

# Citizen's Charter

## ENROLLMENT FOR GUARANTY COVERAGE AND ISSUANCE OF THE CERTIFICATE OF GUARANTY

### DESCRIPTION OF SERVICE

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 an HGC guaranty.

### CLIENTS

Banks, Developers and other Financial Institutions (FIs) that have existing guaranty lines

### REQUIREMENTS

#### A. For Banks, Developers and other FIs availing the RETAIL GUARANTY:

1. Enrollment letter
2. Batch list of retail accounts with details
3. Premium payment

#### B. For Banks, Developers and other FIs availing the GUARANTY ON ISSUED HOUSING NOTES, BONDS AND OTHER SECURITIES:

1. Enrollment letter
2. Premium payment
3. Batch list of collateral properties or receivables backing-up the issuance of housing related securities

#### C. For Banks availing the DEVELOPMENTAL GUARANTY:

1. Enrollment Letter
2. Batch list of Developmental Loans
3. Premium, Audit and Enrollment Fees
4. Developer's Loan Documents
5. Housing Project's Documents including development permits and licenses
6. Developer's Profile and Financial Statements

### FEES

Per Contract of Guaranty

### TOTAL PROCESSING TIME

Fifteen (15) working days

### SCHEDULE OF AVAILABILITY OF SERVICE

Monday to Friday, 8:00AM to 5:00PM upon submission of complete documents

### ADDRESS AND CONTACT INFORMATION

#### GUARANTY GROUP

Accounts Management Department

4/F Jade Building,

335 Sen. Gil Puyat Avenue, Makati City

Direct Lines: (+632) 897-3270, 897-3489

Telefax : (+632) 896-4114

Emails : bing\_tungpalan@hgc.gov.ph, dong\_manlangit@hgc.gov.ph

### HOW TO AVAIL THE SERVICE

Step No.	Client's Step	Agency's Action	Duration of Action	Person in-Charge	Office Location
1	Submit the following documents: <ol style="list-style-type: none"> <li>1. Enrollment letter</li> <li>2. Batch list of loan accounts for guaranty cover</li> <li>3. Premium payment</li> </ol> In addition, <ol style="list-style-type: none"> <li>4. Batchlist of collateral properties or receivables (Securitization)</li> <li>5. Audit and Enrollment Fees (Developmental)</li> <li>6. Loan and Project Documents (Developmental)</li> <li>7. Developer's profile and Financial Statements (Developmental)</li> </ol>	<ol style="list-style-type: none"> <li>1. Receive the documents and payment</li> <li>2. Prepare PAO</li> <li>3. Submit PAO and payment to Cashier</li> <li>4. Receive PAO and payment and issue OR</li> <li>5. Transmit OR to client</li> <li>6. Conduct project inspection (Developmental)</li> <li>7. Prepare audit report (Developmental)</li> </ol>	9 days	EA of VP-GG AO, DC-AMD, GG Cashier AO-AMD, GG AO, DC, Manager – AMD-GG AO, DC, Manager – AMD-GG	4/F Jade Bldg., 335 Sen. Gil Puyat Ave., Makati City  Project Site 4/F Jade Bldg.
2	Receive OR and await issuance of Certificate of Guaranty	<ol style="list-style-type: none"> <li>1. Encode enrollment batch list to Oracle system</li> <li>2. Print Routing Slip and Certificate of Guaranty, and List of Guaranteed Accounts</li> <li>3. Review and sign documents</li> </ol>		AO – AMD, GG	4/F Jade Bldg.
		Review and sign documents		Manager – Legal Services Dept. Cashier	2/F Jade Building
		Review and sign documents	5 days	EVP	3/F Jade Building
		Review and sign documents		President	3/F Jade Building
		Transmit signed COG and List of Guaranteed Accounts to client		Record Section	2/F Jade Building
3	Receive COG and List of Guaranteed Accounts	Deliver documents to client	1 day	Messenger, Record Section	2/F Jade Building
End of Transaction					