CREDIT INVESTIGATION AND COLLECTION SERVICES AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

This Credit Investigation and Collection Services Agreement ("Agreement") is made and entered into this _____ in Quezon City by and between:

ROBINSONS BANK CORPORATION, a commercial banking corporation duly organized and existing under the laws of the Philippines, with principal office address at the 17th Floor, Galleria Corporate Center, EDSA corner Ortigas Avenue, Quezon City, duly represented by its Executive Vice President and Consumer and Regional Banking Segment Head **ERIC B. SANTOS,** and Vice President and Credit Management Group Head **GLENN H. FRANCISCO**, hereinafter referred to as the " CLIENT COMPANY";

-and-

COMPREHENSIVE CREDIT SERVICE, INC., a corporation duly organized and existing under the laws of the Philippines, with principal office address at Unit 2503 & 2504 25th Floor Summit One Tower 530 Shaw Blvd. Mandaluyong City, duly represented by its President, **Miguel Carlos E. Castillo**, hereinafter referred to as the "SERVICE COMPANY".

W I T N E S S E T H: That

WHEREAS, the SERVICE COMPANY is an independent service provider duly registered with the Department of Labor and Employment with Certificate of Registration No. NCR-MPFO-784920-110712-08-LR issued by DOLE National Capital Region on November 24, 2016, valid until November 23, 2019;

WHEREAS, the SERVICE COMPANY warrants that it has substantial capital, equipment, and expertise, primarily engaged in the business of providing, among other things, accounts for address verification, skip tracing, field collections, recovery services, business information, consultancy, credit and field investigation in Metro Manila and certain provinces, and other related credit and collection services, and offered such services to the CLIENT COMPANY;

WHEREAS, the CLIENT COMPANY has requested the SERVICE COMPANY and the SERVICE COMPANY has agreed to perform the services hereinafter mentioned on the terms and subject to the conditions appearing hereinafter:

NOW, THEREFORE, for and in consideration of the foregoing premises, the Parties hereto agree as follows:

1. DEFINITIONS

a. In this Agreement, the following terms shall, unless the context otherwise requires, have the following meanings:

"Manpower Schedule" means the memorandum or Manpower Schedule from time to time entered into by and between the Parties, setting out, *inter alia*, the services to be performed by the SERVICE COMPANY and the terms of such performance, in the form, or substantially in the form, as set out in **Annex A** hereto (as from time to time supplemented, amended, or modified);

"Personnel" means the person or persons from time to time appointed by the SERVICE COMPANY to perform the Services or parts thereof for and on behalf of the SERVICE COMPANY;

"Relevant Period" means the period specified in the Manpower Schedule for purposes of calculating the fees payable to the SERVICE COMPANY for the Services;

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"SERVICE COMPANY" includes (where applicable) the Personnel, the officers, employees, agents, and sub-contractors of the party so specified in this Agreement;

"Services" has the meaning ascribed to it in Clause 2; and

"Work" means the particular Service to be performed by the SERVICE COMPANY under the relevant Manpower Schedule.

b. The Annexes attached hereto form part of this Agreement and shall have the same force and effect as if expressly set out in the body of this Agreement.

c. Headings used in this Agreement and in the attached Annexes are for convenience and ease of reference only, are not part of this Agreement, and shall not be relevant to or affect the meaning or interpretation of this Agreement.

2. SERVICES

The Services undertaken and to be performed by the SERVICE COMPANY under or pursuant to this Agreement shall include services set out in the Manpower Schedule. Unless otherwise specified in the Manpower Schedule, the Services shall include credit investigation services and other related services.

The CLIENT COMPANY may from time to time require additions, deletions, modifications and/or variations to or from the Services which shall be subject to a change in the terms and conditions in the relevant Manpower Schedule as the SERVICE COMPANY and the CLIENT COMPANY may mutually agree upon in implementing such additions, deletions, modifications and/or variations to or from the Services. If the CLIENT COMPANY, in its reasonable discretion, determines that a Work is no longer economically feasible or needed, the CLIENT COMPANY may terminate such Work upon fifteen (15) days written notice to the SERVICE COMPANY. Termination of Work/s shall be subject to the provisions stated hereafter.

3. TERM OF AGREEMENT

This Agreement shall become effective immediately upon signing hereof by the Parties' authorized representatives for a period of three (3) years and may be renewed thereafter for periods of three (3) years each, upon written notice given by the CLIENT COMPANY to the SERVICE COMPANY thirty (30) days prior to the expiration of the term. Provided, however, that either party may terminate this Agreement by giving thirty (30) days written notice to the other party. Provided, further, that a party may, at its option, terminate this Agreement with immediate effect in case the other party (i) is in breach of any provision of this Agreement and such breach is not remedied within thirty (30) days from receipt of the written notice of the breach; or (ii) is, or is likely to go, under litigation, dissolution or bankruptcy proceedings.

4. THE SERVICE COMPANY'S SKILLS AND DUTIES

a. The SERVICE COMPANY shall procure its Personnel to perform the Services in a proper, efficient, workmanlike and professional manner. The SERVICE COMPANY shall periodically, or upon such frequency as the CLIENT COMPANY deems necessary, provide the CLIENT COMPANY, upon request, with a list of its Personnel.

b. The SERVICE COMPANY undertakes that all materials and facilities ("Facilities") owned or controlled by the CLIENT COMPANY, which are utilized by the SERVICE COMPANY in the course of providing the Services, will be maintained by the SERVICE COMPANY in good order and returned upon completion of use or otherwise upon termination of this Agreement in good condition save for reasonable wear and tear. The SERVICE COMPANY agrees not to utilize the Facilities for any purpose other than for the authorized operation of existing software/s while performing the Services and for other activities required to perform such Services. In no event shall the SERVICE COMPANY utilize the Facilities to develop programs or process data for any reason or entity other than the CLIENT COMPANY. Where the Facilities are used by the SERVICE COMPANY outside of

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the CLIENT COMPANY's premises, the SERVICE COMPANY shall provide for adequate insurance for fidelity and fire liability.

c. The SERVICE COMPANY hereby covenants that its performance of the Services and conduct will not bring any discredit upon, or cause any nuisance or disruption to, or prejudice or otherwise adversely affect, the CLIENT COMPANY, its customers, employees, image, or business.

5. SCHEDULING OF SERVICES

a. The Services shall be performed and completed by the SERVICE COMPANY in a timely fashion and in any event in accordance with the time frame set out in the relevant Manpower Schedule.

b. The SERVICE COMPANY shall, as requested by the CLIENT COMPANY from time to time, provide reports to the CLIENT COMPANY on the performance of Services together with confirmation as to whether the SERVICE COMPANY is in compliance with the time frame set out in the relevant Manpower Schedule. In the event the SERVICE COMPANY is not in compliance with such time frame, the report shall state what steps the SERVICE COMPANY intends to take to ensure the timely performance of the Services.

c. In the event that any of the Services is not completed or performed within the time frame provided, the SERVICE COMPANY shall, where applicable, be liable to pay liquidated damages to the CLIENT COMPANY in respect of any such delay calculated in accordance with the provisions of the Manpower Schedule.

d. Where Personnel are appointed, the Services to be performed by such Personnel shall be provided during the times specified in the Manpower Schedule or required by the CLIENT COMPANY, or in the absence of such specification or requirement, during normal working hours and days of the CLIENT COMPANY. When no Service is performed during a period, or in portions thereof, covered by the Manpower Schedule, the SERVICE COMPANY shall not charge any fee for such period.

e. Where the CLIENT COMPANY, in its sole opinion, determines that performance of the Services may interfere with the CLIENT COMPANY'S use of its premises or otherwise interfere with the conduct of its business, the SERVICE COMPANY shall reschedule the Services to a time not prejudicial to the CLIENT COMPANY.

6. MANPOWER SCHEDULE

The Manpower Schedule from time to time entered or to be entered into by and between the CLIENT COMPANY and the SERVICE COMPANY shall each be supplemental to, and form an integral part of this Agreement and references to "this Agreement" shall include such memoranda.

In the event of any inconsistency between the terms of this Agreement and the terms of any Manpower Schedule, the terms of such memoranda shall prevail.

7. WARRANTIES

a. The SERVICE COMPANY warrants to the CLIENT COMPANY that all materials, documents, software, analysis, data, programs, and deliverables ("Supplies") provided or delivered and/or to be provided or delivered by the SERVICE COMPANY and Services to be performed or rendered pursuant to this Agreement will be of the kind, quality and standard designated in this Agreement and will be free of defects for such period ("Warranty Period") specified in this Agreement after acceptance by the CLIENT COMPANY. During the Warranty Period, the SERVICE COMPANY shall resolve and/or rectify all defects and/or deficiencies promptly.

b. The SERVICE COMPANY warrants that each of the Supplies provided and/or delivered and the Services performed and/or rendered does not violate any patent, copyright, trademark or any

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other rights of any party or otherwise infringe any intellectual property rights of any party, or would otherwise give rise to any claim by any party against the CLIENT COMPANY arising from or in connection with the Services or the Supplies to the extent such Services or Supplies do not arise from the SERVICE COMPANY'S direct compliance with, and are solely attributable to, the CLIENT COMPANY'S specific design instructions.

c. Without limiting the generality of the provisions of this Agreement, the SERVICE COMPANY warrants that it possesses the requisite skills and experience to provide the Services in accordance with the terms of this Agreement.

d. The SERVICE COMPANY hereby warrants to the CLIENT COMPANY that each Personnel shall have the appropriate knowledge, qualifications, know-how, and experience necessary to perform the Services for which it has been appointed in a proper, workmanlike, and professional manner, including without limitation the knowledge, qualifications, know-how, and experience in such form and detail as the CLIENT COMPANY may require.

e. Each party shall comply with all relevant and current banking laws and other pertinent laws and regulations, including the applicable rules and regulations of the Bangko Sentral ng Pilipinas ("BSP") and other regulatory bodies. When requested and/or required, the Parties shall furnish each other with proof of compliance with said laws and/or regulations. Non-compliance shall be a ground for termination of this Agreement, or suspension of the services subject of this Agreement.

