

Frequently Asked Questions for OFW Reintegration Program

1. What is OFW Reintegration Program?

- The Overseas Filipino Workers Reintegration Program (OFWRP) is a program tie-up between LANDBANK and the Overseas Workers Welfare Administration (OWWA) to encourage OFWs to engage in business as an alternative to overseas employment through credit assistance.

2. Who can avail of the program?

The following are the eligible borrowers under the program:

- a. An OFW who is an active or inactive certified OWWA member who is:
 - Currently employed overseas;
 - Or, who applies under the Program not later than three (3) years from the time of return to the Philippines, except in cases where the applicant has an on-going business prior to the time of application;\
 - And, the applicant should have completed enhanced Entrepreneurial Development Training (EDT).
- b. Group of OFWs who formed themselves into a business entity, either as partnerships, corporations or cooperatives, and has at least three (3) years track record of profitable operations, provided that all partners/stockholders/directors/officers /members are OFWs who have been certified as OWWA members and have completed the enhanced EDT can also borrow under the program.

3. What is the enhanced EDT?

- The enhanced Entrepreneurship/Entrepreneurial Development Training (EDT) is a concise but more comprehensive training module to prepare the OFWs on all the aspects of going into business.

4. Will I still be required for an EDT if I already have an existing business?

- Respective OWWA Offices will determine whether or not the prospective OFW-borrower when initially assessed still needs EDT.

5. What loan purposes can be funded under the program?

- The eligible loan purposes that can be funded under the program are working capital and fixed asset acquisition.

6. How much is the interest rate?

- The interest rate is 7.5% per annum fixed for the duration of the loan.

7. How much can be availed under the program?

- The minimum amount an OFW can avail shall be P100,000.00 with the following loan ceilings:
 - PhP 2.0 million for OFW applicant as single proprietorship
 - PhP 5.0 million for Group of OFWs either as partnership, corporation, or cooperative

8. Who may eligible represent in my stead as borrower?

- The OFW may be represented by the following:
 - If the OFW is single, widow or widower:
 - Parents who are not more than 60 years old upon maturity of the loan; or
 - Children of legal age at the time of loan availment
 - If the OFW is married or "separated in-fact," by the legal spouse
- Note that only 1 per family (spouse or child) within the first degree of consanguinity or affinity shall be eligible under the program.

9. Can I apply for the loan even when I'm abroad or about to leave the Philippines?

- Yes, for OFWs who intend to apply for the loan but are currently working abroad will need to execute a Special Power of Attorney (SPA). SPA executed abroad should be duly consularized/authenticated by the appropriate Philippine Embassy/Consulate. For OFWs who are about to leave the Philippines, the SPA, which should be duly notarized, can be executed locally and prior to their departure from the Philippines. The Attorney-in-fact shall transact with LANDBANK on behalf of the borrowing OFW by virtue of SPA.

10. How can I avail of the loan program?

- For interested borrowers, you may visit the nearest LANDBANK Lending Center in your area, or may email your inquiry to ofwrp@landbank.com.

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for Enhanced Innovation and Technology (I-TECH) Lending Program

1. What is the Enhanced I-TECH Lending Program?

- In partnership with the Department of Science and Technology - Technology Application and Promotion Institute (DOST-TAPI), the Innovation and Technology (I-TECH) Lending Program is a government-backed loan initiative that helps Filipino inventors and technology developers turn their patented ideas into commercial products. It supports innovation and aligns with Republic Act 7459, which promotes Filipino inventions.

2. Who can apply for this loan?

Eligible borrowers must be:

- A corporation or partnership that is at least 60% Filipino-owned.
- The inventor must be a major stockholder or managing partner.
- The business must be commercializing Filipino technology with active intellectual property (IP) registration.
- No outstanding obligations with DOST-TAPI.
- Businesses with pending IP applications may apply, but funds will be released only after official IP registration is submitted.

2. What types of projects are eligible?

Projects must involve the commercialization of patented inventions that:

- Save or replace fossil energy
 - Boost exports or reduce imports
 - Improve production efficiency or reduce costs
 - Enhance agricultural or industrial productivity
 - Increase use of local materials
 - Benefit the environment
- Other projects under DOST priority sectors may also qualify.

3. What is the interest rate?

- *Zero interest. This means you won't be charged interest on your loan.*

4. What collateral is required?

- *Loans must be secured. Depending on the loan amount, acceptable collateral includes:*
 - Intellectual Property (IP) assets*
 - Financed assets*
 - Real estate*
 - Receivables*
 - Credit insurance*
 - Other assets acceptable to the bank*

5. How to apply?

- For qualification and requirements, contact DOST-TAPI at 8582 1450 loc. 2158 or email itech@tapi.dost.gov.ph.

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for LIFTING MSMEs Lending Program

1. What is LIFTING MSMEs Lending Program?

- LANDBANK's Innovative Financing Thrust towards Inclusive National Growth thru Micro, Small and Medium Enterprises (LIFTING MSMEs) Lending Program is the Bank's new initiative to provide accessible financing to Micro, Small, and Medium Enterprises (MSMEs) across the Philippines, aiming to support business growth, job creation, and inclusive economic development.

2. Who can apply under the program?

- Eligible borrowers include:
 - MSMEs registered as sole proprietorships, partnerships, or corporations.
 - Credit cooperatives, rural banks, and microfinance institutions that lend to MSMEs.

