



PHILIPPINE GUARANTEE CORPORATION

CITIZEN'S CHARTER
2020 (2nd Edition)

I. Mandate

The Philippine Guarantee Corporation (PHILGUARANTEE) is a government owned and controlled corporation created under Executive Order No. 58, Series of 2018¹.

Being the Principal Agency for State Guarantee Finance of the Philippines, the primary objective of PHILGUARANTEE is to perform its development financing role through the provision of credit guarantees in support of key priority sectors, such as exports, infrastructure, energy, tourism, agricultural business/modernization, housing and MSMEs, with the end in view of facilitating and promoting socio-economic development.

II. Vision

By 2025, PHILGUARANTEE shall be a strong and trusted State-Owned Enterprise, the reliable and responsive partner in championing inclusive growth and catalyzing regional development of economic sectors, and a key regional player for guarantee finance in the ASEAN Community.

III. Mission

As the Principal Agency for State Guarantee Finance of the Philippines, we provide accessible, reliable and efficient guarantee systems to enable credit for stockholders in trade and investments, infrastructure, housing, agriculture, MSMEs and other priority sectors of the Government.

IV. Service Pledge

I am a public servant bound by duty to God, family and country. I believe the good of the majority is over and above my personal aspiration. I believe that in PHILGUARANTEE, competence and excellence are rewarded and equal opportunity given to all. I believe that every PHILGUARANTEE working man and woman's commitment to professionalism and good governance will sustain institutional integrity. I believe that collective efforts of a dynamic, dedicated, productive and honest workforce guided by an innovative and visionary management will bring about the realization of corporate goals towards the pursuit of economic and social development.

¹ "Approving the Merger of the Home Guaranty Corporation and the Philippine Export Import Credit Agency, transferring the guarantee functions, programs and funds of the Small Business Corporation, and the Administration of the Agricultural Guarantee Fund Pool and the Industrial Guarantee Loan Fund to the PhilEXIM and renaming PhilEXIM as the Philippine Guarantee Corporation".

Core Values:

Adaptability to Innovation

Reliability

Integrity

Service Commitment

Empowerment

List of Services

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AGRICULTURE GUARANTEE GROUP

External Service

1. Establishment of Guarantee Line

To avail of AGFP guarantee, eligible lending institutions must apply for a guarantee line. Once approved, a Guarantee Agreement is executed between the Philippine Guarantee Corporation (Administrator of the AGFP) and the Partner Lending Institutions (PFI).

Office/Division:	Agriculture Guarantee Group/Agriculture Business Development Department/Business Revenue Division (AGG/ABDD/BRD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Banks, Cooperatives, Non-Government Organizations-Microfinance Institutions, Farmers'/People's Organizations/ Associations, Corporations that lend to small farmers and fishers	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
1. Request for Guarantee Line ¹ (1 original)		To be provided by the requesting party
2. Board Resolution indicating the requested amount of guarantee line and authorized signatories ¹ (1 original)		To be provided by the requesting party
3. Three-year Audited Financial Statements (1 photocopy)		To be provided by the requesting party
4. Latest Interim Financial Statement (shall not be more than six months old as of date of proposal) (1 photocopy)		To be provided by the requesting party
5. Schedule 11a1, for banks (1 photocopy)		To be provided by the requesting party
6. Declaration of Loan Portfolio for the past three years and interim period ¹ (1 photocopy)		To be provided by the requesting party
7. Basic Business Information ¹ (Business Profile) and/or General Information Sheet (1 original/ photocopy)		To be provided by the requesting party
8. Registration with appropriate authority (i.e. SEC, CDA, etc.) (1 photocopy)		To be provided by the requesting party
9. Certification of No Derogatory Record from SEC, for corporation (1 original/photocopy)		To be provided by the requesting party
10. Certification of Authority to Engage in Lending Activity issued by SEC, for corporation (1 original/photocopy)		To be provided by the requesting party
11. Certificate of CAMELS Rating signed by the President and Compliance Officer ¹ , for banks (1 original)		To be provided by the requesting party
12. Authorization to confirm CAMELS Rating with BSP ¹ , for banks (1 original) <i>*11 and 12 may be merged in 1 document</i>		To be provided by the requesting party
13. Authorization, authorizing ABG to secure relevant		To be provided by the

information from creditor ¹ (1 original)			requesting party	
14. Complete report on the Computation of Risk-based Capital Adequacy Ratio, for banks (1 photocopy)			To be provided by the requesting party	
15. Projected Loan Releases ¹ (1 original)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit to AGG the required documents for processing of the guarantee application	1.1. Receive the application and complete documents from the PLI	None	1 hour	Account Officer (AO), BRD
	1.2. Forward the Audited and, if applicable, the Interim/Unaudited FS to Credit Analysis Division (CAD) for preparation of spreadsheet	None	3 working days	AO, BRD
	1.3. Upon receipt of the spreadsheet, evaluate PLI's compliance with eligibility criteria, financial conditions, credit dealings and AGFP experience (for those applying for renewal of lines)	None	10 working days	AO, BRD
	1.4. Prepare Guarantee Line Application Proposal (GLAP) for review/approval of the Heads, BRD/ABDD/ABG	None	10 working days	AO, BRD
	1.5. Review/Approve the GLAP	None	10 working days	Head, BRD/ Head, ABDD/ Head, AGG

	1.6. Forward the GLAP to final approving authorities	None	1 hour	AO, BRD
	1.7. Approve/ Disapprove the GLAP <i>Frequency of meeting/s (minimum):</i> Monthly a. MCGC: Twice b. ECGC: Once c. BOD: Once	None	1 working day (depending on the availability)	President/ CEO, PHILGUARANTEE/ Management Credit Guarantee Committee (MCGC)/ Executive Credit Guarantee Committee (ECGC)/ Board, PHILGUARANTEE (as applicable)
	1.8. Once approved, prepare Guarantee Line Confirmation (GLC) for review/approval of the Heads, BRD/ABDD/ ABG	None	5 working days	AO, BRD
	1.9. Review/ Approve the GLC	None	5 working days	Head, BRD/ Head, ABDD/ Head, AGG
	1.10. Forward the GLC to the PLI	None	1 hour	AO, BRD
2. Receive and sign the conformity portion of the Guarantee Line Confirmation (GLC) and forward to AGG	2.1. Upon receipt of the duly conformed GLC, prepare Guarantee Agreement (GA) for review/ approval of the Heads, BRD/ ABDD/AGG	None	3 working days	AO, BRD
	2.2. Review/ Approve the	None	5 working days	Head, BRD/ Head, ABDD/

	GA			Head, AGG
	2.3. Send the GA to PLI for execution	None	1 hour	AO, BRD
3. Receive and sign/execute the GA and forwards to AGG	3.1. Upon receipt of the GA, sign/execute and notarize the document	None	5 working days	Head, BRD/ Head, ABDD/ Head, AGG
4. Receives duly executed GA	4.1. Send duly executed Guarantee Agreement to the PLI for file	None	4 hour	AO, BRD
	TOTAL	None	58 working days	

¹ Pro-forma is available at AGG/ABDD/BRD

2. Enrolment for Coverage

All Partner Lending Institutions (PLIs) with approved and unexpired guarantee lines may enroll eligible borrowers for guarantee coverage.

Office/Division:	Agriculture Guarantee Group/Agriculture Business Development Department/Business Revenue Division (AGG/ABDD/BRD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Business Entity (G2B)			
Who may avail:	Banks, Cooperatives, Non-Government Organizations-Microfinance Institutions, Farmers'/People's Organizations/ Associations, Corporations that lend to small farmers and fishers			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Masterlist of Borrowers, signed by authorized signatories (1 original, 1 Excel file)			To be provided by the requesting party	
2. Duly validated proof of guarantee fee payment (i.e. deposit slip, credit advice) (1 original/ photocopy)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time ¹	Person Responsible
1. Submit to ABG the enrollment documents together with the Masterlist of Borrowers for enrollment and proof of guarantee fee payments	1.1. Receive the documents and evaluates as to eligibility and sufficiency/correctness of guarantee fees paid	See table below	10 working days	Account Officer (AO), BRD
	1.2. Prepare Guarantee Coverage Confirmation (GCC) for review/approval of the Heads, BRD/ABDD/ AGG	None	5 working days	AO, BRD
	1.3. Review/ Approve the GCC	None	9 working days	Head, BRD/ Head, ABDD/ Head, AGG
2. Receives GCC for file	2.1. Forwards the duly signed GCC to Agriculture Accounts	None	1 working day	AO, BRD

	Services Department for recording (MIS) and sending to PLI			
	TOTAL	See Table	25 working days	

Table No. 1

Guarantee Period and Corresponding Guarantee Fee Rate shall be as follows effective July 1, 2018, pursuant to AGFP Governing Board (GB) Resolution No. 2018-103 dated June 4, 2018:

Activity		Guarantee Period	Guarantee Fee
Palay Production		6 months	1.00%
Pineapple (Plant)		23 months	3.85%
Pineapple (Ratoon)		20 months	3.35%
Sugarcane (Plant)		14 months	2.35%
Sugarcane (Ratoon)		12 months	2.00%
Corn		6 months	1.00%
Cassava		14 months	2.35%
Black Pepper		12 months	2.00%
Fishpond/ fishcage operations	Bangus	8 months	1.35%
	Tilapia	7 months	1.20%
	Prawn	8 months	1.35%
	Crab	8 months	1.35%
	Catfish	8 months	1.35%
Poultry	Layer	20 months	3.35%
	Broiler	3 months	0.50%
Livestock	Goat (breeding)	12 months	2.00%
	Goat (fattening)	7 months	1.20%
	Hog (breeding)	14 months	2.35%
	Hog (fattening)	6 months	1.00%
	Cattle (fattening)	8 months	1.35%
	Cattle (breeding)	11 months	1.85%
	Carabao (breeding)	15 months	2.50%
	Carabao (dairy)*	11 months	1.85%
	Goat (dairy)*	6 months	1.00%
	Cattle (dairy)*	11 months	1.85%
Other short term crops/ commodities (e.g. garlic, onion, sayote, tomato, etc.)		7 months	1.20%
Cacao ¹		1 year	2%
Coffee ¹		1 year	2%
Mango ¹ Per hectare*		6 months	1%

Per tree <i>*100 trees per hectare</i>	6 months	1%
Banana ¹	1 year	2%
Coconut ¹	1 year	2%
Oil Palm ¹	1 year	2%

1

Enrolment for guarantee coverage of short-term loans extended for long gestating crops production such as coconut, banana, coffee, cocoa, mango and oil palm shall be allowed provided that:

- a. The object/s of financing are existing and mature (fruit-bearing trees/plants); and*
- b. Loan maturity is not more than one (1) year.*

SME & PRIORITY SECTORS GUARANTEE GROUP

External Service

1. Marketing and Evaluation Processes of the Regular Guarantee Program

The Philippine Guarantee Corporation (PHILGUARANTEE) issues its guarantee in favor of a Participating Financial Institution to cover loans granted to entities that are involved in export, import substitution and projects related to the Government's Investment Priorities Plan such as manufacturing, tourism, agri-modernization, telecommunications, infrastructure, power/energy generation or distribution, and all other infrastructure and development programs.

This procedure defines the activities from marketing of accounts to issuance of Notice of Approval/Denial/Deferment.

Office/Division:	SME & Priority Sectors Guarantee Group/Priority Sectors Department & SME Department/Marketing and Product Development Division & Business Revenue Division (SME & PSGG/PSD & SMED/MPDD&BRD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business (G2B) Government-to-Government (G2G)	
Who May Avail:	Participating Financial Institution (PFI)	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements		
1. Application Letter / Letter of Intent (LOI) indicating the amount of guarantee applied for (1 original)		To be provided by the Applicant (PFI /Borrower)
2. Duly signed “ <u>Business Information Sheet</u> ” with “ <u>Annexes</u> ” to be accomplished by each individual applicant (ex. sole proprietor), each partner, and in the case of corporations, by each principal and senior officer/s. (1 original)		To be provided by SME & PSGG/PSD & SMED
3. Non-Disclosure Statement (1 original)		To be provided by SME & PSGG/PSD & SMED
4. Data Privacy Consent (1 original)		To be provided by SME & PSGG/PSD & SMED
5. Authority to Conduct Credit Checking (1 original)		To be provided by the Applicant (PFI /Borrower)
6. List of top five (5) competitors (1 original)		To be provided by the Applicant (PFI /Borrower)
7. Board Resolution/Secretary’s Certificate authorizing the Applicant to secure PHILGUARANTEE’s guarantee and designating the person/s authorized to file and/or sign any document pertaining to the company’s application for a guarantee (1 original)		To be provided by the Applicant (PFI /Borrower)
8. Audited Financial Statements (AFS) for the past three (3) years with the corresponding Income Tax Returns (ITRs), and Interim FS for the		To be provided by the Applicant (PFI /Borrower)

current year in case the latest AFS is more than six (6) months prior to the date of application. The Statements should be supported by Notes to FS (1 certified true copy)	
9. Business Registration & Permits, e.g., Articles of Incorporation and By-Laws together with the amendments thereto, if any, latest General Information Sheet, Mayor's Permit, among others (1 certified true copy)	SEC / Municipal Hall
10. Updated list of the following, as certified under oath by the Corporate Secretary: a. Stockholders of the company, as of date of application to include name, nationality, number of shares subscribed and amount paid on subscription (1 certified original copy) b. Executive Officers and Directors of the company, indicate if full – or part-time with the company (1 certified original copy)	To be provided by the Applicant (PFI /Borrower)
B. Additional Requirements for Regular Guarantee Program	
1. Company Profile (1 clean copy)	To be provided by the Applicant (PFI /Borrower), unless otherwise stated
2. Bank approval in principle or commitment to extend a loan and the indicative terms & conditions of the loan (1 certified copy)	To be provided by the Applicant (PFI /Borrower)
3. Certificate of Complete Borrowings with corresponding authorization for each bank to conduct bank checking OR No Borrowings, as the case may be (1 original copy)	To be provided by SME & PSGG/PSD & SMED
4. Certificate / Affidavit of No Default (1 original copy)	To be provided by SME & PSGG/PSD & SMED
5. Contracts, agreements (e.g. marketing or management contracts, loan agreements, etc.) (1 certified copy)	To be provided by the Applicant (PFI /Borrower)
6. SEC approval of Investment Certificates (if un-issued, status and copy of application) (1 certified copy)	To be provided by SEC
7. BSP approval/authority for PHILGUARANTEE to issue the required guarantee in foreign currency (if applicable) (1 certified copy)	To be provided by BSP
8. Environment Compliance Certificate covering the project (if un-issued, its status and copy of application with the DENR), if applicable (1 certified copy)	To be provided by DENR
9. List of assets offered as security/ collateral with complete specification/ description, acquisition cost, date of acquisition, net book value, the requirements for appraisal / validation are as follows (as applicable): (1 photocopy)	To be provided by the Applicant (PFI /Borrower)

<p>a. Chattel Mortgage</p> <p><u>Industrial Machineries & Equipment</u></p> <ul style="list-style-type: none"> • List of M/Es signed by the Applicant (end-Borrower) • Invoices / Accounting Records • Proof of Ownership • Affidavit of & that they are free from lien / encumbrances <p><u>For Transportation Equipment</u></p> <ul style="list-style-type: none"> • Updated Certificate of Registration & Official Receipt (CR / OR) • Franchise for PUV <p><u>For Aircraft</u></p> <ul style="list-style-type: none"> • Certificate of Air Worthiness • Certificate of Registration from CAAP • Blue Book Record / Flying Hours <p><u>For Watercraft / Vessel</u></p> <ul style="list-style-type: none"> • Certificate of Vessel Registry • Proof of Ownership • MARINA License (Certificate of Manning, Sea Worthiness & Safety) <p><u>For On-Going Projects (in addition to the above, as applicable)</u></p> <ul style="list-style-type: none"> • Complete set of plans (process / schematic diagram, if applicable) • Technical specifications • Detailed cost estimates / Bill of Materials <p>b. Real Estate Mortgage</p> <p><u>Basic Requirements</u></p> <ul style="list-style-type: none"> • Owner's Duplicate Certificate of Title (OCT/TCT/CCT) • Updated Tax Declaration • Updated Tax Receipt / Tax Clearance • Lot Plan / Approved Subdivision Plan • Location / Vicinity Map • Building Plan (for improvements) <p><u>Additional Requirements, if applicable</u></p> <ul style="list-style-type: none"> • DAR Clearance (for Agri Lot) • Occupancy Permit (newly constructed) • As Built Plan (for changes in the original plan) • For ongoing projects: <ul style="list-style-type: none"> ○ Bill of Materials / cost estimate* ○ Specification of Materials* ○ Duly approved building plan ○ Project Schedule (e.g., S-curve, Bar Chart) ○ Accomplishment Report** • For condominiums 	
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<ul style="list-style-type: none">○ Master Deed with restrictions○ Certificate of payment of dues○ Mother Title○ Others (e.g., Authority to Inspect, HLURB Clearance) <p><i>*signed by a licensed engineer / architect</i> <i>** signed by a project engineer / manager</i></p>				
C. Additional Requirements depending on the facility				
<u>Working Capital</u> (original copy) <ul style="list-style-type: none">a. Projected sales for one (1) yearb. List of Buyers and their corresponding address, contact numberc. List of Suppliers and their corresponding address, contact number	To be provided by the Applicant (PFI /Borrower)			
<u>Project Finance</u> (original or duplicate copy) <ul style="list-style-type: none">a. Project Proposal / Business Plan / Information Memorandum / Feasibility Study with the following:<ul style="list-style-type: none">i. Development Planii. Technical Specificationiii. Architectural and Engineering Planiv. Detailed Cost Estimate of the Projectv. Market Data to support the project demand and assumptionsvi. Projected balance sheet, income statement and cash flow over the repayment period of the loan to be guaranteed to be supported by schedules, assumptions, break-even analysis and sensitivity analysisb. Status of different projects of the company, if applicable	To be provided by the Applicant			
<p><i>Note:</i> <i>PHILGUARANTEE reserves the right to secure additional documents / information from the bank to comply with due diligence and sound credit risk management practices.</i></p>				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Marketing Phase				
1. Inquire about the guarantee program thru (a) phone inquiry, (b) meeting with SME & PSGG at the 17/F, Citibank Tower	1.1 Interview the client, present and discuss the guarantee programs and answer the queries of the client, if any	None	3 hours	Head, SME & PSGG Head, PSD & SMED and/or Account Officer (AO), MPDD&BRD

or (c) at a venue agreed upon by both parties	1.2 Conduct initial evaluation to determine mandate fitness	None	2 hours	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD& BRD
	1.3 Provide the client a list of documentary requirements	None	15 minutes	AO, MPDD& BRD
	1.4 Advise the client to submit LOI & the documentary requirements	None	15 minutes	AO, MPDD& BRD
B. Application and Submission of Documentary Requirements Phase				
2. Submit LOI and complete requirements to SME & PSGG	2.1. Review the completeness of the documents submitted by the client	None	4 hours	AO, MPDD& BRD
	2.2. Prepare the acknowledgment receipt of the LOI and documentary requirements submitted by the client; if incomplete, include request to submit lacking documents	None	4 hours	AO, MPDD& BRD
	2.3. Upon completion of requirements by the client, secure a Client ID Number from the Information Technology Department (ITD)	None	1 hour	AO or Account Assistant (AA), MPDD & BRD

