



AFP RETIREMENT AND SEPARATION BENEFITS SYSTEM

CITIZEN'S CHARTER FOR THE

FILING OF APPLICATION FOR DISCOUNTING OF REFUND (ADVANCE REFUND)

WHO MAY APPLY?

- Retiring Military Personnel of the AFP with approved Order of Retirement whose entitlement is at least one (1) month prior to the date of retirement but not to exceed twelve (12) months

WHEN IS THE TIME FOR THE FILING OF APPLICATION?

- Monday to Friday (excluding Holiday), from 8:00 a.m. to 5:00 p.m. (NO lunch break)

WHAT ARE THE TERMS AND CONDITIONS?

- Loanable amount shall be equivalent to the net refundable contributions to RSBS as of the date of discounting of refund application
- Eligibility to borrow shall be twelve (12) months or less before the retirement date
- Discount rate of one percent (1%) per month
- Term of one (1) month to twelve (12) months
- Outright deduction of outstanding loan from total refundable amount

WHAT ARE THE REQUIREMENTS?

- Duly accomplished Loan Application Form
- Duly accomplished Borrower's Information Sheet with 2x2 size pictures of the Borrower in complete military uniform (breast level showing name plate) and his/her Spouse
- Original or Authenticated Copy of Retirement Order from the AFP
- Original or Authenticated Copy of the latest Statement of Service indicating the purpose "For RSBS Reference"
- Original or Authenticated Copy of Certificate / Statement of Last Payment
- Original Copy of Latest One-Month Pay Slip or Statement of Earnings and Deductions duly signed by the AFP / Major Service Finance Center
- Duly Notarized Deed of Assignment with Authority to Deduct signed by the Borrower and his/her Spouse
- Marriage Contract & Advisory on Marriages / CENOMAR (if single) with attached Official Receipt/s issued by the Philippine Statistics Authority (formerly National Statistics Office)
- Original and Photocopy (back to back) of two (2) valid IDs with picture and with three (3) specimen signatures of the Borrower and his/her Spouse affixed on the photocopy. IDs shall be any two (primary and secondary) of the following:

Primary Valid ID

AFP Active Military ID
Military Dependent's ID

Secondary Valid IDs

SSS ID GSIS ID PRC ID LTO ID
COMELEC ID BIR TIN ID HDMF ID POSTAL ID
PASSPORT PHILHEALTH ID COMPANY ID
Other IDs issued by the government or any AFP Financial Institution with signature and photo of the Borrower and his/her Spouse

WHAT IS THE DURATION OF THE PROCESS?

- Ten (10) working days from the date of submission of complete documentary requirements and loan approval
-

WHAT ARE THE PROCEDURES AND/OR STEPS TO FOLLOW?

Step	Member-Applicant	Activity	Duration	Person-in-Charge
1	<p>Proceed to Window A of the Membership Group office to secure an application form and list of requirements with queue number and wait to be called</p> <p>Fill-up the application form and present the same together with all the required documents for review, verification and validation by the Membership Group (MG) Loan Officer</p>	<p>Entertain the Member-Applicant and provide the application form and list of requirements and conduct preliminary interview</p> <p>Review the accomplished application form and attached submitted documents to ensure that they are complete and properly authenticated</p> <p>If submitted documents are found to be complete and in order, issue a Claim Stub to the Member-Applicant; otherwise explain to the Member-Applicant how to complete the lacking requirements</p>	Day 1	Loan Officer, Membership-Related Services Department (MRSD), Membership Group (MG)
2		<p>Log-in to the Integrated Financial Management System (IFMS) and verify the following:</p> <ul style="list-style-type: none"> • Serial Number and Name from Client Module • Outstanding loan of the Member-Applicant • Member's Contributions Ledger <p>If found to have the same Serial Number as another member, coordinate with the Pension and Gratuity Management Center (PGMC) to find out real identity of previous claimant and present Member-Applicant</p> <p>If the Member-Applicant has previously availed of a loan, request for issuance of Certificate of Loan Balance or Certificate of Full Payment from the Controllershship Department (CD); otherwise, proceed to the updating of basic information, training/ service history of the Member-Applicant in IFMS</p>	Day 2	Loan Officer, MRSD
3		<p>Evaluate / Examine Application for Advance Refund and attached supporting documents submitted by the Member-Applicant and undertake internal coordination as needed</p> <p>Conduct verification / confirmation of documents issued by the Philippine Statistics Authority (formerly NSO) as needed</p> <p>Prepare necessary Memo to Head, Legal Department if legal advisory is needed</p>	Day 2	Loan Officer, MRSD
4		<p>Verify the authenticity and validity of the Retirement Order submitted by the Member-Applicant</p> <p>If found to be in order, transmit the Retirement Order back to MRSD; otherwise, recommend the rejection of the loan application if the Retirement Order has been proven to be fraudulent</p> <p>Inform the Loan Officer or Member-Applicant of any discrepancies / documentation deficiencies noted</p>	Day 2	Head, Records Management Branch (RMB), Membership Records and Refund Department (MRRD)

