

MAJOR-MINOR DOCUMENT DEFICIENCY CLASSIFICATION MATRIX
POLICY GUIDELINES ON BOOKING CONTRACTS WITH DEVIATION/DISCREPANCY
 UPDATED AS OF MARCH 2017

DOCUMENT NAME	DOCUMENT CLASSIFICATION	NO.	DEFICIENCY/DEVIATION	DEVIATION CLASSIFICATION	BOOK			PAY			CONDITIONS FOR BOOKING	CONDITIONS FOR PAYMENT OF PROCEEDS
					Yes	No	Conditional	Yes	No	Conditional		
PNCM/Lease Docs	Major/Internal	1	Signed copy not submitted upon receipt of contract folder	Major		X			X			
PNCM/Lease Docs	Major/Internal	2	Not annotated by RD	Major			X			X	If TFSPH performs annotation, okay to book; If dealer, okay to book if with at least 3 copies submitted	If TFSPH performs annotation, okay to pay if no other major docdef; If dealer annotates, hold proceeds
PNCM/Lease Docs	Major/Internal	3	Signatures not original based on signature verification	Major		X			X			
PNCM/Lease Docs	Major/Internal	4	Signatures forged based on signature verification	Major		X			X			
PNCM/Lease Docs	Major/Internal	5	Lacks signature on pages	Minor			X			X	If TFSPH performs annotation, at least 5 original copies signed; If dealer, at least 3 original copies signed	If TFSPH performs annotation, at least 5 original copies signed; If dealer, at least 3 original copies signed
PNCM/Lease Docs	Major/Internal	6	Details are not match with IDs presented	Major			X			X	If error is not related with name, financial and vehicle details; If address, should be minor typo error only	Duly countersigned by customers
PNCM/Lease Docs	Major/Internal	7	Details are not match with insurance policy, VSI/VDN and stencil	Major			X			X	If error is not related with name, financial and vehicle details; If address, should be minor typo error only	Duly countersigned by customers
PNCM/Lease Docs	Major/Internal	8	With alterations and errors	Major			X			X	Duly countersigned by customers + Conditions of item 6 & 7	Duly countersigned by customers
PNCM/Lease Docs	Major/Internal	9	Incomplete set (no. of copies) submitted	Minor			X			X	If TFSPH performs annotation, at least 6 copies; If dealer, at least 3 copies	If TFSPH performs annotation, okay to pay if no other major docdef; If dealer annotates, hold proceeds
PNCM/Lease Docs	Major/Internal	10	Not signed by dealer and/or without notarization - for 3P transaction	Major		X			X			
PNCM/Lease Docs	Major/Internal	11	No deficiency/deviation noted	Major	X			X				
Insurance Policy	Major/External	12	Original copy not submitted	Major			X		X		With xerox or scanned copy submitted and verified as valid	Original copy must be submitted prior to release of proceeds
Insurance Policy	Major/External	13	Amount covered is less than the value of the unit	Major		X			X			
Insurance Policy	Major/External	14	Coverage period is less than 1 year from booking date	Major			X			X	If late booked but with MI payment and insurance coverage period is still valid for at least 6 months from booking date, okay to book and pay; If not late booking, coverage should be minimum 10 months	see conditions for contract booking
Insurance Policy	Major/External	15	No mortgagee clause	Major		X			X			
Insurance Policy	Major/External	16	Not an accredited insurance company of TFSPH	Major		X			X			
Insurance Policy	Major/External	17	With alterations and errors	Major			X		X		With endorsement/ certification on error or revised policy submitted	Okay to release if conditions for booking are met
Insurance Policy	Major/External	18	No original copy of receipt	Major			X			X	With Certificate of full force and effect and mortgagee clause	Okay to release if conditions for booking are met
Post-dated check	Major/External	19	3rd party owner (PDC not owned by customer)	Major			X			X	With valid Credit approval	Okay to release if conditions for booking are met
Post-dated check	Major/External	20	PDCs have errors and/or alterations	Major		X			X		No errors on checks allowed per PCHC ruling	

