

## KNOW ALL MEN BY THESE PRESENTS:

This AGREEMENT executed this	between:

COMPREHENSIVE CREDIT SERVICES INC., a corporation organized and existing under the laws of the Philippines, with principal office at Unit 2503 and 2505 Summit One Tower, 530 Shaw Blvd, Mandaluyong City represented herein by its President, MIGUEL CARLOS E. CASTILLO herein referred to as the SERVICE PROVIDER.

#### And

INSULAR BANK, a corporation organized and existing under the laws of the Philippines, with principal office at Unit 1 & 2 State Condominium II 117 Aguirre St., Legaspi Village, Makati City represented by its President, JERRY C. LUCAS herein referred to as CLIENT;

#### WITNESSETH THAT:

WHEREAS, the CLIENT is desirous of engaging the services of the SERVICE PROVIDER to handle its Credit Investigation service requirements prior to the approval of the application of the subject;

WHEREAS, the SERVICE PROVIDER represents that it has the competence and expertise, financial and technical capacity, trained personnel; equipment and other resources necessary to provide the aforementioned services;

WHEREAS, upon offer and acceptance made by one party to the other, the parties hereto have agreed to enter into this Agreement whereby the SERVICE PROVIDER shall render the aforementioned services in favor of the CLIENT, subject to the terms and conditions herein below set forth.

**NOW THEREFORE**, in consideration of the foregoing premises, the parties hereby agree as follows:

#### 1. SCOPE OF SERVICES

The **SERVICE PROVIDER** shall undertake such activities as may be allowed under the law, which are necessary for the background investigation of the credit applicants. The services to be rendered by the **CREDIT INVESTIGATOR** shall include the following:

- 1.1 **RESIDENCE** / **NEIGHBORHOOD CHECKING** Confirmation of the subjects residence/neighborhood;
- 1.2 EMPLOYMENT/BUSINESS CHECKING Verification and confirmation of employment and/or business of the subject.

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1.3 RELATED SERVICES - Validation of credit applicants contact telephone number and other pertinent information.

#### 2. SERVICE AREA

2.1 The SERVICE AREA shall cover the following cities and municipalities nationwide: a. Luzon Area:

Metro Manila

Bulacan

Taguig

Pampanga Nueva Ecija

Cainta Cavite 1

Bacoor, Imus Laguna 1:

Tarlac

San Pedro, Biñan

Pangasinan

Rizal

Antipolo

La Union

Cavite 2: Dasmariñas, Carmona

GMA, Tanza,

Laguna 3:

Rosario, Trece Martirez

Los Baños, Calamba, Canlubang, San Pablo

Batangas

Cavite 3:

Laguna 2

Silang.

Mendez,

Cabuyao,

Indang,

Alfonso,

Sta. Rosa

Ternate, Tagaytay

Quezon 2

Rizal 3: Tanay,

Morong,

Pililla.

Sariaya, Lucena,

Teresa. Cardona

Candelaria, Tiaong,

Bataan,

Zambales,

Binangonan, San Baguio,

Trinidad

Mateo

Valley

Abra, llocos Norte,

Tuguegarao Gumaca Quezon Ilocos Sur Isabela

Cagayan Valley

Nueva Vizcaya

b. Visayas Area:

Cebu

Negros / Panay

Mandaue City

Iloilo, Bacolod

Lapu Lapu City

Cebu Towns

Carcar, San Fernando, Naga, Minglanilla, Talisay, Consolacion, Liloan, Compostela, Danao, Cordoba

#### c. Mindanao Area:

#### **BASED DAVAO:**

Davao City Cumbal Province

Tagum City Agusan del Sur Cotabato

Surigao del Sur General Santos

Digos

Mati

BASED CDO:

