

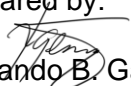
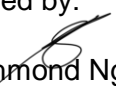
MITSUKOSHI MOTORS PHILIPPINES, INC.		
POLICY AND PROCEDURE		
POLICY TITLE:	CREDIT APPLICATION FORM	Ref. No.
DEPARTMENT :	OPERATIONS SUPPORT DEPARTMENT	OPS 15-11-011
TO :	MARKETING ASSISTANT	November 02, 2015

OBJECTIVE

1. To ensure that all pertinent data in the Credit Application Form (CAF) are duly filled out and information therein are true and correct.
2. To establish the identity of the person and true purpose in applying for the Mitsukoshi Motors Philippines, Inc. (MMPI) motorcycle unit.
3. To facilitate in establishing credit worthiness of the prospective customer of the branch.

POLICY

1. All branch applicant or prospective customer for installment sales shall fill-out Credit Application Form (CAF).
 - 1.1. It introduces the applicant to the Company and shows statement of applicant's personal, financial and other circumstances.
 - 1.2. It starts with identifying the applicant by his name and ends up with statement certifying to the fact that all the data supplied are true and correct to the best of applicant's knowledge.
 - 1.3. It gives information as to applicant personal references, credit references, real and other properties owned; and it also shows sketch of applicant's address.
 - 1.4. It shows vital information necessary in establishing his/her credit worthiness.
2. The scope of this policy is applicant or prospective buying motorcycle unit on installment whether brand new or repossessed; application for assumption of account.
3. It is the duty responsibility of the Marketing Assistant to ensure that all pertinent information and required information in the CAF are fill-out by the applicant or prospective customer.
4. It is the duty of the Marketing Assistant to ensure the accuracy of location map or sketch of applicant's address in the CAF to facilitate the field credit investigation process. The sketch should be associated to the following:
 - 4.1. Main road or highway;
 - 4.2. Nearest landmark, permanent in nature;
 - 4.3. Public building; and
 - 4.4. Other buildings or structures that will facilitate location of the applicant's address.

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5. As a general rule, applicant shall be screened to avoid nuisance application that may cause delays in investigation process of other applications received by the branch, that have to be completed with-in the required period receipt of the CAF.

Furthermore, the screening of applications through initial interviews gives the field personnel more time in the investigation process of a quality applicants resulting to high percentage of collections and branch will have lesser delinquency in their receivables portfolio.

6. All CAF received by the branch must be properly accounted and recorded in a control register which is the responsibility of the Marketing Assistant.

6.1. It is the responsibility of the Marketing Assistant to;

6.1.1. Regularly check Inquiry and CAF Control Register for any pending applications for unreasonable period.

6.1.2. Follow-up pending applications with assigned field personnel and records in the control register for reason/s for delays.

PROCEDURES

1. Marketing Assistant

1.1. Give CAF to customer when he/she is already had decided to purchase motorcycle unit on installment to the branch.

1.2. Instruct the customer to fill-out all pertinent and required information in the CAF.

1.3. Check the data written by the customer on the following field. Ensure that all mandatory filled has been filled out correctly.

1.3.1. Motorcycle /Scooter Information

1.3.2. Applicants Information

1.3.3. Applicant Family Background

1.3.4. Spouse Family Background

1.3.5. Sketch of Applicant's Address

1.3.6. Educational Attainment

1.3.7. Dependent/s/Children

1.3.8. Employment Information of Applicant and Spouse

1.3.9. Income and Expenses Information

1.3.10. Present Credit Status

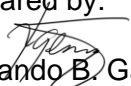
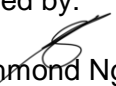
1.3.11. Description of Residence

1.3.12. Personal Properties Owned

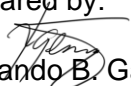
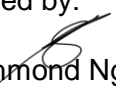
1.3.13. Real Properties Owned

1.3.14. Bank References

1.4. Ensure accuracy and correctness of sketch of the applicant's address which shows the sketch of the residence of the applicant and drawn personally by the latter.