	2.4. Request the issuance of Statement of Account (SOA) for the Origination Fee (OF) from the Cash Management Department (CAD)	Five (5) basis points (bps) for every PhP 10 Million, payable upfront	1 hour [Issuance of SOA with separate Turn-Around Time (TAT)]	AO, MPDD& BRD
	2.5. Upon receipt of the SOA, transmit the same to the client	None	1 hour	AO or AA, MPDD& BRD
	2.6. Communicate with the client for the payment of OF to PHILGUARANTEE within 7 days from receipt of SOA	None	4 hours (including follow-ups)	AO, MPDD& BRD
	2.7. Assist the client in the payment of OF. CAD to issue the Official Receipt (OR)	None	30 minutes (CAD with separate TAT)	AO, MPDD& BRD
C. Initial Evaluation Phase				
3. Conduct of meetings/ site inspection with PHILGUARANTEE	3.1. Request Credit and Appraisal Management Department (CAMD) for the following: a. Credit Investigation b. Appraisal (as applicable) c. Financial Spread Sheet preparation (for existing companies) d. Cost validation (if applicable)	None	1 hour (CI, appraisal, spread sheet preparation and cost validation have separate TAT)	AO, MPDD& BRD

	3.2. Coordinate and schedule the site visit and inspection with client/s	None	30 minutes	AO, MPDD& BRD
	3.3. Conduct site visit and inspection	None	2 working days (separate TAT for travel time)	Head, PSD & SMED and/or AO, MPDD& BRD
	3.4. Gather information relevant to the account or project being evaluated	None	3 working days	AO, MPDD& BRD
	3.5. Upon receipt of reports from CAMD and those from the client, initially assess the credit and security profile.	None	1 working day	AO, MPDD& BRD
	3.6. Confer with the client on the initial results of the data / report / information gathered and if further action/ submission is required to address any identified area of concern.	None	4 hours	AO, MPDD& BRD
	3.7. Upon submission of lacking / additional documents, review and evaluate completeness of requirements.	None	1 working day	Head, PSD & SMED and/or AO, MPDD& BRD
	3.8. Evaluate and determine the	None	2 working days	Head, PSD & SMED

	creditworthiness of the client and/or project.			and/or AO, MPDD& BRD
	3.9. If creditworthy, prepare the Credit Approval Memorandum (CAM)	None	10 working days	Head, PSD & SMED and/or AO, MPDD& BRD
	3.10. Inform the client of the date of presentation to the appropriate approving authority/ies.	None	15 minutes	AO, MPDD& BRD
4. Wait for advice from AO on the schedule of presentation to the appropriate approving authority/ies				
D. Review of CAM and Approval Phase				
5. Wait for the notice from the AO if the application is approved, disapproved or deferred.	5.1. Forward CAM to the PSD & SMED Head and SME & PSGG Head for review.	None	2 working days	AO, MPDD& BRD
	5.2. If found to be in order, finalize CAM for signature.	None	1 working day	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD& BRD
	5.3. Forward signed CAM and supporting documents to PCEO for clearance and endorsement to the Management	None	1 hour (Review of CAM by PCEO will have a separate TAT)	AA, MPDD& BRD

	Credit Guarantee Committee (MCGC).			
	5.4. Present account to the MCGC. If found to be in order and loan amount is beyond the authority of MCGC, endorse account either to the Executive Credit Guarantee Committee (ECGC) or Board of Directors (BOD).	None	1 working day	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD& BRD
	5.5. If endorsed by PCEO, reproduce the required number of copies of CAM for submission to Office of the Corporate Secretary	None	4 hours	AA, MPDD& BRD
	5.6. Present account to ECGC or BOD. <i>Levels of Authority:</i> a. ECGC: > Beyond Php500M up to Php1B b. Board > Beyond Php1Bn	None	1 working day	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD& BRD

	<i>Frequency of meeting/s (minimum):</i> Monthly a. MCGC: Twice b. ECGC: Once c. BOD: Once			
E. Notice to Client				
6. For approved application: Client shall receive a Notice of Approval and shall be contacted thereafter by the AO to arrange and schedule the signing of the guarantee documents	6.1. Notify the client of the result of presentation thru e-mail or phone call.	None	1 hour	AO, MPDD& BRD
	6.2. Receive duly signed transaction media or Secretary's Certificate / Board Resolution	None	15 minutes (issuance of duly signed transaction media or Secretary's Certificate / Board Resolution have separate TAT)	AO, MPDD& BRD
7. For deferred application: Client shall receive a Notice of Deferment, and shall then comply with the additional requirements	7.1. Prepare Notice, as applicable a. Notice of Approval; b. Notice of Denial or c. Notice of Deferment, including the list of requirements for compliance. If complied, go back to Step D.4. (depending on the approving authority)	None	1 working day	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD& BRD
8. For denied application: Client shall	8.1. Issue appropriate Notice to client	None	1 hour	AO, MPDD& BRD

receive a Notice of Denial				
	TOTAL	Five (5) basis points (bps) for every PhP 10 Million, payable upfront	29 working days and 1 hour	

2. Marketing and Evaluation Processes of the SME Credit Guarantee Facility

The Philippine Guarantee Corporation (PHILGUARANTEE) issues its guarantee in favor of a Participating Financial Institution to cover loans granted to entities that are involved in export, import substitution and projects related to the Government's Investment Priorities Plan such as manufacturing, tourism, agri-modernization, telecommunications, infrastructure, power/energy generation or distribution, and all other infrastructure and development programs.

This procedure defines the activities from marketing of accounts to issuance of Notice of Approval/Denial/Deferment.

Office/Division:	SME & Priority Sectors Guarantee Group/Priority Sectors Department & SME Department/Marketing and Product Development Division & Business Revenue Division (SME & PSGG/PSD & SMED/MPDD&BRD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business (G2B) Government-to-Government (G2G)	
Who May Avail:	Participating Financial Institution (PFI)	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements		
1. Application Letter / Letter of Intent (LOI) indicating the amount of guarantee applied for (1 original)	To be provided by the Applicant (PFI /Borrower)	
2. Duly signed " <u>Business Information Sheet</u> " with " <u>Annexes</u> " to be accomplished by each individual applicant (ex. sole proprietor), each partner, and in the case of corporations, by each principal and senior officer/s. (1 original)	To be provided by SME & PSGG/PSD & SMED	
3. Non-Disclosure Statement (1 original)	To be provided by SME & PSGG/PSD & SMED	
4. Data Privacy Consent (1 original)	To be provided by SME & PSGG/PSD & SMED	
5. Authority to Conduct Credit Checking (1 original)	To be provided by the Applicant (PFI /Borrower)	
6. List of top five (5) competitors (1 original)	To be provided by the Applicant (PFI /Borrower)	
7. Board Resolution/Secretary's Certificate authorizing the Applicant to secure PHILGUARANTEE's guarantee and designating the person/s authorized to file and/or sign any document pertaining to the company's application for a guarantee (1 original)	To be provided by the Applicant (PFI /Borrower)	
8. Audited Financial Statements (AFS) for the past three (3) years with the corresponding Income Tax Returns (ITRs), and Interim FS for the	To be provided by the Applicant (PFI /Borrower)	

current year in case the latest AFS is more than six (6) months prior to the date of application. The Statements should be supported by Notes to FS (1 certified true copy)				
9. Business Registration & Permits, e.g., Articles of Incorporation and By-Laws together with the amendments thereto, if any, latest General Information Sheet, Mayor's Permit, among others (1 certified true copy)		SEC / Municipal Hall		
10. Updated list of the following, as certified under oath by the Corporate Secretary: a. Stockholders of the company, as of date of application to include name, nationality, number of shares subscribed and amount paid on subscription (1 certified original copy) b. Executive Officers and Directors of the company, indicate if full – or part-time with the company (1 certified original copy)		To be provided by the Applicant (PFI /Borrower)		
B. Additional Requirements under SME Credit Guarantee Facility				
1. Certification of CAMELS Rating (at least “3”) (1 original copy)		To be provided by the PFI		
<i>Note: PHILGUARANTEE reserves the right to secure additional documents / information from the bank to comply with due diligence and sound credit risk management practices.</i>				
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Marketing Phase				
1. Inquire about the guarantee program thru (a) phone inquiry, (b) meeting with SME & PSGG at the 17/F, Citibank Tower or (c) at a venue agreed upon by both parties	1.1. Interview the client, present and discuss the guarantee programs and answer the queries of the client, if any	None	3 hours	Head, SME & PSGG Head, PSD & SMED and/or Account Officer (AO), MPDD&BRD
	1.2. Provide the client a list of documentary requirements	None	2 hours	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD & BRD
	1.3. Advise the client to submit LOI & the documentary requirements	None	15 minutes	AO, MPDD & BRD

B. Application and Submission of Documentary Requirements Phase				
2. Submit LOI and complete requirements to SME & PSGG	2.1. Review the completeness of the documents submitted by the client	None	4 hours	AO, MPDD & BRD
	2.2. Prepare the acknowledgment receipt of the LOI and documentary requirements submitted by the client; if incomplete, include request to submit lacking documents	None	4 hours	AO, MPDD & BRD
	2.3. Upon completion of requirements by the client, secure a Client ID Number from the Information Technology Department (ITD)	None	1 hour	AO or Account Assistant (AA), MPDD & BRD
	2.4. Request the issuance of Statement of Account (SOA) for the Origination Fee (OF) from the Cash Management Department (CAD)	Five (5) basis points (bps) for every PhP 10 Million, payable upfront	1 hour [Issuance of SOA with separate Turn-Around Time (TAT)]	AO, MPDD & BRD
	2.5. Upon receipt of the SOA, transmit the same to the	None	1 hour	AO or AA, MPDD & BRD

	client			
	2.6. Communicate with the client for the payment of OF to PHILGUARANTEE within 7 days from receipt of SOA	None	4 hours (including follow-ups)	AO, MPDD & BRD
	2.7. Assist the client in the payment of OF. CAD to issue the Official Receipt (OR)	None	30 minutes (CAD with separate TAT)	AO, MPDD & BRD
C. Initial Evaluation Phase				
3. Conduct of meetings/ site inspection with PHILGUARANTEE	3.1. Request Credit and Appraisal Management Department (CAMD) for the following: a. Credit Investigation b. Financial Spread Sheet preparation (for existing companies)	None	1 hour (CI, appraisal, spread sheet preparation and cost validation have separate TAT)	AO, MPDD & BRD
	3.2. Confer with the client on the initial results of the data / report / information gathered and if further action/ submission is required to address any identified area of concern.	None	4 hours	AO, MPDD & BRD

	3.3. Upon submission of lacking / additional documents, review and evaluate completeness of requirements.	None	1 working day	AO, MPDD & BRD
	3.4. If documents are complete, prepare the Credit Approval Memorandum (CAM)	None	10 working days	Head, PSD & SMED and/or AO, MPDD & BRD
	3.5. Inform the client of the date of presentation to the appropriate approving authority/ies.	None	15 minutes	AO, MPDD & BRD
4. Wait for advice from AO on the schedule of presentation to the appropriate approving authority/ies				
D. Review of CAM and Approval Phase				
5. Wait for the notice from the AO if the application is approved, disapproved or deferred.	5.1. Forward CAM to the PSD & SMED Head and SME & PSGG Head for review.	None	2 working days	AO, MPDD & BRD
	5.2. If found to be in order, finalize CAM for signature.	None	1 working day	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD & BRD

	5.3. Forward signed CAM and supporting documents to PCEO for clearance and endorsement to the Management Credit Guarantee Committee (MCGC).	None	1 hour (Review of CAM by PCEO will have a separate TAT)	AA, MPDD & BRD
	5.4. Present account to the MCGC. If found to be in order and loan amount is beyond the authority of MCGC, endorse account either to the Executive Credit Guarantee Committee (ECGC) or Board of Directors (BOD).	None	1 working day	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD & BRD
	5.5. If endorsed by PCEO, reproduce the required number of copies of CAM for submission to Office of the Corporate Secretary	None	4 hours	AA, MPDD & BRD
	5.6. Present account to ECGC or BOD.	None	1 working day	Head, SME & PSGG Head, PSD & SMED

	<i>Levels of Authority:</i> a. ECGC: > Beyond Php 1Bn up to Php 5B b. Board > Beyond Php 5Bn <i>Frequency of meeting/s (minimum):</i> Monthly a. MCGC: Twice b. ECGC: Once c. BOD: Once			and/or AO, MPDD & BRD
E. Notice to Client				
6. For approved application: Client shall receive a Notice of Approval and shall be contacted thereafter by the AO to arrange and schedule the signing of the guarantee documents	6.1. Notify the client of the result of presentation thru e-mail or phone call.	None	1 hour	AO, MPDD & BRD
	6.2. Receive duly signed transaction media or Secretary's Certificate / Board Resolution	None	15 minutes (issuance of duly signed transaction media or Secretary's Certificate / Board Resolution have separate TAT)	AO, MPDD & BRD
7. For deferred application: Client shall receive a Notice of Deferment, and shall then comply with the additional requirements	7.1. Prepare Notice, as applicable a. Notice of Approval; b. Notice of Denial or c. Notice of Deferment, including	None	1 working day	Head, SME & PSGG Head, PSD & SMED and/or AO, MPDD & BRD

	the list of requirements for compliance. If complied, go back to Step D.4. (depending on the approving authority)			
8. For denied application: Client shall receive a Notice of Denial	8.1. Issue appropriate Notice to client	None	1 hour	AO, MPDD & BRD
	Sub-Total		21 working days and 15 minutes	
Note: Additional: Conduct of meeting/visit, if Bank is located out of town (separate TAT for travel time)			1 working day	
	TOTAL	Five (5) basis points (bps) for every PhP 10 Million, payable upfront	22 working days and 15 minutes	

HOUSING GUARANTEE GROUP

External Service

1. Application for Guaranty Line Under Republic Act No. 8763

Processing of Guaranty Line Application, interchangeably known as guaranty facility, under R.A. No. 8763 involves the determination of the eligibility of a financial institution for the guaranty and incentives provided under the law.

The Guaranty Line extended to the financial institution by PHILGUARANTEE, is a facility whereby the housing-related loans and financial transactions may be enrolled for guaranty coverage.

Office/Division:	Housing Guarantee Group/Housing Business Development Department/Marketing & Product Development Division (HGG/HBDD/MPDD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Banks, Building and Loan Associations, Investment House, Trust Companies, Cooperatives Microfinance entities, and Housing Developers that provide funds for homebuyers and housing developments.	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. For Bank Applicants		
1. Guaranty Line Application Letter indicating: (1 original) a. The type of guaranty facility (retail, developmental, etc.) b. The amount of requested guaranty line; and c. The type of guaranty coverage (e.g. Bond, Standard, Cashflow)		To be provided by the applicant-entity
2. Company Profile		
a. Company Background (1 photocopy)		To be provided by the applicant-entity
b. SEC Registration & Articles of Incorporation & By-Laws (1 photocopy)		To be provided by the applicant-entity
c. Shareholders with breakdown of shares of stocks (Authorized, subscribed & Paid-up) (1 photocopy)		To be provided by the applicant-entity
d. Principal Officers & their Bio-data (1 original)		To be provided by the applicant-entity
e. Organizational Structure (# 1 original copy)		To be provided by the applicant-entity
f. Secretary's Certificate evidencing Board's approval for a guaranty line application (1 original)		To be provided by the applicant-entity
g. *Services offered (1 original) * May also be indicated in the application letter or may be cited as part of the Annual Report, if any.		To be provided by the applicant-entity

3. Financial Documents	
a. Audited Financial Statements for the past three (3) years (1 photocopy)	To be provided by the applicant-entity
b. Certification on CAMELS rating with authority for HGC to verify with the BSP (1 original)	To be provided by the applicant-entity
4. Credit Policies & Guidelines for Home Lending and Developmental Lending Program (1 photocopy)	To be provided by the applicant-entity
5. *Prospective Enrolments indicating: (1 original) a. Value of Housing Loans Portfolio b. Interest Rate Setting and Current Rate c. Collection Efficiency for Housing Loans * May also be stated/indicated in the application letter.	To be provided by the applicant-entity
B. For Non-Bank Financial Institution	
1. Guaranty Line Application Letter indicating: (1 original) a. The type of guaranty facility (retail, developmental, etc.) b. The amount of requested guaranty line; and c. The type of guaranty coverage (e.g. Bond, Standard, Cashflow)	To be provided by the applicant-entity
2. Company Profile	
a. Company Background (1 photocopy)	To be provided by the applicant-entity
b. SEC Registration & Articles of Incorporation & By-Laws for Corporations; Articles of Partnership for Partnerships; DTI Registration Certificate for Sole Proprietors (1 photocopy)	To be provided by the applicant-entity
c. Shareholders with breakdown of authorized, subscribed and paid-up shares of stocks (for Corporations) (1 photocopy)	To be provided by the applicant-entity
d. Principal Officers & their Bio-data (1 photocopy)	To be provided by the applicant-entity
e. Organizational Structure (1 photocopy)	To be provided by the applicant-entity
f. *Services offered (1 photocopy) * May also be indicated in the application letter or may be cited as part of the Annual Report, if any.	To be provided by the applicant-entity
3. Financial Document	
a. Audited Financial Statements for the past three (3) years (1 photocopy)	To be provided by the applicant-entity
4. Credit Policies & Guidelines for Home Lending and Developmental Lending Program (1	To be provided by the applicant-entity

photocopy)	
5. Prospective Enrolments indicating*: (1 original) <ul style="list-style-type: none"> a. Value of Housing Loans Portfolio b. Interest Rate Setting and Current Rate c. Collection Efficiency for Housing Loans <p>* May also be stated/indicated in the application letter.</p>	To be provided by the applicant-entity
C. For Real Estate Developers	
1. Guaranty Line Application Letter indicating: (1 original) <ul style="list-style-type: none"> a. The type of guaranty facility (retail, developmental, etc.) b. The amount of requested guaranty line; and c. The type of guaranty coverage (e.g. Bond, Standard, Cashflow) 	To be provided by the applicant-entity
2. Company Profile	
i. Company Background (1 photocopy)	To be provided by the applicant-entity
ii. SEC Registration & Articles of Incorporation & By-Laws for Corporations; Articles of Partnership for Partnerships; DTI Registration Certificate for Sole Proprietors (1 photocopy)	To be provided by the applicant-entity
iii. Shareholders with breakdown of authorized, subscribed and paid-up shares of stocks (for Corporations) (1 photocopy)	To be provided by the applicant-entity
iv. Principal Officers & their Bio-data (1 photocopy)	To be provided by the applicant-entity
v. Organizational Structure (1 photocopy)	To be provided by the applicant
vi. Secretary's Certificate evidencing Board's approval for a guaranty line application (for Corporations) (1 photocopy)	To be provided by the applicant
vii. List of creditors, contractors, suppliers and relationship-banks indicating the name of the contact person and telephone number (1 original)	To be provided by the applicant
viii. List of completed and on-going projects including location, type of development, selling price and period of development (1 original)	To be provided by the applicant
3. Financial Documents	
a. Audited Financial Statements for the past three (3) years (1 photocopy)	To be provided by the applicant-entity
4. Credit Policies & Guidelines for Home Lending Program indicating among others: (1 photocopy) <ul style="list-style-type: none"> a. Buyer's Eligibility b. Downpayment requirement 	To be provided by the applicant-entity

c. Term of the CTS d. Interest Rate e. Credit Management Structure f. Loan Approving Authority				
5. *Prospective Enrolments indicating: (1 original) a. Value of Housing Loans Portfolio b. Interest Rate Setting and Current Rate c. Collection Efficiency for Housing Loans * May also be stated/indicated in the application letter.		To be provided by the applicant		
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit application letter together with complete documentary requirements	1.1. Check completeness of application requirement	None	30 minutes	Account Officer (AO), MPDD
	1.2. If complete, prepare Payment Acceptance Order (PAO) for application fee	P10,000.00 Application Fee	30 minutes	AO, MPDD
2. Pay application fee upon presentation of PAO	2.1. Receive payment and issue Official Receipt (OR)	None	30 minutes	Cashier, Cash Management Department (CMD)
3. Officially file the application, present OR and submit photocopy of OR and two copies of PAO	3.1. Stamp-receive the application documents indicating the date and time of receipt	None	15 minutes	AO, MPDD
	3.2. Forward application documents to HBDD Head	None	15 minutes	AO, MPDD
	3.3. Noted the application documents and back to assigned AO	None	2 hours	Head, MPDD
	3.4. Evaluate application and	None	1 working day	AO, MPDD

	pre-qualification requirements			
	3.5. Prepare and send official letter to client (signed by the HBDD Head) informing them of the completeness or documentary deficiency of the application	None	4 hours	AO, MPDD/ Head, MPDD
	3.6. Prepare/revise Credit Approval Memorandum for presentation to the Board Credit Committee a. Conduct financial analysis b. Verify credit status on the applicant-institution and its key officers	None	5 working days	AO, MPDD
	3.7. Review the Memorandum	None	2 working days	Head, MPDD
	3.8. Review the Memorandum	None	1 working day	Head, HBDD
	3.9. Review the Memorandum	None	2 working days	Head, HGG
	3.10. Review the Memorandum	None	2 working days	President & CEO, PHILGUARANTEE
	3.11. Present to the Management Credit Guarantee Committee/ Executive Credit Guarantee Committee	None	1 working day	AO, MPDD/ Head, MPDD/ Head, HBDD

	3.12. Upon approval by the Management Credit Guarantee Committee/ Executive Credit Guarantee Committee, revise and finalize Memorandum for the PHILGUARANTEE Board of Directors	None	2 working days	AO, MPDD/ Head, MPDD/ Head, HBDD Head, HGG President & CEO, PHILGUARANTEE/ Corporate Secretary, PHILGUARANTEE
	3.13. Present to the PHILGUARANTEE Board of Directors for approval of Guaranty Line application	None	1 working day	Head, HGG
	3.14. Prepare the Notice of Approval to the Client upon receipt of approval documents from the Corporate Secretary	None	1 working day	AO, MPDD/ Head, MPDD/ Head, HBDD Head, HGG President & CEO, PHILGUARANTEE/
	3.15. Send and confirm receipt of Approval Documents by the client	None	1 working day	AO, MPDD/ Admin Officer (AO), Office Services Division (OSD)
	TOTAL	P10,000.00 Application Fee	20 Working Days	

2. Enrollment for Guaranty Coverage and Issuance of the Certificate of Guaranty

The enrollment for guaranty coverage of housing loans and other housing-related loan accounts is made after a Contract of Guaranty is executed. This is evidenced by a Certificate of Guaranty (COG) with corresponding list of guaranteed housing loans and other housing-related loans.

