



ENCORE LEASING & FINANCE CORP.  
Km. 114 Maharlika Highway Dicarma,  
Cabanatuan City 3100

Ref. No.: **HRDIOM2020:00166**

Date: July 20, 2020

TO : ALL PARTNERS

FROM : HR DEPARTMENT

SUBJECT : Temporary Guidelines - Approving Officers to Process Applications with Credit Policy exceptions on Satisfactory Renewal Accounts

This is to inform everyone on the below new approving officers to process applications with credit policy exceptions on satisfactory renewal clients.

➤ **OFA/Assistant General Manager + Acting General Manager**


Please also be informed of the below decision process

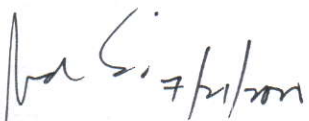
- a. Request to process shall be sent via e-mail.
- b. A unanimous decision of the OFA/Assistant GM and the Acting GM is required. For split decision, both the Assistant GM and the Acting GM needs to discuss their sides and come-up with decision either to process the application or not.

For your information and guidance.

  
**ANNA ROBERTA C. MENDOZA**  
HR & Admin. Head

Signed:

  
**SM. MARIA ANJELI S. CADIZ-BAENA**  
OFA/Assistant General Manager

  
**SM. MARY ANN D. SONIGA**  
CI & Collection Head/Acting General Manager