

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

Ref. No.: HRDIOM2020:00241

Date: November 4, 2020

TO : ALL PARTNERS

FROM : HR & ADMIN. DEPARTMENT


SUBJECT : New Protocols on Processing of Loan Applications

This is to inform everyone on the below new Protocols on Processing of Loan Applications that shall be implemented effective immediately.


PROTOCOLS	DETAILS/JUSTIFICATIONS
1.) To process loan applications of clients under industries that are allowed to operate during GCQ period. Currently, we are processing loan applications that industries are allowed to operate during ECQ only.	<p>Current industries allowed to process:</p> <ul style="list-style-type: none"> • Agriculture • Fishery • Pharmacy • Water refilling station • Food and Beverages • Pawnshop • Medical practitioners (doctors, nurses and other health workers) • Bank employees • Rice dealer • Hauler/Dealer/ seller of raw materials of food and beverages • Hospitals, clinics and the likes • Seafarer not related to tourism • Oil and Gas • Delivery Services • Computer and related products <p><i>Recommended additional industries:</i></p> <ul style="list-style-type: none"> • Energy (petroleum, coal, electric, etc.) • Water and other utilities • Forestry industries • Food manufacturing and food supply chain • Food retail establishments (supermarket, grocery stores) • Food preparation establishments (restaurants-takeout and delivery services only) • Food delivery services. • Health related establishments • Logistics sector • Information technology and telecommunications companies • Electronic commerce companies • Repair and maintenance • Housing and office services • Financial services • Business Process Outsourcing (BPO) • Professional, Scientific, Technical and other Non-Leisure Services • Other non-leisure wholesale and retail establishments

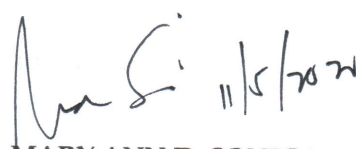
3.) To process financing of NEW Client on Truck Loan applications for Nueva Ecija Hub only	<ul style="list-style-type: none"> • Maximum Loan amount of Php 900K only regardless of the collateral • Client will come from dealer, sales agent and bankers
4.) To process Car financing and Re-financing of NEW client for Nueva Ecija and Pampanga Hub	<ul style="list-style-type: none"> • Client will come from dealer and bankers • Maximum Loan amount is based on SBL
5.) To process NEW client on REM account for Nueva Ecija and Pampanga Hub	<ul style="list-style-type: none"> • Client will come from sales agent and bankers
6.) Single Borrower's Limit	<ul style="list-style-type: none"> • Maximum SBL for New Client is Php 1.5 Million • Maximum SBL for Renewal Client is Php 1.8 Million

For everyone's information and guidance.


SM. ALBERT V. DELA FUENTE
 CRCP Head/HR & Admin. Head

Signed:


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


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