3. What types of loans are available?

- LANDBANK is offering three tailored packages for the MSME borrowers. MSMEs can avail of any of the three loan packages depending on their number of years in operation:

- Start-Up: For new businesses (<1 year operation)
- Step-Up: For growing businesses (≥1 year operation)
- Level-Up: For expanding businesses (>3 years operation)

4. How much can I borrow?

- MSMEs can borrow the following amount depending on the package applicable for them:
 - Start-Up: ₱100,000 to ₱500,000
 - Step-Up: ₱500,001 to ₱5,000,000
 - Level-Up: Up to 85% of project cost, max ₱50,000,000

5. What can the loan be used for?

- MSME-borrowers can apply for loan for either of the following purposes:
 - Business expansion
 - Working capital
 - Equipment purchase or upgrade
 - Renovation
 - Digitization and tech adoption
 - Sustainable/green projects
 - Export or trade finance
 - Franchise acquisition

6. What is the interest rate?

- Rates vary depending on the package and borrower's credit rating. Rates are benchmarked against Bloomberg Valuation and BSP's RRP rate.

7. What are the requirements to borrow?

- You may access and download the list of required documents here for your guidance.

8. How to apply?

- Interested borrowers may apply for the LIFTING MSMEs Lending Program through the LANDBANK Business Loan Application (BLA) Portal, an online platform where loan applicants can directly submit their applications without the need for manual intervention.

The Portal allows applicants to complete application forms, upload required documents, and track the status of their application. It is accessible 24/7 through the LANDBANK website at <https://www.landbank.com>.

For more information, interested borrowers may visit any LANDBANK Lending Center or Branch, or contact LANDBANK's Customer Service Hotline at 02-8405-700.

Suggested Call-to-Action: List of Documentary requirements; Loan Application Form; Copy of Brochure and link to business loan application portal

Frequently Asked Questions for ARAL Lending Program

1. What is ARAL Lending Program?

- Accessible and Responsive Approach to Learning (ARAL) Lending Program is LANDBANK's unified education financing initiative designed to support schools for school development. The ARAL Lending Program provides education-focused institutions with the financial tools to innovate, expand, and uplift learning communities.

2. Who can apply under the program?

- The following are eligible to borrow under the program:
 - Private schools (non-DepEd), PHEIs, TVET institutions
 - State and Local Universities and Colleges (SUCs/LUCs)

3. How much can I borrow?

- Schools may avail of up to 80% of their total project cost, the total school's receivables from DepEd or CHED or total PNs issued by the parents/benefactors/students

4. What can the loan be used for?

- Loans under the program may be used for the following:
 - Bridge financing of government subsidies (ESC, SHS-VP, UAQTE)
 - Refinancing of promissory notes issued by the schools
 - Working capital
 - Capital expenditures (e.g., facility upgrades, equipment acquisition)

5. What is the interest rate?

- The interest rate for Institutional borrowers (schools/academic institutions) is based on prevailing market rates, not lower than 6% p.a., subject to repricing.

6. What are the requirements to borrow?

- You may access and download the list of required documents here for your guidance.

7. What are the repayment terms?

- Repayment schedules vary depending on loan type:
 - Capital expenditures: Up to 15 years
 - Working capital: Up to 5 years
 - Receivables financing: Up to 180 days, renewable

8. How to apply?

- Visit your nearest LANDBANK Lending Unit or branch. Our officers will guide you through the process and assist with documentation.

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for LENDING PROGRAM FOR ECONOMIC ZONE DEVELOPERS

1. What is Economic Zone Developers Program?

- This program is designed to provide credit facility to developers of Economic Zones.

2. Who can borrow under the Program?

- Ecozone site developers who could either be private entities or LGUs

3. How much can be borrowed?

- Up to 80% of the Total Project Cost (TPC)

4. How much is the interest rate?

- Applicable market rate on time of availment

5. What are the eligible projects?

- Construction of vertical and horizontal infrastructures, warehouses, buildings, roads, transportation hubs, drainage, water and sewerage systems, installation of electric and communication facilities, parking facilities, etc.

6. What are the Loan Purposes?

- To finance development of economic zones

7. How long will the borrower pay the loan?

- Short Term Loan (STLL) - maximum of 360 days
- Term loan (TL)- based on project cash flow or up to maximum of 10 years

8. Do you have grace period for loans?

- Up to 3 years grace period on principal only

9. What collaterals may be accepted?

- Real estate mortgage (REM)
- Chattel mortgage (CM)
- Hold out on deposits, government securities, government bonds
- Assignment of Internal Revenue Allotment (IRA)

10. What are the requirements to apply for a loan?

- Minimum Documentary Requirements
- Duly filled-up Loan Application Form
- Feasibility Study of proposed Ecozone
- Proposed Project Details
- Site development plan and vicinity map
- Proof of land ownership
- Endorsement of the Sangguniang Bayan/Panglungsod
- Verified Survey Returns
- Environmental Compliance Certificate
- NWRB Certification
- Proof of payment of registration from PEZA
- Other regulatory permits/clearance as applicable
- PEZA-approved documents
- Other documents require for specific ecozone
- Other documents as may be required by LANDBANK.

