

FOR : **ALL PARTNERS**
FROM : **MR. PRENEL V. GARCIA**
General Manager
CLAS : **INTERNAL**
DATE : **24 April 2019**
SUBJECT : **PERSONAL INTERVIEW (PI) ON LOAN APPLICATIONS**

Effective immediately, the following process shall be implemented:

1. Personal Interview (PI) on loan applications shall be conducted if any of the following conditions were present on the loan application:
 - a. Cash-out/Total exposure of P 1,000,000.00 and above regardless of products.
 - b. With credit policy exceptions that needs approval of the President & CEO or Advisory Council.
2. The General Manager (GM) shall conduct the Personal Interview. In cases that GM is not available, he needs to appoint 1 CRECOM member to do PI in his behalf.
3. PI of loan applicants may also be accomplished upon instruction of CRECOM or the President & CEO.

Justification:

1. To serve as a tool to gather/confirm additional information related to approval of loan application.
2. To lessen possible risk involved in the accounts with high amount of cash-out and credit policy exceptions.

For your information.

4/25/19
MR. PRENEL V. GARCIA
General Manager