5		Verify the status of previous loan availment of the Member-Applicant and prepare the Certification of Outstanding Loan Balance or Full Payment, whichever is applicable, and sign the Certification	Day 3	Accounting Clerk / Head, MAB / Head, CD
6		Log-in to the IFMS and verify the posted contributions in the Member's Contributions Ledger (MCL) If there are un-posted contributions, update the MCL by following the approved guidelines in posting of contributions and proceed to the generation and printing of the MCL and Contribution and Interest Worksheet (CIW) If the guidelines are not met, request the Records Management Branch to retrieve the Remittance Lists for un-posted contributions	Day 3	Loan Officer, MRSD
7		Retrieve the Remittance Lists for un-posted contributions Prepare Certification of contributions based on retrieved Remittance Lists and forward the same together with photocopies of the Remittance Lists to MRSD	Day 3 - 4	Head, RMB, MRRD
8		Update the MCL by following the approved guidelines in posting of contributions using as reference the Certification prepared by Head, RMB, MRRD Proceed to the generation and printing of the MCL and CIW and sign the printed copy of the CIW	Day 3 – 4	Loan Officer, MRSD
9		Validate changes / modifications made on the Member's Contributions database lodged in the IFMS (correction of name and serial number, consolidation of contributions records, etc.) and obtain proper approval as needed Review and verify the entries in the CIW, and if found to be in order, sign the CIW; otherwise, return the CIW to the Loan Officer for correction and re-printing	Day 4 – 5	Head, Contributions Monitoring Branch (CMB), MRRD
10		Create entry in the IFMS Lending Module for the Advance Refund transaction and generate, print, sign and endorse the Request for Voucher and Check Preparation (RVCP) for approval and signature of Head, MRSD / Head, MG	Day 4 - 5	Loan Officer, MRSD
11		Verify / Validate the computation of loanable amount and authenticity and completeness of submitted documentary requirements If found to be in order, undertake on-line approval of the RVCP in IFMS and sign the Application Form for final approval of the EVP/COO or President If deficient, return the RVCP and attached documents to the Loan Officer for compliance to noted deficiencies	Day 5 - 6	Head, MRSD / Head, MG

12	Verify the status of loan application	Inform the Member-Applicant about the status of his/her loan application and/or the lacking or additional requirements	Day 6	Loan Officer, MRSD
13	Submit the lacking requirements	Review the documents submitted by the Member-Applicant If documents are found to be complete and in order, endorse the Advance Refund Program Application Form and attached supporting documents to Head, MRSD and Head, MG for review and approval	Day 7	Loan Officer, MRSD
14		Approve / Disapprove the Advance Refund Program Application Form with complete supporting documents properly endorsed by Head, MG	Day 7 - 8	EVP/COO or President/CEO
15		Print and sign the approved RVCP and endorse it to Head, MRSD and Head, MG for signature	Day 8	Loan Officer, MRSD
16		Review and sign the RVCP	Day 8	Head, MRSD / Head, MG
17		Encode the approved RVCP details and forward it together with attached supporting documents to CD	Day 8	Admin Assistant, MG
18		Check and review the entries in the RVCP and supporting loan documents If with deficiency, prepare the Evaluation Action Form and return the RVCP and supporting documents to MG for correction If none, proceed to the preparation of accounting entries in the IFMS and encoding of transaction in the schedule for membership-related loans	Day 8 - 9	Accounting Clerk, MAB, CD
19		Verify and validate the entries in the RVCP and supporting loan documents If found to be complete and in order, undertake on-line approval of the loan transaction and accounting entry in the IFMS and sign the RVCP; otherwise, prepare a Memo to Head, MG indicating the reasons why the loan transaction was not processed	Day 8 - 9	Head, MAB, CD / Head, CD
20		Encode the approved RVCP details and forward it together with the loan folder to the Treasury Department (TD) for check preparation	Day 10	Admin Assistant, CD
21		Print and review the entries in the Check and Check Voucher generated from the IFMS If with discrepancy, refer the noted discrepancy to CD for correction; otherwise, proceed to the signing of the Check Voucher	Day 10	Disbursing Officer, CMB / Head, CMB
22		Review, approve and sign the check and check voucher	Day 10	Head, TD / Head, IMG / Authorized Signatories

23	Proceed to Counter 3 of the Treasury Department and present two (2) valid IDs for the claim of check	Verify the IDs presented by the claimant If IDs are found to be in order, request the Member-Applicant to acknowledge the receipt of check payment by signing on the Check Voucher and logbook; otherwise, refer the Member-Applicant to MG for further verification of the claim	Day 10	Disbursing Officer, CMB, TD
----	--	--	--------	--------------------------------



AFP RETIREMENT AND SEPARATION BENEFITS SYSTEM

CITIZEN'S CHARTER FOR THE

FILING OF APPLICATION FOR DISCOUNTING OF COMMUTATION OF LEAVE CREDITS

WHO MAY APPLY?

- Retiring Military Personnel of the AFP with approved Order of Retirement and Commutation of Accumulated Leave / Furlough
- Legal Beneficiaries of Posthumously Retired Military Personnel with approved Order of Retirement and Commutation of Accumulated Leave / Furlough

WHEN IS THE TIME FOR THE FILING OF APPLICATION?

- Monday to Friday (excluding Holiday), from 8:00 a.m. to 5:00 p.m. (NO lunch break)

WHAT ARE THE TERMS AND CONDITIONS?

- Loan entitlement shall be equivalent to sixty percent (60%) of the net amount of commutation of unused leave, rounded to the nearest thousand pesos
- Eligibility to borrow shall be at least six (6) months before the retirement date
- Discount rate of ten percent (10%) per annum
- Term of two (2) years
- In case of default, the total outstanding loan shall be charged a penalty of ten and one-half percent (10.5%) per annum until fully settled

WHAT ARE THE REQUIREMENTS?

- Duly accomplished Loan Application Form
- Duly accomplished Borrower's Information Sheet with latest 2x2 size pictures of the Borrower and his/her Spouse
- Original or Authenticated Copy of Retirement Order and Order of Commutation
- Original or Authenticated Copy of Military Leave / Furlough Record
- Original Certification from PAFCPIC & Provident Fund of money accountability of the Borrower
- Original Discipline Law and Order (DLO) Clearance
- Original Marriage Contract & Advisory on Marriages / CENOMAR (if single) with attached Official Receipt/s issued by the Philippine Statistics Authority (formerly National Statistics Office)
- Proof of billing of utilities or communication addressed to Borrower's permanent place of residence
- Original and Photocopy (back to back) of two (2) valid IDs with picture and with three (3) specimen signatures of the Borrower and his/her Spouse affixed on the photocopy. IDs shall be any two (primary and secondary) of the following:

Primary Valid ID

AFP Active Military ID
AFP Retired Military ID
Military Dependent's ID

Secondary Valid IDs

SSS ID	GSIS ID	PRC ID	LTO ID
COMELEC ID	BIR TIN ID	HDMF ID	POSTAL ID
PASSPORT	PHILHEALTH ID	COMPANY ID	

Legal Beneficiary's ID

Other IDs issued by the government or any AFP Financial Institution with signature and photo of the Borrower and his/her Spouse

Additional requirements for Legal Beneficiaries:

- Original or Authenticated Copy of the JAGO Decree of Final Distribution of CALF
- Death Certificate of Member and Birth Certificate/s of Legal Beneficiary/ies with attached Official Receipt/s issued by the Philippine Statistics Authority (formerly National Statistics Office)

WHAT IS THE DURATION OF THE PROCESS?

