.</p> <p>Client shall be informed of the result of investigation, via e-mail, letter or call, within 48 hours upon completion of investigation.</p>				
<p><i>How complaints are processed cont.</i></p>	<p>Complaint shall be classified as to its nature and category to determine handling and resolution period, as follows:</p> <table border="1" data-bbox="833 1041 1385 1772"> <thead> <tr> <th data-bbox="833 1041 1101 1094">Nature</th> <th data-bbox="1101 1041 1385 1094">Category</th> </tr> </thead> <tbody> <tr> <td data-bbox="833 1094 1101 1566"> <ul style="list-style-type: none"> • Product/Service-Related • Transaction-Related • Process-Related • Fraud-Related • Employee-Related • Legal Matters </td> <td data-bbox="1101 1094 1385 1772"> <ul style="list-style-type: none"> • Simple – within the day or within seven (7) calendar days • Complex (<i>needs further assessment, verification, investigation or third-party intervention</i>) – within 45 calendar days or as prescribed by regulatory agencies </td> </tr> </tbody> </table>	Nature	Category	<ul style="list-style-type: none"> • Product/Service-Related • Transaction-Related • Process-Related • Fraud-Related • Employee-Related • Legal Matters 	<ul style="list-style-type: none"> • Simple – within the day or within seven (7) calendar days • Complex (<i>needs further assessment, verification, investigation or third-party intervention</i>) – within 45 calendar days or as prescribed by regulatory agencies
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Contact Information of CCB, PCC, ARTA	ARTA: complaints@arta.gov.ph 1-ARTA (2782) PCC: 8888 CCB: 0908-881-6565 (SMS)
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LIST OF OFFICES

Office	Address	Contact Information
Overseas Filipino Bank, Inc.	OFBank Center, Liwasang Bonifacio, Manila	8527-0053 (Trunkline)
Office of the President and CEO	2 nd Floor	8527-01-34
Electronic Business Unit	Ground Floor	8527-00-98
Financial Management Unit	Ground Floor	8527-01-41
Technology Management Unit	2 nd Floor	8527-0053
Central Point of Contact Unit	Ground Floor	8522-34-00
Administrative Services Unit	2 nd Floor	8523-93-96
Digital Hub	Ground Floor	8527-0053
Security Office	Ground Floor	8527-00-40
Commission on Audit	2 nd Floor	8527-94-74