11. How do the loan proceeds be received by the borrower?

- Loan proceeds will be credited to the LANDBANK account of the borrower

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for PUBLIC TRANSPORT FINANCING PROGRAM

A. Public Utility Bus (PUB) Financing Program,

1. Who are the eligible borrowers for the program?

- Public Bus Operators authorized by LTFRB to operate modern PUB and/or minibuses

2. What are the requirements to avail this program?

- CDA/ SEC Registration
- Transport Entity's Board Resolution
- BIR registration with TIN and SSS registration
- Audited Financial Statement if applicable
- Location or vicinity map and pictures of garage
- LTFRB documents

3. How much is the loanable amount?

- Up to of 80% of the cost of modern bus/minibus

4. How much is the interest?

- Market rate at the time availment.

5. How long is the tenor of the loan?

- PUB cost less than Php 8 million – up to 5 years
- PUB cost more than Php 8 million – up to 7 years

6. Do you have grace period for loans under this program?

- Up to 6 months on principal and interest

7. Do you have other fees and charges?

- Standard bank fees and charges

8. Is there government subsidy for modernization of buses/ minibuses?

- Yes, the program will follow the latest Department Order/Memorandum Circular issued by DOTr/LTFRB on disbursement of equity subsidy.
- Current Equity Subsidy Amount (LTFRB MC No. 2022-063):
 - Minibus Php 400,000
 - Full size bus Php 600,000

9. How do I get the equity subsidy under the PUVMP?

- Under the LTFRB MC No. 2022-063, request of subsidy will requested directly with DOTr.

- Under the same guidelines, the bank does not process subsidies for bus and/or minibuses.

10. Can I purchase more buses/minibuses aside from the number of units stated on the LTFRB document?

- No, the maximum number of units that can be financed by the bank is limited to the total units indicated in the LTFRB document, which also determines the maximum equity subsidy that may be released to suppliers.

11. Can I apply for a loan from the bank even if I have an existing loan from other banks for the same purpose?

- Yes, as long as the proposed loan does not conflict with the existing loan from other banks (e.g., a loan from Bank 1 is for Route 1, while the proposed loan is for Route 2).

12. How can I find out which routes are still available for us to apply under program?

- You may inquire with your local LTFRB office to determine which routes are still open for application.

13. Where can I apply for a loan?

- At any LANDBANK Lending Centers strategically placed near you location or you can check: <https://www.landbank.com/find-us> and go to network locator and browse by Lending Center.

14. Is the PUB Financing Program also suspended?

- No, only the SPEED PUV program is suspended under the Public Transport Financing Program

B. Ferry Boat Inclusive Financing Program

1. Who are the eligible borrowers for the program?

- Public Ferry boat owners/operators authorized by MARINA:
 - o Single proprietorship
 - o Partnership
 - o Cooperative
 - o Corporation

2. What are the requirements to avail this program?

- MARINA registration
- CDA/ SEC Registration

- Certified list of officers, directors, shareholders and share holdings (if applicable)
- Collateral documents
- DTI registration
- BIR registration with TIN and SSS registration
- Audited Financial Statement

3. How much is the loanable amount?

- Maximum of 80% of the Total Project Cost (TPC)

4. How much is the interest?

- 6% per annum

5. How long is the tenor of the loan?

- based on project cash flow or up to maximum of 10 years

6. Do you have grace period for loans under this program?

- Subject for approval

7. Do you have other fees and charges?

- Standard fees and charges required by the bank applies

8. Where can I apply for a loan?

- At any LANDBANK Lending Centers strategically placed near you location or you can check: <https://www.landbank.com/find-us> and go to network locator and browse by Lending Center

C. TRANSPORT (TerRain And Naval Special Program On Reliable means of Transport) Financing Program

1. Who are the eligible borrowers for the program?

- Land based or Marine based Transport Cooperatives/Corporations

2. What are the requirements to avail this program?

- CDA/SEC registration and other documents that LANDBANK may require

3. What type of projects can apply under this program?

- Support facilities for transport cooperatives/corporations such as:
 - o Additional working capital
 - o Acquisition of garage
 - o Construction of garage-related structures

- o Construction of office buildings
- o Spare parts inventory
- o Franchise of small gasoline station
- o Other operation-related support projects

4. Can we avail vehicles or vessels on this program?

- No, we have LANDBANK SPEED PUV, PUB and FERRY BOAT program for acquisition of modern vehicles/vessels

5. How much is the loanable amount?

- Maximum of 80% of the Total Project Cost (TPC)

6. How much is the interest?

- 6% per annum

7. How long is the tenor of the loan?

- For Short Term Loan (STLL) maximum of 360 days for Term loan (TL) based on project cash flow or up to maximum of 10 years

8. Do you have grace period for loans under this program?

- Subject for approval

9. Do you have other fees and charges?

- Standard fees and charges required by the bank applies

10. Where can I apply for a loan?

- At any LANDBANK Lending Centers strategically placed near your location or you can check: <https://www.landbank.com/find-us> and go to network locator and browse by Lending Center

D. MVIC (Motor Vehicle Inspection Center)

1. Who are the eligible borrowers for the program?

- Either of the following:
 - o Single proprietorship
 - o Partnership
 - o Cooperative
 - o Corporation

2. What are the requirements to avail this program?

- Holder of LTO-issued Authorization Certificate that grants authority to establish, engage, and operate MVIC and has a contiguous land area of at least 1,500 square meter as stated on DOTr-LTO MC 2019 – 009.

