



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

Ref. No.: EXEC2021:0002

Date: 03 November 2021

TO : ALL PARTNERS

FROM : EXECUTIVE DEPARTMENT

SUBJECT : TEMPORARY PROTOCOLS ON SALES & MARKETING OPERATION

Through this letter, we would like to inform everyone that effective on November 03, 2021, below is the Temporary Protocols on Sales & Marketing Operation retroactive October 1, 2021 until December 31, 2021:

1. 4th Quarter Booking Budget in Millions

Hub/Office	October	November	December	Total
N.E.	15.0	15.0	15.0	45.0
Pampanga	4.2	4.2	4.2	12.6
Tarlac	2.7	2.7	2.7	8.1
Total	21.9	21.9	21.9	65.7

2. Protocols on Portfolio Mix

Loan Products	Nueva Ecija	Pampanga	Tarlac
Car Financing	✓	✓	✓
Car Refinancing	✓	✓	✓
Truck Financing	✓*	✓**	✓**
Truck Refinancing	✓	✓**	✓**
REM	✓	✓	✓**
BEL	✓	✓	✓

**Maximum Cash Out of New Client under Truck financing is Php 900K only*

*** Renewal client only for Truck accounts of Pampanga Hub while renewal client only for Truck and REM accounts of Tarlac Virtual Office*

3. Single Borrower's Limit

- Renewal client is 1.8Million
- New client is 1.5Million

4. Sources of applications

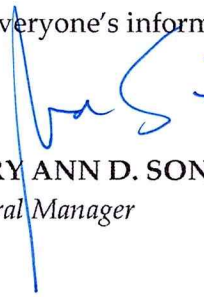
- Dealer
- Private Seller
- Sales Agent
- Bankers
- Walk-In
- Solicited

Per S. 11/17/2021

5. **The Sales & Marketing Head of Pampanga Hub will be designated as Pampanga Hub Manager** with the following duties and responsibilities that must be included in her Performance Management Worksheet (PMW):


- a. Over-all in-charge of the Hub
- b. Recruitment of Sales & Marketing Associate
- c. Personal collateralized booking target of 3.5 Million
- d. 1-30 days past due accounts including preparation and distribution of Reminder letter
- e. To achieve the delinquency rate of Pampanga Hub
- f. Timetable of recruitment is 30 days only. New partner should be hire

For everyone's information and guidance.

 11/09/2021

MARY ANN D. SONIGA
General Manager

Signed:

 11/4/2021

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