Cagayan de Oro Butuan City Iligan City

Pagadian

Ozamis City Oroquieta City Bukidnon Zamboanga

#### 3. REPRESENTATIONS AND WARRANTIES

- A. SERVICE PROVIDER warrants that it is an independent service contractor in the Philippines and that it performs its services on its own account, under its own responsibility, according to its own manner and method, free from direct control and supervision of the CLIENT on all matters relating to or connected with performance of the service covered under this Agreement, except as to result thereof.
- B. SERVICE PROVIDER exercises sole control and discretion with the hiring, discipline, control and termination of its credit investigators, employees and other Representatives. No employee employer relationship exists between the CLIENT and the personnel, employees, agents and other representatives of the SERVICE PROVIDER.
- C. CLIENT shall have the right to defer payment of any account due and payable to the SERVICE PROVIDER under any account subject of a work order issued to SERVICE PROVIDER until such time that SERVICE PROVIDER shall have complied, submitted and surrendered its entire obligation, documents and report pertinent to the account to the satisfaction of the CLIENT. The CLIENT shall pay the billing statement for accounts not otherwise in dispute.
- D. SERVICE PROVIDER warrants to deliver the complete Credit Investigation Report to the CLIENT within 4 hours to 4 working days from the date the assignment was received by SERVICE PROVIDER, for assignments within Metro Manila, to include Valenzuela, Cainta, Bacoor and San Pedro; case-to-case for Provincial assignments.

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E. In the event assignments are not accomplished within the specified period of time due to circumstances beyond **SERVICE PROVIDER** control (e.g. unlocated / fictitious address and fortuitous events), **CREDIT INVESTIGATOR** shall furnish the **CLIENT** a written report on the reasons and status of pending documents within hours from the lapse of required period of time.

#### 4. OBLIGATIONS OF SERVICE PROVIDER

Comprehensive Credit Services, Inc. undertakes the following:

- 4.1 All background investigations conducted pursuant to this Agreement shall be undertaken by competent, trained and qualified background/credit investigation personnel of the **SERVICE PROVIDER**;
- 4.2 The **SERVICE PROVIDER** shall ensure and warrant that its background investigation personnel shall conduct actual ocular inspections, interviews and investigations in connection with all referrals made by the **CLIENT** and that all reports required under this Agreement shall be rendered truthfully and correctly in every respect. The **SERVICE PROVIDER** warrants that all information and documents submitted to the **CLIENT** are all gathered from and accurately reflect Third Party sourced data and documents in accordance with instructions from the CLIENT.
- 4.3 The **SERVICE PROVIDER** shall ensure that its credit investigation personnel, employees, or representatives shall conduct themselves in a professional manner in all their dealings with the **CLIENT**'s existing or prospective clients and shall act with utmost courtesy to ensure that its acts shall not jeopardize or prejudice the goodwill and reputation of the **CLIENT**.
- 4.4 The **SERVICE PROVIDER** shall receive credit investigation endorsements on a daily basis at and the submission of the credit investigation report shall be daily at the same time. Under this Agreement, the turn-around time for the Credit Investigation Report shall be a maximum of four (4) hours for Metro Manila and on a case-to-case basis outside Metro Manila.
- 4.5 The **SERVICE PROVIDER** shall assign a Supervisor for all accounts or credit investigation forwarded by the **CLIENT**, to ensure an efficient and accurate credit investigation of accounts, as well as, good coordination between the parties;
- 4.6 The **SERVICE PROVIDER** warrants that all its personnel assigned to handle credit investigation referrals of the **CLIENT** have no criminal record, with good health conditions and no outstanding obligations with the **CLIENT**.

#### 5. OBLIGATIONS OF CLIENT

5.1 The CLIENT shall pay the SERVICE PROVIDER per attached schedule (Annex I).

5.2 The **SERVICE PROVIDER** shall use the same or substantially the same Credit Investigation Report Form furnished by the **CLIENT** to the **SERVICE PROVIDER**.

#### 6. BILLING

Billing shall be made every 30<sup>th</sup> of the month. **CLIENT** shall review and confirm the billing statement and remit payment within five (5) days from receipt thereof. However, no billing shall be paid for jobs deemed deficient (incomplete reports) by the **CLIENT**.

#### 7. CONFIDENTIALITY

The SERVICE PROVIDER, its officers, personnel, employees, agents and representatives undertake to keep confidential, except as required by law, all information obtained by it under this Agreement or as a result of the rendition of the background investigation services. If in the estimation of the service provider there is a threat to the integrity of the data held by it own behalf of the client or there is a danger of the data being compromised, Service Provider has the option of submitting and forwarding all known copies of the data including all storage devices containing the data to client or the latter's disposition. The Service Provider may make the submission at anytime that it determines it is to the best interest of the parties. The service provider shall not be held liable for any unauthorized access or loss of data stored after the completion of the background investigation and submissionof the data as stated herein provided such unauthorized access or loss is not due to the fault or negligence of the Service Provider.