3. What type of projects can apply under this program?

- Establishment of MVIC

4. How much is the loanable amount?

- Maximum of 80% of the Total Project Cost (TPC)

5. How much is the interest?

- Prevailing market rate on the time of availment

6. How long is the tenor of the loan?

- Based on project cash flow or up to maximum of 5 years

7. Do you have grace period for loans under this program?

- Subject for approval

8. Do you have other fees and charges?

- Standard fees and charges required by the bank applies

9. Where can I apply for a loan?

- At any LANDBANK Lending Centers strategically placed near your location or you can check: <https://www.landbank.com/find-us> and go to network locator and browse by Lending Center

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for RENEWABLE AND ALTERNATIVE ENERGY PLUS Lending Program (REAL ENERGY+)

1. What type of projects can apply under this program?

- Any Renewable Energy Projects as defined under R.A. 9513 or the Renewable Energy Act of 2008 such as Biomass, Geothermal, Solar, Hydro, Ocean, Wind and etc.
- Energy Efficiency Projects aim to lower electricity bills, reduce carbon emissions, and improve sustainability without compromising performance.
- Power distribution projects to cover the expansion, upgrading, and modernization of substations, lines, transformers, and systems to improve reliability, efficiency, sustainability, and customer service.

2. What are the requirements to avail this program?

- The Common Processing Requirements are:
 - Accomplished Loan Application Form
 - Department of Trade and Industry/Securities and Exchange
 - Commission/Cooperative Development Authority/National Electrification Administration (NEA) - Certificate of Registration, Articles of Incorporation/Cooperation and By-Laws
 - Board Resolution to borrow
 - Valid certificates/permits/licenses/clearances
 - Audited Financial Statements (FS) for the past three (3) years and the current year's interim FS
 - List of existing and past loans
 - List of key officers, members of the Board of Directors and principal shareholders and their stockholdings
 - Client Information and Signature Specimen Card and at least one valid/government ID
 - Tax Identification Number/Copy of updated Income Tax Return (ITR)
 - Sanggunian Resolution to borrow/Bureau of Local Government Finance Certificate of Net Borrowing Capacity/Monetary Board Opinion on borrowing for Government Entities, whichever is applicable
 - Proposed Project Details
 - Collateral Documents
 - Insurance coverage on all or any of the following, as applicable:
 - Natural catastrophes
 - Cyber incidents
 - Industrial All-risk
 - Pandemic outbreak
 - RE Provider/Contractor/Developer's Performance Guarantee

3. How much is the loanable amount?

- For ECs/GOCCs/GAs: maximum of 90% of total project requirement
- For LGUs: Up to 100%, but not exceeding the LGU's Net Borrowing Capacity (NBC)
- For Private Borrowers: maximum of 80% of total project requirement
- ODA/Special Fund Projects: Based on the amount required by the special financing program

4. How much is the interest?

- Applicable market rate on time of availment

5. How long is the tenor of the loan?

- Short Term Loan/Line: up to 360 days PN
- Term loan:
 - Working Capital/Project Preparation - up to five (5) years inclusive of maximum of six (6) months grace period on principal
 - CAPEX - up to 15 years inclusive of maximum of three (3) years grace period on principal
 - Feasibility Study Preparation:
 - Internal - n/a
 - ODA/Special Fund - maximum of three (3) years w/o grace period on principal
 - Equipment Acquisition - based on economic useful life of the equipment but not to exceed 10 years
 - Energy Efficiency - based on economic useful life of the financed project but not to exceed 15 years
 - Construction of Power Generation/Distribution Systems:
 - Internal – up to 10 years inclusive of maximum of two (2) years grace period on principal
 - ODA/Special Fund - up to 15 years inclusive of maximum of two (2) years grace period on principal
 - Acquisition of STA:
 - Internal Fund - up to 10 years inclusive of maximum of two (2) years grace period on principal
 - ODA/Special Fund - up to 15 years inclusive of maximum of two (2) years grace period on principal
- Stand-by Letter of Credit: up to 360 days to coincide with the maturity of the line

6. Do you have other fees and charges?

- Standard fees and charges required by the bank applies

7. Where can I apply for a loan?

- At any LANDBANK Lending Centers strategically placed near your location or you can check: <https://www.landbank.com/find-us> and go to network locator and browse by Lending Center

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for ENHANCED LGU LENDING PROGRAM

1. Who are eligible borrowers under the program?

- Barangay, Municipal, City, and Provincial LGUs may avail of the program.

2. What projects can LGUs apply for under the program?

- Eligible projects include infrastructure (roads, bridges, hospitals, markets, schools, water systems, renewable energy, etc.), all other revenue-generating and non-revenue projects under approved local development plans, and agri-related initiatives such as procurement and post-harvest facilities

3. How much can an LGU borrow?

- The loan amount shall be based on the project's requirements but shall not exceed the LGU's Net Borrowing Capacity (NBC) per Bureau of Local Government Finance certification.

4. What is the maximum loan term and grace period?

- Loans may have a tenor of up to 15 years, depending on the project to be financed, with a maximum grace period of three (3) years on the principal. No grace period shall be allowed on interest.

5. Can LANDBANK finance 100% of the project cost?

- Yes. LANDBANK may finance up to 100% of the project cost, including loan take-out and reimbursement of completed projects, subject to appraisal and compliance with guidelines

6. What is the interest rate applicable to LGU loans?

- The interest rate shall be based on the prevailing market rate plus a spread, depending on the LGU's credit rating. Special provisions apply to agriculture related projects, with rates not lower than 4.25% per annum fixed for one year and subject to annual repricing for palay and corn procurement, and not lower than 5% per annum fixed for one year and subject to annual repricing for post-harvest facilities.