The COG is necessary to a client to avail the benefits of a PHILGUARANTEE housing guaranty.

Office/Division:	Housing Guarantee Group/Housing Accounts Services Department/Business Revenue Division (HGG/HASD/BRD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Business Entity (G2B)			
Who may avail:	Banks, Developers and other Financial Institutions (FIs) that have existing guaranty lines			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. For Banks, Developers and other FIs Availing the Retail Guaranty				
1. Enrollment Letter (1 original)			To be provided by the Guaranteed Entity	
2. Batch List of Retail Accounts with Details (1 original – sent thru messenger or thru email)			To be provided by the Guaranteed Entity	
3. Premium Payment			To be paid by the Guaranteed Entity	
B. For Banks, Developers and other FIs Availing the Guaranty on Issued Housing Notes, Bonds and other Securities				
1. Enrollement Letter (1 original)			To be provided by the Guaranteed Entity	
2. Premium Payment			To be paid by the Guaranteed Entity	
3. Batch List of Collateral Properties or Receivables Backing-up the issuance of Housing Related Securities (1 original – sent thru messenger or thru email)			To be provided by the Guaranteed Entity	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the enrolment letter together with the documentary requirements	1.1. Receive the documents and payment	<i>Please see below schedule of Premium Fees</i>	1 hour	Administrative Assistant (AA), HGG
	1.2. Prepare Payment Acceptance Order (PAO)	None	2 hours	Account Officer (AO), BRD/ HASD Head, BRD

	1.3. Submit PAO and payment to Cash Management Department (CMD)	None	1 hour	AO, BRD/ HASD
	1.4. Receive PAO and payment and issue OR	None	3 hours	Cashier, CMD
	1.5. Transmit OR to client	None	1 working day	AA, HASD/ Admin. Officer (AO), Office Services Division (OSD)
2. Receive OR and await issuance of Certificate of Guaranty	2.1. Reviews/ Encode enrollment batch list to Oracle System	None	3 working days	AO, BRD/ HASD
	2.2. Print routing slip, COG and List of Guaranteed Accounts	None	1 working day	AO, BRD/ HASD
	2.3. Review and sign documents	None	3 working days	Head, BRD Head, HASD
	2.4. Review legal documents and sign COG Routing Slip	None	1 working day	Head, Contract & Opinions Department (COD)
	2.5. Sign COG Routing Slip (after premium fee has been cleaned by drawee bank)	None	1 working day	Cashier, CMD/ Head, CMD
	2.6. Review documents and initial COG	None	2 working days	Head, BRD Head, HASD
	2.7. Sign COG	None	1 working day	Head, HGG

	2.8. Prepare transmittal letter of signed COG and List of Guaranteed Accounts and submit to OSD	None	1 hour	AA, HASD
3. Receive COG and List of Guaranteed Accounts	3.1. Deliver documents to client	None	1 working day	AO, OSD
	TOTAL	Please see table	15 Working Days	

Schedule of Premium Fees:

Type of Housing Package	Premium Rate (% to Outstanding Principal)	
	Standard	Bond
Socialized Housing (P580,000 and below)	1.40	1.20
Low-Cost Housing (above P580,000 to P3.0 Million)	1.45	1.15
Medium Cost Housing (above P3.0 Million to P4.0 Million)	1.50	1.10
Open Housing (above P4.0 Million to P10.0 Million)	1.70	1.50

INVESTMENTS & OPERATION GROUP

External Service

CASH MANAGEMENT DEPARTMENT

1. Collection

To define the process of collection to properly account and deposit all collections received.

This procedure covers the activities from receipt of collections, identification of the payer of the amounts collected or directly deposited to PHILGUARANTEE's bank account and issuance of official receipt.

Office/Division:	Investments & Operation Group/Cash Management Department (IOG/CMD)			
Classification:	Simple			
Type of Transaction:	Government-to Business Entity (G2B)			
Who may avail:	Payer or its authorized representative			
Checklist of Requirements			Where to Secure	
1. Statement of Account (SOA) (1 photocopy)			To be provided by the requesting Groups and Operating Units (GAOUs)	
2. Application of Payment (AOP) (1 photocopy)			To be provided by the requesting GAOUs	
3. BIR Form 2307 (Certificate of Taxes Withheld) (1 photocopy)			To be provided by the Payer/ Client	
4. Validated Deposit Slip - one (1) machine (i validated copy)			To be provided by the Payer/ Client	
5. Non-trade Collection Document (e.g. bidding documents) (1 photocopy)			To be provided by the Procurement Services and Secretariat Division (PSSD) or Payer/Client	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the required documents and tender payment	1.1. Receive the documents and payment	None	1 minute	Cashier IV, CMD
	1.2. Count the cash received Collection other than cash, refer to Work Instruction (Ref.CMD-001)	None	2 minutes	Cashier IV, CMD
	1.3. Tally collection as against the amount reflected in the SOA or other supporting	None	2 minutes	Cashier IV, CMD

	documents.			
	1.4. Access the Financial Information System and prepare/print Official Receipt (OR)	None	15 minutes	Cashier IV, CMD
2. Receive Official Receipt (OR) relative to the payment	2.1. Transmit the signed original Official Receipt (OR) copy to the collecting/ requesting unit. Client	None	15 minutes	Cashier IV, CMD
	2.2. Log the details of collection/ OR on the Cash Register Book (CRB)	None	1 minute	Cashier IV, CMD
	2.3. Prepare deposit slip.	None	5 minutes	Cashier IV, CMD
	2.4. Forward the cash/check collected and the corresponding deposit slip to the Office Services Division (OSD). Note: Ensure Passbook Balance is updated	None	5 minutes	Cashier IV, CMD
	2.5. Prepare and submit the reports together with supporting documents to the Cashier V.	None	1 hour	Cashier IV, CMD
	2.6. Check and sign the reports on collections and deposits.	None	30 minutes	Cashier V CMD
	2.7. Forward the reports on	None	1 minute	Cashier V CMD

	collections and deposits to the CMD Head			
	2.8. Approve the reports on collections and deposits.	None	30 minutes	Head, CMD
	TOTAL	None	2 hours & 47 minutes	

COLLECTION AND CLAIMS DEPARTMENT

Agriculture Guarantee Claims Division

1. Filing and Confirmation of Guarantee Claims

The process where the partner lending institutions (PLIs) file guarantee claims covered under the Agricultural Guarantee Fund Pool (AGFP) for claims confirmation, evaluation/validation, and settlement by Philippine Guarantee Corporation (PHILGUARANTEE)

Office/Division:	Investments and Operation Group/Claims and Collection Department/ Agriculture Guarantee Claims Division (IOG/CCD/AGCD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Partner Lending Institutions (PLIs) – Banks, Cooperatives, Non-Government Organizations-Microfinance Institutions, Farmers’ Organizations/Associations, Corporations that lend to small farmers	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements		
1. Duly accomplished Request for Guarantee Claims Form signed by authorized signatory (1 original)		To be provided by IOG/ CCD/AGCD
2. Duly accomplished Promissory Notes of borrowers (1 original/carbon copy)		To be provided by the requesting party
3. Disclosure statement of borrowers, <i>for Banks</i> (1 original/carbon copy)		To be provided by the requesting party
4. PLIs duly notarized affidavit of non-payment (1 original)		To be provided by IOG/ CCD/AGCD
5. Duly received demand/collection letter issued by the PLI to the borrowers (1 original)		To be provided by the requesting party
6. Statement of account of the borrowers as of date of filing of claims (1 photocopy)		To be provided by the requesting party
7. Declaration of reason for default (1 original)		To be provided by the borrower subject of claim
8. Proof of occurrence of calamity/pest and/or diseases, if applicable (1 photocopy)		Certification from Government agencies/ council (e.g. DA, PAG-ASA, NDRRMC, etc.) or LGU’s, published reports (downloaded online, newspaper clippings, etc.)
9. Proof of enrolment for guarantee cover (copy of deposit slip and/or masterlist of borrowers enrolled) (1 photocopy)		To be provided by the requesting party
B. Additional requirement in cases of:		
<ul style="list-style-type: none">• Technical issues on the documents submitted• Deviation on the claimed account as against the enrolled account		
1. Written explanation/clarificatory information signed by the PLI’s authorized signatory (1		To be provided by the requesting party

original)				
2. Evidence/proof supporting the provided information, if applicable (1 photocopy)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the claims documentary requirements thru post/courier service within the reglementary period	Receiving			
	1.1. Receive, record and assign reference number to claims documents; transmit received documents to AGCD	None	1 hour	AO, Office Services Division (OSD)
	Guarantee Claim Confirmation			
	1.2. Check documents if complete/ properly accomplished	None	18 working days	Claims and Collections Officer (CCO), AGCD/ Head, AGCD
	1.3. Validate enrolment of subject borrowers, check for deviations on the claimed accounts as against the enrolled accounts	None		CCO, AGCD/ Head, AGCD
	1.4. Prepare checklist of additional documents/ information as may be deemed necessary for further evaluation of claim	None		CCO, AGCD/ Head, AGCD
	1.5. Issue confirmation of claims	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, CCD/

	received and notice of additional documentary requirement			Head, IOG
	TOTAL	None	19 working days and 1 hour	

Note:

- *Processing of claim is on a per batch basis. Claim batch refers to requests for guarantee claims received by the PHILGUARANTEE within a particular month. Step 1.2 starts on the first working day after the end of reference month.*
- *In case the number of claims in a claim batch exceeds 100 borrowers, the time and duration of claims processing shall be extended to another 20 working days. The AGCD shall inform the PLI about the extension.*

2. Payment of Guarantee Claims

The process where the partner lending institutions (PLIs) file guarantee claims covered under the Agricultural Guarantee Fund Pool (AGFP) for claims confirmation, evaluation/validation, and settlement by Philippine Guarantee Corporation (PHILGUARANTEE)

Office/Division:	Investments & Operation Group/Claims and Collection Department/ Agriculture Guarantee Claims Division (IOG/CCD/AGCD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Partner Lending Institutions (PLIs) – Banks, Cooperatives, Non-Government Organizations-Microfinance Institutions, Farmers’ Organizations/Associations, Corporations that lend to small farmers	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements		
1. Duly accomplished Request for Guarantee Claims Form signed by authorized signatory (1 original)		To be provided by the IOG/ CCD/AGCD
2. Duly accomplished Promissory Notes of borrowers (1 original/carbon copy)		To be provided by the requesting party
3. Disclosure statement of borrowers, <i>for Banks</i> (1 original/carbon copy)		To be provided by the requesting party
4. PLIs duly notarized affidavit of non-payment (1 original)		To be provided by the IOG/ CCD/AGCD
5. Duly received demand/collection letter issued by the PLI to the borrowers (1 original)		To be provided by the requesting party
6. Statement of account of the borrowers as of date of filing of claims (1 photocopy)		To be provided by the requesting party
7. Declaration of reason for default (1 original)		To be provided by the borrower subject of claim
8. Proof of occurrence of calamity/pest and/or diseases, if applicable (1 photocopy)		Certification from Government agencies/ council (e.g. DA, PAG-ASA, NDRRMC, etc.) or LGU’s, published reports (downloaded online, newspaper clippings, etc.)
9. Proof of enrolment for guarantee cover (copy of deposit slip and/or masterlist of borrowers enrolled) (1 photocopy)		To be provided by the requesting party
B. Additional requirement in case of:		
<ul style="list-style-type: none">• Technical issues on the documents submitted• Deviation on the claimed account as against the enrolled account		
1. Written explanation/clarificatory information signed by the PLI’s authorized signatory (1		To be provided by the requesting party

original)				
2. Evidence/proof supporting the provided information, if applicable (1 photocopy)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Payment in tranches for claims involving less than 300 borrowers:				
1. Submit additional documentary requirements within the reglementary period	Initial payment representing 80% of guaranteed amount			
	1.1 Conduct table validation of individual claimed accounts in the claim batch and prepare claims payment proposal	None	20 working days	CCO, AGCD/ Head, AGCD
	1.2 Review and endorse approval of claims	None	3 working days	Head, CCD/ Head, IOG
	1.3 Approve guarantee claims payment proposal	None	2 working days	President & CEO, PHILGUARANTEE
	1.4 Issue notice of approval and list of claims found invalid	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	1.5 Disburse approved guarantee claims proceeds	None	8 working days	Head, AGCD/ Head, CCD/ Head, IOG/ Head, AMRG/ Head, CG/ LANDBANK (LBP) TBG
	1.6 Issue notice of payment	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, I&OG
	Sub-Total	None	35 working days	
	Settlement of the remaining 20% of guaranteed amount			
	1.7 Conduct field validation and prepare Field Validation Report	None	30 working days	Field validator/ Head, AGCD
	1.8 Prepare status report of subrogated	None	15 working days	CCO, AGCD/ Head, AGCD

	receivables after field validation; prepare guarantee claims payment proposal			
	1.9 Review and endorse approval of claims	None	3 working days	Head, CCD/ Head, IOG
	1.10 Approve guarantee claims payment proposal	None	2 working days	President & CEO, PHILGUARANTEE/ PHILGUARANTEE Board
	1.11 Issue notice of approval and list of claims found invalid	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	1.12 Disburse guarantee claims proceeds	None	8 working days	Head, AGCD/ Head, CCD/ Head, IOG/ Head, AMRG/ Head, CG/ LBP TBG
	1.13 Issue notice of final payment	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	TOTAL	None	60 working days	
B. Payment in tranches for claims involving more than 300 borrowers:				
1. Submit additional documentary requirements within the reglementary period	Initial payment representing 50% of guaranteed amount			
	1.1 Prepare guarantee claims payment proposal based on the result of validation of enrolment	None	5 working days	CCO, AGCD/ Head, AGCD/
	1.2 Review and endorse approval of claims	None	3 working days	Head, CCD/ Head, IOG
	1.3 Approve guarantee claims payment proposal	None	2 working days	President & CEO, PHILGUARANTEE

	1.4 Issue notice of approval and list of claims found invalid	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	1.5 Disburse approved guarantee claims proceeds	None	8 working days	Head, AGCD/ Head, CCD/ Head, IOG/ Head, AMRG/ Head, CG/ LBP TBG
	1.6 Issue notice of payment	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	Sub-total	None	20 working days	
	Subsequent payment representing 30% of guaranteed amount			
	1.7 Conduct table validation of individual claimed accounts in the claim batch and prepare guarantee claims payment proposal	None	20 working days	CCO, AGCD/ Head, AGCD/
	1.8 Review and endorse approval of claims	None	3 working days	Head, CCD/ Head, IOG
	1.9 Approve guarantee claims payment proposal	None	2 working days	President & CEO, PHILGUARA NTEE
	1.10 Issue notice of approval and list of claims found invalid	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	1.11 Disburse approved guarantee claims proceeds	None	8 working days	Head, AGCD/ Head, CCD/ Head, IOG/ Head, AMRG/ Head, CG/ LBP TBG
	1.12 Issue notice of payment	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG

	Sub-Total	None	35 working days	
	Settlement of the remaining 20% of guaranteed amount			
	1.13 Conduct field validation and prepare Field Validation Report	None	30 working days	Field validator/ Head, AGCD
	1.14 Prepare status report of subrogated receivables after field validation; prepare guarantee claims payment proposal	None	15 working days	CCO, AGCD/ Head, AGCD
	1.15 Review and endorse approval of claims	None	3 working days	Head, CCD/ Head, IOG
	1.16 Approve guarantee claims payment proposal	None	2 working days	President & CEO, PHILGUARANTEE/ PHILGUARANTEE Board
	1.17 Issue notice of approval and list of claims found invalid;	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	1.18 Disburse guarantee claims proceeds (final payment)	None	8 working days	Head, AGCD/ Head, CCD/ Head, IOG/ Head, AMRG/ Head, CG/ LBP TBG
	1.19 Issue notice of payment	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	TOTAL	None	60 working days	
C. One-time payment of guaranteed amount if guarantee claims exceed 25% of the matured coverage for the month				
1. Submit additional documentary requirements	1.1 Conduct table validation and prepare Document	None	20 working days	CCO, AGCD/ Head, AGCD

within the reglementary period	Review Report			
	1.2 Conduct field validation and prepare Field Validation Report	None	30 working days	Field validator/ Head, AGCD
	1.3 Prepare claims payment proposal	None	5 working days	CCO, AGCD/ Head, AGCD
	1.4 Review and endorse approval of claims	None	3 working days	Head, CCD/ Head, IOG
	1.5 Approve guarantee claims payment proposal	None	2 working days	President & CEO, PHILGUARANTEE/ PHILGUARANTEE Board
	1.6 Issue notice of approval and list of claims found invalid;	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	1.7 Disburse guarantee claims proceeds (initial payment)	None	8 working days	Head, AGCD/ Head, CCD/ Head, IOG/ Head, AMRG/ Head, CG/ LBP TBG
	1.8 Issue notice of payment	None	1 working day	CCO, AGCD/ Head, AGCD/ Head, IOG
	TOTAL	None	70 working days	

Notes:

- For guarantee claims which require PHILGUARANTEE Board approval, the AGCD shall inform the PLI on the schedule of Board meeting.
- In case the number of claims in a claim batch exceeds 100 borrowers or timely conduct of field validation is prevented due to force majeure, the time and duration of claims processing shall be extended. The AGCD shall inform the PLI about the extension.

