

**FOR** : **MR. JOSE I. CADIZ, JR.**  
President & CEO

**THRU** : **MS. LYNN T. PUNSALAN**  
General Manager

**MS. MARINA C. DEL ROSARIO**  
Consultant

**FROM** : **MGR. ALBERT V. DELA FUENTE**  
Credit, Operations and Administration

**CLAS** : **INTERNAL**

**SUBJECT** : **CREDIT POLICY EXCEPTIONS**

**DATE** : **September 07, 2017**

---

This is to recommend the inclusion of the following guidelines on the evaluation of loan applications prior approval (based on the CPC guidelines of FTC and included on the training made by the consultant):

1. For outright rejection
  - a. Belongs to 6 P's of credit (including spouse and children)
    - i. Politician
      1. Example
        - a. Mayor and above
    - ii. Police
      1. Example:
        - a. Employees of PNP and NBI
        - b. Military personnel
        - c. Bodyguard
        - d. Sheriff
    - iii. Prosecutor
      1. Example
        - a. Judge
        - b. Court Officer
        - c. Lawyer
    - iv. Prostitute
      1. Example
        - a. Homosexual
        - b. Concubine
    - v. Priest
    - vi. Press
  - b. Poor Payor (POPAY)
  - c. Foreigner
  - d. Outside Present Serving Area (OPSA)
  - e. Employees of BIR, DOLE
  - f. Engaged in illegal activities as confirmed by Credit Investigator
  - g. Residing in slum area
  - h. Accommodation account
  - i. Residing in given home address for less than 2 years

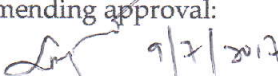
- j. Employed for less than 2 years (main source of income)
- k. Business is operating for less than 2 years (main source of income)
- l. Applicant and co-borrower is above 65 years old from the date of application up to term of loan
- m. Loan purpose is not specific


For your approval.

Prepared by:

 9/12  
**MGR. ALBERT V. DELA FUENTE**  
*Credit, Operations and Administration*

Recommending approval:

 9/7/2017  
**MS. LYNN T. PUNSALAN**  
*General Manager*

 9/07  
**MS. MARINA C. DEL ROSARIO**  
*Consultant*

Approved by:

 9/08/17  
**MR. JOSE I. CADIZ, JR.**  
*President & CEO*