7. What collateral is required?

- The required security shall be Deed of Assignment of 20% of the LGU's National Tax Allotment (NTA) and/or its regular or recurring revenues, as applicable.

8. What are the pre-processing requirements for LGU loan applications?

- Before loan evaluation, LGUs must submit the following documents to LANDBANK:
 - Sanggunian Resolution

- Authorizing the Local Chief Executive (LCE) to borrow funds, negotiate, and enter into a loan agreement with LANDBANK;
- Authorizing the LCE to sign, endorse loan documents, mortgages, deeds of assignments and other related documents; and
- Approving the projects to be financed and these are in accordance with the approved local development plan and public investment program or approved annual procurement/investment program.
- Commission on Audit (COA) audited financial statements for the past three (3) years, if not available on the COA or LGU website. Interim statements are not required.
- Ordinance Approving the Local Development Plan or Annual Investment Program.
- List of Elected Officials and Key Officers, if not available on the LGU's website.
- Feasibility Study, when applicable.
- For Construction Projects:
 - Cost estimates, plans and specifications, bill of materials, and work program or schedule approved by the LCE.
- For Machinery and Equipment Acquisition:
 - Supplier quotations.

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for LGU MDF SUPPORT PROGRAM

1. Who are eligible borrowers under the LGU MDF Support Program?

- Eligible borrowers are **Municipal, City, and Provincial LGUs.**

2. What types of projects can be financed under the program?

- Eligible loan purposes include **Disaster Management, Public Economic Enterprises/Revenue-Generating Projects, Social Projects, Environmental Projects, Solid Waste Management/Sanitation Projects, Equipment Acquisition,** and other projects in the LGU's development plan

3. Why does the program prioritize certain LGUs, and who are given priority?

- The program prioritizes 4th to 6th class LGUs as they generally have limited borrowing capacity. 1st to 3rd class LGUs may also avail of the program but only for specific types of projects.

4. What is the maximum loan amount that an LGU may avail?

- The loan amount will be based on project requirements but **not more than the LGU's Net Borrowing Capacity (NBC)** per Bureau of Local Government Finance (BLGF) certification. For disaster management projects, the cap is **₱20M for provinces and ₱10M for cities/municipalities.**

5. What are the loan terms and repayment conditions?

- Disaster Management (soft projects only): up to 3 years, no grace period
- Other projects (except equipment acquisition): up to 15 years
- Equipment acquisition: up to 10 years (not exceeding useful life of equipment)
- A grace period on principal of up to 3 years may be allowed
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6. What are the applicable interest rates under the program?

- Disaster Management (soft projects only)

MITIGATION AND PREVENTION	
4 th to 6 th Class Municipalities	0.00%
1 st to 3 rd Class Municipalities	0.75%
Provinces	1.50%
RESPONSE AND RELIEF (ALL LGUS)	0.00%
RECOVERY AND REHABILITATION	
4 th to 6 th Class Municipalities	0.00%
1 st to 3 rd Class Municipalities	0.75%
Provinces	1.50%
Cities	1.50%

- Other Projects

6 th Class LGUs	3.75%
4 th to 5 th Class LGUs	4.00%
1 st to 3 rd Class LGUs	4.25%

7. What are the documentary requirements?

- The program follows the same requirements as the Enhanced LGU Lending Program

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for CARES Plus Lending Program

1. What is CARES Plus Lending Program

- The CARES Plus Program is LANDBANK's unified disaster response and recovery initiative focused on providing financial assistance to strengthen support for affected sectors, helping them recover from the impact of calamities in order to rebuild their businesses and communities for long-term recovery.

2. Who are those eligible to avail for loan?

- MSMEs, coops, corporations and electric distribution utilities that were adversely affected by natural and man-made calamities, including supply chain disturbances due to wars (domestic and abroad), and electric distribution utilities that were unable to cope with incremental increase in electricity generation and distribution expenses.

3. What projects that could be eligible for loan under this lending product?

- CARES Plus is able to provide additional working capital requirement for the expansion of existing business, finance the acquisition of capital expenditures, repair/rehabilitation of disaster-damaged facilities/equipment or acquisition/construction of new ones. Through the Program, LANDBANK also finances short-term working capital requirement of electric distribution utilities to cover the incremental increase in generation and distribution expenses.

4. How much could be availed under this program?

- Up to 80% of the actual need or project cost per Bank validation.

5. What would be the expected tenor of the loans?

- For short-term facilities, repayable within a year. For term loans, up to ten years, depending on the project.

6. What are the collateral or loan security would be required?

- Any or combination of the following could be required to secure the loan:
 - a) Real Estate Mortgage
 - b) Chattel Mortgage
 - c) Hold-out on Deposit
 - d) Joint and Several Signature (JSS)
 - e) Guarantee cover
 - f) Other collaterals that may be required by the Bank

7. What are the minimum necessary documents needed to apply for loan?

- a) Application Form, duly accomplished
- b) SEC/DTI/CDA/NEA registration certificate
- c) Articles of Incorporation/Partnership/Cooperation and By-laws
- d) Valid certificates and permits/licenses/clearances
- e) Audited Financial Statements (FS) for the last three years and the current year's interim FS
- f) List of existing and past loans, as applicable
- g) List of officers, board of directors and principal shareholders
- h) Tax Identification Number/Income Tax Return
- i) Board Resolution to borrow, as applicable
- j) Proposed project details
- k) Collateral documents
- l) Insurance coverage
- m) Other documents that may be required by LANDBANK

Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for H₂OPE (Water for Program for Everyone) Lending Program

1. What is H₂OPE Lending Program?

- The H₂OPE (Water Program for Everyone) is LANDBANK's unified program for the water and sanitation sector, making the Bank's lending operations more responsive and relevant to the current needs and encompassing, in terms of expanded eligible projects/borrowers.