COLLECTION AND CLAIMS DEPARTMENT

Business Guarantee Claims Division

1. Business Guarantee Claims – Regular Guarantee Program

This procedure defines the activities from receipt of the Bank's (Lender) Notice of Claim up to the payment of claims or issuance of claim denial, as the case may be.

Office/Division:	Investments & Operation Group/Collection and Claims Department/ Business Guarantee Claims Division (IOG/CCD/BGCD)			
Classification:	Highly Technical			
Type of Transaction:	Government- to-Business Entity (G2B)			
Who may avail:	Banks that have existing guarantee lines			
Checklist of Requirements			Where to Secure	
1. Notice of Claim (1 original)			To be provided by the Guaranteed Banks	
2. Complete set of documentary requirement as per Guarantee Agreement			To be provided by the Guaranteed Banks	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the required documents to IOG	1.1. Receive the submitted documents	None	30 minutes	Administrative Assistant (AA), IOG
	1.2. Refer the documents to the Head, CCD	None	30 minutes	Head, IOG
	1.3. Assign the transaction to Claims and Collection Officer	None	30 minutes	Head, CCD
	1.5 Validate the claim documents by undertaking the following:			
	a. Write the borrower requesting confirmation of the fact of default in the payment of its obligations	None	1 working day	CCO, BDCG
	b. Check if Notice of Claim is filed within the	None	1 working day	CCO, BDCG

	prescribed period.			
	<p>c. Check completeness of the documents submitted by the Bank i.e.:</p> <p>Demand letter the receipt of which is duly acknowledged by the BORROWER and the surety(ies), where applicable, by indicating the name, corresponding signature, designation, or relation of the person receiving the same to the BORROWER and/or surety(ies)</p> <p>If mailed, the fact of mailing and its receipt or non-receipt being proved by the corresponding registry</p>	None	1 working day	CCO, BDCG

	<p>receipt and return card.</p> <p>Certification that the amount/s claim or so requested to be paid had become due and unpaid.</p> <p>Failure to comply with the requirements mentioned above shall be a ground for DENIAL OF CLAIM.</p> <p>In addition, PHILGUARANTEE has the right to require such other documents and to inspect the books and records of the Bank in relation to the claim. The Bank's non-compliance with such request shall likewise be a ground for DENIAL OF CLAIM.</p>			
	1.6 If documents are incomplete,	None	1 working day	CCO, BDCG/ Head, BDCG/

	communicate with the Bank to submit the required documents.			Head, CCD/ Head, IOG
Note: PHILGUARANTEE shall not be liable under the Guarantee Agreement, unless a Notice of Claim is received by PHILGUARANTEE within the prescribed period as stated in the Guarantee Agreement				
2. Submit the lacking documents	2.1 Evaluate claim from receipt of complete valid claim documents	None	15 working days	CCO, BDCG
	2.2 Prepare recommendation with the supporting documents, i.e., Claim folder, Claim Eligibility Worksheet, Claim Decision Sheet and Document Checklist	None	1 working day	CCO, BDCG
	2.3 Review CCO recommendation. Revise if necessary or approve the recommended action for review of the BOG Head	None	1 working day	Head, CCD
	2.4 Seek concurrence from the Legal Services Group (LSG) on the recommendation	None	1 working day	Head, IOG
	2.5 Revise if necessary or approve the recommended action for submission to the approving	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG

	authority			
	2.6 Implement claim decision, a. If approved:			
	i. Request LSG to draft the Deed of Assignment (DA)	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, I&OG
	ii. Prepare Account Payable Voucher/ Disbursement Voucher	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
	iii. Request fund allocation from Funds and Investment Dept. (FID)	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
3. Execute and notarise the DA	3.1. Transmit DA and check payment to the lender (no release of payment of claim should be done without the execution of the DA)	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
4. Issue Official Receipt (OR)	4.1. Secure OR for the claim payment and the duly executed & notarized DA.	None	1 working day	CCO, BDCG
	4.2. Safekeep the original copy of the OR and DA and in the Security Envelope	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG

	b. If denied:			
	i. Prepare letter to the lender on the claim denial with the original claim documents	None	2 working days	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
5. Receive the claim denial	ii. Transmit the letter of denial to Bank	None	1 working day	CCO, BDCG
	iii. Safekeep duly received copy of the denial letter/advice to the lender in the Security Envelope	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
	Total	None	29 working days, 1 hour and 30 minutes (if approved); 27 working days, 1 hour and 30 minutes (if denied)	

Notes :

- The above indicated processing time involves only the activities being undertaken by the Business Guarantee Claims Division in guarantee claims evaluation. The processing time of Legal Services Group (2.4, 2.6.a.1), the Board of Directors in approving the recommended action (2.5) and the Comptrollership Group in case of claims payments (2.6.a.2) are excluded.
- The documentary requirements depend on the provisions of the Guarantee Agreement and its Special Conditions, as applicable.

2. Business Guarantee Claims – SME Credit Guarantee Facility

This procedure defines the activities from receipt of the Bank's (Lender) Notice of Claim up to the payment of claims or issuance of claim denial, as the case may be.

Office/Division:		Investments & Operation Group/Collection and Claims Department/ Business Guarantee Claims Division (IOG/CCD/BGCD)		
Classification:		Highly Technical		
Type of Transaction:		Government- to-Business Entity (G2B)		
Who may avail:		Banks that have existing guarantee lines		
Checklist of Requirements			Where to Secure	
1. Notice of Claim (1 original)			To be provided by the Guaranteed Banks	
2. Complete set of documentary requirement as per Guarantee Agreement			To be provided by the Guaranteed Banks	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit the required documents to IOG	1.1. Receive the submitted documents	None	30 minutes	Head, IOG
	1.2. Refer the documents to the Head, CCD	None	30 minutes	Head, IOG
	1.3. Assign the transaction to Claims and Collection Officer	None	30 minutes	Head, CCD
	1.4. Validate the claim documents by undertaking the following:			
	a. Write the borrower requesting confirmation of the fact of default in the payment of its obligations.	None	1 working day	CCO, BDCG
	b. Check if Notice of	None	1 working day	CCO, BDCG

	Claim is filed within the prescribed period.			
	<p>c. Check completeness of the documents submitted by the Bank i.e.:</p> <p>Demand letter the receipt of which is duly acknowledged by the BORROWER and the surety(ies), where applicable, by indicating the name, corresponding signature, designation, or relation of the person receiving the same to the BORROWER and/or surety(ies).</p> <p>If mailed, the fact of mailing and its receipt or non-receipt being</p>	None	1 working day	CCO, BDCG

	<p>proved by the corresponding registry receipt and return card.</p> <p>Certification that the amount/s claim or so requested to be paid had become due and unpaid.</p> <p>Failure to comply with the requirements mentioned above shall be a ground for DENIAL OF CLAIM.</p> <p>In addition, PHILGUARANTEE has the right to require such other documents and to inspect the books and records of the Bank in relation to the claim. The Bank's non-compliance with such</p>			
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	request shall likewise be a ground for DENIAL OF CLAIM.			
	1.5. If documents are incomplete, communicate with the Bank to submit the required documents.	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
Note: PHILGUARANTEE shall not be liable under the Guarantee Agreement, unless a Notice of Claim is received by PHILGUARANTEE within the prescribed period as stated in the Guarantee Agreement				
2. Submit the lacking documents	2.1. Evaluate claim from receipt of complete valid claim documents	None	15 working days	CCO, BDCG
	2.2. Prepare recommendation with the supporting documents, i.e., Claim folder, Claim Eligibility Worksheet, Claim Decision Sheet and Document Checklist	None	1 working day	CCO, BDCG
	2.3. Review CCO recommendation. Revise if necessary or approve the recommended action for review of the IOG Head	None	1 working day	Head, CCD
	2.4. Seek concurrence from the Legal Services Group (LSG)	None	1 working day	Head, IOG

	on the recommendation			
	2.5. Revise if necessary or approve the recommended action for submission to the approving authority	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
	2.6. Implement claim decision, a. If approved:			
	i. Prepare Account Payable Voucher/ Disbursement Voucher	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
	ii. Request fund allocation from Funds and Investment Department (FID)	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
	iii. Transmit check payment to the lender	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
3. Issue Official Receipt (OR)	3.1. Secure OR for the claim payment	None	1 working day	CCO, BDCG
	3.2. Safekeep the original copy of the OR in the Security Envelope	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
	b. If denied:			
	i. Prepare letter to the lender	None	2 working days	CCO, BDCG/ Head, BDCG/ Head, CCD/

	on the claim denial with the original claim documents			Head, IOG
4. Receive the claim denial	ii. Transmit the letter of denial to Bank	None	1 working day	CCO, BDCG
	iii. Safekeep duly received copy of the denial letter/advice to the lender in the Security Envelope	None	1 working day	CCO, BDCG/ Head, BDCG/ Head, CCD/ Head, IOG
	Total	None	28 working days, 1 hour and 30 minutes (if approved); 27 working days, 1 hour and 30 minutes (if denied)	

Notes :

- The above indicated processing time involves only the activities being undertaken by the Collection and Claims Department in guarantee claims evaluation. The processing time of Legal Services Group (2.4), the Board of Directors in approving the recommended action (2.5) and the Finance Sector in case of claims payments (2.6.a.i) are excluded.
- The documentary requirements depend on the provisions of the Guarantee Agreement and its Special Conditions, as applicable.

COLLECTION AND CLAIMS DEPARTMENT

Housing Guarantee Claims Division

1. Processing of Guaranty Call

Processing of guaranty call shall commence upon submission by client Notice of Claim including complete requirements within 30 calendar days from date of default of mortgagor/borrower.

A Guaranty call shall be approved and paid upon client's compliance with the warranties indicated in the Contract of Guaranty.

Office/Division:	Investments & Operation Group/Claims and Collection Department/Housing Guarantee Claims Division (IOG/CCD/HGCD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Banks, Developers and other Financial Institutions (FIs) that have existing guaranty enrolments	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Standard Requirements for Call Processing		
1. Notice of Guaranty Call (1 original)		To be provided by the guaranteed entity
2. Complete and detailed Statement of Account of the borrower certified by the client/bank (1 original)		To be provided by the guaranteed entity
3. Statement of Application of Payment certified by the client/Bank (1 original)		To be provided by the guaranteed entity
4. Bank's Credit Approval/Evaluation Sheet of the Mortgagor/ Borrower/Individual Buyer (1 photocopy)		To be provided by the guaranteed entity
5. Transfer Certificate of Title (TCT)/Original Certificate of Title (OCT)/Condominium Certificate of Title (CCT) (1 photocopy)		To be provided by the guaranteed entity
6. Appraisal Report at the time of loan release/ initial enrolment (1 photocopy)		To be provided by the guaranteed entity
7. Latest Appraisal Report on the security/collateral (1 photocopy)		To be provided by the guaranteed entity
8. Notarized Special Power of Attorney executed by the Bank authorizing PHILGUARANTEE to take possession of the mortgaged property (1 photocopy)		To be provided by the guaranteed entity
9. Notice to Borrower that his account is covered by an PHILGUARANTEE Guaranty (1 photocopy)		To be provided by the guaranteed entity
10. Demand letters to the borrower (1 photocopy)		To be provided by the guaranteed entity
11. TIN Card of the Mortgagor/Borrower or other government issued ID or document with the borrower's TIN or complete name , date of birth and place of birth (1 photocopy)		To be provided by the guaranteed entity
12. Tax Declaration for Lot/Building/Condo unit/		To be provided by the

Parking slot, whichever is applicable (1 photocopy)			guaranteed entity	
13. Restrictions annotated in the title, if applicable (1 photocopy)			To be provided by the guaranteed entity	
14. Technical Plans/House Plans/Floor Plans, if purpose of loan is for house construction (1 photocopy)			To be provided by the guaranteed entity	
B. Additional Requirements; if Real Estate Mortgage (REM)				
1. Real Estate Mortgage (REM) (1 photocopy)			To be provided by the guaranteed entity	
2. Promissory Note (PN) (1 photocopy)			To be provided by the guaranteed entity	
3. Loan Agreement(LA), if applicable (1 photocopy)			To be provided by the guaranteed entity	
C. Additional Requirements; if Contract to Sell (CTS)				
1. Contract to Sell (1 photocopy)			To be provided by the guaranteed entity	
2. Developer's Credit Approval/Buyer's Information Sheet (1 photocopy)			To be provided by the guaranteed entity	
3. Purchase Agreement or Deed of Assignment between Developer and Client Bank (1 photocopy)			To be provided by the guaranteed entity	
D. Other Requirements				
1. Amortization table for the term of the loan based on variable rates, if applicable (1 photocopy)			To be provided by the guaranteed entity	
2. Other documents needed in the evaluation of the guaranty claim (1 photocopy)			To be provided by the guaranteed entity	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Call Evaluation				
1. Submit the Notice of Call and complete documentary requirements	1.1. Receive Notice of Call and documentary requirements and payment	None	30 minutes	Records Officer (RO), Records Custodianship & Mgnt. Dep. (RCMD)
2. Accept receiving copy of Notice of Call	2.1. Return to Client the receiving copy of the Notice of Call	None	30 minutes	RO, RCMD
	2.2. Records Officer forward the Notice of Call and documentary requirements to BOG Head.	None	1 hour	RO, RCMD
	2.3. IO Head forward the	None	4 hours	Head, IOG

	Notice of Call to CCD			
	2.4. CCD Head assign/delegate the Notice of Call to HGCD Head	None	1 hour	Head, CCD
	2.5. HGCD Head assign/delegate the Notice of Call to HGCD CCO I – IV		1 hour	Head, HGCD
	2.6. Check completeness of documents	None	1 working day	CCO I – IV, HGCD
	2.7. Conduct Initial Evaluation (deny or accept as “callable”)			
	a. Check compliance to warranties; Is the account guaranteed, Is the call within the prescribed period, is Credit Ratio within the requirement, Is LCR upon enrolment within requirement, Is the title clean, annotation of Mortgage, title in the name of the borrower, etc	None	1 working day	CCO I – IV, HGCD
	b. Contact the borrower if possible thru phone to inform them	None	1 hour	CCO I – IV, HGCD

	that the account was forwarded to PHILGUARANTEE for a guarantee claim			
	c. Send Notice to borrower that their account was forwarded to PHILGUARANTEE for guarantee	none	4 hours	CCO I – IV, HGCD/ Head, HGCD
	d. If Denied, Prepare Denial Letter, If Callable, prepare memo to conduct appraisal valuation	None	3 hours	CCO I – IV, HGCD/ Head, HGCD
	2.8. HGCD Head to review Initial Evaluation of HGCD CCO I – IV	None	2 days	Head, HGCD
Appraisal of the Collateral Property – In-House or Outsourced thru Procurement				
	2.9. Preparation of Memo request to Credit Appraisal Division (CAD)	None	1 working day	CCO I – IV, HGCD/ Head, HGCD/ Head, CCD
	2.10. Conduct final evaluation/ approve/disapprove guaranty call:			
	a. Evaluation & Preparation of the following:			
	i. Credit Evaluation and	None	4 hours	CCO I – IV, HGCD

	Approval (CEAS			
	ii. Info Memo	None	4 hours	CCO I – IV, HGCD
	iii. Compliance to Call Requiremen ts	None	4 hours	CCO I – IV, HGCD
	iv. Compliance to Warranties and other important documents	None	4 hours	CCO I – IV, HGCD
	b. Review and sign CEAS, Info Memo, Compliance to Call Requirement s, Warranties and other documents	None	2 working days 2 working days	Head, HGCD Head, CCD
	c. Recommend Approval/Den ial of Guarantee Call/Claim	None	2 working days	Head, IOG
	d. Signs CEAS	None	2 working days	Authorized Representativ e Contracts and Opinion Department (COD)
	e. Approve/Den y Guarantee Claim/Call	None	2 working days	President & CEO, PHILGUAR ANTEE
	2.11. Prepare and Sign Notice of Approval/Deni al to client	None	4 hours	CCO I – IV, HGCD/ Head, HGCD/ Head, CCD/ Head, IOG
3. Receive Notice of Approval/ Denial	3.1. Deliver Notice of Approval/Denia l to client	None	4 hours	CCO, HGCD Administrative Officer (AO), Office Services

				Division (OSD)
	TOTAL	None	20 working days	

ASSET MANAGEMENT & RECOVERY GROUP

External Service

ASSET SALES AND DISPOSITION DEPARTMENT

1. How to Participate in the Bidding of Non-Retail Assets

For purposes of transparency, the PHILGUARANTEE conducts public bidding for the disposition of its acquired assets in bulk.

Processing of bid proposals shall commence upon publication of the Invitation to Bid for the bulk sale of the PHILGUARANTEE acquired assets on an as-is-where-is basis until the issuance of a Notice of Award of Sale to the winning bidder.

Office/Division:	Asset Management & Recovery Group/Asset Sales and Disposition Department/F (AMRG/ASDD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Any natural or juridical person doing business under the laws of the Republic, a joint venture, corporations, consortium of companies and partnerships.	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. Pro-forma Bid Documents		To be provided by Bids and Awards Committee (BAC)
1. General Information (1 original copy)		To be provided by ASDD
2. Letter authorizing PHILGUARANTEE’s authorized representative to verify any and all documents submitted by the bidder (1 original copy)		To be provided by ASDD
3. Secretary’s Certificate attesting to the Board Resolution authorizing the signatory to all documents relative to the proposal (1 original copy)		To be provided by ASDD
4. Duly notarized Affidavit of Waiver of Rights to prevent the disposition of the property (1 original copy)		To be provided by ASDD
5. Financial proposal (1 original copy)		To be provided by ASDD
B. Other applicable documents		
1. Income Tax Return for the last three (3) years (1 original or certified true copy)		To be provided by the participating party/ies.
2. Audited Financial Statements for the last three (3) years (1 original or certified true copy)		To be provided by the participating party/ies.
3. At least two testimonial letters from the bidder’s banks that they have satisfactory dealings with the bidder as a depositor and/or borrower (1 original copy)		To be provided by the participating party/ies.
4. Other supplementary documents to prove financial capability acceptable to PHILGUARANTEE (1 original or certified true copy)		To be provided by the participating party/ies.
5. Company Profile (1 original copy)		To be provided by the participating party/ies.