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- 1.4.1. Adjust the sketch if necessary; the applicant may miss some vital detail because of to familiarity in the place. This is necessary to facilitate location of the applicant's address during credit investigation.
- 1.5. Check the completeness of the submitted CAF and ensure that all the required information has been filled out by the applicant.
 - 1.5.1. If the applicant is illiterate (No Read and No Write), assist the applicant in filling out the CAF.
 - 1.5.2. Obtain the applicant's "Thumb Mark" at the signature portion of the CAF to evidence that the information therein are true and correct and has been provided by the applicant.
- 1.6. Fill-out blank spaces left by the applicant, if any; and ensure that the CAF was duly signed by the applicant.
- 1.7. Conduct initial interview on the applicant to establish accuracy of data and information in the CAF.
 - 1.7.1. Establish the identity of the applicant and find out whether the applicant is really interested on the unit or the applicant is just a nuisance.
 - 1.7.2. Ask for any stand alone or government issued Identification Cards (ID) to establish identity of the applicant.
 - 1.7.2.1. Driver's License
 - 1.7.2.2. Passport
 - 1.7.2.3. SSS/GSIS/TIN Card
 - 1.7.2.4. PRC License
 - 1.7.2.5. Company ID
 - 1.7.2.6. Voter's ID
 - 1.7.2.7. Other valid IDs with picture
 - 1.7.2.1. If the applicant cannot present any ID, the CAF can still be processed, however, the establishing of identity must be ensured during the credit investigation process.
- 1.8. Record the CAF in the Inquiry and CAF Control Logbook and forward the CAF to field person assigned to conduct credit investigation.
 - 1.8.1. If the CAF was relayed to the field personnel through text messages, ensure that all pertinent information to be verified to the establish credit worthiness of the applicant has been given to the latter.
 - 1.8.2. Record the date and time the text messages was send to the field personnel in the Inquiry and CAF Control Logbook.

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1.8.3. Upon return of the field personnel to the branch, forward the CAF to the latter as reference and basis of his recommendation on the application.

1.8.4. Record recommendation and decision in the Inquiry and CAF Control Logbook.

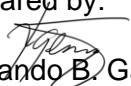
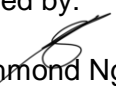
1.9. Obtain signature of the field personnel in the appropriate space provided in the Inquiry and CAF Control Logbook to evidence receipt of the CAF.

2. Form Explanation – Credit Application Form

2.1. Motorcycle/Scooter Information

Model of Motorcycle Unit: (1)	
Dealer: (2)	Selling Price: (3) Amount Financed: (4)
Down payment: (5)	Terms: (6) Monthly Amortization: (7)
Purpose: (8) <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Utility <input type="checkbox"/> Business <input type="checkbox"/> Service <input type="checkbox"/> Others, Specify	
User: (9)	Place of Use: (10)

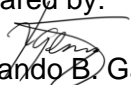
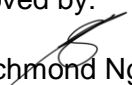
Particular	Explanation
1. Model of Motorcycle Unit	: Motorcycle brand and model of the motorcycle unit to be financed by the Company.
2. Dealer	: Name of dealer concerned.
3. Selling Price	: This represent the List Cash Price of the motorcycle unit to be financed by the Company.
4. Amount Financed	: Amount of loan by the applicant which can be determined by deducting the net Down payment from the Selling Price.
5. Down payment	: Initial amount to be paid by the applicant, which includes registration fees and other expenses.
6. Terms	: Length of term of contract being applied for by the applicant.
7. Monthly Amortization	: Monthly installment of the motorcycle/ scooter unit per financing contract.
8. Purpose	: The intention of usage the applicant for the unit e.g. for private or personal use, Public or for tricycle, etc.
9. User	: Name of person who will use the unit other than the applicant.
10. Place of use	: Specific location where the unit will be used if other than applicant's place or address.