2. Who are eligible to borrow?

- Water Districts, Institutions/Corporations-Managed Water Utilities, LGU-operated and managed Water Utilities, Privately-Operated Water Utilities, Cooperatives-Operated Water Utilities, Rural Waterworks and Sanitation Associations, and Barangay Waterworks and Sanitation Associations.

3. What projects that could be eligible for loan under this lending product?

- Project Development
- Start-up/New Water System Projects
- Systems Expansion/Development
- Capacity/Efficiency Building Enhancement Projects
- Repair / Rehabilitation Projects

- Emergency Financing Projects for water systems that are damaged by natural calamities such as mobile water filtration systems, among others
- Water Sanitation Projects, like septage and sewerage treatment plants
- Working Capital Requirement
- Refinancing qualified water utilities' existing loans with LWUA or from any other financing institution, subject to the approval by their existing creditors and to the availability of funds.
- Watershed Management Projects
- Water Desalination Projects, Water Recycling Projects, and Rain Water Collection System Project
- Financing of counterpart/equity requirements of foreign-assisted WD projects.

4. How much could be availed under this program?

- For Private Entities, WDs, Coops and associations, we could finance up to 80% of the total project cost/requirement.
- For LGUs, we finance up to 100% of the total project cost/requirement

5. What would be the expected tenor of the loans?

- Based on the projected cash flow of the proposed project but not to exceed 15 years repayment.

6. What collateral or loan security would be required?

Any or combination of the following could be required to secure the loan:

- Real Estate Mortgage / Chattel Mortgage
- Deed of Assignment of Receivables
- Deed of Assignments on Hold-out on Deposit
- Post Dated Checks (PDCs)
- Guarantee cover
- Deed of Assignment of National Tax Allotment (NTA) for LGUs

7. What are the minimum necessary documents needed to apply for loan?

- a) Duly Filled-up Loan Application Form
- b) Monthly Data Sheets (MDS) for the month end period of December each year of the last three years, plus the latest MDS
- c) Certified list of owners, directors and key officers
- d) Hydraulic Analysis/Hydraulic Run on the proposed water system for new systems, expansions, or rehabilitation and the report on the result of well test drilling (for ground water sources) plus the capacity measurement report (for springs, falls, wells, or surface water sources)
- e) Regular documentary requirements pertaining to the offered collaterals such as TCT, TD, RETR, and vicinity and lot plan.
- f) MBO on borrowing for Government Entities except LGUs

- g) For projects involving construction – cost estimates, plans and specifications, bill of materials and work program, certified by a licensed civil engineer and duly approved by the authorized representative of the borrowing entity
- h) For acquisition of machinery and equipment – list of machinery and equipment and estimated cost based on firm quotations and guarantee from the dealers/suppliers as to the availability of spare parts in the local market

Suggested CTA: Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for Emerging FILIPINA Lending Program

1. What is Emerging FILIPINA Lending Program

- The Emerging FILIPINA Lending Program is LANDBANK's credit support initiative for Filipina entrepreneurs. Women-led businesses that engage in traditional trade, e-commerce, food services, and many other endeavors. The Program also offers training to strengthen women's skills in management, marketing, production, finance, and information technology.

2. Who are the eligible borrowers under this lending program?

- Registered MSMEs, corporation and cooperatives which are majority (50% plus 1) owned and managed by women.

3. What project or type of business that could be financed for loan under this lending product?

- Additional working capital requirement for the expansion of existing business or finance purchase orders; funds for renovation or construction of buildings or facilities directly related to the business operations. For cooperatives, rediscounting of borrower's loans to help replenish existing working capital.

4. What would be the loanable amount that could be possibly avail under this program?

- Up to 80% of actual need or project cost per Bank validation. For cooperatives and SME with micro-financing business, rediscounting of up to 85% of the outstanding principal balance of borrower PNs at the time of rediscounting.

5. What would be the expected tenor of the loans?

- For short term facilities, up to 360-day PN. For permanent working capital, up to five years. For acquisition or construction/renovation of fixed assets, up to 10 years.

6. What are the collateral or loan security that would be required if I apply for a loan?

- Any or combination of the following could be required to secure the loan:
 - a) Real Estate Mortgage
 - b) Chattel Mortgage
 - c) Hold-out on Deposit
 - d) Other collaterals that may be required by the Bank

7. What are the minimum necessary documents needed to apply for loan?

- a) Duly accomplished Application Form
- b) SEC or DTI registration certificate for individuals, partnerships or corporations; or CDA certificate for cooperatives
- c) Board Resolution authorizing application to apply and negotiate for a loan with LANDBANK for cooperatives and corporations,
- d) Valid certificates/licenses/permits/clearances from concerned government agencies
- e) Audited and BIR-filed Financial Statements for the last three years
- f) List of Key Officers or members of the Board of Directors, for cooperatives or corporations
- g) Client Information and Signature Card and at least one valid government issued ID
- h) Tax Identification Number

Suggested CTA: Suggested CTA: List of Documentary requirements; Loan Application Form; Copy of Brochure

Frequently Asked Questions for TOURISM Plus Lending Program

1. What is TOURISM Plus Lending Program

- The TOURISM Plus Lending Program combines the Bank's tourism-related loan programs into a single, streamlined initiative in support of the government's push to revitalize the industry and develop world-class destinations and facilities.

