



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

Ref. No.: **HRDIOM2020:0035**

Date: January 27, 2020

TO : ALL PARTNERS

FROM : HR DEPARTMENT

SUBJECT : Policy for Authorized Approving Officers for Loan Applications with Credit Policy Exceptions

Please be informed that effective immediately the following adjustment on loan application approval shall be implemented:

Amount Finance P1.2M and below

Nature of Loan Application	Approving Officer
No Credit Policy Exceptions	Consultant
With Credit Policy Exceptions	1.Consultant with Officer for Finance & Admin
	2.Consultant with General Manager (<i>in the absence of OFA</i>)

For your information and guidance.


ANNA ROBERTA C. MENDOZA
HR Head

Signed:


MGR. MARIA ANJELI S. CADIZ-BAENA
Officer for Finance & Admin


SM. PRENEL V. GARCIA
General Manager