- Fifteen (15) working days from the date of submission of complete documentary requirements and loan approval

WHAT ARE THE PROCEDURES AND/OR STEPS TO FOLLOW?

Step	Member-Applicant	Activity	Duration	Person-in-Charge
1	<p>Proceed to Window A of the Membership Group office to secure an application form and list of requirements with queue number and wait to be called</p> <p>Fill-up the application form and present the same together with available required documents for review, verification and validation by the Membership Group (MG) Loan Officer</p>	<p>Entertain the Member-Applicant and provide the application form and list of requirements and conduct preliminary interview</p> <p>Review the accomplished application form and submitted available documents to ensure that they are complete and properly authenticated</p> <p>If submitted documents are found to be complete and in order, require the Member-Applicant to accomplish the Credit Redemption Insurance (CRI) Application Form; otherwise explain to the Member-Applicant how to complete the lacking requirements</p>	Day 1	Loan Officer, Membership-Related Services Department (MRSD), Membership Group (MG)
2		Prepare letter requests to the Pension and Gratuity Assistance Board (PGAB) and Philippine Army Provident Fund (PROFUND) for issuance of required Certifications	Day 2	Loan Officer, MRSD
3		Review and sign the letter requests to PGAB and PROFUND	Day 2	Head, MG
4		<p>Verify the authenticity and validity of the Order of Retirement and Commutation submitted by the Member-Applicant</p> <p>If found to be in order, transmit the Order back to MRSD; otherwise, recommend the rejection of the loan application if the Order has been proven to be fraudulent</p>	Day 2	Head, Records Management Branch (RMB), Membership Records and Refund Department (MRRD)
5		Secure the Certifications from PGAB and PROFUND	Day 3 - 4	Loan Officer, MRSD
6	Submit the lacking requirements and Certification secured from PAFCPIC	<p>Review the additional documents submitted by the Member-Applicant</p> <p>Compute for estimated loan amount and deductions using as references the Certifications secured from PGAB, PAFCPIC & PROFUND</p> <p>Inform the Member-Applicant of the amount of loan that he/she can avail</p>	Day 4	Loan Officer, MRSD

7		Secure premium quotation from the Insurance Provider based on the computed loanable amount by sending the Member-Applicant's CRI Application Form thru e-mail or by facsimile Upon receipt of the Premium Billing Statement, prepare the Loan Evaluation Form and proceed to the review / verification / authentication of all submitted documents	Day 4	Loan Officer, MRSD
8		Evaluate/ Verify the computation of loan amount and validate the authenticity and completeness of the submitted documentary requirements If found to be in order, sign the Loan Evaluation Form; otherwise, return the documents with notation of deficiencies to the Loan Officer	Day 4 - 5	Head, MRSD / Head, MG
9		Inform the Member-Applicant of the noted document deficiencies and require him/her to correct or replace the defective documents	Day 5	Loan Officer, MRSD
10	Submit the lacking requirements	Review the documents submitted by the Member-Applicant and if found in order, endorse the loan folder to Head, MRSD and Head, MG for pre-evaluation	Day 5 - 6	Loan Officer, MRSD
11		Review and sign the Loan Evaluation Form	Day 6	Head, MRSD / Head, MG
12		Prepare the Member Loans Committee (MLC) Meeting presentation materials and Loan Approval Sheets Photocopy the loan documents for distribution to the MLC Members	Day 6 -7	Loan Officer, MRSD
13		Present the loan application to the MLC Members for approval and endorsement to the RSBS President If loan application is approved, route the Loan Approval Sheet for signature of non-RSBS MLC Members	Day 7	Loan Officer, MRSD
14		Prepare the Disposition Form (DF) indicating the volume and amount of loans approved/ disapproved/ deferred by the MLC and loan amount/ net loan proceeds for approval	Day 8	Head, MRSD / MLC Secretary
15		Review the DF and, if found to be in order, sign the same for approval of the RSBS President thru the EVP/COO	Day 8	Head, MG
16		Approve / Disapprove the recommendations in the DF	Day 8 - 9	EVP/COO and/or President
17	Verify the status of loan application	Inform the Member-Applicant about the status of his/her loan application and request personal appearance of the Member-Applicant and his/her spouse to sign the loan documents	Day 9	Loan Officer, MRSD

