

**REPUBLIC OF THE PHILIPPINES**  
**RETAIL TREASURY BONDS TRANCHE 28 ("RTB-28")**  
**LANDBANK MOBILE BANKING APPLICATION (LBPMBA) GUIDELINES**

The following are the procedures to be followed by the investor/users ("**User**"), using the LBPMBA (the "**App**"), an online ordering facility for **RTB-28** via a mobile banking application.

**A. Creation of LBPMBA Account**

**1. How to open an LBPMBA**

Make sure that you already have an existing LANDBANK Peso Account. If NONE, you may open a LANDBANK Peso Account through the following channels:

- i. Traditional or by visiting any LANDBANK branch; or
  - ii. Online via the LANDBANK Digital Onboarding System (DOBS) through the LANDBANK website<sup>1</sup> or DOBS Mobile via the LBPMBA
- a. If Peso account opening was made via the LANDBANK branch, enroll in the LANDBANK iAccess in two ways:
- i. Branch enrollment (*You may select all the functionalities<sup>2</sup> of the app*)
    - o Visit your servicing branch.
    - o Fill out the enrollment form and select the functionalities you wish to avail such as *Bills Payment and Fund Transfer*.
  - ii. Online enrollment (Functionalities are limited to Bills Payment and Balance Inquiry Only).

In order to activate the Fund Transfer functionality, follow these steps:

    - o Download the iAccess enrollment form at:  
<https://www.lbpiaaccess.com/Enrollment.pdf>
    - o Fill out the form with your correct account information.
    - o Submit a scanned copy or clear photo of the accomplished signed form together with at least 1 valid ID to your servicing branch's email address.
    - o The Branch will validate and process your request.
- Once approved by the branch, an activation link shall be emailed to you.
  - Upon activation, you may now download the LBPMBA through the Google Play or App Store. Just key in "LANDBANK" from the Google Play or App Store.
  - Install the LBPMBA in your smartphone for free and once downloaded, tap the LBPMBA icon.
  - Click on "I Agree" after reviewing the Terms and Conditions.
- b. To open a Peso account via the DOBS Mobile<sup>3</sup>, download LBPMBA and simply follow the steps and provide all required information:
- To begin, tap "Open an Account" on the log in screen.
  - Select "I would like to open a LANDBANK account".
  - Select the product you want to open, review the product details and tap on "Proceed".
  - Click all the checkboxes under the Reminders screen and tap on "Next".

<sup>1</sup> After filling out the online application form, visit the LANDBANK branch with at least one (1) valid ID and initial deposit to complete your application

<sup>2</sup> List of the app's functionalities includes: Fund Transfer, Bills Payment, Disabling/Enabling of account, Unlocking of ID, Resetting of Password

<sup>3</sup> Accounts opened via the DOBS mobile are auto enrolled. No need to enroll in the LANDBANK iAccess.

- On the Terms and Policies screen, tap on the “LANDBANK’s Customer Declaration” and “LANDBANK’s Terms and Conditions” to view and read the contents.
- Tap the checkbox and once enabled, tap on “Next” to proceed.
- Fill out the “Profile Details” section.
- Create “User ID” and “Password” and tap “Next”.
- Input one-time PIN, and tap “Submit” to authenticate your mobile phone number. Follow the same step to authenticate your e-mail address and tap on “Continue” (An email will be sent to inform the same message.)
- Proceed to the selection of Security Questions and Answers, and tap on “Next” to continue.
- Input your personal, financial and account purposes information.
- Fill out the “FATCA Declaration” and tap on “Next”.
- Upload your ID, take a selfie and tap on “Start Verification”.
- Input your ID number and tap on “Next”.
- Select your “Home Branch” and tap on “Next”.
- Review all the information provided and tap on “Confirm” (Additional information will be shown for confirmation in case there is FATCA).
- “Account Opening Successful” will be shown in the screen. An email will also be sent to you of successful account opening with LANDBANK.
- You may now log-in to your LBPMBA and use the following features: Fund Transfer, Bills Payment and Cardless ATM Withdrawal.

## 2. Funding the Account

Deposit/Credit to account by:

- Remittance transaction thru Banks or Remittance Agent Partners/Remittance Companies
- Transfer funds via Visa Direct Facility
- Transfer funds from other accounts enrolled in the iAccess
- Transfer Funds using the InstaPay (Real-time)/Pesonet (Batch-credit) Facility
- Over-the-Counter Deposit at Land Bank of the Philippines (“LBP”) branches
- Cash Deposit thru LBP Cash Deposit Machines

## 3. Purchase/Subscription of Retail Treasury Bonds (“RTBs”) during the Public Offer Period

Log-in to the App with your User ID and Password and upon successful log in follow the steps below:

- Select “Bills Payments” from the lower portion of the main menu
- Click “Purchase Government Securities” then select “Retail Treasury Bonds”
- Click “Proceed” once RTB has been selected
- On the Terms and Policies screen, tap on each document (Investor’s undertaking, Authorization to the Bank, and Client Agreement) to view and read the contents
- Tap the Checkbox and once enabled, tap on the “Next” button to proceed with the transaction
- On the Transaction Form screen:
  - select the source account and input the amount to invest;
  - Tap on the “Submit” button to proceed with the transaction

- On the Confirmation screen, review the transaction detail and tap the “Confirm” button to proceed
- On the Acknowledgment screen, successful transaction will be shown, tap the “Done” button.

#### **4. Settlement of the RTBs Purchased/Subscribed**

LANDBANK shall send the electronic “Confirmation of Sale” to the investor’s registered e-mail address within 30 banking days from Issue Date of the RTBs.

#### **5. Crediting of Quarterly Interest Payments and Principal on Maturity Date**

On every scheduled quarterly coupon payment date and on maturity, the interest and principal will be credited to the same LBP account used to purchase the RTBs.

#### **6. Sale of RTBs in the Secondary Market**

Currently, the LBPMBA does not allow selling of RTBs via the App. Bondholders may sell their RTBs holdings through: LBP Branches with complete documentary requirements which shall be endorsed to the LANDBANK’s Treasury Brokering and Marketing Unit (TBMU) for processing.