

OroMelo Pawn Agreement Form

Gold Made Simple, Trust Made Strong



At OroMelo, we believe in making gold transactions simple, secure, and accessible — anytime, anywhere. We combine the timeless value of gold with modern online convenience, helping you unlock opportunities at your fingertips.

Date: _____

| | |
|--|---|
| Pawner Information: | Pawned Item Details: |
| Name: _____ | Item Description: _____ |
| Address: _____ | Type of Gold / Material: _____ |
| Contact Number: _____ | Weight (grams): _____ |
| Loan Details: | Purity (e.g., 18K, 21K): _____ |
| Loan Amount: ₱ _____ | Other Details/Accessories (if any): _____ |
| Monthly Interest Rate: 3.6% | _____ |
| Penalty for Late Payment (1%): ₱ _____ per month (after due date) | _____ |
| Loan Duration: 3 months | Maturity Date: _____ |

Acknowledgement:

By signing , the pawner acknowledges and agrees to the terms and conditions stated in this document including the terms and conditions indicated on the 2nd page.

Pawner's Signature: _____

Authorized Representative: Erm Policarpio (Signature) _____

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Office Address: #8 3rd Street, Capitol Subdivision, Pasig City | Website: www.oromelo.ph

Facebook Page: facebook.com/OroMeloOfficial | Contact: 0906 278 8480 / 0954 308 2038

Terms and Conditions:

1. **Collateral Security:** The pawned item will be securely stored by OroMelo for the duration of the loan. Reasonable precautions will be taken to ensure the safety and protection of all pawned items.
2. **Compensation for Loss:** In the rare event of loss or damage, compensation will be provided at 120% of the prevailing market value of the pawned item, considering gold karat and weight, referenced through publicly available gold market data.
3. **Gold Price Monitoring:** OroMelo supports transparency. The value of gold can be monitored by clients through reputable sources such as [livepriceofgold.com] or other credible gold pricing sites.
4. **Loan Redemption and Default:** The pawner must repay the principal, interest, and any applicable penalties to redeem the item. Failure to settle the loan after the maturity date may result in the forfeiture of the pawned item without further notice.
5. **Partial Payments:** Partial payments towards interest and principal may be accepted, subject to prior agreement with OroMelo.
6. **Disclaimer:** OroMelo is currently in its early operational phase while preparing for full regulatory compliance. Despite being in the startup stage, OroMelo is committed to maintaining professional service standards, ensuring secure handling of all transactions, and upholding transparency and integrity with every client.

Notary Section (Optional/Above 30,000php transactions):

Notary Public: _____

Doc No.: _____

Page No.: _____

Book No.: _____

Series of: _____
