

**REPUBLIC OF THE PHILIPPINES  
RETAIL ONSHORE DOLLAR BONDS**

**LANDBANK MOBILE BANKING APPLICATION (LBPMB) GUIDELINES**

The following are the procedures to be followed by the investor/users (“**User**”), using the LBPMB (the “**App**”), an online ordering facility for **Retail Onshore Dollar Bonds (“RDBs”)** via a mobile banking application.

Unless otherwise expressly provided herein, defined terms used in this Guidelines shall have the meanings set forth in the Program Mechanics, the Terms and Conditions and Notice of Offering.

**A. Creation of LBPMB Account**

**1. How to open an LBPMB**

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

- i. Traditional, by visiting any LANDBANK branch; or
  - ii. Online, via the LANDBANK Digital Onboarding System (DOBS) through the LANDBANK website<sup>1</sup> or, through DOBS Mobile via the LBPMB
- 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.lbpaccess.com/Enrollment.pdf>
    - o Fill out the form with your correct account information.
    - o Submit a scanned copy or clear photo of the accomplished and 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 LBPMB through Google Play or the App Store. Just key in “LANDBANK”.
  - Install the LBPMB in your smartphone for free and once downloaded, tap the LBPMB icon.
  - Click on “I Agree” after reviewing the Terms and Conditions.

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

<sup>2</sup> Among the app’s functionalities are: Fund Transfer, Bills Payment, Disabling/Enabling of account, Unlocking of ID, Resetting of Password

- b. To open a Peso account via the DOBS Mobile<sup>3</sup>, download LBPMBBA 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”.
  - 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 LBPMBBA 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 LBP branches
- Cash Deposit thru LBP Cash Deposit Machines

## 3. Purchase/Subscription of RDBs 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 Dollar Bonds”
- Click “Proceed” once Retail Dollar Bonds has been selected

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

- On the Terms and Policies screen, tap on each document (Investor’s undertaking, Authorization to the Bank, Application to Purchase 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 in USD;
  - choose the RDB;
  - Click the checkbox agreeing with the exchange rate (PhP/USD). Pesos will be converted to USD at the prevailing market rate for the desired amount to be invested in RDB.
  - 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, the successful transaction will be shown, tap the “Done” button.

#### **4. Settlement of the RDBs 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 RDBs.

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

On every scheduled quarterly coupon payment date, the interest and upon maturity, the principal in USD shall be converted to Peso based on prevailing market rate\* which will be credited to the investor’s LANDBANK settlement account used to purchase the RDBs.

*\* Subject to currency risk, which is computed based on the USD-Peso exchange or conversion rate at the time of coupon payment/maturity.*

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

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