



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

**Ref. No.: CRCPDIOM2021:0006**

**Date: 03 September 2021**

**TO : ALL PARTNERS**

**FROM : CREDIT REVIEW AND CORPORATE PLANNING DEPT**

**SUBJECT: STRATEGIES TO IMPROVE THE COMPETITIVENESS OF ENCORE IN THE MARKET**

The following process shall be implemented to further improve our competitiveness in the market:

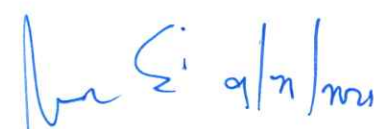
1. Dealers' incentive shall be released simultaneous with the loan proceeds once the transferred OR/CR was submitted
2. To maximize the use of fast approval process. Collateralized loan application with NFIS exception shall be processed:
  - a. For credit card related with no settlement agreement
    - i. 1 year and above from the reporting date
  - b. For credit card/adverse report with amount of Php 10,000.00 and below
    - i. Less than 1 year from the reporting date
3. To change the CI process
  - a. The Sales partners are required to submit completely filled-out loan application form prior the conduct of in-house investigation to eliminate redundant questioning of Sales partner and in-house CI partner
  - b. For clients with remittance as the main source of income, proof of remittance and confirmation from sender abroad will suffice. Pay slip or COE will be required to contractual OFW only.
  - c. For clients with more than one source of income, there is no need to request for the requirements of all sources of income unless necessary
4. To maximize the use of newly issued equipment's of CI partners (netbook and cellphone) to fast-track the completion of CI report.

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