f. Both Parties shall be jointly and severally liable for any violations of the provisions of the Law on Secrecy of Bank Deposits (Republic Act No. 1405), the Foreign Currency Deposit Act of the Philippines (Republic Act No. 6426), the General Banking Law of 2000 (Republic Act No. 8791), the Data Privacy Act of 2012 (Republic Act No. 10173), collectively, the "Secrecy and Privacy Laws", or any similar confidentiality and/or privacy laws, without prejudice to the right of a party to claim damages for any loss arising from the other party's fault, gross negligence, or breach of this Agreement.

g. The parties acknowledge that their business activities are regulated by their respective internal business rules or Corporate Governance policies which are compliant with applicable laws and regulations. Provided that said internal rules do not conflict with the terms of this Agreement, the Parties shall endeavor to comply with each other's internal business rules or Corporate Governance policies. In the event of conflict between the internal rules and policies and this Agreement, the terms of this Agreement shall prevail.

h. Both Parties shall ensure that each other's data shall be separated from its own data and that of its other CLIENT COMPANIES.

i. Both Parties warrant that they shall maintain efficient and adequate safety and security systems, procedures, and equipment, providing and maintaining disaster recovery and business contingency plans and procedures. In relation hereto, both Parties shall secure adequate insurance to cover risks and losses resulting from fire, earthquake, floods, property loss or damage, and other insurable risks.

j. Both Parties warrant that they shall be responsible for the acts and omissions of their respective employees, agents, subcontractors and their agents and employees, and other persons performing work of any kind on the project.

k. In the event that any legal proceeding is instituted against the SERVICE COMPANY by any third party with respect to any act done or omitted to be done by the SERVICE COMPANY or any of its employees in the course of performing the said duties set forth in this Agreement, the SERVICE COMPANY is required to inform the CLIENT COMPANY within 24 hours of receipt of any legal notice. The SERVICE COMPANY then is required to provide the CLIENT COMPANY copies of all pertinent documents and shall comply with the directions that the CLIENT COMPANY may decide

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to give in defending the legal proceedings instituted. The giving of direction as aforesaid shall however not be construed as an undertaking by the CLIENT COMPANY of the responsibilities of the SERVICE COMPANY in any respect under the said legal proceedings.

l. Both Parties warrant and represent that the signatories to this Agreement have the necessary legal capacity and have obtained all the legal authorization required for the execution and delivery of this Agreement. Further, the said legal authorization of both Parties approving and authorizing the execution of this Agreement are genuine, valid, binding, and duly executed, and in force and effect at the time of execution of this Agreement.

m. Each party shall indemnify and hold the other party, and its stockholders, directors, officers, representatives, agents, assigns, transferees, and/or employees, free and harmless from and against any and all claims, causes of action, demands, liabilities, loss and/or damage, including any and all third-party claims, demands and/or complaints by reason of a breach of any of the indemnifying party's obligations and warranties under this Agreement.

n. The SERVICE COMPANY shall answer to the CLIENT COMPANY for the cost of any loss, damage or injury that may be suffered by the CLIENT COMPANY and/or third parties arising from the unlawful act or negligence of its personnel in the course of rendering its Services under this Agreement.

o. The SERVICE COMPANY further warrants that it will comply with all the rights and benefits of the employees under the Labor Code and Department Order No. 174, Series of 2017, on safe and healthful working conditions; labor standards, such as service incentive leaves, rest days, overtime pay, 13th month pay and separation pay; retirement benefits; contributions and remittance of SSS, Philhealth, Paglbig Fund, and other welfare benefits; the right to self-organization, collective bargaining and peaceful concerted action; and the right to security of tenure. The SERVICE COMPANY shall directly remit monthly the employer's share and employees' contribution to the SSS, Employment Compensation Commission (ECC), Philhealth and Pag-Ibig.

p. The SERVICE COMPANY shall notify the CLIENT COMPANY of all system changes and failure to notify shall be a ground for liability for damages.

q. The SERVICE COMPANY warrants that any report or data information generated and submitted to the CLIENT COMPANY are true and correct. The SERVICE COMPANY hereby saves and renders the CLIENT COMPANY free and harmless from any and all claims, damages, or suits of whatever kind and nature resulting from the use of the information by the CLIENT COMPANY.

8. FEES

a. The CLIENT COMPANY shall pay to the SERVICE COMPANY the fee specified in the Manpower Schedule within fifteen (15) days after receipt and verification of an invoice for the Relevant Period. Said invoice shall be rendered within seven (7) days after the end of that Relevant Period.

b. The fee chargeable by the SERVICE COMPANY shall be calculated at the rate specified in the Manpower Schedule.

c. The CLIENT COMPANY may, upon notice to the SERVICE COMPANY, withhold payments for unsatisfactory performance results and/or question any item/s reflected in the SERVICE COMPANY'S invoice. Pending the settlement or resolution of such issues, the non-payment by the CLIENT COMPANY shall not constitute default under this Agreement. It is understood that the CLIENT COMPANY shall pay all amounts due that are not in dispute.

d. Payment of the SERVICE COMPANY'S invoices is made by the CLIENT COMPANY on the SERVICE COMPANY'S warranty that it has paid its Personnel, all the salaries, wages and other employee benefits legally due them for the period covered by the relevant invoice.

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e. The charges specified in this Agreement are the total charges payable by the CLIENT COMPANY for the Services inclusive of all government or other levies and all other charges, fees, and costs, including Value-Added Taxes ("VAT"). The CLIENT COMPANY shall withhold any applicable withholding tax mandated by law to be withheld and remitted to the Bureau of Internal Revenue ("BIR") provided that proof of withholding shall be furnished to the SERVICE COMPANY. No further charges shall be made on account of government levies or charges or any other item of expenditure.

f. The SERVICE COMPANY shall maintain and, from time to time upon request by the CLIENT COMPANY, shall furnish to the CLIENT COMPANY time records and other records sufficient to allow the CLIENT COMPANY to ascertain the correctness of all invoices rendered by the SERVICE COMPANY pursuant to this Agreement.

g. In the event that the payment rendered in respect of any invoice(s) under this Agreement exceeds the total amount stated in the invoice(s), or in the event of any duplicated payment in respect of such invoice(s), the party receiving the payment shall immediately notify the party which rendered such payment and shall take all necessary steps to repay the full balance of the excess payment or duplicate payment (as the case maybe) to the party which rendered payment as soon as practicable. The party which received payment shall not under any circumstances be entitled to set off any excess payment or duplicate payment against any other sums due or owned by the party which has rendered payment whether due under this Agreement or otherwise.

9. PERFORMANCE STANDARDS

The CLIENT COMPANY shall evaluate the performance of the SERVICE COMPANY based on the performance standards described in the Manpower Schedule. The CLIENT COMPANY is vested with the prerogative to inspect and evaluate the results of the services rendered and communicate its findings/comments to the SERVICE COMPANY as may be necessary.

10. BOND

To ensure faithful compliance with the terms of this Agreement, the SERVICE PROVIDER shall, at its own expense, procure a performance/surety bond in the amount of **PESOS: FIVE HUNDRED THOUSAND (Php 500,000.00)** only, effective for the entire duration of this Agreement, to answer for any loss of bank documents (i.e. title, tax declaration, et al.), claims or suits for compliance with labor standards law, and/or damage or injury that may be sustained in the performance of the terms of this Agreement.

11. INDEPENDENT CONTRACTOR

The SERVICE COMPANY shall perform all services hereunder as an independent contractor, and nothing contained herein shall be deemed to create any association, partnership, joint venture, or relationship of principal and agent or master and servant, or employer and employee between the Parties hereto or any affiliates or subsidiaries thereof, or to provide either party with the right, power or authority, whether expressed or implied, to create any such duty or obligation on behalf of the other party. The SERVICE COMPANY acknowledges that its rendition of services is solely within its control, subject to the terms and conditions agreed upon by the Parties, and agrees not to hold itself out to be an employee of the CLIENT COMPANY or any subsidiary or affiliate thereof.

The SERVICE COMPANY confirms and acknowledges that the Personnel are solely and exclusively the employees/agents of the SERVICE COMPANY and not of the CLIENT COMPANY or any of the latter's Companies. Accordingly, the SERVICE COMPANY has sole responsibility in relation to payment, if any, of salary, workers' compensation, and taxes incidental to employment in respect of the Personnel. The SERVICE COMPANY hereby undertakes that it will ensure that its employees' benefits under existing and future laws shall be duly complied with and remitted to the applicable government agency and holds the CLIENT COMPANY free and harmless from any liability. The SERVICE COMPANY also agrees, for itself and

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with respect to each of its Personnel and employees, not to be treated, or seek to be treated, an as employee of the CLIENT COMPANY or any of the latter's Companies, for the purposes of fringe benefits provided by the CLIENT COMPANY or any of the latter's Companies, or for disability income, social security taxes and benefits, income tax withholding at sources, or for any other purpose.

The Parties agree that the CLIENT COMPANY'S agreement with the SERVICE COMPANY hereunder is non-exclusive and nothing in this Agreement shall prevent the CLIENT COMPANY from signing contracts with other agencies or from obtaining services from such other agencies for the performance of any services required by the CLIENT COMPANY.

The SERVICE COMPANY hereby warrants to hold the CLIENT COMPANY safe, free, and harmless from any loss or liability arising out of accidents that may befall the SERVICE COMPANY'S technical personnel while performing Services under this Agreement as well as for any claims the SERVICE COMPANY'S personnel may file against the CLIENT COMPANY.

12. COMPLIANCE WITH LAWS

The SERVICE COMPANY agrees that it will comply with all applicable national, and local laws, ordinances, regulations and codes, and employment and labor laws in the performance of its obligations under this Agreement, including but not limited to the procurement of permits, licenses, and certificates where required, and payment of applicable fees. The SERVICE COMPANY shall submit, among others, to the CLIENT COMPANY, a copy of its registration and renewal thereof with the Department of Labor and Employment (DOLE) as an independent contractor.

In compliance with Republic Act 10173 or the Data Privacy Act of 2012, parties hereby agree to enter into a **Data Privacy Compliance Contract** hereto attached and made integral part hereof as **Annex B**.

The SERVICE COMPANY further agrees to hold harmless and indemnify the CLIENT COMPANY or the appropriate subsidiary or affiliate against any loss or damage, to include reasonable attorney's fees that may sustained by reason of the failure of the SERVICE COMPANY to comply with such laws, ordinances, regulations and codes.