18		<p>Prepare and print the following loan documents:</p> <ul style="list-style-type: none"> • Form No. 3: Deed of Assignment w/ Special Power of Attorney • Form No. 4: Loan Agreement • Form No. 5: Non-Negotiable Promissory Note • Form No. 6: Loan Disclosure Statement • Form No. 7B: Loan Evaluation Form • Form Nos. 9: Authorization to Deduct from Commutation • Form No. 10: Authorization to Deduct (36 Months Lump Sum) • Form No. 11: Authorization to Deduct (Monthly AFP Pension) • Form No. 12: Authorization to Deduct (Contribution to RSBS) 	Day 9	Loan Officer, MRSD
19	Proceed to the MG Office for the signing of the loan documents	<p>Explain to the Member-Applicant the breakdown of loan computation, interest rebate, documents to be signed, and other actions to be undertaken to complete processing of the loan</p> <p>Supervise the signing of loan documents by the Member-Applicant and his/her spouse and take picture of the spouses while signing the loan documents</p> <p>Inform the Member-Applicant of the schedule of loan release</p>	Day 10	Loan Officer, MRSD
20		Prepare a Memorandum to the Treasury Department to request for availability of funds	Day 10	Head, MRSD
21		Secure the signature of the Authorized Officer of the AFP Finance Center and GHQ Finance Center on Form Nos. 3 and 9	Day 10-11	Loan Officer, MRSD
22		Cause the notarization of duly signed loan documents by a notary public	Day 11	Loan Officer, MRSD
23		<p>Encode the required entries for the approved loan transaction in the IFMS and generate the Request for Voucher and Check Preparation (RVCP)</p> <p>Endorse the RVCP together with the loan folder to Head, MRSD / Head, MG for approval and signature of the RVCP and loan documents</p>	Day 11	Loan Officer, MRSD
24		<p>Conduct on-line verification of the RVCP and review the loan documents</p> <p>If found to be in order, undertake online approval of the RVCP and sign pertinent loan documents; otherwise, return the same to the Loan Officer for correction</p>	Day 11-12	Head, MRSD/ Head, MG
25		Print and sign the approved RVCP and endorse it to Head, MRSD and Head, MG for signature	Day 12	Loan Officer, MRSD
26		Review and sign the RVCP	Day 12	Head, MRSD / Head, MG
27		Encode the approved RVCP details and forward it together with loan folder to CD	Day 12	Admin Assistant, MG
28		<p>Check and review the entries in the RVCP and supporting loan documents</p> <p>If with deficiency, prepare the Evaluation Action Form and return the RVCP and supporting documents to MG for correction; otherwise, proceed</p>	Day 12-13	Accounting Clerk, MAB, CD

		to the preparation of accounting entries in the IFMS and encoding of transaction in the schedule for membership-related loans		
29		Verify and validate the entries in the RVCP and supporting loan documents If found to be complete and in order, undertake on-line approval of the loan transaction and accounting entry in the IFMS and sign the RVCP; otherwise, prepare a Memo to Head, MG indicating the reasons why the loan transaction could not be processed	Day 12-13	Head, MAB, CD / Head, CD
30		Encode the approved RVCP details and forward it together with the loan folder to the Treasury Department (TD) for check preparation	Day 14	Admin Assistant, CD
31		Print and review the entries in the Check and Check Voucher generated from the IFMS If with discrepancy, refer the noted discrepancy to CD for correction; otherwise, proceed to the signing of the Check Voucher	Day 14	Disbursing Officer, CMB / Head, CMB
32		Review, approve and sign the check and check voucher	Day 14	Head, TD / Head, IMG / Authorized Signatories
33	Proceed to Counter 3 of the Treasury Department and present two (2) valid IDs for the claim of check	Verify the IDs presented by the Member-Applicant If IDs are found to be in order, request the Member-Applicant to acknowledge the receipt of check payment by signing on the Check Voucher and logbook; otherwise, refer the Member-Applicant to MG for further verification of the claim	Day 15	Disbursing Officer, CMB, TD



AFP RETIREMENT AND SEPARATION BENEFITS SYSTEM

CITIZEN'S CHARTER FOR THE

FILING OF APPLICATION FOR MULTI-PURPOSE LOAN

WHO MAY APPLY?

- Active Military Personnel of the AFP

WHEN IS THE TIME FOR THE FILING OF APPLICATION?

- Monday to Friday (excluding Holiday), from 8:00 a.m. to 5:00 p.m. (NO lunch break)

WHAT ARE THE TERMS AND CONDITIONS?

- Loan entitlement shall be equivalent to seventy-five percent (75%) of the total refundable contributions to RSBS

- Loanable amount of ₱30,000 to ₱100,000 (in multiples of ₱5,000); provided that the member-borrower should have at least sixty (60) months of accumulated contributions to RSBS
- Interest rate of eight percent (8%) per annum
- Term of one (1) year or two (2) years inclusive of 2 months grace period
- Member-borrower to comply with the Net Take Home Pay as set by the AFP / Major Services
- Payment is through salary deduction
- Re-avilment of loan shall be allowed after payment by the member-borrower of at least fifty percent (50%) of the outstanding principal loan and based on the condition that the member-borrower has not defaulted in the payment of any monthly amortization; otherwise, the delinquent borrower shall be restricted from renewing his/her loan avilment and from availing of the Discounting of Refund Program of RSBS
- In case of default, the total outstanding loan (principal and accrued interest) shall be charged a penalty of eight percent (8%) per annum until fully settled

WHAT ARE THE REQUIREMENTS?

- Duly accomplished Loan Application Form
- Duly accomplished Borrower's Information Sheet with latest 2x2 size picture of the Borrower
- Duly signed and notarized Promissory Note
- Duly signed and notarized Authorization for Automatic Payroll Deduction
- Original Discipline Law and Order (DLO) Clearance
- Original or Authenticated Copy of latest Statement of Service indicating specific use "For RSBS Loan"
- Original or Authenticated Copy of latest AFP Enlistment/ Re-Enlistment Order or Security of Tenure
- Original Copy of latest one-month Pay Slip or Official Statement of Earnings and Deductions duly signed by the AFP Finance Center / Major Service Finance Center
- Original Notice of Approval of Credit Life Insurance from the Insurance Provider
- Original and Photocopy (back to back) of two (2) valid IDs with picture and with three (3) specimen signatures of the Borrower affixed on the photocopy. IDs shall be any two (primary and secondary) of the following:

Primary Valid ID

AFP Active Military ID

Secondary Valid IDs

SSS ID

GSIS ID

PRC ID

LTO ID

COMELEC ID

BIR TIN ID

HDMF ID

POSTAL ID

PASSPORT

PHILHEALTH ID

COMPANY ID

Other IDs issued by the government or any AFP Financial Institution with signature and photo of the Borrower

WHAT IS THE DURATION OF THE PROCESS?