2. Who are those eligible to avail loan this lending product?

- Local Government Units, DOT-accredited Primary/Secondary Enterprises/ Operators/Investors like SMEs and corporation with 60% Filipino ownership and Farm Tourism Operators/Investors like sole proprietorship/partnership, coops, farmers' associations with legal personality to borrow, corporations and homestay owners.

3. What projects that are eligible for financing under this lending product?

- Eligible loan purposes include construction and improvement of tourist destinations; establishment, improvement, renovation and expansion of primary and secondary tourism enterprises; and specific projects for farm tourism. Also eligible are loans for working capital requirement, permanent working requirement, capital expenditure and production loan for farm tourism.

4. How much loan that could be availed under this program?

- For SMEs and Cooperatives, up to 80% of the actual need or project cost. For large corporations, up to 75% of project cost. For LGU projects, up to 100% of total bid price or contract price.

5. What would be the expected tenor of the loans?

- For short term facilities, repayable within a year. For term loans, up to fifteen years depending on the project to be financed.

6. What are the collateral or loan security would be needed?

- Any or combination of the following could be required to secure the loan:
 - a) Real Estate Mortgage
 - b) Chattel Mortgage
 - c) Hold-out on Deposit
 - d) Assignment of Receivables
 - e) Assignment of Guarantee, Surety, Insurance and other similar instruments
 - f) Assignment of NTA for LGUs
 - g) Other collaterals acceptable to the Bank

7. What are the minimum necessary documents required to apply for loan?

- a) Application Form, duly accomplished
- b) SEC/DTI/CDA registration certificate, Articles of Incorporation/Cooperation and By-laws
- c) Board/committee/or other authorized body's resolution authorizing to borrow, as applicable
- d) Valid certificates and permits/licenses/clearances

- e) Audited Financial Statements (FS) for the last three years and the current year's interim FS
- f) List of officers, board of directors and principal shareholders
- g) Client information and specimen signature cards and at least one valid government-issued ID
- h) Tax Identification Number/Income Tax Return

Suggested CTA: *List of Documentary requirements; Loan Application Form; Copy of Brochure*

Frequently Asked Questions for STP (Solutions in Terminating Pollution) for Manila Bay (Subprogram under H₂OPE, Water Program for Everyone)

1. What is STP for Manila Bay Program?

- The **STP for Manila Bay** is a subprogram under the LANDBANK H₂OPE (Water Program for Everyone) provide financing for the construction/development of decentralized individual Sewerage Treatment Plants (STPs), sewage/septage management technology/equipment, landfill and material recovery facility or rehabilitation/expansion of existing sewage/septage treatment plant/system, landfill and material recovery facility proposed by privately owned or government owned entities located onshore or offshore which were identified by DENR as contributors to the pollution of Manila Bay.

2. Who are eligible to borrow?

- Business Entities registered with SEC or DTI, Cooperatives registered with CDA, Government Owned and Controlled Corporations, Local Government Units (LGUs), Water Districts (WDs), LGU-operated and managed water utilities and Water utilities Managed/Operated by Private Entities, Associations, or Cooperatives

3. What projects that could be eligible for loan under this lending product?

- Construction and/or rehabilitation of:
 - 1) Waste Water Treatment Plant/STP/Waste Water Management Facility adopting advance Technology
 - 2) Sewerage/Septage Treatment Systems
 - 3) Sanitary landfills and Materials Recovery Facilities
- Acquisition of Dredging Equipment, garbage trucks and/or other Heavy Equipment related to solid and wastewater management.

- Construction of relocation sites for the informal settlers living adjacent to river systems which drain rainwater/wastewater to Manila Bay.
- Development of waste-to-energy power generating system and acquisition of equipment.
- Waste Water Recycling Projects

4. How much could be availed under this program?

- For Private Entities, up to 80% of the total project cost/requirement
- For LGUs, up to 100% of the total project cost/requirement

5. What would be the expected tenor of the loans?

- Up to 15 years

6. What collateral or loan security would be required?

- Any or combination of the following could be required to secure the loan:
 - a) Real Estate Mortgage
 - b) Chattel Mortgage
 - c) Deed of Assignments on Hold-out on Deposit
 - d) Deed of Assignment of Receivables
 - e) Government Securities, Government-issued Bonds
 - f) Assignment of National Tax Allotment (NTA) for LGUs

7. What are the minimum necessary documents needed to apply for loan?

- a) Duly Filled-up Loan Application Form
- b) Corporate/Business Registration Papers
- c) Certified list of owners, directors and key officers
- d) Personal Information on Borrowers/Shareholders
- e) Valid certificates/permits/licenses from concerned government agencies
- f) Financial documents - Audited and BIR-stamped financial statements (FS) for the last three (3) years/latest interim FS
- g) Board Resolution authorizing an officer of the borrowing entity to negotiate, borrow, mortgage, sign, and enter into a loan agreement with LBP, if applicable.
- h) For projects involving construction – cost estimates, plans and specifications, bill of materials and work program, certified by a licensed civil engineer and duly approved by the authorized representative of the borrowing entity
- i) For acquisition of machinery and equipment – list of machinery and equipment and estimated cost based on firm quotations and guarantee from the dealers/suppliers as to the availability of spare parts in the local market
- j) Regular documentary requirements pertaining to the offered collaterals such as TCT, tax declaration, real estate tax receipt, vicinity and lot plan.