13. DRUG ABUSE POLICY

The SERVICE COMPANY agrees to comply with the CLIENT COMPANY'S drug abuse policy, which prohibits the selling, distributing, manufacturing, processing, using or being under the influence of illegal drugs or illicit narcotics (non-prescriptive medicine) as defined under Republic Act No. 9165 or the Dangerous Drugs Act of 2002 ("R.A. No. 9165") or any amendments thereto, during the performance of its Services to the CLIENT COMPANY or while on the CLIENT COMPANY business or on CLIENT COMPANY premises. In the event that the SERVICE COMPANY or any of its Personnel, agents, or sub-contractors violates the aforementioned policy, the SERVICE COMPANY agrees that such person will be barred from performing any further Services for the CLIENT COMPANY and this Agreement may be terminated by the CLIENT COMPANY.

14. LIMITATION OF LIABILITY

The SERVICE COMPANY shall hold harmless and defend the CLIENT COMPANY against, and shall be liable to the CLIENT COMPANY for, all or any claims, loss, damages, costs and expenses, such as but not limited to cost of suit and attorney's fees, of any nature whatsoever arising directly or indirectly from any act of omission, including but not limited to any negligent, dishonest, criminal or fraudulent act or default of the SERVICE COMPANY and/or any of its employees, agents, or subcontractors, and/or for any loss or damage caused to the property of the CLIENT COMPANY, while in the possession or control of the SERVICE COMPANY.

Without limiting the generality of the foregoing, the SERVICE COMPANY specifically undertakes to defend and hold the CLIENT COMPANY and the latter's Companies harmless against, and indemnify them for any liability, loss or damage (including the cost of suit and attorney's fees) resulting from any claim of any personnel seeking to be treated as an employee of the CLIENT COMPANY or of the latter's Companies,

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which shall include but not be limited to claims in relation to payment of salary workers' compensation, fringe benefits, disability income, social security, and other benefits, or entitlements under the Labor Code, income tax withholding at source or for any other purpose.

In no event shall the CLIENT COMPANY be liable for any indirect, special or consequential damages which may arise under this Agreement.

15. CONFIDENTIAL INFORMATION

a. The SERVICE COMPANY hereby unconditionally and irrevocably agrees and undertakes to, and undertakes to procure the Personnel, its agents and sub-contractors (collectively referred to as "Recipients") to, preserve and maintain in utmost confidence all Confidential Information, use the Confidential Information only in the performance of Services in accordance with the Agreement and segregate the Confidential Information from those of the SERVICE COMPANY and its other CLIENT COMPANIES.

b. The SERVICE COMPANY hereby agrees and undertakes to procure the Recipients to abide by all the CLIENT COMPANY'S rules and regulations, in particular and without limitation such rules and regulations relating to confidentiality.

c. Where any of the Confidential Information is required from time to time to be kept at the offices of the SERVICE COMPANY pursuant to its provision of the Services under the Agreement, the SERVICE COMPANY undertakes to ensure that the Confidential Information will be kept under strict security when not in actual use by the SERVICE COMPANY in connection with the Services. No recipient shall be allowed access to or to view any Confidential Information unless he has signed the Confidentiality and Banking Secrecy Undertaking set out in **Annex C**.

d. The SERVICE COMPANY hereby undertakes that it will not, and shall ensure that the Recipients shall not, at any time whether during the course of, or after the term of the Agreement, divulge any Confidential Information to any person.

e. All documents and records furnished by the CLIENT COMPANY to the SERVICE COMPANY and all software and any other records of Confidential Information in whatever form shall, upon the CLIENT COMPANY'S request or on termination of the Agreement for whatever reason or completion of the Services, be immediately returned to the CLIENT COMPANY or, if it so instructs, be destroyed. No copy thereof shall be made or retained by the SERVICE COMPANY.

f. Except to the extent such information is public knowledge or becomes public knowledge other than by breach of this Agreement, "Confidential Information" shall mean for the purposes of this Agreement: -

(1) Information in relation to the CLIENT COMPANY, or any of its affairs or business or systems or methods of carrying on business including without limitation information relating to customers, products, services, methods, systems, business plans, costs, sales, marketing methods, strategies, or technical operations;

(2) Information from time to time in the possession or custody of the CLIENT COMPANY belonging to its customers or other users of services from time to time provided by the CLIENT COMPANY, including without limitation the names of customers and the nature of their accounts;

(3) Information from time to time in the possession or custody of the CLIENT COMPANY belonging to its vendors or other suppliers of services from time to time provided to the CLIENT COMPANY;

(4) Information confidential or secret or proprietary to the CLIENT COMPANY or which otherwise gives the CLIENT COMPANY an advantage over its competitors;

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(5) Information otherwise designated as confidential or secret by the CLIENT COMPANY;

(6) The terms and conditions of this Agreement, and the relationship between the SERVICE COMPANY and the CLIENT COMPANY, and information acquired, obtained or developed by or revealed to the SERVICE COMPANY in the course of or in connection with the provision of Services pursuant to the Agreement;

(7) Trade secrets;

(8) Information imparted in confidence to the SERVICE COMPANY by the CLIENT COMPANY; and

(9) Any other information classifiable in equity as confidential information.

g. Without limiting the foregoing, "Confidential Information" shall include but not be limited to statistics, data, source codes, object codes, user manuals, programming manuals, modification manuals, flow charts, drawings, software listings, models, drafts and diagrams in all forms of storage or representation including, but not limited to, documents, loose notes, diaries, memoranda, drawings, photographs, electronic storage, and computer printouts.

h. Without limiting the generality of the foregoing, the SERVICE COMPANY hereby acknowledges that it is aware of and understands the effect of, and agrees and undertakes to, and to procure all its employees, agents and sub-contractors to observe bank secrecy laws, including but not limited to the provisions of Republic Act No. 1405 (Law on Secrecy of Bank Deposits), Republic Act No. 6426 (Foreign Currency Deposit Act of the Philippines), and Section 55 of Republic Act No. 8791 or the General Banking Law of 2000), and Republic Act No. 10173 (Data Privacy Act of 2012), collectively, the "Secrecy and Privacy Laws"), in connection with the provisions of Services pursuant to the Agreement and further agrees and undertakes that it will not, and covenants that all its employees, agents and sub-contractors will not, do anything which will cause the CLIENT COMPANY or any of its customers or affiliates to violate any provision of the Bank Secrecy and Privacy Laws or otherwise be guilty of an offense thereunder. The SERVICE COMPANY undertakes that it shall be solidarily liable with the CLIENT COMPANY should the disclosure of Confidential Information by the SERVICE COMPANY or by its employees, agents, and sub-contractors, result to a violation by the CLIENT COMPANY of the Secrecy and Privacy Laws.

i. The SERVICE COMPANY acknowledges that the Confidential Information will not be deemed to be public knowledge solely by virtue of the fact that it is embraced by more general information which may have become public knowledge.

j. The SERVICE COMPANY shall procure the execution of the Confidentiality and Banking Secrecy Undertaking in the form specified in Annex C hereof by each of the Recipients, whether employees, agents, or sub-contractors of the SERVICE COMPANY.

k. The SERVICE COMPANY shall not use, and shall keep its Personnel, employee(s), agent(s) and/or sub-contractor(s) from using the name of the CLIENT COMPANY or any of its subsidiaries or affiliates in any sales or marketing publication or advertisement, without the prior written consent of the CLIENT COMPANY.

l. The SERVICE COMPANY consents, and shall procure the necessary consents in respect of the Recipients to such personal inspections as may be required by the CLIENT COMPANY to ensure compliance with this Agreement.

m. The SERVICE COMPANY acknowledges that the value of the Confidential Information of the CLIENT COMPANY and the undertaking of the SERVICE COMPANY contained in this Agreement is such that an award of damages or an account of profits may not adequately compensate

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the CLIENT COMPANY in the event of a breach of this Agreement by the SERVICE COMPANY. The SERVICE COMPANY acknowledges that, without in any way compromising the CLIENT COMPANY'S right to seek damages or any form of relief in the event of a breach of this Agreement, the CLIENT COMPANY may seek and obtain an ex-parte interlocutory or final injunction to prohibit or restrain the SERVICE COMPANY or the Personnel, its other employees or agents or sub-contractors from any breach or threatened breach of this Agreement.

n. The SERVICE COMPANY shall maintain confidentiality of all data or information obtained in connection with the services to be rendered by the SERVICE COMPANY to the CLIENT COMPANY. The SERVICE COMPANY shall further ensure that its directors, officers, and employees maintain confidentiality of the above mentioned data and agree to be held liable and pay the CLIENT COMPANY for any damages, suits, expenses, and any other costs arising from any claims for violation by the SERVICE COMPANY, its directors, officers, or staff of Republic Act No. 1405 (Law on Secrecy of Bank Deposit), Republic Act No. 8791 (General Banking Law of 2000), or Republic Act No. 10173 (Data Privacy Act of 2012), or such other pertinent laws, rules and regulations.