- Ten (10) working days from the date of submission of complete documentary requirements and loan approval

WHAT ARE THE PROCEDURES AND/OR STEPS TO FOLLOW?

Step	Member-Applicant	Activity	Duration	Person-in-Charge
1	Proceed to Window A of the Membership Group office to secure an application form and list of requirements with queue number and wait to be called Fill-up the application form and present the same together with all the required documents for review, verification and validation by the Membership Group (MG) Loan Officer	Entertain the Member-Applicant and provide the application form and list of requirements and conduct preliminary interview Review the accomplished application form and attached submitted documents to ensure that they are complete and properly authenticated If submitted documents are found to be complete and in order, require the Member-Applicant to accomplish the Credit Redemption Insurance (CRI) Application Form; otherwise explain to the Member-Applicant how to complete the lacking requirements	Day 1	Loan Officer, Membership-Related Services Department (MRSD), Membership Group (MG)
2		Log-in to the Integrated Financial Management System (IFMS) Membership Module and verify the	Day 2	Loan Officer, MRSD

		<p>following:</p> <ul style="list-style-type: none"> • Outstanding Loan Availment • Contribution and Interest Worksheet (CIW) <p>If the Member-Applicant has previously availed of a loan, request for issuance of Certificate of Loan Balance or Certificate of Full Payment from the Controllershship Department (CD); otherwise, proceed to the generation and printing of the CIW and sign the same</p> <p>Determine the loanable amount by computing 75% of the CIW total of principal contributions and earned six percent (6%) interest on the contributions</p>		
3		<p>Verify the status of previous loan availment of the Member-Applicant and prepare the Certification of Outstanding Loan Balance or Certificate of Full Payment, whichever is applicable, and sign the prepared Certification</p>	Day 3	Accounting Clerk / Head, MAB / Head, CD
4		<p>Secure premium quotation from the Insurance Provider based on the computed loanable amount by sending the Member-Applicant's CRI Application Form thru e-mail or by facsimile</p> <p>Upon receipt of the Premium Billing Statement, prepare the Loan Evaluation Form and proceed to the review / verification / authentication of all submitted documents</p>	Day 3	Loan Officer, MRSD
5		<p>Validate changes / modifications made on the Member's Contributions database lodged in the IFMS (correction of name and serial number, consolidation of contributions records, etc.) and obtain proper approval as needed</p> <p>Review and verify the entries in the CIW, and if found to be in order, sign the CIW and Loan Evaluation Form; otherwise, return the CIW to the Loan Officer for correction and re-printing</p>	Day 4	Head, Contributions Monitoring Branch (CMB), Membership Records & Refund Department (MRRD)
6		<p>Verify the computation of loanable amount and validate the authenticity and completeness of the submitted documentary requirements</p> <p>If found to be in order, approve and sign the Loan Evaluation Form</p>	Day 4 - 5	Head, MRSD / Head, MG
7		<p>Prepare the Member Loans Committee (MLC) Meeting presentation materials and Loan Approval Sheets</p> <p>Photocopy the loan documents for distribution to the MLC Members</p>	Day 4 - 5	Loan Officer, MRSD
8		<p>Present the loan application to the MLC Members for approval and endorsement to the RSBS President</p> <p>If loan application is approved, route the Loan Approval Sheet for signature of non-RSBS MLC Members</p>	Day 6	Loan Officer, MRSD

9		Prepare the Disposition Form (DF) indicating the volume and amount of loans approved / disapproved / deferred by the MLC	Day 7	Head, MRSD / MLC Secretary
10		Review the DF and, if found to be in order, sign the same for approval of the RSBS President thru the EVP/COO	Day 7	Head, MG
11		Approve / Disapprove the recommendations in the DF	Day 7	EVP/COO and/or President
12	Verify the status of loan application	Inform the Member-Applicant about the status of his/her loan application and the schedule of loan release	Day 7	Loan Officer, MRSD
13		Prepare a Memorandum to the Treasury Department to request for availability of funds	Day 7	Head, MRSD
14		Encode the required entries in the IFMS and generate and print the Request for Voucher and Check Preparation (RVCP) for approval and signature of Head, MRSD and/or Head, MG	Day 8	Loan Officer, MRSD
15		Conduct on-line verification of the RVCP and review the loan documents If found to be in order, undertake online approval of the RVCP and sign pertinent loan documents; otherwise, return the same to the Loan Officer for correction	Day 8 - 9	Head, MRSD/ Head, MG
16		Print and sign the approved RVCP and endorse it to Head, MRSD and Head, MG for signature	Day 8 - 9	Loan Officer, MRSD
17		Review and sign the RVCP	Day 8 - 9	Head, MRSD / Head, MG
18		Encode the approved RVCP details and forward it together with the loan folder to CD	Day 9	Admin Assistant, MG
19		Check and review the entries in the RVCP and supporting loan documents If with deficiency, prepare the Evaluation Action Form and return the RVCP and supporting documents to MG for correction; otherwise, proceed to the preparation of accounting entries in the IFMS and encoding of transaction in the schedule for membership-related loans	Day 9 - 10	Accounting Clerk, MAB, CD
20		Verify and validate the entries in the RVCP and supporting loan documents If found to be complete and in order, undertake on-line approval of the loan transaction and accounting entry in the IFMS and sign the RVCP; otherwise, prepare a Memo to Head, MG indicating the reasons why the loan transaction could not be processed	Day 9 - 10	Head, MAB, CD / Head, CD
21		Encode the approved RVCP details and transmit it together with the loan folder to the Treasury Department (TD) for check preparation	Day 10	Admin Assistant, CD

22		Print and review the entries in the Check and Check Voucher generated from the IFMS If with discrepancy, refer the noted discrepancy to CD for correction; otherwise, proceed to the signing of the Check Voucher	Day 10	Disbursing Officer, CMB / Head, CMB
23		Review, approve and sign the check and check voucher	Day 10	Head, TD / Head, IMG / Authorized Signatories
24	Proceed to Counter 3 of the Treasury Department and present two (2) valid IDs for the claim of check	Verify the IDs presented by the Member-Applicant If IDs are found to be in order, request the Member-Applicant to acknowledge the receipt of check payment by signing on the Check Voucher and logbook; otherwise, refer the Member-Applicant to MG for further verification of the claim	Day 10	Disbursing Officer, CMB, TD



AFP RETIREMENT AND SEPARATION BENEFITS SYSTEM

CITIZEN'S CHARTER FOR THE FILING OF APPLICATION FOR REGULAR REFUND

WHO MAY APPLY?

