



PLDT EMPLOYEES MULTI-PURPOSE COOPERATIVE (TELESCOOP)

5th Floor, PLDT Cooperatives Bldg, 4718 Eduque St., Brgy Poblacion, Makati City
Tel. No. 890-0409 / 897-2254 / 846-2307 / 846-2807 Fax No. 890-0365 / 890-0917

FINANCIAL LOAN FORM

P.O. No. _____
Date _____

Nº 292542

LOAN APPLICATION FOR:

- | | |
|--|--|
| <input type="checkbox"/> A. FINANCIAL SERVICES & DEVELOPMENT
LOAN JR. (FSDL JR.) 75K | <input type="checkbox"/> F. SCHOOL FINANCIAL LOAN (SFL) 50K |
| <input type="checkbox"/> B. FINANCIAL SERVICES & DEVELOPMENT
LOAN LITE (FSDL LITE) 25K | <input type="checkbox"/> G. SCHOOL SUPPLIES LOAN (SSL) 12K |
| <input type="checkbox"/> C. TELESCOOP ECONOMIC ASSISTANCE MODE
(TEAM) 100K | <input type="checkbox"/> H. TUITION FEE LOAN (TFL) |
| <input type="checkbox"/> D. VARIOUS CONSTRUCTION MATERIALS
<input type="checkbox"/> 10K <input type="checkbox"/> 15K <input type="checkbox"/> 20K | <input type="checkbox"/> I. EMERGENCY CALAMITY AND MULTI-PURPOSE
LOAN (ECML) <input type="checkbox"/> 60K <input type="checkbox"/> 100K |
| <input type="checkbox"/> E. FINANCIAL LOAN EXPRESS (FLEX) 6K | <input type="checkbox"/> J. TRAVEL LOAN 1M (Maximum) |
| | <input type="checkbox"/> K. OTHERS _____ |

COMPUTATIONS

TYPE OF FINANCIAL LOAN	COST	TERM	INTEREST/ SERVICE CHARGES	GROSS LOAN	MONTHLY AMORTIZATION	NET PROCEEDS
<input type="checkbox"/>						

PROMISSORY NOTE AND UNDERTAKING OF MAKER AND CO-MAKERS

For value received, we, the undersigned Maker and Co-Makers, jointly and severally promise to pay PLDT EMPLOYEES MULTI-PURPOSE COOPERATIVE (TELESCOOP) or order, the sum of _____ Pesos (P _____) in semi-monthly or monthly installment of _____ Pesos (P _____) the first payment to be due on _____ and a like amount every payday or month thereafter until the principal loan and charges thereon have been fully paid and settled.

In case of any default in payments of semi-monthly or monthly installments or separation from employment service of the Maker for whatever reasons, the entire balance of this note shall immediately become due and demandable without prior notice to the Maker or Co-Makers, at the option of the holder. Each party to this note whether as Maker, Co-Maker, Endorser or Guarantor, severally waives presentment of payment or formal demand, protest and notice of protest and dishonor of the same.

It is further agreed that in case payment shall not be made at maturity and would result to litigation, we, the undersigned Maker and Co-Makers, shall pay the cost of collection and attorney's fees in an amount equal to twenty percent (20%) of the principal loan and interest due on this note but in no event shall such charge be less than ONE THOUSAND PESOS. In case of court action or litigation, the Maker and Co-Makers agree that the venue shall be the proper courts in Makati City. In case of judicial execution of this obligation or any part thereof, the Maker and Co-Makers hereby waive all their rights under the provisions of Rule 3, Section 13 and Rule 39, Section 12 of the Rules of Court.

DEED OF ASSIGNMENT AND AUTHORITY TO DEDUCT AND DISCLOSE PERSONAL INFORMATION

We, the undersigned Maker and Co-Makers, voluntarily assign our employment benefits as security for the full payment and settlement of the foregoing loan accounts and accordingly authorize our employer, PLDT Inc. to deduct any and all amount of unpaid loan accounts or obligations and all other charges thereon from our salary, terminal pay, redundancy pay, retirement pay, special payments (such as bonuses, longevity pay, sick leave pay, retro pay) and all other cash remunerations which we are now entitled to receive or may hereafter be entitled to receive from our employer and remit the same to the PLDT Employees Multi-Purpose Cooperative (TELESCOOP).

We, the undersigned Maker and Co-Makers, further assign our membership benefits and authorize PLDT Employees Multi-Purpose Cooperative (TELESCOOP) to deduct any and all amount of unpaid loan accounts or obligations and all other charges thereon from our retirement and death benefits and existing and future Share Capital, Savings Deposits and Investments with PLDT Employees Multi-Purpose Cooperative (TELESCOOP) including interests thereon until the principal loan and other charges thereon have been fully paid and settled.

The undersigned Maker further authorizes PLDT Employees Multi-Purpose Cooperative (TELESCOOP) to regularly submit and disclose his/her basic credit data and other information including updates and corrections thereof to the regulatory agencies including but not limited to the Credit Information Corporation (CIC) pursuant to the requirements of applicable laws, rules and regulations including but not limited to RA No.9510 and its implementing rules and regulations.

INSTRUCTIONS: PRINT ENTRIES AND SIGN OVER PRINTED NAME

MAKER	EMPL. NO.	DATE HIRED	DIVISION	COST CENTER	TEL. NO.	HOME ADDRESS
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1.						
2.						
3.						

TO BE FILLED UP BY TELESCOOP

ENCODED BY:	EVALUATED BY:	BOARD DECISION		AUDITED BY:
<input type="checkbox"/> GO <input type="checkbox"/> FBA	<input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED			
DATE _____ CUSTOMER SERVICE	DATE _____ CREDIT & COLLECTION	1) _____ 2) _____ 3) _____ 4) _____ 5) _____	1) _____ 2) _____ 3) _____ 4) _____ 5) _____	DATE _____