16. INTELLECTUAL PROPERTY RIGHTS

a. Unless otherwise agreed in writing, all intellectual and industrial property rights derived from the Confidential Information, in connection with the provision of the Supplies and/or Services by the SERVICE COMPANY, whether arising prior to or in the course of or subsequent to completion of the provision of Supplies and/or Services, shall be deemed "works for hire" of which the CLIENT COMPANY shall be deemed the author and to the extent any of such intellectual and industry property rights are not deemed "works for hire" they shall be immediately assigned to and vest in the CLIENT COMPANY or such other person as may be nominated by the CLIENT COMPANY as such rights are created. To remove doubt, but without limiting the generality of the preceding sentence, the SERVICE COMPANY shall not retain any copyright or other intellectual property rights in the Confidential Information.

b. All information, reports, studies, software, object or program source codes, flow charts, diagrams, user and system documentation, master and transaction data files and other tangible or intangible material, including computer hardware, to the extent not incorporating SERVICE COMPANY IP (collectively the "Materials") of any nature whatsoever produced by or as a result of any of the Supplies and/or Services and all copies of the foregoing shall be the sole and exclusive property of the CLIENT COMPANY and such materials shall be deemed "works for hire" of which the CLIENT COMPANY shall be deemed the author and to the extent any of the Materials are not deemed "works for hire", the SERVICE COMPANY hereby irrevocably grants, assigns, and transfers to the CLIENT COMPANY all rights, titles, and interests of any kind, nature, or description in and to the Materials, including copyrights, trade secrets, and other intellectual property rights. The SERVICE COMPANY shall make use of the Materials only as expressly permitted under this Agreement. On all reports, diskette labels, software screens, flowcharts, and diagrams the following copyright notice shall be placed by the SERVICE COMPANY per CLIENT COMPANY instructions:

"Copyright [_____] by Robinsons Bank Corporation. All rights reserved."

c. The SERVICE COMPANY hereby agrees and undertakes that it will promptly disclose to the CLIENT COMPANY, and assign or procure the assignment to CLIENT COMPANY, any and all interest in any invention, improvement, or discovery made or conceived by the SERVICE COMPANY, either alone or in conjunction with others, which arises solely in the course of the provision of Services to the CLIENT COMPANY. At the CLIENT COMPANY'S requests and expense, the SERVICE COMPANY undertakes to assist the CLIENT COMPANY, whether during the course of or subsequent to the completion of the provision of Services, in connection with any controversy or legal proceeding relating to such invention, improvement, or discovery and in obtaining domestic or foreign patent or other protection covering the same.

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d. The SERVICE COMPANY shall execute all documents and do all acts and things required by the CLIENT COMPANY for the purpose of giving effect to the provisions of Clause 16 including, but not limited to procuring the execution of any necessary documentation by the Recipients.

17. INDEMNIFICATION

a. The SERVICE COMPANY hereby agrees to indemnify and hold harmless, the CLIENT COMPANY, its employees and agents against all actions, claims and demands (including the cost of defending or settling any action, claim or demand) which may be instituted against the CLIENT COMPANY, its employees or agents howsoever arising against any and all losses (whether direct, consequential, or special losses), liabilities, damages, costs, and expenses which any of them may incur or suffer arising out of or otherwise in connection with the performance of this Agreement by the SERVICE COMPANY, the Personnel, its agents, employees, or any sub-contractor or any other person for whose acts or omissions the SERVICE COMPANY is vicariously liable and also against any action, claim, or demand by the Personnel, the SERVICE COMPANY'S, employees or agents, or their personal representatives or dependents.

b. The SERVICE COMPANY hereby agrees to indemnify and hold harmless the CLIENT COMPANY, its employees, and agents against liability for any injury or death of any Personnel or the SERVICE COMPANY'S agents or representatives while carrying out the duties pursuant to this Agreement and in respect of all loss or damage to their personnel effects.

c. The SERVICE COMPANY agrees to indemnify the CLIENT COMPANY and hold it harmless from and against any claim or action which alleges that the use of the SERVICE COMPANY'S work product, materials, or Services furnished hereunder infringes a patent, copyright, trademark, or other intellectual property right of a third party, and shall pay all costs and damages of the CLIENT COMPANY (including legal fees on a full indemnity basis) for its defense against such claims. In the defense or settlement of the claim, the SERVICE COMPANY shall, at the CLIENT COMPANY'S option, either (i) procure for the CLIENT COMPANY, at no cost to the CLIENT COMPANY, the right to continue to use the products or Services; (ii) replace or modify the products or Services, at no cost to the CLIENT COMPANY, with a non-infringing product provided that the same function is performed by the modified or replacement product or Service; (iii) if in the CLIENT COMPANY'S sole opinion options (i) and (ii) fail, the SERVICE COMPANY shall refund to the CLIENT COMPANY all previously paid fees and the CLIENT COMPANY shall return the infringing product or Service or infringing component thereof.

18. FINANCIAL RECORDS AND BSP AUDIT

Both Parties undertake to conform to internationally-accepted accounting and audit principles and practices in the maintenance of their inventory, financial, and accounting books, records, and procedures. They shall keep proper and detailed accounts, reports, records and registers along with adequate activity management records, providing clear audit trails in relation to expenditures, services and activities under this Agreement.

During the term of this Agreement and for a period of two (2) years thereafter, the CLIENT COMPANY, its agents, or its governmental regulatory agencies may, upon seven (7) days written notice to the SERVICE COMPANY, audit the SERVICE COMPANY'S financial and operational records and files relating to this Agreement and, at its own expense, make and take copies thereof. The SERVICE COMPANY shall cooperate with the CLIENT COMPANY, its agents, its auditors (whether internal or external), and its governmental regulatory agencies, such as Bangko Sentral ng Pilipinas, Bureau of internal Revenue, et al., in providing such information as they may reasonably require and shall take the necessary corrective measures to satisfy their findings and recommendations, as well as those of the SERVICE COMPANY'S internal and external auditors.

The SERVICE COMPANY agrees that the CLIENT COMPANY, its agents, its auditors (internal or external) and/or its government regulatory agencies are duly authorized and shall have the right upon reasonable notice (i) to initiate audit spot checks on the premises utilized by the SERVICE COMPANY and the systems

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or equipment for information security compliance; (ii) to monitor compliance with applicable policies, such as but not limited to the privacy policy, information security standards, confidentiality; and (iii) to obtain copies of independent audit and financial reviews so long as these proceedings do not conflict with the SERVICE COMPANY'S confidentiality agreements with its other clients.

19. TAXES

a. The SERVICE COMPANY shall be solely liable for any and all taxes which may be assessed against the SERVICE COMPANY in connection with or arising from this Agreement.

b. The CLIENT COMPANY shall have no liability for and no obligation to withhold at source any taxes from any payments to be made hereunder in respect of any Personnel assigned by the SERVICE COMPANY to provide Services hereunder; provided, however, that nothing contained herein shall prevent the CLIENT COMPANY from imposing backup withholding tax as required by applicable law or regulations on any payments to be made to the SERVICE COMPANY hereunder.

c. The SERVICE COMPANY shall file in a timely manner all applicable tax returns, including income tax returns, employment tax returns, and information returns required by law, in a manner consistent with its status as an independent contractor of Services and as employer of Personnel assigned hereunder. The SERVICE COMPANY shall make all required payments and deposits of taxes in a timely manner.

d. The SERVICE COMPANY shall reasonably cooperate in the defense of any claim by any national or local government authority against the CLIENT COMPANY regarding any taxes assessed with respect to the SERVICE COMPANY or any Personnel assigned by the SERVICE COMPANY to provide Services hereunder. Without limiting the generality of the foregoing, the SERVICE COMPANY shall, upon request by the CLIENT COMPANY, promptly furnish to the CLIENT COMPANY (i) documentary evidence, in a form satisfactory to the CLIENT COMPANY of income returns and other filings; (ii) proof of payment of taxes by the SERVICE COMPANY; and (iii) documentary evidence of employment agreements between the SERVICE COMPANY and Personnel providing Services.

e. The SERVICE COMPANY shall indemnify and hold the CLIENT COMPANY harmless from and against (i) all taxes, additions to tax, penalties, and interest, thereon assessed by any national or local governmental authority against the CLIENT COMPANY; and (ii) all liabilities, costs and expenses, including legal fees (on a full indemnity basis) incurred in the defense of any such assessment.

f. This Clause 19 shall survive this Agreement and remain in effect until the statute of limitations, including extensions thereof, for all claims by national or local government authorities against the CLIENT COMPANY for taxes expire.

20. ASSIGNMENT

a. The benefit of this Agreement shall not be dealt with in any way by the SERVICE COMPANY (whether by assignment, sub-licensing, or otherwise) without the CLIENT COMPANY'S written consent.

b. The CLIENT COMPANY shall be entitled to assign all or part of its rights under this Agreement and to transfer all or part of its obligations under this Agreement to any person provided that if the CLIENT COMPANY assigns the benefit of this Agreement to a third party, (i) the CLIENT COMPANY'S rights and obligations under this Agreement will be immediately terminated on the assignment; (ii) the assignee fully assumes the obligations of the CLIENT COMPANY under this Agreement; (iii) the assignee is not a competitor of the SERVICE COMPANY or a related corporation of a competitor of the SERVICE COMPANY.

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21. BUSINESS CONTINUITY CONTINGENCY PLAN

Prior to commencement of work, the SERVICE COMPANY shall provide a Business Continuity Plan ("BCP") to the CLIENT COMPANY evidencing how the SERVICE COMPANY shall under exceptional circumstances be in a position to perform its obligations under this Agreement. The BCP shall be in a form satisfactory to the CLIENT COMPANY and shall include continuity of service and disaster recovery plans that minimize the probability and impact of interruptions to SERVICE COMPANY'S business and an exit plan to be implemented upon termination of this Agreement that provides, among others, for transition assistance should the CLIENT COMPANY convert to other SERVICE COMPANIES or other arrangements.

22. TERMINATION

a. This Agreement shall remain in force and effect until terminated by either party, with or without cause, provided that the terminating party: (a) serves written notice of termination at least thirty (30) days prior to the date of termination, and (b) is not in breach of contract, or liable for fault or gross negligence in the performance of its obligations pursuant to this Agreement.

b. This Agreement shall be deemed automatically terminated immediately upon the permanent shutdown or discontinuance of the services herein contemplated.

Further, the above provision notwithstanding, either party may terminate this Agreement, upon giving thirty (30) days written notice, if any of the following events occur:

- If all or substantially all of the other party's properties or assets are assigned to another, disposed of in any manner, encumbered, and/or are levied upon or attached by judicial or quasi-judicial order;

- In the event that the other party initiates, or is the subject of, any judicial or administrative suit or action for receivership, corporate rehabilitation, insolvency bankruptcy, liquidation, winding-up, dissolution, or similar suits or actions;

- If the other party has a change of ownership, or is merged, consolidated or absorbed by another corporation or entity;

- In the event that any competent authority requires the modification of any provision in this Agreement, or the alteration in the operation of the SERVICE COMPANY's business, in a manner that materially and adversely affects the intent of the Parties hereto.

c. If there is actual damage suffered by either party due to the other's breach of the terms of this Agreement, the contract may be terminated immediately upon twenty-four (24) hours written notice.

d. Termination of this Agreement shall be without prejudice to any rights which may have accrued to either party before the date of termination and shall not affect the Memorandum(s) of Services which are otherwise still in effect as of the termination date, unless consented to in writing by the CLIENT COMPANY.

e. Upon termination of this Agreement, the SERVICE COMPANY shall immediately deliver to the CLIENT COMPANY all documents and other items (including correspondence, lists of CLIENT COMPANIES or customers, notes, memoranda, plans, drawings, drafts, etc.) made or compiled or produced in the course of performance of the Services pursuant to this Agreement save that in the case of items which are not deliverables under this Agreement, they shall be confined to items incorporating the CLIENT COMPANY Confidential Information. The documents and other items relating to Memorandum (s) of Service which are still in effect as of the date of termination of this Agreement shall be delivered to the CLIENT COMPANY on the respective termination dates of said Memorandum(s).