#### 8. GOVERNING LAW, VENUE

This Agreement shall be governed and construed under the laws of the Philippines. Any action arising from the Agreement shall be brought before the courts of Makati City, Pasay City or Pasig City.

#### 9. NON-ASSIGNABILITY

The SERVICE PROVIDER shall not assign or transfer any of its rights, interest, and obligations under this Agreement without the prior written consent of the CLIENT.

#### 10. NON-LIABILITY

Neither party shall be held liable by the other party for any direct, indirect, consequential or contingent damages that may result from the implementation of this Agreement.

#### 11. SEVERABILITY

If a competent court declares any provision of this Agreement invalid, the remaining provisions shall nevertheless remain in full force and effect.

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#### 12. EFFECTIVITY

This Agreement shall become effective upon the signing hereof and shall continue to remain valid for one year (1 year) and enforceable between the parties unless terminated by either party upon thirty (30) days prior written notice given by one to the other, without prejudice to the rights and obligations that have accrued as of the giving of such notice.

In the event of termination of this Agreement, **SERVICE PROVIDER** shall render a final report on the status of all pending accounts covered under this Agreement. This report shall be submitted to the **CLIENT** within a period of 15 days after the date of effectivity of the termination.

Any amendments/revisions on any of the terms and conditions in this **AGREEMENT**, shall take effect only upon the written agreement of both parties. All other terms and conditions shall remain valid and enforceable.

IN WITNESS WHEREOF, the parties have caused their duly authorized representatives to execute this AGREEMENT.

COMPREHENSIVE CREDIT SERVICES, INC.

INSULAR BANK

By:

Mr. Miguel Carlos E. Castillo

President

Mr. Jerry C. Lucas

President

By:

Mr. tolix. D. Delizo

Vice-President

WITNESSES:

Ms Mary Ann M. Macatuay

VP-Marketing, HR & Admin

### **ACKNOWLEDGMENT**

# REPUBLIC OF THE PHILIPPINES) PASAY CITY) S.S.

BEFORE ME personally appeared:

NAME Miguel Carlos E Castillo	TIN/Government ID NO. 468132001000	PLACE/DATE OF ISSUE 01/08/16 City of Mandaluyong	4
Jerry C. Lucas	N05-70-009941	East Ave Q.C	
Felix D. Delizo	/bg-949-300		
Mary Ann E. Macatuay	235508865000	08/18/10 City of Mandaluyong	
Services and they acknowle and voluntary act and deed of	dged to me that the same is their of the corporation they present.	AGREEMENT for Background Investigate and voluntary act and deed as well in PASAY CI	as the free
WITNESS MY HAND A	AND SEAL this		,
Doc. No. <u>399</u> ; Page No. <u>71</u> ; Book No. <u>15</u> ; Series of 201 <b>6</b>		ATTY. HENRY D. ADASA NOTABY PUBLIC CITY OF PASAY UNTIL DECEMBER 31, 2018 NOTARIAL COMMISSION 17-23 KNIGHT OF RIZAL BLDG.,	
		GROUND FLOOR BESIDE PASAY CITY F 18P NO. 022811 / 01/03/2018 PASI PTR NO. 5826967 / 01/43/2018 P.C MCLE COMPLIANCE NO. VI-0002830 - 4/1 ROLL OF ATTORNEYS NO. 29679 19 TIN: 172-528-620-000	G :.