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Post-dated check	Major/External	21	Total number of PDCs submitted is less than term of loan	Major			X			X	At least 12 PDCs if term is 36 months and below; 24 PDCs if term is 48 months above	Okay to release if conditions for booking are met
Post-dated check	Major/External	22	Amount in PDCs is different from approved MI computation	Major		X			X		If amount on PDC is more than approved MI, can be accepted provided with customer endorsement; If less than approved MI, for replacement of checks or additional check duly endorsed by customer	Okay to release if conditions for booking are met
Post-dated check	Major/External	23	The bank's PDC submitted is closed or merged with other bank	Major		X			X		For verification on effectivity of acceptance of old checks	Okay to release if conditions for booking are met
Post-dated check	Major/External	24	Closed or dormant account	Major		X			X			
Post-dated check	Major/External	25	Format does not conform with latest PCHC regulation	Major		X			X		Depends on effectivity date set by the PCHC and internal cut-off date set by TFSPH	Okay to release if conditions for booking are met
Bills Payment	Major/Internal	26	Absence of Bills Payment Undertaking*	Major		X			X		*to consult Legal on official undertaking to be filled-up and signed by customer	
Bills Payment	Major/Internal	27	Not signed by customer	Major		X			X			
ADA	Major/External	28	Official ADA application not completely filled-up and signed by customer	Major		X			X			
ADA	Major/External	29	ADA application not yet verified by bank branch of account	Major			X			X	Must have proof of account existence such as validated deposit/withdrawal slip, passbook, SOA, bank certification	Okay to release if conditions for booking are met
ADA	Major/External	30	ADA application verified by bank branch of account but not yet enrolled by GT Tower	Major			X			X	Must have proof of account existence such as validated deposit/withdrawal slip, passbook, SOA, bank certification	Okay to release if conditions for booking are met
ADA	Major/External	31	ADA account nominated is closed or dormant status	Major		X			X			
Vehicle Invoice and Delivery Receipt	Major/External	32	With alterations and errors	Major			X			X	Duly countersigned by dealer authorized officer if alteration pertains to vehicle details and customer name	Okay to release if conditions for booking are met
Vehicle Invoice and Delivery Receipt	Major/External	33	Not signed by dealer	Major			X			X		
Vehicle Invoice and Delivery Receipt	Major/External	34	Not signed by customer	Major			X			X	With validated authorization on who will received unit	Okay to release if conditions for booking are met
Vehicle Invoice and Delivery Receipt	Major/External	35	Unit not received by borrower	Major			X			X	With validated authorization on who will received unit	Okay to release if conditions for booking are met
Stencil	Major/External	36	Not submitted	Major		X			X			
Stencil	Major/External	37	Stencil embossing not original	Major			X		X		With onion skin (original stencil embossing)	No payment until submission of original blue stencil copy with complete embossing
Stencil	Major/External	38	Incomplete engine or chassis number or does not match with documents	Major		X			X		Signed contracts, insurance policy, VSI/VDN and other documents bearing engine and chassis number should be corrected based on correct stencil	Okay to release if conditions for booking are met
Stencil	Major/External	39	Only 1 copy submitted	Minor			X			X	Provided the copy submitted is clear, complete and originally embossed; If with unclear number, should be supported by onion skin	Okay to release if conditions for booking are met
Valid IDs	Major/External	40	No primary ID submitted - not in the list of valid IDs	Major		X			X		At least 1 valid primary ID (government issued, photo-bearing with signature) not expired - refer to revised ID classification matrix	Okay to release if conditions for booking are met
Valid IDs	Major/External	41	Expired ID	Major		X			X			
Valid IDs	Major/External	42	Expiring in less than 3 months	Major			X			X	Must have at least 1 supplementary ID/ additional ID submitted	Okay to release if conditions for booking are met

