



DLC CITIZEN'S CHARTER



CITIZEN'S CHARTER

In line, with DBP Leasing Corporation's (DLC) mission provide its clients access to relevant leasing and related financing services in support of government priorities and nationwide development, DLC presents its mantra for delivering quality service to its clients thru its Mission Statement, Corporate Vision Statement, Core Values and its Citizen's Charter.

OUR MISSION STATEMENT

To provide public and private enterprises access to relevant leasing and related financing services for the acquisition of machineries, equipment and other assets in support of government priorities and nationwide development.

OUR CORPORATE VISION STATEMENT

"By 2020, DLC shall be a major provider of leasing and other asset-based financing services to bring about nationwide development in support of the government's priorities"

OUR CORE VALUES

Integrity

Transparency

Quality

Relevance

Teamwork

Name of Agency:	DBP Leasing Corporation					
Front-Line Service:	Loan/Lease Initial Application Inquiry					
Clients:	Legal Entities (corporations, cooperatives, etc.), Government Agencies and GOCC's					
Requirements:	Anti-Money Laundering Act (AMLA) / BSP Circular 855 / Other Regulations Governing Credit Practice and KYC					
Schedule of Availment of Service:	Monday to Friday, 8:30AM to 5:00PM					
Duration of Process:	Maximum of 5 Working Hours					
STEP	Action to be Taken		Personnel Responsible	Duration of Activity (with Complete Requirements)	Fees	Forms Used / Documents Required
	Applicant	Frontline Unit				
1	Proceed to DLC Office at the 4F DBP HO Bldg., Makati	Conduct initial interview and discuss the lease/loan preliminary requirements.	Account Officer (AO) of the Day / Marketing Assistant (MA)	1-2 Hours	None	None
2	Obtain Credit Application Form, Curriculum Vitae Form and Checklist of Pre-Approval Requirements which include: <ul style="list-style-type: none"> • Copy of Business Registration (Mayor's Permit, Business Permit, etc.) • Last 3yrs Audited Financial Statements • Copy of last 3yr ITR • Copy of SEC Registration, Articles of Incorporation & By-Laws (Corporations & Partnerships) • Copy of General Info Sheet • Complete Company History / Profile • Interim Financial Statement 	Provide Credit Application Form, Curriculum Vitae Form and Checklist of Pre-Approval Requirements	AO/MA	30 Minutes	None	As indicated

	<p>(if available)</p> <ul style="list-style-type: none"> • List of Company's Authorized Signatories who can transact with DLC w/ TIN & 2 Valid IDs • Community Tax Certificate of the Company • Company latest 6 months bank statement • Listing of major clients and suppliers with contact persons and contact nos. • Listing of the assets to be financed (preferably with a formal quotation from suppliers) • Other Requirements (will vary depending on the company's nature of business) 					
3	<p>Client to take note of the briefing of the AO on the proper accomplishment of the forms and the pre-approval requirements as well as the indicative terms and condition of DLC's credit products and services.</p>	<p>AO to brief the client on the indicative terms and conditions of DLC's products and services. Furthermore, AO shall advise the client that preliminary evaluation/due diligence shall be conducted on the application upon submission of the complete pre-approval requirements.</p>	AO	30 – 45 Minutes	None	None

Name of Agency:	DBP Leasing Corporation					
Front-Line Service:	Loan/Lease Application Evaluation and Approval Process					
Clients:	Legal Entities (corporations, cooperatives, etc.)					
Requirements:	Anti-Money Laundering Act (AMLA) / BSP Circular 855 / Other Regulations Governing Credit Practice and KYC					
Schedule of Availment of Service:	Monday to Friday, 8:30AM to 5:00PM					
Duration of Process:	Minimum of 45 Working Days (from submission of complete pre-approval documents)					
STEP	Action to be Taken		Personnel Responsible	Duration of Activity (with Complete Requirements)	Fees	Forms Used / Documents Required
	Applicant	Frontline Unit				
1	Proceed to DLC Office at the 4F DBP HO Bldg., Makati to deliver/submit complete pre-approval requirements	Review completeness and sufficiency of documents submitted by the client	Designated AO	30 Minutes – 1 Hour	None	Pre-Approval Documents
2	Confirms/clarifies on the deficiencies, if any	Inform the client of any document deficiencies and/or inconsistencies, if any.	Designated AO	30 Minutes – 1 Hour	None	Pre-Approval Documents and Other Supporting Documents which may be deemed necessary for DLC's Credit Due Diligence
3	Responds and completes documentary deficiencies (if applicable)	Conduct credit pre-screening of the account based on submitted pre-approval documents.	Designated AO		None	Pre-Approval Documents and Other Supporting Documents which may be deemed necessary for DLC's Credit Due Diligence
4	Conforms to the proposal, if said quotation is deemed acceptable	Send proposal to the client, if account is initially established to be eligible for financing	Designated AO		None	Offer Sheet
5		Conduct Credit Evaluation of the Account & Provide Feedback on credit related issues, if any	Designated Credit Review Officer (CRO)		None	Pre-Approval Documents and Other Supporting Documents which may be deemed necessary for DLC's Credit Due Diligence
6	Replies and answers the queries raised by DLC's AO & CRO (if	Inform client of inquiries raised by the CRO	Designated AO		None	Other Supporting Documents which may be