- All Retired and/or Separated Military Personnel of the AFP with approved Order of Retirement / Separation / Discharge

WHEN IS THE TIME FOR THE FILING OF APPLICATION?

- Monday to Friday (excluding Holiday), from 8:00 a.m. to 5:00 p.m. (NO lunch break)

WHAT ARE THE REQUIREMENTS?

- Duly accomplished Application Form
- Duly accomplished Member's Information Sheet with latest 2x2 size picture of the Member
- Original or Authenticated Copy of Retirement / Separation / Discharge Order from the AFP
- Original or Authenticated Copy of latest Statement of Service indicating the purpose "For RSBS Reference"
- Original or Authenticated Copy of Certificate / Statement of Last Payment
- Original or Authenticated Copy of Latest Pay Slip or Original Statement of Earnings and Deductions for one (1) month duly signed by the AFP / Major Service Finance Center
- Original and Photocopy (back to back) of two (2) valid IDs with picture and with three (3) specimen signatures of Member affixed on the photocopy. IDs shall be any two (primary and secondary) of the following:

Primary Valid ID

AFP Active Military ID
AFP Retired Military ID
Military Dependent's ID
Legal Beneficiary's ID

Secondary Valid IDs

SSS ID GSIS ID PRC ID LTO ID
COMELEC ID BIR TIN ID HDMF ID POSTAL ID
PASSPORT PHILHEALTH ID COMPANY ID
Other IDs issued by the government or any AFP Financial Institution with signature and photo of the Member

Additional Requirements for Posthumous Claims:

- Latest picture of Deceased Member
- Original or Authenticated Copy of Posthumous Order or Original Death Certificate with attached Official Receipt issued by the Philippine Statistics Authority (formerly National Statistics Office)
- Original or Authenticated Copy of Declaration of Legal Beneficiaries issued by the AFP / Major Service Judge Advocate General Office (JAGO)
- Original or Authenticated Copy of Certification of Legal Beneficiaries issued by the AFP / Major Service Adjutant
- Original Birth Certificate with attached Official Receipt issued by the Philippine Statistics Authority (formerly National Statistics Office) (for legal beneficiaries 18 years old and above)
- 2x2size ID picture of each Legal Beneficiary (18 years old and above)

Additional Requirements for Resigned / Reverted/ Discharged Personnel:

- Valid or expired AFP Active Military ID should be presented for reference. If not available, Member may submit his last Enlistment/Re-enlistment Order from the AFP.
- Member has to submit two (2) secondary valid IDs; one (1) ID should be issued preferably by any AFP Financial Institution.

WHAT IS THE DURATION OF THE PROCESS?

- Eleven (11) working days from the date of submission of complete documentary requirements

WHAT ARE THE PROCEDURES AND/OR STEPS TO FOLLOW?

Step	Member-Applicant	Activity	Duration	Person-in-Charge
1	<p>Proceed to Window B of the Membership Group office to secure an application form and list of requirements with queue number and wait to be called</p> <p>Fill-up the application form and present the same together with all the required documents for review, verification and validation by the Membership Group (MG) Refund Examiner</p>	<p>Entertain the Member-Applicant and provide the application form and list of requirements and conduct preliminary interview</p> <p>Review the accomplished application form and attached submitted documents to ensure that they are complete and properly authenticated</p>	Day 1	Refund Examiner, Membership Records and Refund Department (MRRD), Membership Group (MG)
2	<p>Wait for advice from the Refund Examiner and/or issuance of the Claim Stub</p>	<p>Log-in to the Integrated Financial Management System (IFMS) and verify the following:</p> <ul style="list-style-type: none"> • Previous Refund Transaction • Serial Number and Name from Client Module • Outstanding Loan Availment <p>If the Member-Applicant has previous refund transaction, advise the Member-Applicant that no additional refund shall be processed</p> <p>If the Member-Applicant was previously discharged/ reverted / resigned but was subsequently reinstated or if previous discharge / reversion order was subsequently nullified, require submission of authenticated copy of appropriate Reinstatement Order or Special Order / General Order pertaining to nullification of Order and his return to active military service</p> <p>If found to have the same Serial Number as another member, undertake the following steps:</p>	Day 1	Refund Examiner, MRRD