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Valid IDs	Major/External	43	Expiring within 3 - 6 months	Major			X			X	Must have at least 1 supplementary ID/ additional ID submitted	Okay to release if conditions for booking are met
Valid IDs	Major/External	44	Signature variance on IDs versus signed documents	Major			X			X	Must have 3 original specimen signature and at least 1 supplemental ID for better signature verification; Secure verification of supervisor; if not passed, Manager then Dept. Head level.	Okay to release if conditions for booking are met
Valid IDs	Major/External	45	With discrepancy on name on IDs versus signed documents	Major			X			X	Depends on the nature of discrepancy, Affidavit of one and the same person or Marriage Certificate may be required; Secure opinion of supervisor and manager or dept. head.	Okay to release if conditions for booking are met
Valid IDs	Major/External	46	With discrepancy on address on IDs versus signed documents	Major			X			X	Depends on the nature of discrepancy, secure re-validation of Credit Dept. on address and require proof of residency or billing address	Okay to release if conditions for booking are met
Valid IDs	Major/External	47	With discrepancy on birthdate on IDs versus signed documents	Major			X			X	Depends on the nature of discrepancy, secure re-validation of Credit Dept. on birthday and compare with other IDs submitted; If none, require additional document with birthday.	Okay to release if conditions for booking are met
Valid IDs	Major/External	48	Fake IDs	Major		X			X			
Valid IDs	Major/External	49	All IDs submitted classified under supplementary ID	Major		X			X		At least 1 valid ID (government issued, photo-bearing with signature) not expired	Okay to release if conditions for booking are met
CFUSCA	Major/Internal	50	Not filled-out; incomplete details	Major		X			X		Must contain the minimum KYC requirements	Must contain the minimum KYC requirements
CFUSCA	Major/Internal	51	Not signed by borrowers	Major		X			X			
CFUSCA	Major/Internal	52	With alterations and errors	Major			X			X	Depending on the nature of error, if concerning name, vehicle details , loan details, there should be a corrected CFUSCA or letter endorsed by customer	
Affidavit of Marital Consent	Minor/Internal	53	Not signed by spouse/co-maker	Major		X			X			
Affidavit of Marital Consent	Minor/Internal	54	Not original copy and/or not notarized	Major		X			X			
Affidavit of Marital Consent	Minor/Internal	55	Not the official TFSPH format	Minor			X			X	For legal acceptance or must have pertinent contents as that of the TFSPH format	Okay to release if conditions for booking are met
Affidavit of One and the Same Person	Minor/Internal	56	Not submitted but required due to discrepancy in name (abbreviated name, second name, typo error)	Major		X			X			
Affidavit of One and the Same Person	Minor/Internal	57	Not original copy and/or not notarized	Major			X			X	With scanned copy of signed and notarized affidavit	Okay to release if conditions for booking are met
Affidavit of Non-Public Use	Minor/Internal	58	Not the official TFSPH format	Major		X			X			
Affidavit of Non-Public Use	Minor/Internal	59	Not original copy and/or not notarized	Major			X		X		With scanned copy of signed and notarized affidavit	Pay upon submission of original and notarized ANTU
Affidavit of Non-Public Use	Minor/Internal	60	Not submitted upon receipt but included in the covered vehicle	Major			X		X		With scanned copy of signed and notarized affidavit	Pay upon submission of original and notarized ANTU
Customer AML Risk Profile	Minor/Internal	61	Not submitted upon receipt of contracts	Major			X			X	With scanned copy of completely-signed and filled-up CARP form	With scanned copy of completely-signed and filled-up CARP form
Customer AML Risk Profile	Minor/Internal	62	Original or scanned copy is not signed by authorized Credit and Sales personnel	Major			X			X	With scanned copy of completely-signed and filled-up CARP form	With scanned copy of completely-signed and filled-up CARP form

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Documentary Checklist of Requirements	Minor/Internal	63	Not submitted	Minor			X			X	With scanned or photocopy of completed and signed form	Proceeds may be released but hold DI
Documentary Checklist of Requirements	Minor/Internal	64	Not properly filled-up and signed	Minor			X			X		
ADDITIONAL REQUIREMENTS FOR CORPORATE ACCOUNTS											Submission and regularization of discrepancy prior to booking and payment	Submission and regularization of discrepancy prior to booking and payment
SEC Registration	Major/External	65	Not submitted	Major		X			X			
SEC Registration	Major/External	66	With discrepancy on details versus validated information	Major		X			X		Submit amended copy	Submit amended copy
Articles of Incorporation and By-Laws	Major/External	67	Not submitted	Major		X			X		Submit amended copy	Submit amended copy
Articles of Incorporation and By-Laws	Major/External	68	With discrepancy on details versus validated information	Major		X			X		Submit amended copy	Submit amended copy
Board Resolution/Sec Cert	Major/External	69	Expired BR/SC; More than a year from boardmeeting and notarial date	Major		X			X			
Board Resolution/Sec Cert	Major/External	70	Not completely filled-out and signed	Major		X			X			
Board Resolution/Sec Cert	Major/External	71	With deviation/discrepancy in details (board meeting date is later than notarial date, etc.)	Major		X			X			
Board Resolution/Sec Cert	Major/External	72	Authority to borrow amount (total availment) exceeded approved CRAM	Major		X			X			
Board Resolution/Sec Cert	Major/External	73	Not TFSPH format	Major			X			X	Subject to legal comments and approval	Subject to legal comments and approval
IDs of Authorized Signatories	Major/External	74	REFER TO VALID IDS	Major		X			X		Same requirement for individual accounts	Same requirement for individual accounts
General Information Sheet	Major/External	75	Not registered with SEC	Major		X			X			
General Information Sheet	Major/External	76	Not updated	Major			X			X	Check validity date versus current calendar year	Check validity date versus current calendar year
Audited Financial Statement	Major/External	77	Not updated	Major		X			X			
Audited Financial Statement	Major/External	78	No BIR stamp	Major		X			X			
ITR	Major/External	79	Not updated	Major			X			X	Check validity date versus BIR filing cut-off date	Check validity date versus BIR filing cut-off date
ITR	Major/External	80	No BIR stamp	Major		X			X			