6. Business/Corporate documents such as, but not limited to, SEC/DTI Registration, Articles of Incorporation, By-Laws and BIR Registration (1 photocopy)			To be provided by the participating party/ies.	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Preparatory Activities				
	1.1. Cause the publication of Invitation to Bid	None	1 working day	Bids and Awards Committee (BAC)
B. Bidding Activities				
1. Pay the fee to the Cash Management Department (CMD) Cashier and receive the corresponding bid documents	1.1. Prepare Payment Acceptance Order (PAO)	None	2 hours	Asset Management Officer (AMO), ASDD)/ AMO V, ASDD/ Head, ASDD
	1.2. Receive payment and issue Official Receipt (OR)	10% of Minimum Disposition Price (MDP) for properties worth P50 Mn 1% of MDP but not lower than P5.0Mn	2 hours	Cashier, CMD
	1.3. Issue the bid documents and register bidder's information i.e. company name, officer/representative, designation, mailing address, contact no, fax no. and e-mail address	None	4 hours	AMO, ASDD

2. Attend the scheduled pre-bid conference	2.1. Conduct the pre-bid conference	None	1 working day	ASDD/LSG/ President & CEO
	2.2. Prepare/review/ approve the minutes of the pre-bid conference and/or bid bulletins, if necessary	None	4 working days	AMO, ASDD/ AMO V, ASDD/ Head, ASDD/ Head, AMRG/ President & CEO
3. Drop the sealed bid envelope containing the complete bid documents as required in the Terms of Reference and Instructions to Bidders, in the designated bid box located at the AMRG reception area	3.1. Open the sealed bid envelope and encode the details of the proposal in the Abstract of Bids	None	2 hours	ASDD/LSG/ President & CEO
	3.2. Issue PAO for the submitted bid security and endorse to Cashier Dept. for issuance of OR	None	2 hours	AMO, ASDD/ Cashier, CMD
	3.3. Sign every page of the bid documents and the Abstract of Bids	None	3 hours	ASDD/ LSG/ President & CEO/ Commission on Audit (COA)/ Bidder's Representative
	3.4. Provide bidders a photocopy of the signed Abstract of Bids	None	1 hour	ASDD/ LSG/ President & CEO/ COA/

				Bidder's Representative
4. Correct the deficiency and/or submits lacking documents, if any.	4.1. Receive the lacking/corrected document/s	None	1 working day	AMO, ASDD
5. Await results of the bidding	5.1. Evaluate/ Review the bid proposals (Evaluation of bid proposals may take 5 to 15 working days depending on the number of bids received)	None	15 working days	AMO, ASDD/ AMO V, ASDD/ Head, ASDD
	5.2. Recommend to the PHILGUARANTEE Asset Management and Disposition Board Committee (AMDBC) the award of sale to the winning bidder	None	1 day (depending on the scheduled pre-board Committee Meeting)	ASDD/ AMDBC
	5.3. Issue notice to the participating bidders of their ranking and /or disqualification, if any	None	2 working days	AMO, ASDD/ AMO V, ASDD/ Head, ASDD
	5.4. Present to the PHILGUARANTEE Board of Directors (BOD) for the approval of the award of sale to the winning bidder	None	1 working day (regular schedule of PHILGUARANTEE Board Meeting)	PHILGUARANTEE Board
	5.5. Prepare and	None	2 working	AMO, ASDD/

	sign the Notice of Award of Sale (NOAS) or Notice of Disapproval (with refund of bid security to the non-winning bidder)		days	AMO V, ASDD/ Head, ASDD/ Head, AMRG
6. Receive NOAS	6.1. Deliver NOAS thru registered mail or PHILGUARANTEE courier	None	1 working day	Administrative Aide (AA), Office Services Division (OSD)
	TOTAL	10% of Minimum Disposition Price (MDP) for properties worth P50 Mn 1% of MDP but not lower than P5.0Mn	31 working days	

Note:

1. Timetable for the above stated activities is applicable for one transaction/property only per account officer.
2. All stages of the above process start upon complete submission of documentary requirements from concern department and/or responsible person

2. How to Participate in the Bidding of Retail Assets

For purposes of transparency, the PHILGUARANTEE conducts public bidding for the disposition of its acquired assets in retail basis.

Processing of bid proposals shall commence upon publication of the Notice of Sale for the retail disposition of the PHILGUARANTEE acquired assets on an as-is-where-is basis until the issuance of a Notice of Award of Sale to the winning bidder.

Office/Division:	Asset Management & Recovery Group/Asset Sales and Disposition Department/F (AMRG/ASDD)	
Classification:	Highly Technical	
Type of Transaction:	Government-to-Business Entity (G2B)	
Who may avail:	Any natural or juridical person doing business under the laws of the Republic, a joint venture, corporations, consortium of companies and partnerships.	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
A. For Individual Bidders		
1. Valid IDs (Company ID and or any 2 government issued IDs) (1 photocopy)		To be provided by the participating party/ies
2. Proof of Income (any 2 of the following): (1 original or certified true copy)		To be provided by the participating party/ies
a. Latest payslip signed/certified by an authorized personnel		
b. Certificate of Employment & Compensation		
c. Latest Income Tax Return duly received by BIR		
d. Other supporting documents, if any (e.g. Affidavit of Support, Special Power of Attorney, Bank Statement for the last three months)		
2. For Corporation		
1. Articles of Incorporation (1 photocopy)		To be provided by the participating party/ies
2. Business Permit (1 photocopy)		To be provided by the participating party/ies
3. Latest Income Tax Return duly received by BIR (1 photocopy)		To be provided by the participating party/ies
4. Audited Financial Statements (F.S.) for the past two years or the latest F.S. (1 photocopy)		To be provided by the participating party/ies
5. Board Resolution & Secretary's Certificate designating the authorized representative to bid for and in behalf of the company (1 original or certified true copy)		To be provided by the participating party/ies
6. Two government issued IDs of the authorized representative (1 photocopy)		To be provided by the participating party/ies
C. Other Supporting Documents		

1. Bank Statement for the last three months (1 photocopy)			To be provided by the participating party/ies	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Preparatory Activities				
	1.1. Cause the publication of Notice of Sale/Invitation to Lease	None	1 working day from receipt of request for publication approved by OP	Bids and Awards Committee (BAC)
B . Bidding Activities				
1. Secure Offer to Purchase Form (OPF) and Buyer's Information Sheet (BIS) from ASDD or downloads the forms from the PHILGUARANTEE website within the duration stated in the Notice of Sale	1.1. Issue OPF and BIS and answer the prospective bidders' queries or any request for clarifications	None	2 hours	Asset Management Officer (AMO), ASDD)/ AMO V, ASDD/ Head, ASDD
2. Submit the sealed envelope to ASDD which contains the filled out OPF, BIS and all required documents	2.1. Receive sealed OPF and check completeness of the submitted documentary requirements based on the checklist. If found complete, returns the sealed OPF and BIS with the attachments to the bidder and issues Payment Acceptance	None	2 hours	AMO, ASDD

	Order (PAO) for the Bid Security; If incomplete, bidder will be advised of the lacking requirements and not be allowed to participate in the bidding if he/she will not be able to submit the lacking documents before the prescribed deadline			
3. Present PAO to the Cash Management Department (CMD) Cashier and pay the required Bid Security either in cash or Manager's check	3.1. Receive payment and issue Official Receipt (OR)	5% of selling price for properties worth P 2.0 Mn and below 10% of selling price for properties above P 2.0 Mn	2 hours	Cashier, CMD
4. Submit original copy of OR for photocopying, and the two copies of PAO to ASDD	4.1. Photocopy the original OR and return the original OR to the bidder and require bidder to attach the photocopy of OR to the bid documents.	None	1 hour	AMO, ASDD
	4.2. Record the OR number and date of payment in the bidder's	None	30 minutes	AMO, ASDD

	checklist of documentary requirements which shall also be attached to the bid documents			
5. Drop the sealed OPF together with the BIS and the complete documentary requirements as stated in the covering checklist in the bid box located at the AMRG reception area	5.1. Monitor the submission of bids within the duration of the period specified for the submission of bids	None	30 minutes	AMO, ASDD/ AMO V, ASDD
6. Attend the opening of bids (optional)	6.1. Open the sealed OPF & other documents on the scheduled date and time of opening to be witnessed by representatives from the other Groups (HGG, LSG, CSG, CG)	None	1 hour and 30 minutes	AMO, ASDD/ AMO V, ASDD/ Representative s from other groups
	6.2. Encode the details of the OPF in the Abstract of Bids and flashes it on the projector to be seen by the bidders & other witnesses	None	1 hour and 30 minutes	AMO, ASDD
	6.3. Sign every page of the bid documents	None	4 hours	AMO, ASDD/ AMO V, ASDD/ Representative s from other groups

	6.4. Print the Abstract of Bids for signature		1 hour	AMO, ASDD
	6.5. Route the Abstract of Bids for signature	None	3 hours	AMO, ASDD
	6.6. Sign the abstract of bids	None	3 hours	AMO, ASDD/ AMO V, ASDD/ Head, ASDD/ Head, AMRG/ Representatives from other groups
7. Await results of the bidding	7.1. Distribute the OPF & other bid documents together with the abstract of bids to the assigned AO	None	2 hours	AMO, ASDD
	7.2. Prepare clearance sheet for the Recovery and Management Department regarding the status of other accounts under the name of the bidder, if any.	None	1 working day	AMO, ASDD
	7.3. Issue clearance sheet	None	1 working day	Recovery and Management Department (RMD)
	7.4. Collate the documents needed for evaluation per checklist	None	1 working day	AMO, ASDD
	7.5. Evaluate the offer and prepares the evaluation sheet	None	3 working days	AMO, ASDD
	7.6. Check the completeness of the documents		6 hours	AMO V, ASDD

	needed for evaluation per checklist b. Reviews the evaluation of bids based on the approved criteria			
	7.7. Review the evaluation of bids based on the approved criteria	None	6 hours	AMO V, ASDD
	7.8. Review the financial capacity of the winning bidder based on the criteria for financial eligibility	None	6 hours	AMO V, ASDD
	7.9. Sign the summary of evaluation of bids should there be 2 or more bidders for one property	None	3 hours	AMO V, ASDD
	7.10. Signs in the evaluation sheet	None	3 hours	AMO V, ASDD
	7.11. Review the relevant items used in the bid proposal evaluation such as title status, occupancy, appraisal validity, interest rates, PDST reference rates, rating of bids, etc. and accuracy/correctness of	None	1 working day and 4 hours	Head, ASDD

	computations			
	7.12. Sign the summary of evaluation of bids and evaluation sheet	None	4 hours	Head, ASDD
	7.13. Validate the recommendation for approval and sign the evaluation sheet	None	2 working days	Head, AMRG
	7.14. Check the accuracy of the data in the evaluation sheet, approve the bid proposal and sign the evaluation sheet.	None	2 working days	President & CEO, PHILGUARANTEE
	7.15. Prepare and sign Notice of approval (NOA) or Notice of Disapproval (with refund of bid security to the non-winning bidder)	None	1 working day and 4 hours	AMO, ASDD/ AMO V, ASDD/ Head, ASDD/ Head, AMRG
	7.16. Transmit signed NOA to the Records Section for mailing/delivery	None	4 hours	AMO, ASDD
8. Receive NOAS	8.1. Deliver NOAS	None	1 working day	Administrative Aide (AA), Office Services Division (OSD)
	TOTAL	5% of selling price for	22 working days	

		properties worth P 2.0 Mn and below 10% of selling price for properties above P 2.0 Mn		
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Note:

1. *Timetable for the above-stated activities except for the issuance of abstract of bids, is applicable for an average of 4 purchase proposals per account officer, altogether received in one bidding. For more than 4 purchase proposals, the timetable shall be adjusted accordingly.*
2. *All stages of the above process start upon complete submission of documentary requirement/s from concerned department and/or responsible person.*

3. Sales Documentation Process

Documentation of cash, installment, take-out and Rent to Own (RTO) sale transactions of PHILGUARANTEE properties shall commence upon settlement of full payment for cash sale, the required downpayment/initial payment for installment, take-out and RTO and signing of the sales document by the winning bidder until the release of title/s, for cash sale and transmittal/endorsement of account/sale under installment, take-out and RTO to Treasury and Controllershship Departments for collection and recording purposes.

Office/Division:		Asset Management & Recovery Group/Asset Sales and Disposition Department/F (AMRG/ASDD)		
Classification:		Highly Technical		
Type of Transaction:		Government-to-Business Entity (G2B)		
Who may avail:		Winning Bidder (any natural or juridical person doing business under the laws of the Republic, a joint venture, corporations, consortium of companies and partnerships.		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Notice of Award of Sale (1 photocopy)			To be provided by the participating party/ies	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Present the Notice of Award of Sale (NOAS) to ASDD	1.1. Check on the date of buyer's receipt of NOAS; if within the prescribed deadline, issue Payment Acceptance Order (PAO) upon validation of NOAS.	None	2 hours	Asset Management Officer (AMO), ASDD)/ AMO V, ASDD/ Head, ASDD
2. Present PAO to the Cash Management Department (CMD) Cashier and pay the specified amount in the NOAS	2.1. Receive payment and issue Official Receipt (OR)	Amount stated in the NOAS	2 hours	Cashier, CMD
3. Present the original copy of OR and submit copy of PAO to ASDD	3.1. Photocopy the original OR. and return the original OR to the winning bidder/buyer.	None	30 minutes	AMO, ASDD

	3.2. Issue the sales document for signature of the buyer	None	3 hours	AMO, ASDD
4. Sign the sales document	4.1. Receive the sales document for routing to PHILGUARANTEE signatories	None	30 minutes	AMO, ASDD
5. Await issuance of the sales document	5.1. Prepare/Review/ Approve the Marketing Documentation and Clearance Slip (MDCS) for the sales document and initial/sign the sales document	None	12 working days	AMO, ASDD/ AMO V, ASDD/ Head, ASDD/ Head, AMRG
	5.2. Sign MDCS upon validation of payment	None	3 working days	Cashier, CMD
	5.3. Sign the sales document and return the same to MSD	None	3 working days	Head, Legal Services Group (LSG)
	5.4. Notify the buyer that the sale document is already signed	None	1 working day	AMO, ASDD/ AMO V, ASDD/ Head, ASDD
	5.5. Prepare /Approve the transmittal form for the endorsement of account to Recovery And Management Department (RMD) (for sale thru installment/take - out/rent-to-own scheme) or request form for the Records Custodianship and	None	2 working days	AMO, ASDD/ AMO V, ASDD/ Head, ASDD

	Management Department (RCMD) for the release of Owner's Duplicates copy of title for cash sale			
6. Receive the signed sales document for notarization ;	6.1. Obtain a copy of the notarized sales document.	None	1 working day	AMO, ASDD
7. Provide ASDD a copy once notarized	7.1. For sale thru installment, take-out, rent-to-own scheme, prepare the documents for the transmittal of account to Comptrollership Group (CG) For cash sales, release the owner's duplicate copy of title	None	2 working days	AMO, ASDD/ AMO V, ASDD/ Head, ASDD
	TOTAL	Amount stated in the NOAS	25 working days	

RECOVERY MANAGEMENT DEPARTMENT

1. Redemption of Foreclosed Assets

Mortgagor may request for the redemption of foreclosed assets within the prescribed period as mandated by law. Recovery Management Department shall then evaluate borrower's request and present before the appropriate approving authorities of the PHILGUARANTEE for consideration.

Office/Division:	Asset Management & Recovery Group/Recovery Management Department (AMRG/RMD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B)			
Who may avail:	Mortgagors whose assets have been acquired by the PHILGUARANTEE thru foreclosure sale			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Written request (1 original copy)			To be provided by the Mortgagor	
2. Required payment			To be provided by the Mortgagor	
3. For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original copy)			To be provided by the Mortgagor	
4. KYC documents of borrower, his/her/its authorized representative (valid ID) (1 copy)			To be provided by the Mortgagor	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request to RMD	1.1. Inform mortgagor of the documents for submission and advise borrower of the PHILGUARANTEE's policies and procedures	None	1 working day	Remedial Officer (RO), RMD/ Head, RMD
2. Submit required documents and wait for the Notice of Approval (NOA)/Denial of the request	2.1. Evaluate ¹ request based on the documents submitted	None	5 working days	RO, RMD
	2.2. Prepare	None	5 working	RO, RMD/

¹ RMD may require additional documents/information if, in the course of its evaluation, it needs other supporting documents or information to complete the validation. Such requirements shall be conveyed to mortgagor in writing.

	recommendation upon determination of the redemption price of the assets based on the Appraisal Report issued by Credit and Appraisal Management Department (CAMD)		days	Head, RMD/ Head, AMRG
3. Remit the redemption price	3.1. Request for the issuance of Official Receipt for the payment of redemption price	None	1 working day	RO, RMD/ Head, RMD
	3.2. Request the preparation of agreement with Legal Services Group (LSG)	None	1 working day	RO, RMD/ Head, RMD
4. Execute and notarize the agreement	4.1. Transmit the agreement to mortgagor for signing and notarization	None	1 working day	RO, RMD/ Head, RMD
	4.2. Facilitate the execution of the agreement by PHILGUARANTEE authorized signatories	None	2 working days	RO, RMD/ Head, RMD
	4.3. Request notarization of the agreement	Notarial Fees	2 hours	RO, RMD
	4.4. Request release of the original copy of the security documents from Records Custodianship and	None	1 working day	RO, RMD/ Head, RMD

	Management Department (RCMD)			
5. Receive copy of the agreement and security documents	5.1. Provide borrower copy of the duly notarized agreement and turnover the security documents	None	30 minutes	RO, RMD
	Total	Notarial Fees	17 working days, 2 hours and 30 minutes	

Note:

*The above indicated processing time involves only the activities being undertaken by the FAMG/RMD in the release of mortgaged assets. The processing time of **CAMD, LSG, RCMD and the approving authority** are not considered.*

2. Release of Mortgaged Assets in Case of Full Settlement of Obligation

Recovery Management Department shall facilitate the release of collaterals within seven (7) days from date of full/partial payment of borrower.

Office/Division:	Asset Management & Recovery Group/Recovery Management Department (AMRG/RMD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B)			
Who may avail:	Borrowers whose loans are being managed by RMD			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Full payment			To be provided by the Borrower	
2. For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original copy)			To be provided by the Borrower	
3. KYC documents of borrower, his/her/its 4. authorized representative (valid ID) (1 copy)			To be provided by the Borrower	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Remit full payment to RMD	1.1. Request issuance of Official Receipt (OR) from the Cash Management Department (CMD)	None	1 working day	Remedial Officer (RO), RMD/ Head, RMD
	1.2. Issue Certificate of Full Settlement of Obligation and request Controllership Group (CG) to countersign the same	None	2 working days	RO, RMD/ Head, RMD/ Head, AMRG
	1.3. Request preparation of Release of Mortgage Contract from Legal Services Group (LSG)	None	1 working day	RO, RMD/ Head, RMD

	1.4. Facilitate the signing of the Release of Mortgage Contract	None	2 working days	RO, RMD/ Head, RMD
	1.5. Request notarization of the Release of Mortgage contract	Notarial Fees	2 hours	RO, RMD
	1.6. Request release of the original copy of the collateral documents from Records Custodianship and Management Department (RCMD)	None	1 working day	RO, RMD/ Head, RMD
2. Receive copy of the Release of Mortgage Contract and original copy/ies of security/ collateral documents	1. Provide borrower copy of the Release of Mortgage Contract and turnover the security/ collateral documents	None	30 minutes	RO, RMD
	Total	Notarial Fees	7 working days, 2 hours and 30 minutes	

Note:

*The above indicated processing time involves only the activities being undertaken by the AMRG/RMD in the release of mortgaged assets. The processing time of **LSG, RCMD and CMD** are not considered.*

3. Release of Mortgage Assets in Case of Partial Settlement of Obligation

In meritorious cases, borrower may request for the partial release of collaterals. Recovery Management Department shall then evaluate borrower's request and present before the appropriate approving authorities of the PHILGUARANTEE for consideration..

Office/Division:	Asset Management & Recovery Group/Recovery Management Department (AMRG/RMD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B)			
Who may avail:	Borrowers whose loans are being managed by the RMD			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Written request (1 original copy)			To be provided by the Borrower	
2. Required payment			To be provided by the Borrower	
3. For person/s authorized by borrower to receive collateral documents, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original copy)			To be provided by the Borrower	
4. KYC documents of borrower, his/her/its authorized representative (valid ID) (1 copy)			To be provided by the Borrower	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request to RMD	1.1. Inform borrower of the documents for submission depending on borrower's request and advise borrower of the PHILGUARANTEE's policies and procedures	None	1 working day	Remedial Officer (RO), RMD/ Head, RMD
2. Submit the required documents	2.1. Evaluate ² borrower's request based on the documents submitted	None	3 working days	RO, RMD

² RMD may require additional documents/information if, in the course of its evaluation, it needs other supporting documents or information to complete the validation of borrower's repayment proposal. Such requirements shall be conveyed to borrower in writing.