		<ul style="list-style-type: none"> ✓ Print IFMS screen ✓ Verify holder of AFP Serial Number from PGMC website ✓ Advise Member-Applicant regarding the matter ✓ Request for submission of authenticated copy of Original Enlistment Order and a Certification from the Adjutant that he/she is the legitimate holder of such AFP Serial Number <p>If the Member-Applicant has outstanding loan, tick appropriate box on the loan verification stamp and sign and advise Member-Applicant regarding the matter</p> <p>Validate original copies of documents (Birth Certificate, Death Certificate, Marriage Contract, etc.) issued by the Philippine Statistics Authority (formerly National Statistics Office) using Admiral Fake Detector.</p> <p>Validate photocopies of documents (IDs, Payslip, Certifications, etc.) submitted against original copies and authenticate the same</p> <p>If all documents pre-evaluated are found to be complete, stamp Application Form with Received Stamp, indicate date of receipt and transmit documents to a Senior Refund Examiner for further screening and evaluation</p>		
3	Receive the Claim Stub indicating the tentative schedule of release of refund claim	<p>Validate if Member-Applicant's information (AFP Serial Number, Complete Name and Birth Date of Member or his/her Legal Beneficiaries, Special Order or General Order Number/ Authority for refund claim, retirement date or date of last payment of Pay and Allowances, etc.) as indicated on the various documents submitted by the Member-Applicant are correct and/or consistent with other documents submitted</p> <p>Check / Verify the names of authorized signatories and specimen signature of authenticating officers for documents issued by various AFP units.</p> <p>Check that all specimen signatures of the Member-Applicant are consistent and/or the same as indicated on his/her IDs and on the Application Form and Member Information Sheet</p> <p>Accomplish the Refund Evaluation Form (REF) and indicate findings, if any, on the appropriate box</p> <p>If there are no negative comments written on the REF, encode Member-Applicant's Name, AFP Serial Number, Branch of Service, Refund Type, Contact Numbers and Release Date in the List of Claimants received for the day (for Batch Process)</p> <p>Prepare, sign and issue appropriate Claim Stub to the Member-Applicant</p>	Day 1	Refund Examiner, MRRD
4	Retrieve the Application Form and supporting	If there are negative comments written on the REF, explain to the Member-Applicant the noted	Day 1	Refund Examiner, MRRD

	documents, if the Member-Applicant so desires	<p>deficiencies and advise him/her that Claim Stub shall be issued only upon compliance with noted documentation deficiencies.</p> <p>If with discrepancies on Complete Name, Birth date, AFP Serial Number, Special Order / General Order details, advise Member-Applicant how to correct the deficiencies</p> <p>If with observed signs of tampering / inconsistencies of data on the documents, advise Member-Applicant accordingly</p> <p>If with outstanding loans, advise Member-Applicant that all outstanding loans will be deducted from the proceeds of his/her refund claim</p> <p>If the Member-Applicant so desires and thinks that he/she cannot immediately comply with the lacking requirements or noted deficiencies, he/she may retrieve his/her Application Form and supporting documents submitted to the Refund Examiner</p>		
5		Update the Member's Information in the IFMS by encoding the relevant personal information written on the Member's Information Sheet and other submitted documents	Day 2	Refund Examiner, MRRD
6		If the Member-Applicant has outstanding loan, tick and sign the appropriate box on the loan verification stamp and request for issuance of Certificate of Loan Balance or Certificate of Full Payment from the Controllership Department (CD)	Day 2	Loan Officer, MRSD
7		<p>Verify the authenticity and validity of the Special Order or General Order of Retirement/Separation/Discharge submitted by the Member-Applicant</p> <p>If found to be in order, transmit the Retirement Order back to the Refund Examiner; otherwise, recommend the rejection of the refund claim if the Order of Retirement/Separation/Discharge has been proven to be fraudulent</p> <p>Inform the Refund Examiner or Member-Applicant of any discrepancies / documentation deficiencies noted</p>	Day 2 - 3	Head, Records Management Branch (RMB), Membership Records and Refund Department (MRRD)
8		Verify the status of previous loan availment of the Member-Applicant and prepare the Certification of Outstanding Loan Balance or Certificate of Full Payment, whichever is applicable, and sign the prepared Certification	Day 3	Accounting Clerk / Head, MAB / Head, CD
9		<p>Evaluate / Examine Application for Refund and attached supporting documents submitted by the Member-Applicant and undertake internal coordination as needed</p> <p>If a Request for Voucher and Check Preparation (RVCP) for the refund claim has been printed already but remained unprocessed, prepare a Memo to the Treasury Department for the retrieval/ transmittal of RVCP to MG</p>	Day 3 - 4	Refund Examiner, MRRD

		<p>Prepare request to MRSD for verification/confirmation of documents issued by the Philippine Statistics Authority (formerly NSO) as needed</p> <p>Prepare necessary Memo to Head, Legal Department if legal advisory is needed</p> <p>Undertake data revalidation as needed</p>		
10		<p>Log-in to the IFMS and verify the posted contributions in the Member's Contributions Ledger (MCL)</p> <p>If there are un-posted contributions, update the MCL by following the approved guidelines in posting of contributions and proceed to the generation and printing of the MCL and Contribution and Interest Worksheet (CIW)</p> <p>If the guidelines are not met, request the Records Management Branch to retrieve the Remittance Lists or Member's Pay Data Cards as needed</p>	Day 3 - 4	Refund Examiner, MRRD
11		<p>Retrieve the Remittance Lists for un-posted contributions</p> <p>Prepare Certification of contributions based on retrieved Remittance Lists and forward the same together with photocopies of the Remittance Lists to the Refund Examiner</p>	Day 3 - 4	Head, RMB, MRRD
12		<p>Update the MCL by following the approved guidelines in posting of contributions using as reference the Certification prepared by Head, RMB, MRRD</p> <p>Proceed to the generation and printing of the MCL and CIW and sign the printed copy of the CIW</p>	Day 3 - 4	Refund Examiner, MRRD
13		<p>Validate changes / modifications made on the Member's Contributions database lodged in the IFMS (correction of name and serial number, consolidation of contributions records, etc.) and obtain proper approval as needed</p> <p>Review and verify the entries in the CIW, and if found to be in order, sign the CIW; otherwise, return the CIW to the Refund Examiner for correction and re-printing</p>	Day 4 - 5	Head, Contributions Monitoring Branch (CMB), MRRD
14		<p>Make the necessary correction on the CIW and proceed to the generation / printing of final Member's Contributions Ledger and CIW</p>	Day 5 - 6	Refund Examiner, MRRD
15		<p>Review / Verify / Validate the Regular Refund transaction (CIW, IFMS / MMS entries, Application Form, Member's Information Sheet and attached supporting documents)</p> <p>If no documentation deficiencies were noted, endorse the refund claim to the Refund Examiner for preparation of RVCP; otherwise, return all refund documents to the Refund Examiner with noted deficiencies and / or issues and concerns</p>	Day 6 - 7	Head, MRRD