	Annex 1	ccsı	
REGION/S	LOCATION	Rate	TAT
ARMM	Ocular is limited due to non-coverage of insurance because of the high risks involved.	gbv	
CAR	City of Baguio Municipalities of La Trinidad, Tuba, Itogon and Sabian, Province of Benguet	1,300.00	1 Day
	Ifugao Abra and Kalinga Apayao	1,800.00 2,340.00	
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. (pilis 12% value added tax)	312.50	4 Hrs
	Ilocos Norte, Ilocos Sur	2,394.00	2 Days
Region 1	La Union	890.00	1 to 2 days
(Ilocos)	Pangasinan Other parts of Pangasinan Pangasinan Agno, Alaminos, Anda, Bani, Bolinao, Burgos, Dasol, Labrador, Maturi & Sual	890.00 890.00	1 to 2 days
Region II	Tuguegarao, Cauayan, Santiago, Isabela	2,274.00	2 days
(Cagayan Valley)	Quirino, Nueva Viscaya	2,154.00	3 days
	1. AURORA PROVINCE	2,500.00	2 Days
	Baier, Dingstan, Dipaculao, Mana Aurora & San Luis	2,500.00	2 Days
	Casiguran, Dilasag & Dinalungan	2,500.00	2 Days
	2. BATAAN	1,406.00	1 to 2 days
	Balanga, Abucay, Dinalupihan, Hermosa, Orani, Pilar & Samal Other Parts of Bataan	1,406.00	1 to 2 days
	3. BULACAN	710.00	1 Day
	Obando, Marilao, Meycauyan, Sta. Mana, Guigulto, Bocaue, Bulacan, Balagtas, Guiguinto	710.00	1 Day
	Pandi, Paomtong, Plandel, Pulilan, & San Jose del Monte Baltuag, Bustos, Calumpit, Hagonoy & Malolos	710.00 710.00	1 day
	San Rafael, San Didefonso, Angat	710.00	1 day
	SAN MIGUEL & Norsagaray	710.00	1 day
Region III	4. NUEVA ECIJA Cabenatuan	710.00	1 day
	San Jose, Carrangian, Gen. M. Natividad, Gumba, Muñoz Other parts	710.00	1 to 2 days
	5. PAMPANGA	710.00	1 Day
	Apolli, Angeles, Musantol, San Fernando, San Simon, Sto. Tomas, Macabebe	710.00	1 Day
	Other parts of Pampanga 6. TARLAC	710.00	1 Day
	Tariac	710.00	1 Day
	Tariac, Gerona, La Paz, Panigui, Pura & Victoria	710.00	1 Day
	Anso, Camiling, Mayantoc, Moncada, Ramos & Sta Ignacia San Clemente & San Manuel	710.00	1 Day
	7. ZAMBALES	1,406.00	2 days
	Clongapo, Sutic, Castillegos, San Marcelino	1,406.00	2 days
	San Antonio, San Felipe, San Narciso, & Cabangan	1,406.00	2 days
	Botolan & Iba Palanuz, Candelana, Masinioc, & Sta. Cruz	1,406.00	2 days
	1. CAVITE		
	Sacron and Imus Cavite City, Kowit, Noveleta, & Tariza	500.00	4 Hrs
	Cestrarines & Rosano	685.00	4 Hrs
	IDMA, Gen. Trias, & Carmona Naic, Trece Martirez, Silang, Amadeo, Indang,	685.00 685.00	4 Hrs.
	Ternilin, Alforno, Tagaytay Magallaries, Managondon, Herdez Nunez, Bailen	685.00	4 Hrs
	Balleri, Ternete, Afforsio Tagaytav, Mapallanes, Maragondor & Mender Nurvez	685.00	4 Hrs
	2. LAGUNA	100.00	4 14
	Star, Rosa, Cabuvao	685.00	4 Hrs 1 day
	Citiamba, Los Barios, Bay	890.00	1 day
	Victoria, San Patrio, Alaminos, Calauan, Pila, Rizal Malotac, Magazileria, Masavov, Paete, Pessi, Pangi	900.00	1 day
	Famy, Ra. Mena, Louisiana	900.00	1 day
	Other parts of Laguna	900.00	1 day