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f. The SERVICE COMPANY acknowledges and agrees that the undertakings on Confidentiality, Intellectual Property Rights, and Indemnity shall survive the termination of the Agreement and shall continue in full force and effect.

23. TRANSITION ASSISTANCE

In the event that the CLIENT COMPANY secures similar services from other providers after pre-termination or upon expiry of this Agreement, and provided that the CLIENT COMPANY is not guilty of fault, gross negligence, or breach of this Agreement, the SERVICE COMPANY shall provide the necessary assistance during the transition to enable a smooth turnover of services and functions. Any costs and fees incurred in this transition period, which shall in no case exceed thirty (30) days from effectivity of termination or expiry of this Agreement, shall be for the account of the CLIENT COMPANY, and the fees and expenses for said 30-day period shall be fully paid by the CLIENT COMPANY prior to the rendition of transition assistance.

24. NON-SUBORNATION

The CLIENT COMPANY is required to comply with provisions against bribery and SERVICE COMPANY agrees that in the performance of its obligations under this Agreement, it will not make or offer to make any payments to, or confer, or offer to confer any benefit upon any employee, agent, or fiduciary of any third party, with the intent to influence the conduct of such employee, agent or fiduciary in relation to the business of such third party, in connection with this Agreement.

25. INSURANCE

The SERVICE COMPANY shall maintain throughout the term of this Agreement, insurance coverage of such types and with limits no less that those set forth in Annex A hereof with such reputable insurers and under forms of policies satisfactory to the CLIENT COMPANY.

26. GENERAL PROVISIONS

a. *Waiver.* Failure by either party at any time to enforce any obligation by the other party, to claim a breach of any term of this Agreement or to exercise any power agreed to hereunder will not be construed as a waiver of any right, power or obligation under this Agreement, will not affect any subsequent breach, and will not prejudice either party as regards any subsequent action.

b. *Severability.* If any term or provision of this Agreement should be declared invalid by a court of competent jurisdiction, the remaining terms and provisions of this Agreement shall remain unimpaired and in full force or effect.

c. *Sub-contractors.* The CLIENT COMPANY reserves the right of approval of all sub-contractors who will service the CLIENT COMPANY. Approval of other sub-contractors will not be unreasonably withheld by the CLIENT COMPANY. Approval of any sub-contractor by the CLIENT COMPANY shall not constitute the superseding or waiver of any right of the CLIENT COMPANY to reject work which is not in conformance with its standards or this Agreement. The SERVICE COMPANY shall be fully responsible for all acts and omissions of its sub-contractors. Nothing in this Agreement shall be construed to create any contractual relationship between the CLIENT COMPANY and any sub-contractor, nor any obligation on the part of the CLIENT COMPANY to pay or to see to the payment of any money due any sub-contractor, except as may otherwise be required by law.

d. *Force Majeure.* Either party is excused from performance and shall not be liable for any delay in delivery or for non-delivery, in whole or in part, caused by the occurrence of any contingency beyond the control of the Parties including, but not limited to, work stoppages, fires, civil disobedience, riots, rebellions, accident, explosion, flood, storm, Acts of God, and similar occurrences.

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e. *Modification.* No modification, waiver, or amendment of ay term or conditions of this Agreement shall be effective unless and until it shall be reduced to writing and signed by both of the Parties hereto or their legal representatives.

f. *Venue.* Any legal action arising from this Agreement shall be filed in the appropriate courts of Quezon City to the exclusion of all other courts.

g. *Notices.* All notices required under this Agreement shall be in writing and shall be sent by email, personal delivery, telefax, registered mail, or courier service.

h. *Governing Law.* This Agreement shall be governed by and construed in accordance with the laws of the Republic of the Philippines.

i. *Complete Agreement.* This is the only Agreement between the Parties relating to the Services. It supersedes all previous agreements or undertaking, oral or written.

j. *Counterparts.* This Agreement may be executed in any number of counterparts and by the different Parties hereto on separate counterparts, each of which when so executed and delivered shall be an original but all of which shall together constitute one and the same instrument.

IN WITNESS WHEREOF, the Parties hereto, through their duly authorized officers, have executed this Agreement as of the date and place first set forth above.

COMPREHENSIVE CREDIT SERVICES INC.
Service Company

By:

MIGUEL CARLOS E. CASTILLO
President

Mary Ann T. Macatuay
Vice President

ROBINSONS BANK CORPORATION
Client Company

By:

ERIC B. SANTOS
Executive Vice President
Head, Consumer and Regional Banking Segment

GLENN H. FRANCISCO
Vice President
Head, Credit Management Group

SIGNED IN THE PRESENCE OF:

ARNEL R. MONTOY

EDWARD SANTOS

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ACKNOWLEDGMENT

Republic of the Philippines)
Quezon City) S.S.

BEFORE ME, a Notary Public for and in Quezon City, this 03 MAY 2019, personally appeared:

Name	Community Tax Cert. No/ Passport No. / TIN No.	Expiry Date/Place of Issue
ROBINSONS BANK CORPORATION	TIN 000-437-913	
ERIC B. SANTOS	TIN 110-112-333	
GLENN H. FRANCISCO	TIN 151-404-780	

Known to me and to me known to be the same persons who executed the foregoing instrument and they acknowledge to me that the same is their free and voluntary act and deed and of the corporations they respectively represent.

This instrument consisting of twenty-nine (29) pages, including this page whereon this Acknowledgment is written and the Annexes, pertains to a Credit Investigation and Collection Services Agreement.

WITNESS MY HAND AND SEAL, on the date and place first above-written.

NOTARY PUBLIC

Doc. No. 424;
Page No. 85;
Book No. 1;
Series of 2019.

ATTY. MICHAEL P. VIBAR
Notary Public For and in Quezon City
28/F Galleria Corporate Center EDSA cor Ortigas Ave., QC
Roll No. 68391 / ADM. MATTER NO. NP-367
IBP No. 026650; 1-12-18; Makati City
PTR No. 7378053; 1-9-19; Quezon City
MCLE Compliance No.: VI-0011049
My Commission Expires on December 31, 2019

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ACKNOWLEDGMENT

Republic of the Philippines)
_____) S.S.

BEFORE ME, a Notary Public for and in QUEZON CITY, this MAY 03 2019 personally appeared:

Name	Community Tax Cert. No/ Passport No. / TIN No.	Expiry Date/Place of Issue
COMPREHENSIVE CREDIT SERVICES, INC.	TIN 220-218-696	
MIGUEL CARLOS E. CASTILLO	TIN 468-132-001	
MARY ANN T. MACATUAY	TIN 235-508-865	

Known to me and to me known to be the same persons who executed the foregoing instrument and they acknowledge to me that the same is their free and voluntary act and deed and of the corporations they respectively represent.

This instrument consisting of twenty-nine (29) pages, including this page whereon this Acknowledgment is written and the Annexes, pertains to a Credit Investigation Service Agreement.

WITNESS MY HAND AND SEAL, on the date and place first above-written.

ATTY. ROGELIO G. BOLIVAR
NOTARY PUBLIC IN QUEZON CITY
AM Adm. Not. Com. No. NP-124 1-12-19 until 12-31-2020
IBP O.R. No. 055255 Jan. 2019 & IBP O.R. No. 055256 Jan. 2020
PTR O.R No. 7376155 C 1-7-19 / Roll No. 33832 / TIN# 129-871-009
MCLE No. V-0019296 valid from 04/15/2016 until 04/14/2019/PASIG CITY
Address: 31-F Harvard St. Cubao, Q.C.

Doc. No. 984;
Page No. 99;
Book No. XII;
Series of 2019

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ANNEX A
MEMORANDUM OF SERVICES

Pursuant to the Service Agreement between COMPREHENSIVE CREDIT SERVICES, INC. (the "SERVICE COMPANY") and ROBINSONS BANK CORPORATION (the "CLIENT COMPANY"), the Parties have agreed to perform the Services with the particulars and under the terms and conditions set forth herein below.

A.	**SCOPE OF SERVICES**
	Various credit investigation and collection services such as residence, employment, and business verification, trade checking, skip-tracing, vehicle repossession and other credit and collection services.
B.	**PLACE OF ASSIGNMENT**
	As may be provided from time to time and/or as requested by the CLIENT COMPANY
C.	**SCHEDULE OF FEES AND PAYABLE TO THE SERVICE PROVIDER**
	See attached Annex "1"
D.	**LEGAL HOLIDAYS**
	As provided by law and declared by competent authority
E.	**SCHEDULE OF BILLING**
	As agreed upon by both Parties
F.	**BOND REQUIREMENT**
	Surety, fidelity, indemnity, performance, and similar bonds and insurance against all risks (such as fire, acts of God, etc.)
G.	**OTHER TERMS AND CONDITIONS**
	As stated in the Credit Investigation and Collection Services Agreement and agreed upon by the Parties from time to time

IN WITNESS, WHEREOF, the parties have signed this Agreement this _____ days of _____ in _____.