	applicable)	regarding the client's business & credit related condition and practices, if any				deemed necessary for DLC' Credit Due Diligence
7		Review Credit Application Report	Credit Head		None	NA
8		DBP Review of Credit Application Report	DBP Credit Department			NA
9		Prepare Credit Application Report for Presentation to Credit Approving Authorities	AO/MA	1 Hour – 1 Day	None	NA
10		Presents account to Approving Committees and the Board	Marketing Head &/or AO		None	NA
11	Acknowledges decision and confirms timetable of availment (if available)	Notify client of approval thru a Credit Advice	AO		None	Credit Advice

Notes:

1. The approval process may vary depending on the complexities of the financial package required by the client.
2. Processing and evaluation of the credit application is conducted simultaneously with other due diligence activities such as credit investigation, trade checkings, project and/or business site visit, industry studies etc.

Name of Agency:	DBP Leasing Corporation					
Front-Line Service:	Loan/Lease Availment Documentation					
Clients:	Legal Entities (corporations, cooperatives, etc.)					
Requirements:	Anti-Money Laundering Act (AMLA) / BSP Circular 855 / Other Regulations Governing Credit Practice and KYC					
Schedule of Availment of Service:	Monday to Friday, 8:30AM to 5:00PM					
Duration of Process:	Maximum of 5 Working Days (from date of advice of the client's intent to avail of their approved credit facility)					
STEP	Action to be Taken		Personnel Responsible	Duration of Activity (with Complete Requirements)	Fees	Forms Used / Documents Required
	Client	Frontline Unit				
1	Advise the AO of intention to avail of approved credit facility	Request for supplier's quotation from the client	AO	15 – 30 Minutes	None	
2	Submit/Provide supplier's quotation	Provide a credit advice showing the particulars of the availment	AO		None	Credit Advice
3	Conform to the credit advice	Prepare availment documents and related contracts	AO/MA		None	As indicated below
4	Obtain loan or lease contracts and agreements as well as the List of Requirements for Release of Proceeds (depending on the type of facility): <ul style="list-style-type: none"> Signed Credit Advice Signed Lease or Chattel Mortgage Agreement Signed Lease Schedule or Promissory Note Signed Disclosure Statement Signed Corp Surety (if applicable) Signed Continuing Suretyship Agreement (if applicable) 	Provide contracts and agreements and checklist of release requirements for proceeds	AO/MA	1 – 2 Days	Initial Cash Outlay	As indicated

	<ul style="list-style-type: none"> • Filled-out Signature Card • Signed Memorandum of Agreement (if applicable) • Signed & Filled-out DBP Account Opening Certification (if applicable) • Signed Protocol of Delivery & Acceptance (if applicable) • Notarized Board Resolution • Notarized Sec Certificate • Photocopy of 2 Valid IDs of Signatory & Corp Sec. • Post Dated Checks • Insurance Policy • Initial Cash Outlay Check • Suppliers Documents • Other Documents Applicable to the Asset and Type of Approved Credit Facility 					
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Note:

1. The availment process may vary depending on the complexity of the acquisition processes of the asset subject of the availment.
2. Release of the proceeds of the credit facility is subject to the delivery and acceptance of the asset to be financed to and by the client. Submission of the complete release requirements is mandatory prior to the release of the proceeds of the loan or lease proceeds.



DLC wants to serve you better! Should you have any comments, suggestions and queries to improve our services, you may readily write or coordinate with us through the following addresses:

Mailing Address : 4th Floor, DBP Leasing Office, DBP Head Office Building,
Sen Gil Puyat Avenue corner Makati Avenue,
Makati City, Philippines

Email us : inquiry@dbp-leasing.ph

Contact us : Direct Line - (02) 840-3962
Trunk Line - (02) 894-0265 local 41 or 26
(02) 818-9511 local 2424