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REGION/S	LOCATION	Rate	TAT
Region 4-A	1 RIZAL		
Catabarzon)	Carts, Testes Artispass	\$80 00 \$00,00	A Fire
,	Angono, Binangorian, San Matteo	505.00	1 day
	Rodrigues	718.00	1 day
	flaces, Pfilia, Tanay	P10.00	1 day
	Jala-jola	Fin.co	1 day
	4 BATANGAS	9750, 650	
	Sto, Yomas and Tanasian Marker, Lips, Hattassina kanos, Tallians and Baletia	900.009	1 stay 1 stay
	Cuerca, Lauret, Rosario, San Jose & Toy	1,000.00	1 day
	Agonolio, Caleos, Lian, Nasugho, Taysan, San Juan	1,000,00	1 day
	Bissinger City, Relayon, Albegtag, Hatens, Lobs, San Lies, Padre Gercie, San Nicolei, Sta. Teresto, Teel, Bauen, Calategen, Itseen, Lemeny & Taar	1,000.00	1 day
	4. QUAZON PROVINCE		
	Custova, Carothiana, Tributa, Resi, Tisong Clan Narcosi, Francisco	1,406.00	1 day 2 days
	Calling, Catherine, Printer	1.010.00	2 days
	Alleran Currice A. Lores Haubert, Hursey	1,619.00	2 days
	Sim harcos, Eaglideoyer, Ursian	1.93A.DD	2 days
	1 (KCIDENTAL HINDORD	4,800.00	1-2 days
	Harribano, Lrox, Pallan & Gerte Cruz	4,800.00	3 days
	Then parts	4,900.00	2 days
Barrion A. B.	CRUSTAL MINOCHO	4,800.00	3 days
Region 4-B HIMAROPA	Calipser, Bacti, Nacian, San Yendoro, Puerto Galera & Victoria Other parts of Workland	4,800.00	3 days
d) reaction w	A RICHMELLIN	5,000.00	3 days
	5 FILLAWAN	4,000.00	3 days
	hert hirera	4,000.00	1-3 Days
	Other Locations, registrative	-	Annual Control of the
	2 ALDAY	2,666.00	1-2 days
	Legente (Ry	1, 800E-00	
	Other parts of Albey (except Rapy-Rapy stand)	3,800,00	1-2 days
	L CAPARINES NORTE	2,820.00	1-2 days
	(perf	2,830.66	1-2 days
	Tanust, Capaturiya, Irinida, Paruanibari, Lalis, Mercedes, Paracale, San Syperae, Uta Floria, Tatisas & Vincens	2,826.00	1-2 days
	A CAMAGE NOTE STORE	2.500.00	1-2 days
	Noopa City	915. (FILE)	1-2 days
	Literaturi, Hagarwo, Hilacir, Hinsastak, Pempona, Pesacao, Pili, Sen	2.620.00	1-2 days
Region V	Personalit & Truestee	2.630.60	
RUCOF	Trust Baselan Tells, Turk Goa, Lagoreta, Nelkai, Ragas, Saprass, San		1-2 days
	Itse, Spoot, Grove & Tipson	2,430.00	1-2 days
	les Casters:	2,829.00	1-2 days
	Commission & Control of Control o	2,629.00 4,500.00	1-2 days 1-2 days
	Ser Acidines to vivas 1995	4,500.00	) days
	5. MASSIGN 77	00.000.8	1-2 days
	o Ministra	4,660.60	1 day
	Suiter, Suitonari, Troori, Hagellanen, Hatriog & Sta. Hagelinena	4,860,00 4,860,00	1 day
	The part of breagn	4,865.00	1 day
		2.000.00	1 day
	40, 10, 1	1,34-2.00	4 days
		1,134,00	4 days
	[Printer]	1,134.00	3 days
	The second secon	1.696.60	1 day
tegion VI stem Visaya	No To Chy (Americ, Jaro, La Pist, Hell), Otion, Leganes, San House: Sta. Norterie, Pania & Zamaga   Other parts of Trails: Incorpt Belevan, Bellad, Carles, Conception.	1,530.00	Gay
	Estancia, San Demoir & Sana)		
	II MORE A CORY A	1 34 1 60	i day
	States & Solary	1 306.3 806	) day
	Caclir, La Carletta, San Carlette	3,042,60	1 they
	1 (196)		A Property of the Park
	Colo Chy Maratine Later Later City (the John 17% color action for	ent.43	A Separts
	elegianda haga cerataran certasa dasar bilanan	1,434.00	1 day
	Carrier Compositeda	1, 900 m	1 601
	(max) den %	1 300 50	) stary
	Allegria street kopat featers & primers	F 2000 NB	) day
	Digwig Bentoean Cashilen Matehonix Medellik Closis	A BINE OW	) day