COMPREHENSIVE CREDIT SERVICES, INC.
Service Company

By:

MIGUEL CARLOS E. CASTILLO
President

MARY ANN T. MACATUAY
Vice President

ROBINSONS BANK CORPORATION
Client Company

By:

ERIC B. SANTOS
Executive Vice President
Head, Consumer and Regional Banking Segment

GLENN H. FRANCISCO
Vice President
Head, Credit Management Group

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ANNEX B

DATA PRIVACY COMPLIANCE CONTRACT

This Data Privacy Compliance Contract (the "Contract") is executed by and between:

ROBINSONS BANK CORPORATION, a commercial banking corporation duly organized and existing under Philippine laws, with principal office address at the 17th Floor Galleria Corporate Center, EDSA corner Ortigas Avenue, Quezon City, hereinafter referred to as "**RBank**";

-and -

COMPREHENSIVE CREDIT SERVICES, INC., a domestic corporation duly organized and existing under Philippine laws, with principal office address at the Unit 2503 & 2504 25th Floor Summit One Tower 530 Shaw Blvd. Mandaluyong City, hereinafter referred to as the "Counterparty";

Whereas, the Republic of the Philippines has enacted into law Republic Act No. 10173 otherwise known as the "*Data Privacy Act of 2012*" (the "DPA") and has recently released through the National Privacy Commission (NPC) the Implementing Rules and Regulations of the DPA (the "IRR").

Whereas, in furtherance of the principles of corporate responsibility and good governance, **RBank** is mandated to comply with the requirements of the DPA and the IRR and ensure that it only contracts with customers, companies and/or partners (the "Counterparty") who have the same appreciation for data privacy.

Whereas, for this purpose, **RBank** has set the minimum standards for data privacy which it requires from all its counterparts.

NOW, THEREFORE, for and in consideration of the foregoing premises and mutual considerations herein contained, the Parties agree as follows:

Capitalized terms used herein shall have the meanings set forth in the DPA, the IRR and Clause 1 of this Contract.

1. Definitions

"Agreement" means the _____ Agreement dated _____, including linked and related documents not limited to annexes, addenda, amendment or supplement executed by and between **RBank** and the Counterparty.

"Authorized Persons" means the Counterparty's employees, contractors, or agents who have a need to know or otherwise have access to Personal Information in relation to the requirements of the Agreement it has with **RBank** or to enable it to perform its obligations under its Agreement with **RBank**, and who are bound in writing by confidentiality obligations sufficient to protect Personal Information in accordance with the terms and conditions of this Contract.

"Personal Information" refers to any information whether recorded in a material form or not, from which the identity of an individual is apparent or can be reasonably and directly ascertained by the entity holding the information, or when put together with other information would directly and certainly identify an individual.

"Processing" refers to any operation or any set of operations performed upon Personal Information including, but not limited to, the collection, recording, organization, storage, updating or modification, retrieval, consultation, use, consolidation, blocking, erasure or destruction of data.

"Security Breach" means (i) any act or omission that compromises either the security, confidentiality or integrity of Personal Information or the physical, technical, administrative or organizational safeguards put in place by the Counterparty including the Authorized Persons that relate to the protection of the

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security, confidentiality or integrity of Personal Information, or (ii) receipt of a complaint in relation to the privacy practices of the Counterparty (or the Authorized Persons) or a breach or alleged breach of this Contract relating to privacy practices.

2. Standard of Care

2.1 The Counterparty acknowledges and agrees that, in the course of its engagement with **RBank**, the Counterparty may receive or has access to Personal Information. The Counterparty shall comply with the terms and conditions set forth in this Contract in its Processing of such Personal Information and shall be responsible for any Processing and disclosure of Personal Information under its control or in its possession. The Counterparty shall be responsible for, and remain liable to **RBank** for the acts or omissions of all Authorized Persons concerning the treatment of Personal Information as if they were Counterparty's own acts or omissions.

2.2 Personal Information is deemed restricted/confidential information of **RBank** and not the Counterparty. In the event of conflict or inconsistency between this Clause and the confidentiality clauses as stated in the Agreement between **RBank** and the Counterparty, the terms and conditions set forth in this Clause shall govern and control.

2.3 The Counterparty agrees and covenants that it shall:

2.3.1 keep and maintain all Personal Information in strict confidence, using such degree of care as is appropriate to avoid unauthorized Processing, access or disclosure;

2.3.2 use Personal Information solely and exclusively for the purposes for which the Personal Information, or access to it, is provided pursuant to the terms and conditions of the Agreement, and not use, sell, rent, transfer, distribute, or otherwise disclose or make available Personal Information for Counterparty's own purposes or for the benefit of anyone other than **RBank**, in each case without **RBank's** prior written consent;

2.3.3 not, directly or indirectly, disclose Personal Information to any person other than its Authorized Persons, without prior written consent from **RBank** unless and to the extent required by government authorities or judicial processes, in both cases, the Counterparty shall (i) notify **RBank** before such disclosure; and (ii) be responsible for and remain liable to **RBank** for the acts or omissions of the unauthorized persons concerning the treatment of such Personal Information as if they were Counterparty's own acts or omissions;

2.3.4 assists **RBank**, by appropriate technical and organizational measures and to the extent possible, fulfill the obligation to respond to requests by data subjects relative to the exercise of their rights under the DPA and the IRR;

2.3.5 not engage another service provider without prior instruction from the BANK; provided, that any such arrangement shall ensure that the same obligations for data protection under the contract or legal act are implemented, taking into account the nature of the processing required under this Agreement; and

2.3.6 immediately inform RBank if, in its opinion, an instruction infringes the DPA and the IRR or any other issuance of the NPC.

3. Information Security

3.1 The Counterparty represents and warrants that its Processing and disclosure of Personal Information (to the extent allowed in the Agreement) does and will comply with the DPA and the IRR, as well as all other applicable regulations and directives.

3.2 Without limiting the Counterparty's obligations under Clause 3.1, the Counterparty shall implement administrative, physical, and technical safeguards to protect Personal Information that are no less rigorous than accepted industry practices, such as the Center for Internet Security (CIS)

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Framework, or other applicable industry standards for information security, and shall ensure that all such safeguards, including the manner in which Personal Information is Processed, comply with applicable data protection and privacy laws, as well as the terms and conditions of this Contract.

3.3 If in the course of its Agreement with **RBank**, the Counterparty has access to or will Process credit, debit or other payment cardholder information, the Counterparty shall at all times remain in compliance with the Payment Card Industry Data Security Standard ("PCI DSS") requirements, including remaining aware at all times of changes to the PCI DSS and promptly implementing all procedures and practices as may be necessary to remain in compliance with the PCI DSS, in each case, at Counterparty's sole cost and expense.

3.4 At a minimum, the Counterparty's safeguards for the protection of Personal Information shall include: (i) limiting access of Personal Information to Authorized Persons; (ii) securing business facilities, data centers, paper files, servers, back-up systems and computing equipment, including, but not limited to, all mobile devices and other equipment with information storage capability; (iii) implementing network, device application, database and platform security; (iv) securing information transmission, storage and disposal; (v) implementing authentication and access controls with media, applications, operating systems and equipment; (vi) encrypting Personal Information stored on any mobile media; (vii) encrypting Personal Information transmitted over public or wireless networks or similar actions; (viii) strictly segregating Personal Information from the information of the Counterparty or its other customers or partners so that Personal Information is not commingled with any other types of information; (ix) implementing appropriate personnel security and integrity procedures and practices, including, but not limited to, conducting background checks consistent with applicable law; and (x) providing appropriate privacy and information security training to the Counterparty's employees.

3.5 Upon **RBank's** written request, the Counterparty shall provide **RBank** with a copy of any of its compliance certifications (i.e. PCI DSS, Data Protection, ISO 27001, SOX, etc.) in relation to fulfilling its obligations under this Contract.

4. Security Breach Procedures

4.1 The Counterparty shall notify **RBank** of a Security Breach as soon as practicable, but no later than one (1) hour after the Counterparty becomes aware of it.

4.2 Immediately following the Counterparty's notification to **RBank** of a Security Breach, the parties shall coordinate with each other to investigate the Security Breach. The Counterparty agrees to fully cooperate with **RBank**, including without limitation, (i) providing **RBank** with physical access to the facilities and operations affected; and (ii) making available all relevant records, logs, files, data reporting and other materials required to comply with the DPA, the IRR, regulation, industry standards or as otherwise reasonably required by **RBank**.

4.3 The Counterparty shall immediately remedy any Security Breach and prevent any Security Breach at the Counterparty's sole expense in accordance with the DPA, the IRR, regulations, and standards. The Counterparty shall also reimburse **RBank** for actual costs incurred by **RBank** in responding to, and mitigating damages caused by any Security Breach from the Counterparty.

4.4 The Counterparty agrees that it shall not inform any third party of any Security Breach affecting **RBank** without first notifying **RBank**. The Counterparty and **RBank** shall work together in drafting the contents of any such notice prior to submission to the relevant authorities.

4.5 In the event of any Security Breach, the Counterparty shall also put in place measures and safeguards to prevent a recurrence of any such Security Breach.

5. Audit

5.1 Upon **RBank's** request, to confirm Counterparty's compliance with this Contract, the Counterparty grants **RBank** or, upon **RBank's** election, a third party on **RBank's** behalf, permission to perform an assessment or review of all controls in the Counterparty's physical and/or technical

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environment in relation to all Personal Information being handled and/or services being provided to **RBank** pursuant to the Agreement. The Counterparty shall fully cooperate with such assessment by providing access to knowledgeable personnel, physical premises, documentation, infrastructure and application software that processes, stores or transports Personal Information for **RBank**.

5.2 **RBank** may, upon its sole discretion, likewise confirm compliance with this Contract by providing a questionnaire to the Counterparty regarding the Counterparty's measures, practices, policies and infrastructure in relation to all Personal Information being handled and/or services being provided by the Counterparty. The Counterparty shall fully cooperate and promptly accomplish such questionnaire.

6. Return or Destruction of Personal Information

At any time during the term of the Agreement at **RBank's** written request or upon the termination or expiration of the Agreement for any reason, the Counterparty shall, and shall instruct all Authorized Persons to, promptly return to **RBank** all copies, whether in written, electronic or other form or media, of Personal Information in its possession or the possession of such Authorized Persons, or securely dispose of all such copies, and certify in writing to **RBank** that such Personal Information has been returned to **RBank** or disposed of securely. The Counterparty shall comply with all reasonable directions provided by **RBank** with respect to the return or disposal of Personal Information.

