



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

Ref. No.: CRCPDIOM2021:0002

Date: 01 September 2021

TO : ALL PARTNERS

FROM : CREDIT REVIEW AND CORPORATE PLANNING DEPT

SUBJECT: GUIDELINES ON THE CONDUCT OF PERSONAL INTERVIEW

Personal Interview (PI) on loan applications shall be conducted if any of the following conditions were present on the loan application:

i. For new clients

1. Cash-out/Total exposure of P 1,000,000.00 and above regardless of products.
2. The General Manager (GM) shall conduct the Personal Interview. In cases that GM is not available, the GM needs to appoint 1 CRECOM member to conduct PI

ii. For renewal clients

1. Cash-out/Total exposure of P 1,200,000.00 and above regardless of products.
2. The General Manager (GM) shall conduct the Personal Interview. In cases that GM is not available, the GM needs to appoint 1 CRECOM member to conduct PI

For everyone's information and guidance.


SM. ALBERT V. DELA FUENTE
CRCP Head

Signed:


SM. MARIA ANJELI S. CADIZ-BAENA
Assistant General Manager


SM. MARY ANN D. SONIGA
General Manager