

LOAN AGREEMENT

Fanders Microfinance

Loan ID: 3

Date: October 20, 2025

BORROWER INFORMATION

Name: Yong Salagubang Gadiano

Phone: 09071067137

Email: gadianoriel17@gmail.com

LOAN DETAILS

Principal Amount: ₱2,000.00

Interest Rate: 5% per month

Loan Term: 14 weeks

Total Interest: ₱400.00

Insurance Fee: ₱425.00

Total Loan Amount: ₱2,825.00

Weekly Payment: ₱201.79

PAYMENT SCHEDULE

Payments are due every week starting from disbursement date.

Week	Due Date	Payment Amount	Principal	Interest	Insurance
1	Oct 20, 2025	₱201.79	₱142.86	₱28.57	₱30.36
2	Oct 27, 2025	₱201.79	₱142.86	₱28.57	₱30.36
3	Nov 03, 2025	₱201.79	₱142.86	₱28.57	₱30.36
4	Nov 10, 2025	₱201.79	₱142.86	₱28.57	₱30.36
5	Nov 17, 2025	₱201.79	₱142.86	₱28.57	₱30.36
6	Nov 24, 2025	₱201.79	₱142.86	₱28.57	₱30.36
7	Dec 01, 2025	₱201.79	₱142.86	₱28.57	₱30.36
8	Dec 08, 2025	₱201.79	₱142.86	₱28.57	₱30.36
9	Dec 15, 2025	₱201.79	₱142.86	₱28.57	₱30.36
10	Dec 22, 2025	₱201.79	₱142.86	₱28.57	₱30.36
11	Dec 29, 2025	₱201.79	₱142.86	₱28.57	₱30.36
12	Jan 05, 2026	₱201.79	₱142.86	₱28.57	₱30.36
13	Jan 12, 2026	₱201.79	₱142.86	₱28.57	₱30.36
14	Jan 19, 2026	₱201.73	₱142.82	₱28.57	₱30.36

TERMS AND CONDITIONS

- The borrower agrees to repay the loan in 14 equal weekly installments.
- Payments must be made on or before the due date each week.
- Late payments will incur a penalty of 2% of the weekly payment amount per week late.
- Failure to make payments may result in additional fees and collection actions.
- The borrower agrees to provide accurate information and notify of any changes.
- This agreement is governed by the laws of the Philippines.

SIGNATURES

Approved By:

Borrower Signature:

Manager - Fanders Microfinance

Yong Salagubang Gadiano

Date: _____

Date: _____