6.1 If in the estimation of the Counterparty there is a threat to the integrity of the data held by it on behalf of the **RBank**, or there is a danger of the data being compromised, the Counterparty has, subject to prior written notice to **RBank**, the option of submitting and forwarding all known copies of the data including all storage devices containing the data to **RBank** for the latter's disposition. The Counterparty may make the submission at anytime that it reasonably determines it is to the best interest of the parties. The Counterparty shall not be held liable for any unauthorized access or loss of data stored after the completion of the background investigation and submission of the data as stated herein provided such unauthorized access or loss is not due to the fault or negligence of the Counterparty. In case of completed billed and settled accounts not otherwise in dispute in any manner, the Counterparty may erase all data in its possession related to such account, subject to prior written notice to **RBank**.

7. Equitable Relief

The Counterparty acknowledges that any breach of its covenants or obligations set forth in this Contract may cause **RBank** irreparable harm for which monetary damages would not be adequate compensation and agrees that, in the event of such breach or threatened breach, **RBank** is entitled to seek equitable relief, including a restraining order, injunctive relief, specific performance and any other relief that may be available from any court, in additional to any other remedy to which **RBank** may be entitled at law or in equity. Such remedies shall not be deemed to be exclusive but shall be in addition to all other remedies available at law or in equity, subject to any express exclusions or limitations in this Contract to the contrary.

8. Material Breach

The Counterparty's failure to comply with any of the provisions of this Contract is a material breach of the Agreement. In such event, **RBank** may terminate the Agreement effective immediately upon written notice to the Counterparty.

9. Indemnification

The Counterparty shall defend, indemnify and hold harmless **RBank**, its parent company including its shareholders, subsidiaries, affiliates and its respective officers, directors, employees, agents, successors and permitted assigns (each, an "**RBank** Indemnitee") from and against all losses, damages, liabilities, deficiencies, actions, judgments, interest, awards, penalties, fines, costs or

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expenses of whatever kind, including reasonable attorney's fees, the cost of enforcing any right to indemnification hereunder and the cost of pursuing any insurance providers, arising out of or resulting from any third party claim against any **RBank** Indemnitee due to Counterparty's failure to comply with any of its obligations under this Contract.

10. Integration

This Contract is made between **RBank** and the Counterparty. In case of any conflict between the provisions of this Contract and any Agreement, the provisions of this Contract shall prevail.

By signing on the space provided below, the parties pledge and affirm compliance with the terms of this Contract.

IN WITNESS WHEREOF, this Contract has been entered into on _____ at _____.

ROBINSONS BANK CORPORATION
(RBank)
By:

ERIC B. SANTOS
Executive Vice President
Head, Consumer and Regional Banking Segment

GLENN H. FRANCISCO
Vice President
Head, Credit Management Group

COMPREHENSIVE CREDIT SERVICES, INC.
(Counterparty)
By:

MIGUEL CARLOS E. CASTILLO
President

MARY ANN T. MACATUAY
Vice President

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ACKNOWLEDGMENT

Republic of the Philippines)
Quezon City) s.s.

BEFORE ME, a Notary Public for and in Quezon City, this 03 MAY 2019 personally appeared:

Name	Competent Evidence of Identity	Expiry Date/Place of Issue
ERIC B. SANTOS	TIN 110-112-333	
GLENN H. FRANCISCO	TIN 151-404-780	

Known to me and to me known to be the same persons who executed the foregoing instrument and they acknowledge to me that the same is their free and voluntary act and deed and of the corporations they respectively represent.

This instrument consisting of twenty-nine (29) pages, including its annexes and this page where the Acknowledgment is written, pertains to a Data Privacy Compliance Contract.

WITNESS MY HAND AND SEAL, on the date and place first above-written.

NOTARY PUBLIC

Doc. No. 425;
Page No. 85;
Book No. I;
Series of 2019.

ATTY. MICHAEL P. VIBAR
Notary Public For and in Quezon City
28/F Galleria Corporate Center EDSA cor Ortigas Ave., QC
Roll No. 68391 / ADM. MATTER NO. NP-367
IBP No. 026650; 1-12-18, Makati City
PTR No. 7378053; 1-9-19; Quezon City
MCLE Compliance No.: VI-0011049
My Commission Expires on December 31, 2019

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ANNEX C

UNDERTAKING AND NON-DISCLOSURE AGREEMENT

CONFIDENTIALITY UNDERTAKING

Date

To : ROBINSONS BANK CORPORATION

Dear Sirs:

We/I, the undersigned employee/s and agents of **COMPREHENSIVE CREDIT SERVICES, INC.** hereby unconditionally and irrevocably undertake to comply with all applicable national and local laws, ordinances, regulations, and codes, observe bank secrecy laws, including but not limited to the provisions of Republic Act No. 1405 (otherwise known as the "Law on Secrecy of Bank Deposits"), Republic Act No. 6426 (otherwise known as the "Foreign Currency Deposit Act of the Philippines", Section 55 of Republic Act No. 8791 or the "General Banking Law of 2000"), and Republic Act No. 10173 (otherwise known as the "Data Privacy Act of 2012"), collectively referred to as the "Bank Secrecy Laws", and legal provisions against unfair credit investigation practice, the Bank's Credit Manual, policies and procedures as may be amended from time to time and to observe the covenants and provisions of confidentiality and secrecy set out in the agreement made between ROBINSONS BANK CORPORATION and Service provider dated _____("Agreement"). We/I hereby acknowledge and confirm that (we are)/ (I am) fully informed and aware of the full scope of the undertaking of full compliance with the Bank's manual, policies and procedures, covenants and provisions on confidentiality and secrecy, and provisions of law against unfair credit investigation practices required in the agreement.

In the course of Services provided to ROBINSONS BANK CORPORATION pursuant to the Agreement, we/I may obtain access to certain customer technical and business information propriety to ROBINSONS BANK CORPORATION. We/I acknowledge and agree that all tangible information obtained developed or disclosed in connection with such Services is deemed owned by ROBINSONS BANK CORPORATION and shall be considered to be strictly confidential and proprietary information ("Confidential information"). Confidential information shall include, but shall not be limited to, any material document, idea customer information, business plan, product and packaging design, trade secrets, processes, procedures, "know-how", intellectual property, market research, marketing techniques and plans, business plans and strategies, pricing policies, and financial information of ROBINSONS BANK CORPORATION, their subsidiaries and affiliates, and clients, including but not limited to the latter's Bank account details.

I/We agree to maintain the existence of the Agreement and not to disclose any confidential information with respect thereto to any third party or entity.

By: MIGUEL CARLOS E. CASTILLO

Service Company Personnel
(Name and Signature)

Service Company Personnel
(Name and Signature)

Witnessed By:

Authorized Representative of the Service Company

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ANNEX "1"

RATE AND TURN-AROUND TIME (TAT)

CCSI – ROBINSONS BANK					
REGION/S	LOCATION	Price per Address/ verification per Region	12 % VAT	TOTAL	TAT
CAR	BENGUET				
	Baguio City	950.00	114.00	1,064.00	1 Day
	Other areas	1,300.00	156.00	1,456.00	2 Days
	IFUGAO	1,800.00	216.00	2,016.00	1-2 Days
	ABRA	2,340.00	280.80	2,620.80	
	APAYAO				
	KALINGA				
NCR	Cities of Caloocan, Las Pinas, Makati, Malabon, Mandaluyong, Manila, Muntinlupa, Navotas, Parananque, Pasay, Pasig, Marikina, Quezon, San Juan, Taguig and Valenzuela and Municipality of Pateros	312.50	37.50	350.00	4 Hrs
Region 1 (Ilocos)	Ilocos Norte, Ilocos Sur	2,394.00	287.28	2,681.28	2 Days
	La Union	890.00	106.80	996.80	1 to 2 days
	Pangasinan	890.00	106.80	996.80	1 to 2 days
Region II (Cagayan Valley)	Isabela and Cagayan	2,274.00	272.88	2,546.88	2 days
	Quirino, Nueva Viscaya	2,154.00	258.48	2,412.48	3 days
Region III (Central Luzon)	AURORA PROVINCE				
	Baler, Dingalan, Dipaculao, Maria Aurora & San Luis	2,500.00	300.00	2,800.00	2 Days
	Casiguran, Dilasag & Dinalungan	2,700.00	324.00	3,024.00	2 Days
	BATAAN	1,406.00	168.72	1,574.72	1 to 2 days
	BULACAN	710.00	85.20	795.20	1 Day
	NUEVA ECIJA	632.00	75.84	707.84	1 to 2 days
	PAMPANGA	632.00	75.84	707.84	1 Day
	TARLAC	632.00	75.84	707.84	1 Day
	ZAMBALES	1,176.00	141.12	1,317.12	2 days
Region 4-A (Calabarzon)	CAVITE				
	Bacoor, Imus, Dasmarinas, Silang	500.00	60.00	560.00	4 Hrs
	Cavite City, Kawit, Noveleta, & Tanza, Rosario, GMA, Gen. Trias, & Carmona, Naic, Trece Martirez,Amadeo, Indang,Ternate, Alfonso, Tagaytay Magallanes, Maragondon, Mendez-Nunez, Bailen	500.00	60.00	560.00	1 day
	LAGUNA				
	San Pedro / Binan	500.00	60.00	560.00	4 Hrs
	Sta. Rosa, Cabuyao	685.00	82.20	767.20	1 day
	Calamba, Los Baños, Bay	890.00	106.80	996.80	1 day
	Victoria, San Pablo, Alaminos, Calauan, Pila, Rizal	890.00	106.80	996.80	1 day
	Mabitac, Magdalena, Majayjay, Paete, Pakil, Pangil	900.00	108.00	1,008.00	1 day
	Famy, Sta. Maria, Louisiana	900.00	108.00	1,008.00	1 day
	Other parts of Laguna	900.00	108.00	1,008.00	1 day

