

3. SOFT LOANS (Motor/Car Loan)

- 1.1 An employee with more than 2 years in service can avail of the soft loan depending on the approval of the management.
- 1.2 The loan will be payable for two (2) years by deducting its installments every payroll period (5th and 20th of the month).

4. DEATH BENEFITS

If a regular employee dies (on duty or not), regardless of his/her length of service, the amount of Php 50,000.00 will be given to its beneficiaries as death benefit.

5. INSURANCE

All regular employees of KGI and KGI MBA-MBA are covered by insurance paid by the program under KGI and KGI MBA

6. MEDICAL BENEFITS

- 1.1 A generous amount will be given to all employees for their yearly medical check-up.
- 1.2 X-ray, urinalysis and blood chemistry are the medical tests that need to be examined to check the health of the employee.
- 1.3 All results must be submitted to the Head Office for record keeping and recommendations for further examination if any.

7. RAINY DAYS BENEFIT (Benepisyong Pang tag-Ulan)

All employees are given a generous amount that will be used to buy umbrellas, sandals, slippers and raincoats for the rainy day season. This is to eliminate the cause of their being sickly during the said season.

8. ALLOWANCE OF “BANTAY-BAHAY”

One hundred pesos (Php 100.00) will be given to the “bantay-bahay” that will be left in the office during the days without work.

9. BIRTHDAY BUDGET

A generous amount will be given to the staff on his/her birthday that will be used for the celebration in the branch.

10. RICE ALLOWANCE

One thousand pesos (Php 1,000.00) is given to all regular employees every month which will serve as rice allowance. Utility officer of the branch will also receive five hundred pesos (Php 500.00) every month for such benefit.

11. TRANSPORTATION BENEFIT

- 11.1 The staff has the privileged to go home twice a month. His/her transportation expenses from and to the branch can be reimbursed.
- 11.2 If the employee will not avail the benefit within the month, it will be forfeited.