16	Verify the status of refund application	<p>Advise Member-Applicant regarding documentation deficiencies / concerns to be addressed, if there is any</p> <p>If no documentation deficiencies were noted, proceed to the review of entries in the IFMS Membership Module and make the necessary corrections, if needed; otherwise, proceed to the generation and printing of the RVCP</p> <p>Endorse the RVCP, Application Form and attached supporting documents to Head, MRRD / Head, MG for review, approval and signature</p>	Day 7	Refund Examiner, MRRD
17		<p>Review the RVCP details and compliance to noted deficiencies</p> <p>If found to be complete and in order, approve and sign the RVCP and Regular Refund Application Form</p> <p>If deficient, return the documents to the Refund Examiner for correction/modification of entries, completion of lacking requirements or compliance to noted documentation deficiencies</p>	Day 7 - 8	Head, MRRD
18		<p>Validate the CIW entries against the IFMS entries and confirm the completeness of the submitted documentary requirements</p> <p>If found to be complete and in order, approve and sign the RVCP and Regular Refund Application Form</p> <p>If deficient, return the documents to Head, MRRD for correction/modification of entries, completion of lacking requirements or compliance to noted documentation deficiencies</p>	Day 8 - 9	Head, MG
19	Submit compliance to noted deficiencies and/or lacking requirements	<p>Review / Verify / Validate compliance by Member-Applicant to lacking requirements and noted deficiencies</p> <p>If found to be complete and in order, endorse the RVCP together with the Application Form and attached supporting documents to Head, MRRD and Head, MG for review and approval</p>	Day 7 - 9	Refund Examiner, MRRD
20		<p>Review the lacking requirements submitted by Member-Applicant and compliance to noted deficiencies</p> <p>If found to be complete and in order, approve and sign the RVCP and Regular Refund Application Form</p> <p>If still deficient, prepare a letter addressed to Member-Applicant informing him/her of the reasons why the refund claim could not be processed</p>	Day 7 - 9	Head, MRRD / Head, MG
21		Encode the approved RVCP details and forward it together with the attached supporting documents to CD	Day 9	Admin Assistant, MG
22		Check and review the entries in the RVCP and supporting refund documents	Day 9 - 10	Accounting Clerk, MAB, CD

		<p>If with deficiency, prepare the Evaluation Action Form and return the RVCP and supporting documents to MG for correction</p> <p>If none, proceed to the preparation of accounting entries in the IFMS and encoding of transaction in the schedule for membership refunds</p>		
23		<p>Verify and validate the entries in the RVCP and supporting refund documents</p> <p>If found to be complete and in order, undertake on-line approval of the refund transaction and accounting entry in the IFMS and sign the RVCP; otherwise, prepare a Memo to Head, MG indicating the reasons why the refund transaction could not be processed</p>	Day 9 - 10	Head, MAB, CD / Head, CD
24		<p>Encode the approved RVCP details and forward it together with the refund documents to the Treasury Department (TD) for check preparation</p>	Day 10	Admin Assistant, CD
25		<p>Print and review the entries in the Check and Check Voucher generated from the IFMS</p> <p>If with discrepancy, refer the noted discrepancy to CD for correction; otherwise, proceed to the signing of the Check Voucher</p>	Day 11	Disbursing Officer, CMB / Head, CMB
26		<p>Review, approve and sign the check and check voucher</p>	Day 11	Head, TD / Head, IMG / Authorized Signatories
27	<p>Proceed to Counter 3 of the Treasury Department and present two (2) valid IDs for the claim of check</p>	<p>Verify the IDs presented by the Member-Applicant</p> <p>If IDs are found to be in order, request the Member-Applicant to acknowledge the receipt of check payment by signing on the Check Voucher and logbook; otherwise, refer the Member-Applicant to MG for further verification of the refund claim</p>	Day 11	Disbursing Officer, CMB, TD

For inquiries, please visit the Membership Group located at the Ground Floor, AFP RSBS Building, No. 424 Capinpin Avenue, Camp General Emilio Aguinaldo, Quezon City or contact the following telephone numbers: PLDT (02-9110194 / 02-9112155); Military Line (02-9116001 local 6020); Cellphone - Smart (0999-9162438)



AFP RETIREMENT AND SEPARATION BENEFITS SYSTEM

CITIZEN'S CHARTER FOR THE **FILING AND HANDLING OF MEMBER'S COMPLAINTS AND SUGGESTIONS**

TO OUR VALUED MEMBERS:

In order to serve you better, please send us your comments, suggestions, complaints or concerns thru any of the following:

➤ **E-mail**

E-mails may be sent to **afp-rsbs.com**. You shall receive a confirmation message that your e-mail has been forwarded to the concerned department/office for their appropriate action and/or reply.

➤ **Letters**

Letters may be sent to the Office of the President or directly to concerned departments/offices addressed to the Head of Office/ Department.

➤ **Servicing Counters**

You may visit our servicing counters stationed at the Membership Group Lobby or the Treasury Department Lobby at the Ground Floor, AFP RSBS Building, 424 Capinpin Avenue, Camp General Emilio Aguinaldo, Quezon City.

➤ **Membership Group Contact Numbers**

For your concerns re: **Refund of Member's Contributions**: You may reach us at Telephone Numbers (PLDT) 02-9110194 or 02-9112155; (Globe) 0927-7625124; (Smart) 0929-3125183

For your concerns re: **Member Loan Programs**: You may reach us at Telephone Numbers (PLDT) 02-9110194 or 02-9112155; (Smart) 0999-9162438

Rest assured that we shall carefully evaluate your concerns and respond to you as soon as we can.