	2.2. Request for updated Statement of Account from Claims and Collection Department (CCD)	None	1 working day	RO, RMD/ Head, RMD
	2.3. Request for credit investigation, appraisal, and asset verification, as applicable, from Credit and Appraisal Management Department (CAMD)	None	1 working day	RO, RMD/ Head, RMD
	2.4. Conduct separate or joint site inspection ³ with CAMD at borrower's place of business and location of mortgaged properties	None	5 working days	RO, RMD
	2.5. Evaluate the CAMD's reports upon receipt and discuss with borrower issues noted on documents/ reports	None	1 working day	RO, RMD/ Head, RMD
3. Wait for the Notice of Loan Approval (if approved) or Denial (if disapproved)	3.1. Prepare the transaction media for the approving authority	None	5 working days	RO, RMD/ Head, RMD/ Head, AMRG
	3.2. Send Notice of	None	1 working	RO, RMD/

³ May take up 1-5 days depending on the location and quantity/volume/size of collateral

	Approval/ Denial to the Borrower for his/her conformity		day	Head, RMD/ Head, AMRG
4. Settle the required amount for the release of mortgaged assets	4.1. Receive the payment from client	None	30 minutes	RO, RMD
	4.2. Request issuance of Official Receipt (OR) from the Cash Management Department (CMD)	None	1 working day	RO, RMD/ Head, RMD
	4.3. Request preparation of Release of Mortgage Contract from Legal Services Group (LSG)	None	1 working day	RO, RMD/ Head, RMD
	4.4. Facilitate the signing of the Release of Mortgage Contract	None	2 working days	RO, RMD/ Head, RMD
	4.5. Request notarization of the Release of Mortgage contract	Notarial Fees	2 hours	RO, RMD
	4.6. Request release of the original copy of the collateral documents from Records Custodianship and Management Department (RCMD)	None	1 working day	RO, RMD/ Head, RMD
5. Receive copy of Release of	5.1. Provide borrower copy	None	1 hour	RO, RMD/ Head, RMD/

Mortgage Contract and original copy/ies of security/collateral documents	of the Release of Mortgage Contract and turnover the security/collateral documents			Head, AMRG
	Total	Notarial Fees	23 working days, 3 hours and 30 minutes	

Note:

*The above indicated processing time involves only the activities being undertaken by the AMRG/RMD in the release of mortgaged assets. The processing time of **CAMD, CD, LSG, RCMD and the approving authority** are not considered.*

4. Request for Certification on Loan Balances

Borrowers may request for certifications (e.g., account status, outstanding balance, etc.).

Office/Division:	Asset Management & Recovery Group/Recovery Management Department (AMRG/RMD)			
Classification:	Simple			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B)			
Who may avail:	Borrowers whose loans are being managed by the RMD			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Written request (1 original copy)			To be provided by the Borrower	
2. For person/s authorized by borrower to receive the requested certifications, documents delegating such authority (SPA, secretary's certificate, board resolution, etc.) (1 original copy)			To be provided by the Borrower	
3. KYC documents of borrower, his/her/its authorized representative (valid ID) (1 copy)			To be provided by the Persons mentioned	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request to RMD	1.1. Prepare requested certification and request Controllorship Group (CG) to countersign/validate the same	None	2 working days	Remedial Officer (RO), RMD/ Head, RMD/ Head, AMRG
2. Present authority to receive certification and/or valid ID	2.1. Release the requested certification	None	1 working day	RO, RMD
	Total	None	3 working days	

Note:

*The above indicated processing time involves only the activities being undertaken by the RMD in the issuance of certification. **The processing time of CG in validating the certification is not considered.***

5. Request for Post Dated Check Holding Period Extension

Borrowers may request for the post-dated check holding period extension in relation to the payment of their loan amortizations. Recovery Management Department shall then evaluate borrower's request and recommend appropriate action to the approving authority of the PHILGUARANTEE for consideration.

Office/Division:	Asset Management & Recovery Group/Recovery Management Department (AMRG/RMD)			
Classification:	Complex			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B)			
Who may avail:	Borrowers whose loans are being managed by the RMD			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
5. Written request (1 original)			To be provided by the Borrower	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
6. Submit request to RMD	1.1. Evaluate ⁴ request and prepare recommendation for consideration of the approving authority	None	3 working days	Remedial Officer (RO), RMD/ Head, RMD/ Head, AMRG
7. Wait for the action of PHILGUARANTEE approving authority	7.1. Prepare notice on the approval/denial of the request	None	1 working day	RO, RMD/ Head, RMD
	7.2. Prepare Statement of Account reflecting the recomputed amount due	None	1 working day	RO, RMD/ Head, RMD
8. Receive notice on the approval/ denial of the request	8.1. Send notice and Statement of Account to the borrower	None	1 working day	RO, RMD/ Head, RMD
	Total	None	6 working days	

⁴ RMD may require additional documents/information if, in the course of its evaluation, it needs other supporting documents or information to complete its validation. Such requirements shall be conveyed to borrower in writing.

Note:

*The above indicated processing time involves only the activities being undertaken by the AMRG/RMD. The processing time of the **approving authority** is*

6. Settlement of Obligations by Defaulted Guaranteed Borrowers

Defaulted borrowers may propose for the settlement of their loans (e.g., loan restructuring, dacion en pago, compromise settlement, etc.). Recovery Management Department (RMD) shall then evaluate borrower's settlement proposal and present before the appropriate approving authorities of the PHILGUARANTEE for consideration.

Office/Division:	Asset Management & Recovery Group/Recovery Management Department (AMRG/RMD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B)			
Who may avail:	Borrowers whose loans are being managed by the RMD			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Written settlement proposal (1 original)			To be provided by the Borrower	
2. Source of repayment (financial statements, ITR, purchase order, business contracts, permits, etc.) (1 original copy)			To be provided by the Borrower	
3. Documents evidencing absolute ownership for properties offered for dacion or as collateral (TCT, CCT, OCT, stock certificates, etc.) (1 original and/or certified true copy)			To be provided by the Borrower	
4. For properties owned by person/s other than the borrower and offered for dacion or collateral, documents evidencing consent and/or authority given to borrower for the said purpose (SPA, secretary's certificate, board resolution, etc.) (1 original copy)			To be provided by the Property Owner	
5. 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 copy)			To be provided by the Borrower	
6. 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 copy)			To be provided by the Persons mentioned	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit proposal to RMD	1.1. Inform borrower of the documents for submission depending on borrower's proposal and advise borrower of the	None	1 working day	Remedial Officer (RO), RMD/ Head, RMD

	PHILGUARANTEE's policies and procedures			
2. Submit the required documents	2.1. Evaluate ⁵ borrower's proposal based on the documents submitted	None	5 working days	RO, RMD
	2.2. Request for updated Statement of Account from Claims and Collection Department (CCD)	None	1 working day	RO, RMD/ Head, RMD
	2.3. Request for credit investigation, appraisal, and asset verification, as applicable, from Credit and Appraisal Management Department (CAMD)	None	1 working day	RO, RMD/ Head, RMD
	2.4. Conduct separate or joint site inspection ⁶ with CAMD at borrower's place of business and properties offered for dacion or collateral	None	5 working days	RO, RMD

⁵ RMD may require additional documents/information if, in the course of its evaluation, it needs other supporting documents or information to complete the validation of borrower's repayment proposal. Such requirements shall be conveyed to borrower in writing.

⁶ May take up 1-5 days depending on the location and quantity/volume/size of collateral

	2.5. Evaluate the CAMD's reports upon receipt and discuss with borrower issues noted on documents/ reports	None	1 working day	RO, RMD/ Head, RMD
3. Wait for indicative terms and conditions of the loan settlement	3.1. Prepare indicative terms of the loan settlement and send the same to borrower for his/her conformity	None	10 working days	RO, RMD/ Head, RMD/ Head, AMRG
4. Signify conformity to the indicative terms and wait for the action of the approving authority	4.1. Prepare the transaction media for the approving authority, upon receipt of the duly conformed indicative terms and conditions from the borrower	None	10 working days	RO, RMD/ Head, RMD/ Head, AMRG
	4.2. Send Notice of Approval(NOA) /Denial, as the case may be to borrower	None	2 working days	RO, RMD/ Head, RMD/ Head, AMRG
5. Signify conformity to the NOA	5.1. Upon receipt of duly conformed NOA, request Legal Services Group (LSG) the drafting of the necessary agreement/s, <i>i.e.</i> , Restructuring, Settlement, dacion en pago, etc.	None	1 working day	RO, RMD/ Head, RMD/ Head, AMRG
6. Execute and notarize the agreement/s	6.1. Upon receipt of the execution copy of the agreement/s	None	1 working day	RO, RMD/ Head, RMD

	from LSG, transmit the same to the borrower for review and/or execution			
	6.2. Once borrower submits the executed and notarized agreement/s, forward the agreement/s to authorized signatories and thereafter transmit the same to LSG for notarization	None	2 working days	RO, RMD/ Head, RMD/ Head, AMRG
7. Receive copy of the duly executed and notarized agreement/s	7.1. Transmit to borrower copy of the duly executed and notarized agreement/s.	None	1 working day	RO, RMD/ Head, RMD
	Total	None	41 working days	

Note:

The above indicated processing time involves only the activities being undertaken by the AMRG/RMD in processing the settlement of loan of defaulted accounts, handling of defaulted accounts. The processing time of LSG, CCD and CAMD and the approving authority in approving the recommended action are not considered.

Upon transfer of the account to RMD, RMD will request CAMD to conduct comprehensive asset hunt/property checkings on the firms and its sureties, as the case may be. Should asset hunt yielded positive result and if there is possibility or existing restructuring, RMD will take hold of the property (dacion en pago, collateral to the restructuring, etc.). However, if settlement negotiation failed, RMD will refer the account to LSG if there is property for foreclosure or attachment.

7. Collection Management of Receivables from Sale of Acquired Assets

Collection of receivables from sale of PHILGUARANTEE properties upon receipt of payment.

Office/Division:	Asset Management & Recovery Group/Recovery Management Department (AMRG/RMD)			
Classification:	Simple/Complex			
Type of Transaction:	Government-to-Business Entity (G2B)			
Who may avail:	Buyers of PHILGUARANTEE acquired assets on installment and thru short and long term leases.			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
A. Over the Counter Payment				
1. Any of the following:				
a. Accomplished Form (1 original copy); or			To be provided by AMRG/RMD	
b. Passbook (1 original copy); or			To be provided by Buyer/ Lessee	
c. Previous Official Receipt (1 original or photocopy)			To be provided by Buyer/ Lessee	
2. Payment Acceptance Order (PAO) (1 original copy)			To be provided by AMRG/RMD	
3. Official Receipt (OR) (1 original copy)			To be provided by Cash Management Department (CMD)	
B. Additional Requirement in case of Acceptance of Post-Dated Checks (PDCs)				
1. Provisional/Acknowledgment Receipt (1 original and 1 duplicate copy)			To be provided by AMRG/RMD	
C. Posting of Payments Thru Bank				
1. Schedule of Payments made thru bank				
a. On-Line Collection (OnColl)			Land Bank of the Philippines (LBP) – Buendia Branch	
b. LBP LinkBiz Portal			LBP LinkBiz Portal Merchant's Online Inquiry	
2. Payment Acceptance Order (PAO) (1 original copy)			To be provided by AMRG/RMD	
3. Official Receipt (OR) (1 original copy)			To be provided by CMD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
A. Over the Counter Payment				
1. Present any of the following document to RMD: a. Accomplished form; or	1.1. Verify information from record on file.	None	30 minutes	Remedial Officer (RO), RMD

b. Passbook; or c. Previous Official Receipt.				
	1.2. Prepare/Issue PAO.	None	30 minutes	RO, RMD
2. Present the PAO to the CMS Cashier.	2.1. Receive the PAO and payment and issue OR.	None	30 minutes	Cashier, CMD
3. Present the OR to the RMD RO.	3.1. Post the OR # in the passbook (if there is issued passbook) and in the buyer's ledger.	None	15 minutes	RO, RMD
	TOTAL	None	1 hour and 45 minutes	
B. Acceptance of Post-Dated Checks (PDCs)				
1. Present any of the following document to RMD: a. Accomplish ed form; or b. Passbook; or c. Previous Official Receipt.	1.1. Verify information from record on file.	None	15 minutes	RO, RMD
2. Present the post-dated checks to RMD.	2.1. Verify the correctness of the PDCs issued.	None	1 hour	RO, RMD
	2.2. Prepare 2 copies of Provisional/ Acknowledgme nt Receipt of the PDCs and issue one copy to the buyer, if PDCs are in order.	None	25 minutes	RO, RMD
	2.3. Forward the PDCs to CMD	None	30 minutes	RO, RMD

	Cashier for safekeeping.			
	2.4. Release the PDCs to the RMD minimum of two days before the date of the check.	None	1 hour	Cashier, CMD
	2.5. Prepare/Issue Payment Acceptance Order (PAO) on or before the day the check falls due.	None	2 working days	RO, RMD
	2.6. Receive the PAO and the PDC and issue OR on the date indicated in the check.	None	2 working days	Cashier, CMD
	2.7. Post and file the OR	None	2 working days	RO, RMD
	Total	None	6 working days and 3 hour and 10 minutes	
C. Posting of Payments Thru Bank				
1. The bank to submit the Schedule of payment made thru bank to RMD.	1.1. Receive the Schedule of payment made thru bank.	None	10 minutes	RO, RMD/ Head, RMD/ Cashier, CMD
	1.2. Verify information from record on file.	None	1 hour	RO, RMD
	1.3. Prepare/Issue Payment Acceptance Order (PAO).	None	6 working days	RO, RMD
	1.4. Receive the PAO and the schedule of on-line payment and issue OR.	None	2 working days	Cashier, CMD
	1.5. Post and file the OR.	None	2 working days	RO, RMD

	TOTAL	None	10 working days 1 hour and 10 minutes	
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8. Processing of Payment of Real Estate Property Tax of Acquired Assets

This service covers the processing of the annual payment of Real Estate Property Tax (RPT) of PHILGUARANTEE's acquired assets targeted for disposition for the year.

Office/Division:	Asset Management & Recovery Group/Recovery Management Department (AMRG/RMD)				
Classification:	Highly Technical				
Type of Transaction:	Government-to-Government (G2G)				
Who may avail:	City/Municipal Assessor's Office City/Municipal Treasurer's Office				
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE		
1. Previous disbursement voucher with supporting documents (1 photocopy)			To be provided by AMRG/RMD		
2. Updated Statements of Account (1 original copy)			To be provided by City/ Municipality Assessor's Office		
3. Transfer Certificate of Title and/or Tax Declaration (if available) (1 photocopy)			To be provided by AMRG/RMD		
Client Steps	Agency Action	Fees to be Paid	Processing Time		Person Responsible
1. Assessor's Office receipt documents for assessment	1.1. Secure Statements of Account (SOA) from the Assessor's Office where the properties are located	None	1 working day		Remedial Officer (RO), RMD
2. Assessor's Office *	2.1. Prepare SOA	None	1 working day (If less than 10 SOAs)	4 working days (If more than 10 SOAs)	Assessor's Office
	2.2. Schedule trip and obtain SOA from the respective Assessor's Office	None	1 working day		RO, RMD

	2.3. Check on the details of the properties assessed and if found correct proceed with the processing of payment	None	7 working days	RO, RMD/ Head, RMD/ Head, AMRG
	2.4. Endorse the Disbursement Voucher (DV) to the following department:	None	1 hour	RO, RMD
	2.5. Receive and process the DV by Financial Accounting Department (FAD)	None	5 working days (if less than 30 SOAs) 10 working days (if more than 30 SOAs)	FAD
	2.6. Receive and process the DV by Budget Management Department (BMD)	None	2 working days	BMD
	2.7. Receive and process the DV by Cash Management Department (CMD)	None	3 working days	CMD
	2.8. Schedule trip and pay the RPT to the respective Treasurer's Office	None	1 working day	RO, RMD/ Head, RMD/ Head, AMRG

3. Treasurer's Office receives RPT payment *	3.1. Issue Official Receipt/s (OR/s)	None	1 working day (If less than 10 ORs)	3 working days (If more than 10 ORs)	Treasurer's Office
	3.2. Claim the OR/s from the Treasurer's Office	None	1 working day		RO, RMD
	3.3. Photocopy SOA and O.R.s for filing	None	1 working day		RO, RMD
	TOTAL	None	24 working days and 1 hour	34 working days and 1 hour	

Note:

** Step nos. 2 and 3: The duration of service is subject to adjustment depending on when the Assessor's/Treasurer's Office will release the requested documents (beyond PHILGUARANTEE's control).*

**CORPORATE COMPLIANCE &
STANDARDS OFFICE**
External Service

1. Handling External Complaints (Walk-In)

This service covers the process of handling external complaints against violations, misconduct or impropriety pursuant to the Corporate Compliance Program. It covers the process from receipt of the walk-in complaint to issuance of reference number for the filed complaint and the contact details of CCSO, for possible follow up.

Office/Division:	Corporate Compliance & Standards Office/Corporate Compliance Division (CCSO/CCD)			
Classification:	Simple			
Type of Transaction:	Government-to-Business Entity (G2B) Government-to-Government (G2G)			
Who may avail:	Participating Financial Institutions, Clients, Government Agencies			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. PHILGUARANTEE Complaint Record Form (1 signed copy)			To be provided by CCSO/ CCD	
2. Valid Government-issued ID (1 photocopy)			To be provided by the complainant	
3. Data Privacy Consent (1 signed copy)			To be provided by the complainant	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Proceed to the CCSO	1.1 Attend to complainant	None	4 minutes	Compliance Officer, Corporate Compliance Division (CO, CCD)
	1.2 Provide the complainant with the PHILGUARANTEE Complaint Record Form	None	4 minutes	CO, CCD
2. Accomplish the PHILGUARANTEE Complaint Record Form	2.1 Assist the complainant in accomplishing the form.	None	5 minutes	CO, CCD
	2.2 Check the validity, accuracy and completeness of the accomplished form	None	3 minutes	CO, CCD
	2.3 Register the	None	3 minutes	CO, CCD

	complaint in the Complaints Report Template			
	2.4 Assign a reference number to PHILGUARANTEE Complaint Record Form	None	3 minutes	CO, CCD
3. Receive the reference number for the filed complaint and the contact details of CCSO, for possible follow up	3.1 Advise the complainant of PHILGUARANTEE's resolution process and the timeframe of resolution	None	5 minutes	CO, CCD
	3.2 Provide the detachable portion of the PHILGUARANTEE Complaint Record Form to the complainant indicating the reference number and contact details where the complainant can follow up, if necessary		3 minutes	CO, CCD
	TOTAL	None	30 minutes	

2. Handling External Complaints (Via Email)

This service covers the process of handling external complaints against violations, misconduct or impropriety pursuant to the Corporate Compliance Program. It covers the process from receipt of the walk-in complaint to issuance of reference number for the filed complaint and the contact details of CCSO, for possible follow up.