Name and Address	Sambias San Ammeric Sambroke Tobison & Tablesten Sambias Sansi	4 200 50	7 4000
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	Annex 1  LOCATION	ccsı	
REGION/S		Rate	TAT
	Alica, Anda, Mabini, Talibon, Trinidad, Ubay & the Islands  3. NEGROS GRIENTAL	1,140.00	3 days
	Dumaguete, Basis, Amlan, Bacong, Bindoy, Dauin, Manjuyod, Pampiona,		
	Sa Jose, Siaton Other Parts	2,160.00	2 to 3 days
	4. SIQUIDOR	2,160.00	2 to 3 days
	L LEYTE		
	Taordori, Viriot, Part, Reingalang, Sassangort, Barugo, Buraben, Capoocan, Cangara, Degami, Dulac, Jano, Javer, Julita, Kananga, La Paz, Mac Arthur, Gandara, Jiabong, Motiong, Pinabacdao, San Setiastian, Tarangan, Mayorga, Palo, Pastrana, San Miguel, Santa Fe, Tabontabon, Tanauan, Tolosa & Tunga	4,800.00	3 days
Region VIII -	Marganta,	4,800.00	3 days
astern Visayas	Merida, Palompon, San Isidro, Tagbango, Leyte & Villalaba	4,800.00	3 days
	Southern Leyte 2 BILIRAN	7,000.00	3 Days
	3. SAMAR	5,000.00	3 Days
	Northern Samar	5,700.00	3 days
	Western Samar, Borongan, San Julian & Sulat Eastern Samar Fattern Samar except Romanan, San Julian & Sulat	5,700.00	3 days
	Eatern Samar except, Borongan, San Julian & Sulat,	5,700.00	3 days
	Zamboanoa Del Norte	2,500.00 3,000.00	
	Zemboanga Del Sur	3,500.00	1-2 days
	Ocular is limited due to non-coverage of insurance because of the high risks implied.	3,000.00	
	1. MISAMIS ORIENTAL		
	Cagayan De Oro El Salvador, Gitagum, Initao, Laguindingan, Libertad, Lugait, Manticao,	620.00	4 hrs
Region X -	Namen A Cool	1.500.00	4 brs
Northern	Gingoog & Other Parts  2. MISAMIS OCCIDENTAL	1,500.00	2 to 3 days
Mindanao	Oroquieta Misamis Occidental	4,500.00	2 to 3 days
	Claamis and Tangub Misamis Occidental	3,500.00	2 to 3 days
	BURIDNON, Malybalay     CAMIGUIN ISLAND	970.00 3.500.00	1 day 5 days
		3,300.00	3 02/5
	1. DAVAO CENTRAL Audiao, Davao City Proper, Buhangin & Matina		
	Other parts of Davillo City	550.00	4 hrs
	2. DAVAG DEL NORTE		
	Pariatio & Carmen Tagum, St. Tomas, Asunoph, New Corella Mabin & Maco	720.00	2 days
	Other parts of North Davag	720.00	2 days
Region XI -	3. DAVAD DEL SUR		
Davao Region	Sta. Cruz, Digos. Barisalan, Hagonoy, Magsasay, Matanao, Padada, Kiblawan, Malalag, Santa Mana & Sulop	894.00 894.00	2 days
	Don Harcelino, Sta. Maria, Jose Abad Santos & Malita	894.00	2 days
	4. COMPOSTELA VALLEY	900.00	3 days
	S. DAVAG GRIENTAL Plini, Banay-Banay, Lupon, San Isidro	2.400.00	2 days
	Governor Generosc, Martay Tarragona	2,400.00	2 days
	Baganga, Bioston, Caraga, Cated	2,400.00	2 days
	1 SOUTH CHARLES OF THE BOTTOM OF FORWARD I		
	General Santos, Koronadal, Banga, Norala, Polomolok, Suraliah, Tampakan, Tantangan, 1180li & Tupi	1,794.00	
	Alabel, Gan Kiamba Maasim, Mattum, Malapatan,	1,794.00	
Central Mindanao	3. NORTH COTABATO (Kidapawan) 4. SULTAN KUDARAT (Iselan)	1,218.00 2,094.00	3 days
	5. LANAO DEL NORTE (Eligion)	1,050.00	
	LANACI DEL NORTE	3.000.00	
	LANAO DEL SUR (Murawi)	1,500.00	
	1, AGUSAN DEL SUR (Prosperidad)	2,500.00	
Region XIII -	2. AGUSAN DEL NORTE (Botuan) 3. SURZGAD DEL SUR (Tandag)	2,160.00	2 to 3 days
CARAGA	4. SURSIGAD DEL NORTE (Surique)	2,500.00	a cor a maya
1 12 1	Dinseget Inhere!	5,000.00	

Note: Rates are exclusive of VAT

\*\*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

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