



PLDT EMPLOYEES MULTI-PURPOSE COOPERATIVE (TELESCOOP)

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

P.O. No. _____
Date _____

Nº 276516

FINANCIAL SERVICES AND DEVELOPMENT LOAN (For PLDT Inc. Subsidiaries & Affiliates)

AMOUNT OF LOAN	NO. OF MOS. PAYABLE	SERVICE CHARGE	INTEREST	GROSS LOAN	DEDUCTIONS		NET PROCEEDS
					SCS	OUTSTANDING LOAN	
<input type="checkbox"/> ₱ 75,000.00							
<input type="checkbox"/> ₱ 35,000.00							
<input type="checkbox"/> Others _____							

PROMISSORY NOTE AND UNDERTAKING OF MAKER AND CO-MAKERS

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

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

It is further agreed that in case payment shall not be made at maturity and would result to litigation, we, the undersigned Maker and Co-Makers, shall pay the cost of collection and attorney's fees in an amount equal to twenty percent (20%) of the principal loan and interest due on this note but in no event shall such charge be less than ONE THOUSAND PESOS. In case of court action or litigation, the Maker and Co-Makers agree that the venue shall be the proper courts in Makati City.

In case of judicial execution of this obligation or any part thereof, the Maker and Co-Makers hereby waive all their rights under the provisions of Rule 3, Section 13 and Rule 39, Section 12 of the Rules of Court.

DEED OF ASSIGNMENT AND AUTHORITY TO DEDUCT AND DISCLOSE PERSONAL INFORMATION

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

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

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

INSTRUCTIONS: PRINT ENTRIES & SIGN OVER PRINTED NAME

CO-MAKERS

MAKER	EMPL. NO.	DATE HIRED	DIVISION	COST CENTER	TEL. NO.	HOME ADDRESS
1.						
2.						
3.						
4.						
5.						
6.						
7.						

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

TO BE FILLED UP BY TELESCOOP