Office/Division:	Corporate Compliance & Standards Office/Corporate Compliance Division (CCSO/CCD)			
Classification:	Simple			
Type of Transaction:	Government-to-Business Entity (G2B) Government-to-Government (G2G)			
Who may avail:	Participating Financial Institutions, Clients, Government Agencies			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Email – Complaint (1 print out copy)			To be provided by the complainant	
2. PHILGUARANTEE Customer Complaint Record Form (1 original)			To be provided by CCSO/ CCD	
3. Data Privacy Consent (1 signed copy)			To be provided by the complainant	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Email the Corporate Compliance & Standards Office (CCSO) at ccso@philguarantee.gov.ph or ccd@philguarantee.gov.ph	1.1 Acknowledge the email not later than the next working day from the day of the receipt	None	1 working day	Compliance Officer, Corporate Compliance Division (CO, CCD)
2. Provide the details of the complaint	2.1 Gather the required information from the complainant	None	9 minutes	CO, CCD
	2.2 Register the complaint in the Complaints Report Template	None	3 minutes	CO, CCD
	2.3 Assign a reference number to PHILGUARANTEE Customer	None	3 minutes	CO, CCD

	Complaint Record Form			
3. Receive the reference number for the filed complaint and the contact details of CCSO, for possible follow up	2.2 Advise the client of PHILGUARANTEE's resolution process and the timeframe of resolution	None	5 minutes	CO, CCD
	TOTAL	None	1 working day and 20 minutes	

3. Processing of Requests for Information (FOI) via Email/Walk-In

This service covers the process of handling request for information via Email or Walk-In. It covers the process from receipt of the request to issuance of information.

Office/Division:	Corporate Compliance & Standards Office/Corporate Compliance Division (CCSO/CCD)			
Classification:	Simple			
Type of Transaction:	Government-to-Client (G2C) Government-to-Business Entity (G2B) Government-to-Government (G2G)			
Who may avail:	General Public			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Email (1 original/print out copy)			To be provided by the requesting party	
2. PHILGUARANTEE Access to Information Request Form (1 scanned accomplished/signed copy)			PHILGUARANTEE Website under the Transparency Seal page	
3. Government ID with photograph and signature (1 scanned)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Email the Corporate Compliance & Standards Office (CCSO) at entesoro@philguarantee.gov.ph and attached the scanned government ID and PHILGUARANTEE Access to Information Request Form	1.1. FRO log the date and time the request is received.	None	10 minutes	FOI Receiving Officer (FRO)
	1.2. FRO conducts initial evaluation of the request if fully compliant or non-compliant FOI request	None	1 hour	FRO
	1.3 If the request is non-compliant, the FRO informs the requesting party thru email	None	30 minutes	FRO
	1.4 If the request is compliant, the FRO shall acknowledge the receipt of the FOI requests thru	None	4 hours	FRO

	<p>email and makes further evaluation if for denial or referral to the FOI Evaluating Office (FEO)</p> <p>FRO may deny requests if :</p> <p>a. information is already available in the website, hence inform or provide link to the requesting party</p> <p>b. information not available in the agency, hence refer the requesting party to appropriate agency (if known)</p>			
	1.5. FRO records the date, time and name of the FEO who received the request	None	10 minutes	FRO
	1.6. FEO received the FOI request	None	10 minutes	FEO
	1.7. FEO evaluates the FOI requests if the information requested is in their custody	None	7 working days	FEO

	and prepares information requested, for denial, or need more information/ research			
	1.8. FEO recommend to FOI Decision Maker (FDM) the denial or approval of the request (attached requested info)	None	2 working days	FEO
	1.9. FDM approve or deny the request and inform the FRO	None	3 working days	FDM
2. Receive information from FRO	2.1. FRO inform the requesting party if the request is denied or approved (provide information requested)	None	2 working days	FRO
	TOTAL	None	14 working days and 6 hours	

CORPORATE SERVICES GROUP

Internal Service

**FACILITIES & GENERAL
SERVICES DEPARTMENT**
Facilities and Maintenance Division

1. Use and Dispatch of Motor Vehicles

The Facilities and General Services Department/Facilities and Maintenance Division (FGSD/FMD) has established a procedure to provide efficient service in the use and dispatch of PGC motor vehicles to the Groups and other Operating Units (GAOUs).

Office/Division:		Corporate Services Group/Facilities and General Services Department/ Facilities and Maintenance Division (CSG/ FGSD/FMD)		
Classification:		Simple		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		All Concerned Groups and Operating Units (GAOUs)		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Properly Accomplished/Approved Use of Vehicle Authorization Slip (UVAS) (1 original copy)			To be provided by the requesting GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person/s Responsible
1. Submits the signed and approved Use of Vehicle Authorization Slip (UVAS) to FGSD one (1) day prior to scheduled trip.	1.1. Receive and check the completeness of the UVAS.	None	3 hours upon receipt of UVAS	Motorpool Supervisor (MS), FMD
	1.2. Prepare the corresponding Trip Ticket, verify available drivers/vehicles , and forward to FMD Administrative Officer V (AO V) or authorized signatory for approval.	None	5 hours	MS, FMD
	1.3. Approve trip ticket and return to MS for dispatching.	None	4 hours	AO V, FMD/ Head, FGSD/ Authorized Signatory
	1.4. Inform the driver of his assignment and give approved	None	4 hours	MS, FMD

	trip ticket.			
	TOTAL	None	2 working days	

**FACILITIES & GENERAL
SERVICES DEPARTMENT
Office Services Division**

1. Requisition and Issuance of Ordinary Office Supplies and/or Regular Office Equipment

The Facilities and General Services Department/Office Services Division (FGSD/OSD) is the unit in-charge of the issuance of the ordinary/regular office supplies and equipment to the various Groups and Operating Units (GAOUs) of the PHILGUARANTEE. Regular issuance of office supplies and/or equipment is necessary to support daily activities of the GAOUs.

Office/Division:		Corporate Services Group/Facilities and General Services Department/Office Services Division (CSG/FGSD/OSD)		
Classification:		Complex		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		All Concerned Groups and Operating Units (GAOUs)		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Requisition and Issue Slip (RIS) (3 original)			To be provided by the requesting GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person/s Responsible
1. Submit properly accomplished RIS to FGSD.	1.1. Receive RIS and assign control number and forward the same to the OSD Administrative Officer III (AO III).	None	1 working day	Administrative Assistant (AA), CSG
	1.2. Verify RIS and check if there are still stocks of the requested items and forward to the FGSD Head for approval.	None	5 hours upon receipt of RIS	AO III, OSD
	1.3. Return the approved RIS to OSD AO III for releasing	None	3 hours upon receipt of verified RIS	Head, FSGD
2. Receive the supplies/equipment requested and sign the "Received by"	2.1. Issue requested items	None	1 working day (on the scheduled date)	AO III, OSD

portion of the RIS.				
3. Forward two (2) copies of the RIS to the FGSD upon receipt of the items.	3.1. Retain one (1) copy of the RIS to the FGSD for file and one (1) copy to be attached in numerical order for the preparation of Monthly Report of Supplies and Materials Issued (RSMI), which is forwarded to the Financial Accounting Department (FAD)	None	1 working day (after the receipt of the supplies)	AA, OSD
	TOTAL	None	4 working days	

**HUMAN RESOURCES & ORGANIZATIONAL
DEVELOPMENT DEPARTMENT
Employee Relations & Benefits Division**

1. Request for 201 File Documents (Owner)

Processing of requests for copy/ies of readily-available documents from their respective 201 Files.

Office/Division:	Corporate Services Group/Human Resource and Organizational Development Department/Employee Relations and Benefits Division (CSG/HRODD/ERBD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	PHILGUARANTEE Officers and Employees			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. HR Request Form (HRRF) (1 original)			To be provided by CSG/ HRODD/ERBD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Fill-out and submit the HRRF to HRODD	1.1. Receive the duly accomplished HRRF	None	30 minutes	Administrative Assistant (AA), CSG
	1.2. Endorse the HRRF to the concerned ERBD Human Resource Officer (HRO).	None	30 minutes	AA, CSG
	1.3. Retrieve, photocopy certify, if necessary, and endorse the requested document, if available to the ERBD Head. Otherwise, make the proper notation to the HRRF and endorse the same to the ERBD Head.	None	7 hours	HRO, ERBD
	1.4. Review and endorse the release of the requested document/ HRRF with notation to the	None	3 hours and 30 minutes	Head, ERBD

	HRODD Head.			
	1.5. Approve the release of the requested document/ HRRF with notation.	None	4 hours	Head, HRODD
2. Receive the requested document/ HRRF with notation.	2.1. File the HRRF.	None	30 minutes	HRO, ERBD
	Total	None	2 working days	

2. Request for Readily Available HR Documents

Processing of requests for copy/ies of readily-available documents (Plantilla and 201 File documents of employee/s other than the client) which are necessary for PHILGUARANTEE's official transactions.

Office/Division:	Corporate Services Group/Human Resource and Organizational Development Department/Employee Relations and Benefits Division & Organizational Planning and Staffing Division (CSG/HRODD/ ERBD/OPSD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	PHILGUARANTEE Officers and Employees			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. HR Request Form (HRRF) (1 original)			To be provided by CSG/ HRODD/ ERBD/OPSD (for Plantilla)	
2. Basis of the request as attachment (1 original)			To be provided by the requesting party	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Fill-out and submit the HRRF signed by the Department/ Group Heads and its attachment to HRODD	1.1. Receive the duly accomplished HRRF and its attachment.	None	30 minutes	Administrative Assistant (AA), CSG
	1.2. Endorse the HRRF to the concerned ERBD/OPSD Human Resource Officer (HRO).	None	30 minutes	AA, CSG
	1.3. Retrieve, photocopy certify, if necessary, and endorse the requested document, if available to the ERBD/OPSD Heads. Otherwise, make the	None	5 hours	HRO, ERBD/OPSD

	proper notation to the HRRF and endorse the same to the ERBD/OPSD Head.			
	1.4. Review and endorse the release of the requested document/ HRRF with notation to the HRODD Head.	None	2 hours	Head, ERBD/ OPSD
	1.5. Approve the release of the requested document/ HRRF with notation.	None	6 hours	Head, HRODD
2. Receive the requested document/ HRRF with notation.	2.1. File the HRRF.	None	2 hours	HRO, ERBD/ OPSD
	Total	None	2 working days	

3. Request for Processing of HR Records

Request for processing of HR Records such as Service Records, Certificate of Employment or Certificate of Employment with Compensation.

Office/Division:	Corporate Services Group/Human Resource and Organizational Development Department/Organizational Planning and Staffing Division/Employee Relations and Benefits Division (CSG/HRODD/OPSD/ERBD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	PHILGUARANTEE Officers and Employees			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. HR Request Form (HRRF) (1 original copy)			To be provided by CSG/HRODD/OPSD (Service Record and Certificate of Employment)/ERBD (Certificate of Employment with Compensation)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Fill-out and submit the HRRF to HRODD	1.1. Receive the duly accomplished HRRF.	None	30 minutes	Administrative Assistant (AA), CSG
	1.2. Endorse the HRRF to the concerned OPSD/ERBD Human Resource Officer (HRO).	None	30 minutes	AA, CSG
	1.3. Retrieve the necessary documents, prepare the Service Record/ Certificate and submit the same to the OPSD/ERBD Head	None	7 hours	HRO, OPSD/ERBD
	1.4. Review and endorse or approve the Service Record/ Certificate.	None	1 working day	Head, OPSD/ERBD

	1.5. Approve the Service Record Certificate to be submitted to GSIS.	None	7 hours	Head, HRODD
2. Receive the requested Service Record/ Certificate.	2.1. File the HRRF and forward copy of the Service Record/ Certificate to the 201 File Custodian.	None	30 minutes	HRO, OPSD/ ERBD
	2.2. File the Service Record/ Certificate.	None	30 minutes	201 File Custodian, HRODD
	Total	None	3 working days	

COMPTROLLERSHIP GROUP

Internal Service

FINANCIAL ACCOUNTING DEPARTMENT

1. Processing of Disbursement Voucher

This procedure covers the activities from the receipt of Accounts Payable Voucher (APV) from the originating unit to the submission of Disbursement Voucher (DV) to the approver, to verify the validity of claims, adequacy of documentary evidences, accuracy of computations and accounting entries, and availability of funds for timely payments to suppliers, contractors, clients and employees.

Office/Division:	Comptrollership Group/Financial Accounting Department (CG/FAD)			
Classification:	Complex			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Group and Operating units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Disbursement Voucher (2 original copies)			To be provided by the Client/ GAOUs	
2. Budget Utilization Request (2 original copies)			To be provided by the Client/ Budget Department (BD)/ GAOUs	
3. Accounts Payable Voucher (2 original copies)			To be provided by the Client/ GAOUs	
4. Mandatory supporting documents per COA Circular No.2012-001(1 original and 1 photocopy)			To be provided by the Client/ GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit Accounts Payable Voucher (APV) with complete required supporting documents to FAD	1.1. Receive APV and supporting documents	None	1 hour	Administrative Assistant (AA), FAD
	1.2. Analyze the transactions, check completeness and propriety of the supporting documents	None	1 working day	Financial Accounting Officer (FAO), FAD
	1.3. Review computation of amount for payment, net of withholding	None	1 working day	FAO, FAD

	taxes and other deductions, if applicable			
	1.4. Print withholding tax certificate (BIR Form 2306 and 2307), if applicable	None	4 hours	FAO, FAD
	1.5. Post journal entries in the FIS	None	4 hours	FAO, FAD
	1.6. Return to Originating Department for preparation of DV	None	4 hours	AA, FAD
2. Submit Disbursement Voucher (DV) with complete required supporting documents to FAD	2.1. Receive DV from the originating department	None	1 hour	AA, FAD
	2.2. Review DV and supporting documents	None	6 hours	Head, FAD
	2.3. Affix signature in the "Certified with Available Funds" field on the DV;	None	1 hour	Head, FAD
	2.4. Attach signed withholding tax certificates, if applicable;	None	1 hour	Head, FAD
	2.5. Forward to Head, Comptrollership Group (CG)	None	1 hour	Head, FAD
	2.6. Review DV and supporting documents	None	6 hours	Head, CG
	2.7. Affix initials/ signature in the DV and withholding tax	None	1 hour	Head, CG

	certificate			
	2.8. Forward approved DV to "Box C" approver	None	2 hours	AA, CG
	TOTAL	None	6 working days	

BUDGET MANAGEMENT DEPARTMENT

1. Processing of Approval of Budget Utilization Request

Processing of Budget Utilization Request (BUR) approval shall commence upon submission by the client of Disbursement Voucher (DV), BUR and Journal Entry Voucher (JEV) properly signed.

Office/Division:	Comptrollership Group/Budget Management Department (CG/BMD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Group and Operating units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Disbursement Voucher (DV) (1 original/1 duplicate)			To be provided by the GAOUs	
2. Budget Utilization Request (BUR) (1 original/1 duplicate)			To be provided by the GAOUs	
3. Journal Entry Voucher (JEV) (1 original/1 duplicate) or Accounts Payable Voucher (APV) (1 original/1 duplicate)			To be provided by the GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit DV with corresponding BUR and JEV/ APV to BMD	1.1. Check if documents submitted are complete (DV, BUR, JEV or APV), properly signed, and if the expenditure is included and within the amount approved in the Corporate Operating Budget (COB).	None	4 hours	Budget Officer (BO), BMD
	1.2. Forward the documents to BMD Budget Officer V (BO V).	None	1 minute	BO, BMD
	1.3. Review and initial Box B and forward documents to the BMD Head	None	3 hours 59 minutes	BO V, BMD
	1.4. Sign Box B for transactions	None	4 hours	Head, BMD

	below P1Million. or Initial Box B for transactions above P1 million.			
	1.5. Forward to Comptrollershi p Head for disbursements above P1M		1 minute	Head, BMD
	1.6. Sign Box B for transactions above P1Million.		3 hour 48 minutes	Head, CG
	1.7. Forward the documents to Authorized Officer/Budget Officer		1 minute	Head, BMD/ Head, CG
	1.8. Forward the documents to concerned GAOU.		10 minutes	BO, BMD
	Total	None	2 working days	

Note:

Processing time of two (2) working days shall commence upon submission of properly accomplished BUR form and pertinent documentary requirements

INFORMATION TECHNOLOGY DEPARTMENT

IT Support Services Division

1. ICT Technical Assistance

Hardware, Network, Software, MS Dynamics AX and other ICT related request for assistance not requiring procurement or external services

Office/Division:	Controllership Group/Information Technology Department/IT Support Services Division (CG/ITD/ITSSD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Groups and Operating Units (GAOUs)/ PHILGUARANTEE Officers and Employees			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. ITD Request for Technical Assistance Form 2 (ITD RTA Form 2) (2 original copies)			To be provided by the requesting GAOUs/officer/employee. (ITD RTA Form 2 can be secured at ITD and available online)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Request for ICT Technical Assistance (hardware, software, network, application) and fill up ITD RTA Form 2 duly signed by immediate supervisor	1.1. Receive ITD RTA Form and checks if properly filled-up.	None	5 minutes	Service Desk Administrator
	1.2. Determine nature of technical assistance required and priority level.	None	3 minutes	Service Desk Administrator
	1.3. Review and forward documents for action.	None	3 minutes	Service Desk Administrator
	1.4. Analyze and review document based on content and request.	None	4 minutes	Service Desk Administrator
	1.5. Determine required	None	4 minutes	Service Desk Administrator

	expertise for the job, assess availability and work assignment of staff & other resources).			or
	1.6. Log Request into Service Desk Issue Management Log.	None	3 minutes	Service Desk Administrator
	1.7. Forward the form to the appropriate Process Owner (Network Admin, Systems Admin, Website Admin or ITD Manager)	None	3 minutes	Service Desk Administrator
	1.8. Based on priority level, assign technical staff to perform solution.	None	10 minutes	Process Owner
	1.9. May temporarily hold current tasks to give way to requests/tasks with higher priority level.	None	5 minutes	Process Owner
	1.10. Queue technical assistance requests on list of tasks.	None	5 minutes	Technical Support Personnel
	1.11. Perform on-site check of ICT resource (if necessary) for troubleshooting and	None	15 minutes	Technical Support Personnel

	recommend solution. If needed, may escalate issues to the process owner.			
	1.12. Review the recommended solution and approve support/service procedure or action.	None	20 minutes	Process owner
	1.13. Perform actual service/ solution.	None	Varies depending on type of request. (Pls. refer to the ITD TAT below)	Technical Support Personnel
	1.14. Inform client of nature of trouble-shooting/ service performed and action taken. (If supplier support is needed, escalates it to ITD Manager)	None	5 minutes	Technical Support Personnel
2. May opt to give feedback, sign and receive copy of RTA Form	2.1. Give Client's copy of the RTA Form.	None	5 minutes	Technical Support Personnel
	2.2. Submit ITD copy of the form to Service Administrator for tracking and to Admin Assistant for Filing.	None	5 minutes	Technical Support Personnel
	Total	None	From 2 hours to 1	

			week
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ITD Technical Support Turn Around Times (TAT)

Type of Technical Support	Expected TAT
AX :	
Installation of AX	1 hour
Access Rights	1 hour
Open Sequence Number	1 hour
Back-Up AX Live	1 hour
Add New User	1 hour
Cancellation of DV	1 day
Adjustment / Correction of Transaction Records (simple transactions)	1 week (Provided that all data requirements are available)
Adjustment / Correction of Transaction Records (complex transactions)	2 weeks (Provided that all data requirements are available)
Adjustment / Correction of Master Lists	2 weeks (Provided that all data requirements are available)
DISBURSMENT VOUCHERS:	
Change AMOUNT	30 minutes
Change PAYEES NAME	30 minutes
Edit ACCOUNT	30 minutes
Edit DATE	30 minutes
Edit CHECK NO.	30 minutes
Edit CHECK DATE	30 minutes
Edit CLAIMANT NAME	30 minutes
Edit PARTICULARS, ATTACHMENT & DETAILS	30 minutes
Correction of Accounting Entries	30 minutes
Add New Payee	
Delete PAYEES NAME	30 minutes
PAYMENT ORDER:	
Change PAO DATE	30 minutes
Change PAO AMOUNT	30 minutes
Change PAO OR Number	30 minutes
Change Payers ID	
Change Client Information	30 minutes
MOTOR POOL:	
Delete Data in Vehicle Repairs Table	1 hour
Reset Number Sequence	30 minutes
Add Caption	1 hour
ACCOUNTING DIMENSION:	
Encode BUYERS CODE/ACCOUNT	1 hour
Encode PROPERTY CODE	1 hour
Encode NEW EMPLOYEES	1 hour