Suggested CTA: *List of Documentary requirements; Loan Application Form; Copy of Brochure*

Frequently Asked Questions for Climate SAFE Lending Program

1. What is Climate SAFE Lending Program

- The LANDBANK Climate SAFE (**S**pecial **A**daptation **F**acility for the **E**cosystem) Lending Program provides financing to climate change adaptation projects. The Philippines is one of the world's most disaster-prone countries due to the high incidence of natural hazards and high vulnerability linked to poverty and environmental degradation. The government is thus working to prioritize actions for mainstreaming adaptation and disaster risk management, aiming at improving community resilience to the hazards brought by climate change.

2. Which are those eligible to avail loan thru this lending product?

- Private entities, whether single proprietorship, partnership, corporations, coops, joint venture companies; NGOs; agrarian reform communities; local government units; financial institutions; GOCCs and government agencies are all eligible to borrow under the Climate SAFE Lending Program.

3. What projects or type of business that could be eligible for financing under this lending product?

- Eligible loan purposes include project preparation, working capital, permanent working capital, capital expenditures and crop, livestock and fishery production.

4. How much that could be availed under this program?

- Climate SAFE finances up to 80% of the actual need or project cost for private entities and up to 100% of total bid price or contract price for LGUs.
- Rediscounting is available, and will be based on current Bank policy.
- For loans funded under ODA//GCF/PSF, the loan amount is based on the project cost sharing as required by the special financing program.

5. What would be the expected tenor of the loan?

- For short term facilities, repayable within a year. For term loans, up to fifteen years, depending on the financed project. Tenor for rediscounting line is based on existing Bank policy.

6. What are the collateral or loan security that would be required?

- Any or combination of the following could be required to secure the loan:
 - a) Real Estate Mortgage
 - b) Chattel Mortgage
 - c) Hold-out on Deposit, government bonds and securities
 - d) Assignment of Receivables, contracts
 - e) Assignment of NTA for LGUs
 - f) Other collaterals acceptable to the Bank

7. What are the minimum necessary documents needed to apply for the loan?

- a) Application Form, duly accomplished
- b) SEC/DTI/CDA registration certificate, Articles of Incorporation/Cooperation and By-laws
- c) Board/committee/or other authorized body's resolution authorizing to borrow, as applicable
- d) Valid certificates and permits/licenses/clearances
- e) Audited Financial Statements (FS) for the last three years and the current year's interim FS
- f) List of existing and past loans with LANDBANK and other banks
- g) List of officers, board of directors and principal shareholders
- h) Client information and specimen signature cards and at least one valid government-issued ID
- i) Tax Identification Number/Income Tax Return
- j) Board Resolution/ BLGF Certificate of Net Borrowing Capacity/Monetary Board Opinion on borrowing government entities as applicable
- k) Proposed project details
- l) Collateral documents
- m) Original Insurance Contract/Policy assigned in favor of the Bank
- n) Other documents as may be required by the Bank

Suggested CTA: *List of Documentary requirements; Loan Application Form; Copy of Brochure*

Frequently Asked Questions for Sustainable Multi-dimensional Approach using Revolutionized Technology (SMART) in City Development Lending Program

1. What is the SMART in City Development Lending Program

- SMART in City Development is LANDBANK's loan program for projects that aim to make urban living safer and more convenient by using advanced

technologies like internet of things (IoT), automation, and AI in line with the 4th industrial revolution.

2. Who are those eligible to avail loan thru this lending product?

- Cities and highly urbanized local government units and other entities with proposed viable technology projects in a city and highly urbanized LGUs like SMEs, corporations, coops and associations, GOCCs and government agencies (GAs) with borrowing authority and NGOs with legal personality to borrow.

3. What projects and loan purpose that are eligible for financing under this lending product?

- Eligible projects include any viable IoT, robotics or AI technology project that aims improve the quality of life in urban areas, promote sustainable environment or that would lead to a competitive economy. Eligible loan purpose includes project preparation, research and development expenses, policy and framework planning, working capital requirement permanent working capital and capital expenditures.

4. How much loan could be availed under this program?

- For private companies, up to 80% of the actual need or project cost. For LGUs, GOCCs, and government agencies, up to 90% for project cost.

5. What would be the expected tenor of the loans?

- For short term facilities, repayable within a year. For term loans, up to fifteen years depending on the project to be financed.

6. What are the collateral that would be required?

- Any or combination of the following:
 - a) Real Estate Mortgage
 - b) Chattel Mortgage
 - c) Hold-out on Deposits
 - d) Other collaterals acceptable to the Bank

7. What are the minimum necessary documents needed to apply for loan?

- a) Business Permit
- b) Copy of Articles of Incorporation and By-laws/SEC/DTI Registration
- c) Pre/Feasibility Study, if applicable
- d) Business Plan
- e) Financial Documents:

- o For existing businesses; Audited 3 years Financial Statements (FS), interim FS. projected income statement, balance sheet and cash flow with basic assumption
 - o For start-up business; projected FS, balance sheet and cash flow with basic assumption
- f) Valid certificates/permits/licenses/clearances from concerned government entities
- g) Brief History of business

Suggested CTA: *List of Documentary requirements; Loan Application Form; Copy of Brochure*

BROCHURES: [PMD II Brochures](#)