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	RIZAL				
	Cainta, Taytay	380.00	45.60	425.60	4 Hrs
	Antipolo	500.00	60.00	560.00	1 day
	Angono, Binangonan, San Mateo	500.00	60.00	560.00	1 day
	Rodriguez	710.00	85.20	795.20	1 day
	Baras, Pililia,Tanay	710.00	85.20	795.20	1 day
	Jala-jala	710.00	85.20	795.20	1 day
	BATANGAS				
	Sto. Tomas and Tanauan	900.00	108.00	1,008.00	1 day
	Malvar, Lipa, Mataas na kahoy, Talisay and Balete	900.00	108.00	1,008.00	1 day
	Cuenca, Laurel, Rosario, San Jose & Tuy	900.00	108.00	1,008.00	1 day
	Agoncillo, Calaca, Lian, Nasugbu, Taysan, San Juan	900.00	108.00	1,008.00	1 day
	Batangas City, Balayan, Alitagtag, Mabini, Lobo, San Luis, Padre Garcia, San Nicolas, Sta.	1,000.00	120.00	1,120.00	1 day
	Teresita, Taal, Bauan, Calatagan, Ibaan, Lemery & Taal				
	QUEZON PROVINCE				
	Lucena, Candelaria, Infanta, Real, Tiaong	1,234.00	148.08	1,382.08	1 day
	San Narciso, Francisco	1,617.00	194.04	1,811.04	2 days
	Caluag, Catanuan, Unisan	1,617.00	194.04	1,811.04	2 days
	Atimonan, Gumaca, Lopez, Mauban, Munay	1,617.00	194.04	1,811.04	2 days
	San Narciso, Tagkawayan, Unisan	1,617.00	194.04	1,811.04	2 days
	Polillo Island	6,500.00	780.00	7,280.00	3 days
Region 4-B MIMAROPA	**OCCIDENTAL MINDORO**	3,479.00	417.48	3,896.48	2-3 days
	ORIENTAL MINDORO	3,430.00	411.60	3,841.60	2-3 days
	Quezon	5,000.00	600.00	5,600.00	3-5 days
	MARINDUQUE	**Negotiable**			
	PALAWAN				
	Puerto Princesa	2,000.00	240.00	2,240.00	1 day
	Rizal(mainland Palawan)	5,000.00	600.00	5,600.00	1-2 days
	El Nido(mainland Palawan)	5,000.00	600.00	5,600.00	2-3 days
	Coron Palawan	7,900.00	948.00	8,848.00	2 days
	Other Locations,	**Negotiable**			
Region V - BICOL	**ALBAY**				
	Legaspi City	600.00	72.00	672.00	1-2 days
	Other parts of Albay except Rapu-Rapu island	1,000.00	120.00	1,120.00	1-2 days
	CAMARINES NORTE				
	Daet	1,000.00	120.00	1,120.00	1-2 days
	Basud, Capalonga, Imelda, Panganiban, Labo, Mercedes, Paracale, San Vicente, Sta. Elena, Talisay & Vinzons	1,800.00	216.00	2,016.00	1-2 days
	CAMARINES SUR				
	Naga City	450.00	54.00	504.00	1 day
	Bombon, Cabusao, Calabanga, Camaligan, Canaman, Gainza, Libmanan, Magarao, Milaor, Minalabac, Pamplona, Pasacao, Pili, San Fernando & Tinambac	1,800.00	216.00	2,016.00	1-2 days
	Baao, Bula, Lupi, Ocampo	1,800.00	216.00	2,016.00	1-2 days

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	Iriga, Balatan, Bato, Buhi, Goa, Lagonoy, Nabua, Ragay, Sagnay, San Jose, Sipocot, Siruma & Tigaon	1,800.00	216.00	2,016.00	2 days
	Del Gallego	1,800.00	216.00	2,016.00	2 days
	Caramoan & Garchitorena	1,800.00	216.00	2,016.00	2 days
	CATANDUANES	4,500.00	540.00	5,040.00	2 days
	MASBATE	5,000.00	600.00	5,600.00	1-2 days
	SORSOGON	1,800.00	216.00	2,016.00	1 day
Region VI - Western Visayas	**AKLAN**	2,000.00	240.00	2,240.00	1 day
	ANTIQUE	1,362.00	163.44	1,525.44	3 days
	CAPIZ	1,134.00	136.08	1,270.08	1-2 days
	GUIMARAS	1,134.00	136.08	1,270.08	2 days
	ILOILO				
	Ilo-Ilo City	700.00	84.00	784.00	1 day
	Other parts of Iloilo (except Balasan, Batad, Carles, Concepcion, Estancia, San Dionisio & Sara)	1,030.00	123.60	1,153.60	1 day
	Balasan, Batad, Carles, Concepcion, Estancia, San Dionisio & Sara	1,500.00	180.00	1,680.00	1-2 days
	NEGROS OCCIDENTAL				
	Bacolod, Negros Occidental	1,300.00	156.00	1,456.00	1 day
	Bago & Silay	1,362.00	163.44	1,525.44	1 day
	Cadiz, La Carlota, San Carlos	1,362.00	163.44	1,525.44	1 day
Region VII - Central Visayas	**CEBU**				
	Cebu City, Mandaue, Lapu-Lapu City	446.43	53.57	500.00	4 hours
	Minglanilla, Naga, Consolacion, Cordova, Liboon & Talisay	1,030.00	123.60	1,153.60	1 day
	Carcar, Compostela	1,300.00	156.00	1,456.00	1 day
	Danao, Toledo	1,300.00	156.00	1,456.00	1 day
	Alegria, Catmon, Sogod, Borbon & Carmen	1,300.00	156.00	1,456.00	1 day
	Daang Bantayan, Ginitilan, Malabuyoc, Medellin, Oslob, Samboan, San Remegio, Santander, Tabogon & Tabuelan	1,300.00	156.00	1,456.00	1 day
	Bantayan Island	4,000.00	480.00	4,480.00	3 days
	Camotes Island	4,500.00	540.00	5,040.00	3 days
	BOHOL				
	All Cities & Municipalities except Alicia, Anda, Mabini, Talibon, Trinidad, Ubay & the islands	1,140.00	136.80	1,276.80	1-3 days
	Alicia, Anda, Mabini, Talibon, Trinidad, Ubay	1,500.00	180.00	1,680.00	3 days
	NEGROS ORIENTAL	2,160.00	259.20	2,419.20	2 to 3 days
	SIQUIJOR	5,000.00	600.00	5,600.00	4 days
Region VIII	**LEYTE**	3,479.00	417.48	3,896.48	1-3 days
	SOUTHERN LEYTE	7,000.00	840.00	7,840.00	3 Days
	BILIRAN	5,000.00	600.00	5,600.00	3 Days
	SAMAR	5,700.00	684.00	6,384.00	1-3 days
	NORTHERN SAMAR	5,700.00	684.00	6,384.00	1-3 days
	EASTERN SAMAR	5,700.00	684.00	6,384.00	1-3 days
Region IX - Zamboanga Peninsula	**ZAMBOANGA DEL NORTE**	2,548.00	305.76	2,853.76	1-2 days
	ZAMBOANGA DEL SUR				
	Zamboanga City	1,000.00	120.00	1,120.00	
	Other areas	3,500.00	420.00	3,920.00	

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	ZAMBOANGA SIBUGAY	2,500.00	300.00	2,800.00	
Region X		MISAMIS ORIENTAL			
	Cagayan De Oro City	620.00	74.40	694.40	1 day
	El Salvador, Gitagum, Initao, Laguindingan, Libertad, Lugait, Manticao, Naawan & Opol	980.00	117.60	1,097.60	2 to 3 days
	Gingoog & Other Parts	1,500.00	180.00	1,680.00	2 to 3 days
	MISAMIS OCCIDENTAL				2 to 3 days
	Oroquieta Misamis Occidental	2,940.00	352.80	3,292.80	2 to 3 days
	Ozamis and Tangub Misamis Occidental	2,940.00	352.80	3,292.80	1 day
		BUKIDNON			
	Malaybalay and Valencia	970.00	116.40	1,086.40	2 days
	Other areas	1,500.00	180.00	1,680.00	2-3 days
	CAMIGUIN ISLAND	3,500.00	420.00	3,920.00	3 days
Region XI		DAVAO CENTRAL			
	Agdao, Davao City Proper, Buhangin & Matina	550.00	66.00	616.00	4 hrs
	Other parts of Davao City	550.00	66.00	616.00	1 day
		DAVAO DEL NORTE			
	Panabo & Carmen	720.00	86.40	806.40	2 days
	Tagum, St. Tomas, Asuncion, New Corella,Mabini & Maco	720.00	86.40	806.40	2 days
	Other parts of North Davao	720.00	86.40	806.40	2 days
		DAVAO DEL SUR			
	Sta. Cruz, Digos, Bansalan, Hagonoy, Magsasay, Matanao, Padada,	637.00	76.44	713.44	2 days
	Kiblawan, Malalag, Santa Maria & Sulop	637.00	76.44	713.44	2 days
	Don Marcelino, Sta. Maria, Jose Abad Santos & Malita	637.00	76.44	713.44	3 days
	COMPOSTELA VALLEY	882.00	105.84	987.84	2 days
	DAVAO ORIENTAL	2,400.00	288.00	2,688.00	2 days
Region XII	SOUTH COTABATO	1,470.00	176.40	1,646.40	1-3 days
	SARANGANI	1,950.00	234.00	2,184.00	
	COTABATO	1,218.00	146.16	1,364.16	
	SULTAN KUDARAT	2,094.00	251.28	2,345.28	
	Kalamansig	4,000.00	480.00	4,480.00	
	Lebak	3,500.00	420.00	3,920.00	
		LANAO DEL NORTE			
	Iligan City	1,080.00	129.60	1,209.60	
	Other areas	3,000.00	360.00	3,360.00	
	LANAO DEL SUR	3,500.00	420.00	3,920.00	
Caraga Region	AGUSAN DEL SUR	2,156.00	258.72	2,414.72	1-3 days
	AGUSAN DEL NORTE	1,960.00	235.20	2,195.20	
	SURIGAO DEL SUR	3,500.00	420.00	3,920.00	
	SURIGAO DEL NORTE	2,500.00	300.00	2,800.00	
	Dinagat Island	5,000.00	600.00	5,600.00	

Note:

1) Other areas that are not mentioned in the pricelist may be negotiated with Marketing Department.

2) It is understood by the parties that the rates indicated in this Annex are inclusive of the minimum ten percent (10%) Administrative Fee as mandated under the relevant regulations of the Department of labor and Employment (DOLE).

3) TAT with days may not be exhausted, reports maybe submitted earlier as soon as the report becomes available.

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