Change BUYERS NAME	1 hour
Change AMOUNT	1 hour
Change DEPARTMENT CODE	1 hour
Update BUYERS CODE/ACCOUNT	1 hour

Type of Technical Support	Expected TAT
ORACLE/SCO UNIX:	
Installation of XVISION	1 hour
Access Rights	1 hour
Open Sequence Number	1 hour
Back-Up	1 hour
Add New User	1 hour
Data Correction	3 hours
Database Programming	Depends on functional specifications
Complex:	1 week
Simple:	3 days

Type of Technical Support	Expected TAT
G-SUITE/MS OUTLOOK:	
Installation	1 hour
Access Rights	1 hour
Back-Up	1 hour
Add New User	1 hour
Activation/Deactivation	1 hour

Type of Technical Support	Expected TAT
HARDWARE	
CPU Reformat	3 Days
Printer Malfunction	3 Days
Request for a Computer Set	5 Days
AVR Malfunction	3 Days
Network Switch Malfunction	3 Days
Monitor Malfunction	3 Days
Ax Dynamics Connectivity Issues (LAN)	3 Hours
External Network Connectivity Issues	3 Hours (Depending on the Service Provider)
Internal Network Connectivity Issues	3 Hours
Printer Connectivity Issues	3 Hours
Desktop Hardware Issues	3 Days
Operating System for Repair	2 Days
Corrupted Windows	3 Days
Desktop Peripheral Issues (Mouse, Keyboard, etc.)	1 Day (Depending on the Availability of the Hardware)
X Vision Connectivity Issues	3 hours
Disconnected LAN Network	1 Hour
LAN installation	5 Days
OS Repair	3 Days
Repair of disconnected LAN	4 hours
Wifi connection	3 hours/device

Type of Technical Support	Expected TAT
HGC WEBSITE:	

Request for Quotation	1 day
Invitation to bid	1 day
Notice of Award	1 day
Notice to Proceed & Contract	1 day
Page Layout Editing (images & code)	5 Days
Articles Posting with Image editing	2 Days
Articles & PDFs updates	1 Day
BBB+B PROGRAM WEBSITE:	
Page Layout Editing (images & code)	5 Days
Articles Posting with Image editing	2 Days
Articles & PDFs updates	1 Day
Content/s updates	2 Days
PHILGEPS POSTINGS:	
Invitation to Bid	1 day
Request for Quotation	1 day
Notice of Award	1 day
Notice to Proceed & Contract	1 day

Type of Technical Support	Expected TAT
TECHNICAL SUPPORT DURING EVENTS	
Audio-video Tech Assistance Training Seminars	3 days notice
Computer Hardware Operation Assistance	3 days notice
Technical Training ICT	3 days notice
Transfer of equipment	2 days notice

Note: 1 day is equivalent to 1 working day or 24 hours

2. Uploading/Posting of Information through PHILGUARANTEE Managed Websites and Webpages

Uploading, posting, managing, editing and updating of PHILGUARANTEE official and related documents and information to the Corporation's official website, and to various government compliance websites (PhilGEPS, GPPB Onlibe portal, etc.)

Office/Division:	Controllership Group/Information Technology Department/IT Support Services Division (CG/ITD/ITSSD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. G-EPS/Website Posting Request Form 2 (1 signed copy)			To be provided by the requesting GAOUs (G-EPS/Website Posting Request Form 2 can be secured at ITD available online)	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Request for Uploading/ Posting of information and fill up G-EPS/Website Posting Request Form 2 duly signed by Supervisor.	1.1. Receive G-EPS/Website Posting Request Form 2 and check if properly filled-up.	None	5 minutes	Service Desk Administrator
	1.2. Determine required expertise for the job, assess availability and work assignment of staff & other resources).	None	5 minutes	Service Desk Administrator
	1.3. May temporarily hold current tasks to give way to requests/tasks with higher priority level.	None	15 minutes	Service Desk Administrator

	1.4. Log Request Reviews and forwards documents for action.	None	5 minutes	Service Desk Administrator
	1.5. Analyze and reviews information and required file format for posting.	None	15 minutes	Website Administrator
	1.6. Queue requests on list of tasks based on priority level.	None	2 minutes	Website Administrator
	1.7. May delegate programming or section uploading to technical staff	None	5 minutes	Website Administrator
	1.8. Review and approve posting procedure or action.	None	10 minutes	Head, ITD
	1.9. Perform editing and updating of files, and uploading process via FTP or Portal access.	None	30 minutes	Website Administrator
2. May opt to give feedback, signs and receive copy of RTA Form	2.1. Give Client's copy of the G-EPS/Website Posting Request Form 2.	None	5 minutes	Technical Support Personnel
	2.2. Submit ITD copy of the form to Service Administrator for tracking and to Admin Assistant for Filing.	None	3 minutes	Technical Support Personnel

	Total	None	1 hour and 40 minutes	
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LEGAL SERVICES GROUP

Internal Service

LITIGATION DAPERTMENT

1. Foreclosure of Accounts

This service includes the foreclosure of accounts endorsed by the requesting unit for the acquired/assigned properties of the Corporation. It basically includes the annotation of certificate of sale on the Title of the acquired/assigned properties.

Office/Division:	Legal Services Group/Litigation Department (LSG/LD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Groups and other Operating Units (GAOUs) and the Corporation			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Memorandum for the request for foreclosure of the account (1 original copy)			To be provided by the requesting GAOU/s	
2. Account folder of the property for foreclosure (1 original copy)			To be provided by the requesting GAOU/s	
3. Transfer Certificate of the Title/Condominium Certificate of Title (1 original copy)			To be provided by the requesting GAOU/s	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for Foreclosure of Accounts to LSG	1.1. Receive Account Folder from GAOUs and log in the Record Book and HGC AX.	None	30 minutes	Administrative Assistant (AA), LSG
	1.2. Forward the documents to the LSG Head	None	30 minutes	AA, LSG
	1.3. Assign the Account to the LD Corporate Attorney IV (CA IV)	None	1 working day	Head, LSG
	1.4. Evaluate Account Folder endorsed by GAOUs for completeness of Documents and accuracy of information	None	1 working day	CA IV, LD
	1.5. File application for Extra Judicial Foreclosure with Regional	None	1 working day	CA IV, LD

	Trial Court (RTC)-Office of the Clerk of Court (OCC)			
	1.6. Submit Bid Letter for Auction Sale	None	1 working day	CA IV, LD
	1.7. Participate in Auction Sale/Bidding	None	1 working day	CA IV, LD
	1.8. Complete documentary & financial requirements to obtain the Provisional Certificate of Sale (PCOS)	None	20 working days	CA IV, LD
	1.9. Apply/Request for Registration/ Annotation of the PCOS with the RD.	None	1 working day	CA IV, LD
	TOTAL	None	26 working days and 1 hour	

2. Consolidation of Title in the name of PHILGUARANTEE

This process involves the consolidation of title covered by properties assigned to PHILGUARANTEE as part of its guaranty servicing. This process shall commence upon the submission by the requesting unit for the consolidation of title.

Office/Division:	Legal Services Group/Litigation Department (LSG/LD)			
Classification:	Highly Technical			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	Groups and other Operating Units (GAOUs) and the Corporation			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Memorandum stating the request for consolidation of title (1 original copy)			To be provided by the requesting GAOU/s	
2. Account folder of the property covered by the title (1 original copy)			To be provided by the requesting GAOU/s	
3. Transfer Certificate of the Title/Condominium Certificate of Title (1 original copy)			To be provided by the requesting GAOU/s	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for Consolidation of Title in the name of PHILGUARANTEE to LSG	1.1. Receive Account Folder from GAOUs and log in the Record Book and HGC AX.	None	30 minutes	Administrative Assistant (AA), LSG
	1.2. Forward the documents to the LSG Head	None	30 minutes	AA, LSG
	1.3. Assign Account to the LD Corporate Attorney IV (CA IV)	None	1 working day	Head, LSG
	1.4. Commence completion of all documentary requirements for consolidation of Title in the name of PHILGUARANTEE	None	1 working day	CA IV, LD

	1.5. Obtain Final Certificate of Sale from the RTC-OCC-Sheriff's Office	None	1 working day	CA IV, LD
	1.6. Pay CGT & DST within the BIR prescribed period to avoid the 25% penalties and interest for sale payments	None	1 working day	CA IV, LD
	1.7. File application for issuance of Certificate Authorizing Registration (CAR) with the BIR	None	1 working day	CA IV, LD
	1.8. Pay Transfer Fee to LGU-T.O. upon release/issuance of CAR by BIR.	None	1 working day	CA IV, LD
	1.9. File documents for Consolidation of Title in the name of HGC with the Registry of Deeds	None	1 working day	CA IV, LD
	1.10. File documents for Transfer of Tax Declaration in the name of HGC with the Assessor's Office	None	1 working day	CA IV, LD
	1.11. Prepare and encode documents.	None	2 working days	CA IV, LD
	1.12. Transmit the Account Folder to the	None	30 minutes	CA IV, LD

	requesting GAOU/s			
	TOTAL	None	10 working days 1 hour and 30 minutes	

RECORDS CUSTODIANSHIP & MANAGEMENT DEPARTMENT

1. Handling of Incoming Mails/Communications/Documents

Receive mails/communications/documents from Public, Business Entity, Government Agencies and other interested parties and transmit the same to the concerned Group and Operating Units (GAOUs) thru the Document Tracking System (DTS) Routing Slip.

Office/Division:		Legal Services Group/Records Custodianship and Management Department (LSG/RCMD)		
Classification:		Simple		
Type of Transaction:		Government-to-Citizen (G2C) Government-to-Business Entity (G2B) Government-to-Government (G2G)		
Who may avail:		Public, Business Entity, Government Agencies and other interested parties		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
None			None	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit mails/communications/documents	1.1. Receive, open the official documents, and check the contents, enclosures, attachments, and stamped "received". Indicate the date and hour of receipt of official documents on the receiving copy.	None	5 minutes	Records Officer II (RO II), RCMD
2. Receive a copy of the receiving copy	2.1. Release the receiving copy to the courier/messenger.	None	1 minute	RO II, RCMD
	2.2. Generate DTS and record the details in the logbook.	None	10 minutes	RO II, RCMD
	2.3. Transmit the mails/communications/documents with DTS Routing Slip to	None	10 minutes	Administrative Assistant, RCMD

	the concerned GAOUs. 2.4. Transmit the mails/communications/documents that are marked "Personal and/or Confidential" directly to the employee concerned.			
	Total	None	26 minutes	

2. Handling of Outgoing Mails/Communications

Delivery of mails/communications/documents via Registered Mail; Express Delivery e.g. LBC/DHL/JRS; or Personal/Hand-delivered mail.

Office/Division:	Legal Services Group/Records Custodianship and Management Department (LSG/RCMD)			
Classification:	Simple			
Type of Transaction:	Government-to-Government (G2G)			
Who may avail:	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
2. Properly accomplished Registry Receipt Sheet (RRS) for Registered Mail (1original copy) Note: GAOU shall provide a receiving copy for mails via personal delivery/hand-delivered mail			To be provided by LSG/ RCMD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Transmit mails/ communications/ documents for delivery with appropriate labelled mailing envelop and RRS for registered mail and corresponding Document Tracking System	1.1. Receive, record and classify/ sort documents accordingly i.e. registered mail; express delivery; or personal/hand-delivered. Note: Outgoing documents shall be dispatched on or before 9:00 o'clock in the morning. Documents received after the Office Services Division (OSD) Administrative Aide/s (AA) have been dispatch will be mailed/delivered on the next business day.	None	15 minutes	Records Officer III (RO III), RCMD

	1.2. Forward mails/ communication s/documents to the OSD for mailing/ personal delivery.	None	5 minutes	RO III, RCMD
	1.3. Receive from OSD the receiving copy and/or undelivered copy of mails/ documents delivered.	None	5 minutes	AA, RCMD
	1.4. Forward to the GAOUs concerned the receiving copy of personally delivered and/or returned document.	None	10 minutes	RO III, RCMD
	1.5. For documents sent via Registered Mail: upon receipt of the RRS from the Makati Post Office, the same is forwarded to the concerned GAOU.	None	15 minutes	RO III, RCMD
	Total	None	35 minutes (for personal delivery) 40 minutes (for mails sent vial Registered Mail)	

3. Retrieval of Records

Retrieve and release the document/s requested by Group and Operating Units (GAOUs).

Office/Division:		Legal Services Group/Records Custodianship and Management Department (LSG/RCMD)		
Classification:		Simple		
Type of Transaction:		Government-to-Government (G2G)		
Who may avail:		All Concerned Groups and Operating Units (GAOUs)		
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Properly accomplished Records Requisition Slip (RRqS) (1 original copy)			To be provided by LSG/RCMD	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit a duly accomplished RRqS signed by the concerned Group/Office/Department Heads to the RCMD	1.1. Receive and check the RRqS; assess whether the record being requested is available on file. If the record is available, retrieve and facilitate the printing or photocopying of the same. Certify the record if necessary.	None	2 hours	Records Officer IV (RO IV), RCMD
	1.2. Forward the copy of the record/s together with the accomplished RRqS with notation to the RCMD Head.	None	5 minutes	RO IV, RCMD
	1.3. Approve the release of the records/RRqS with notation	None	10 minutes	Head, RCMD
2. Receive the requested document/s	2.1. Release the documents/records to the	None	15 minutes	AA, RCMD

and signs in the RRS and Releasing Logbook	requesting GAOU.			
	Total	None	2 hours and 30 minutes	

CONTRACTS AND OPINIONS DEPARTMENT

1. Clearance and Evaluation

This process involves the needed legal clearance and evaluation based on the requirements on the Contract of Housing Guaranty which includes the processing of certificate of guaranty (for enrolment and renewal) call on the guaranty, Deed of Assignment (DOAC) and Deed of Cancellation and Conveyance (DOCAC).

Office	Legal Services Group/Contracts & Opinions Department (LSG/COD)			
Classification	Simple			
Type of Transaction	Government-to-Government (G2G)			
Who may avail	Housing Guarantee Group (HGG)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Certificate of Guaranty or Renewal of Certificate of Guaranty, or accomplished Call Evaluation Sheet, or DOAC or DOCAC (1 original copy originating from the concerned department of HGG)			To be provided by the HGG	
2. Contract on Housing Guaranty (1 photocopy)			To be provided by the HGG	
3. Board Resolution approving the housing guaranty line (1 photocopy)			To be provided by the HGG	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for clearance and evaluation for the processing of Certificate of Guaranty (for enrolment and renewal), DOAC or DOCAC to COD	1.1. Receive the request and check if all documents needed are attach and complete	None	30 minutes	Legal Assistant I (LA I), Head, COD
	1.2. Assign to COD Corporate Attorney (CA).	None	1 hour	Head, COD
	1.3. Evaluate and recommend	None	2 days	CA, COD
	1.4. Review, initial and sign the recommendation	None	1 day	Head, COD
	1.5. Forward the documents to Cash Management Department (CMD) Cashier	None	30 minutes	LA I, COD

	for enrolment and renewal. or Forward the documents to HGG Head for call, DOAC and DOCAC			
	TOTAL	None	3 working days and 2 hours	

2. Review of Ordinary Contracts

This process involves the needed legal review on contracts where the PHILGUARANTEE is one of the parties and the contract to be entered into is based on proforma contracts (i.e. Contract To Sale, Deed of Absolute Sale and/or Contract of Lease, all pertaining to acquired assets of the Corporation) of Groups and/or operating units and contract execution is part of their process with their respective clients.

Office	Legal Services Group/Contracts & Opinions Department (LSG/COD)			
Classification	Simple			
Type of Transaction	Government-to-Government (G2G)			
Who may avail	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Cover Memorandum from requesting unit (1 original copy stating the request and short background of the transaction involved in the contract)			To be provided by the concerned GAOUs	
2. Draft Contract (1 hard and electronic copy)			To be provided by the concerned GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for contract review from originating unit to COD	1.1. Receive the request and check if all documents needed are attach and complete	None	30 minutes	Legal Assistant I (AA), Head, COD
	1.2. Assign to COD Corporate Attorney (CA)	None	1 hour	Head, COD
	1.3. Evaluate and recommend	None	2 working days	CA, COD
	1.4. Review, initial and sign the recommendation	None	1 working day	Head, COD
	1.5. Forward the contract reviewed with attachments to the originating unit	None	30 minutes	LA I, COD
	TOTAL	None	3 working days and 2 hours	

3. Review of Complex Contracts

This process involves the needed legal review on contracts where the PHILGUARANTEE is one of the parties, and the contract to be entered into is complex or customized based on the requirement of the transaction and/or negotiation of the parties.

Office	Legal Services Group/Contracts & Opinions Department (LSG/COD)			
Classification	Highly Technical			
Type of Transaction	Government-to-Government (G2G)			
Who may avail	All Concerned Groups and Operating Units (GAOUs)			
CHECKLIST OF REQUIREMENTS			WHERE TO SECURE	
1. Cover Memorandum from requesting unit (1 original copy stating the request and background on the rationale why there is a need to enter such contract)			To be provided by the concerned GAOUs	
2. Draft Contract (1 hard and electronic copy)			To be provided by the concerned GAOUs	
3. Document authorizing the transaction covered by the contract subject of review, which can be any of the following:				
a. Board Resolution (1 certified copy)			To be provided by the Office of the Corporate Secretary	
b. Memorandum approved by the President of the Corporation or the Group Head where the contract originated. (1 original copy)			To be provided by the concerned GAOUs	
Client Steps	Agency Action	Fees to be Paid	Processing Time	Person Responsible
1. Submit request for contract review from originating unit to COD	1.1. Receive the request and check if all documents needed are attach and complete	None	30 minutes	Legal Assistant I (AA), Head, COD
	1.2. Assign to COD Corporate Attorney (CA)	None	1 working day	Head, COD
	1.3. Evaluate and recommend	None	10 working days	CA, COD
	1.4. Review, initial and sign the recommendation	None	4 working days	Head, COD
	1.5. Forward the contract reviewed with attachments to	None	30 minutes	LA I, COD

	the originating unit			
	TOTAL	None	15 working days and 1 hour	

VII. FEEDBACK AND COMPLAINTS MECHANISM

How to send a feedback?	<p>Feedback and complaints can be filed from Monday thru Friday, from 8am to 5pm through the following dedicated reporting channels:</p> <ol style="list-style-type: none"> 1. Mail - Corporate Compliance & Standards Office (CCSO) Philippine Guarantee Corporation 17/F Citi Tower, Valero St., Makati City, 1226 2. Telephone - (632) 8885-4700 3. E-mail - ccso@philguarantee.gov.ph ccd@philguarantee.gov.ph
How feedbacks are processed?	Feedbacks received through telephone and/or e-mail are processed in accordance with the PHILGUARANTEE Complaints Handling Program.
How to file complaints?	Complaints may be filed in person or via email. However, this may be best done via formal communication (i.e., letter or email). To speed up the processing of the complaints, the complainant must fill up the PHILGUARANTEE Complaint Report Form.
How complaints are processed?	Complaints are processed in accordance with the PHILGUARANTEE Complaints Handling Program.
Contact Information of ARTA, PCC, CCB	<p>Anti-Red Tape Authority complaints@arta.gov.ph 1-ARTA (2762) 8478-5091; 8478-5093; 8478-5099</p> <p>Presidential Complaints Center pcc@malacanang.gov.ph 8888 8736-8621</p> <p>Civil Service Commission's Contact Center ng Bayan email@contactcenterngbayan.gov.ph 0908-881-6565 (SMS)</p>