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2.2. Applicants Information

Name: (Last Name, First Name, MI) (1)		Nickname: (2)	
Present Address: (3)			
Length of Stay: (4)	Tel. No. (5)	Cellphone No. (6)	
() Owned () Rented () Name of Lessor: (9)		Contact No. (10)	
Provincial Address: (11)			
Length of Stay: (12)	() Owned () Rented		
Name of Lessor: (15)	Contact No. (16)		
Previous Address: (17)			
Length of Stay: (18)	Reason for Moving: (19)		
() Owned () Rented			
Name of Lessor: (22)	Contact No. (23)		
Civil Status: (24)	Citizenship: (25)	Sex: (26)	Age: (27)
Date of Birth: (28)	Place of Birth: (29)		

- | | |
|------------------------|--|
| 1. Name | : Complete name of applicant (Last Name, First Name and Middle Initial). |
| 2. Nickname | : Nickname or Alias the applicant is known. |
| 3. Present Address | : Complete present address of the applicant. |
| 4. Length of Stay | : Length of stay in the current address. |
| 5. Tel. No. | : Residence telephone number of the applicant, if any. |
| 6. Cell Phone No. | : Applicant's mobile phone number. |
| 7. Owned | : Check appropriate space if the house is owned by the applicant. |
| 8. Rented | : Check appropriate space if the applicant is only renting. |
| 9. Name of Lessor | : Name of the lessor if the customer is renting. |
| 10. Contact No. | : Telephone or mobile phone number of the applicant's lessor. |
| 11. Provincial address | : Complete provincial address of the applicant. |
| 12. Length of Stay | : Length of stay in the provincial address. |
| 13. Owned | : Check appropriate space if the given address in the province is owned by the applicant. |
| 14. Rented | : Check appropriate space if the given address in the province is being rented by the applicant. |
| 15. Name of Lessor | : Name of lessor in the provincial address if the applicant is renting. |
| 16. Contact No. | : Telephone or mobile phone number of the applicant's lessor in the provincial address. |
| 17. Previous Address | : Complete address of previous residence of the applicant. |
| 18. Length of Stay | : Number of months and year stayed in the place. |

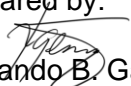
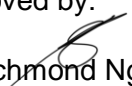
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19. Reason for Moving : Reason for leaving previous residence.
 20. Owned : Check appropriate space if the given previous address is owned by the applicant.
 21. Rented : Check appropriate space if the applicant was only renting in his previous address.
 22. Name of Lessor : Name of lessor in the previous address.
 23. Contact No. : Telephone or mobile phone number of the applicant's lessor in his previous address.
 24. Civil Status : Civil status of the applicant, (S) Single, (M) Married, (W) Widow/Widower, (MS) Married but separated.
 25. Citizenship : Indicate citizenship of the applicant.
 26. Sex : Sexual status, male or female.
 27. Age : Age of the applicant.
 28. Date of Birth : Date of birth of applicant; month, day and year.
 29. Place of Birth : Place of birth of the applicant.

2.3. Applicant Family Background

Relationship	Name (Surname, First Name, M.I.)	Age	Address	Occupation	Contact #
Spouse	(2)	(3)	(4)	(5)	(6)
Father					
Mother					
Sibling					
1					
2					
3					

1. Relationship : Relationship of the family member to the applicant.
 2. Name : Complete name of family member stating first the surname, then first name and middle initial.
 2.1. Spouse : Complete name of the applicant's spouse.
 2.2. Father : Complete name of applicant's father.
 2.3. Mother : Complete name of applicant's mother.
 2.4. Sibling : Complete name of brothers and sisters of the applicant.
 3. Age : Age of the family member stated therein.
 4. Address : Complete address of the family member stated therein.
 5. Occupation : Occupation of the family member stated therein.
 6. Contact # : Contact number, land line or cellular phone number of the family member.

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2.4 Spouse Family Background

Relationship	Name (Surname, First Name, M.I.)	Age	Address	Occupation	Contact #
Spouse	(2)	(3)	(4)	(5)	(6)
Father					
Mother					
Sibling					
1					
2					
3					

1. Relationship : Relationship of the family member to the spouse of the applicant.
2. Name : Complete name of family member stating first the surname, then first name and middle initial.
 - 2.1. Father : Complete name of the father of the applicant's spouse.
 - 2.2. Mother : Complete name of the mother of the applicant's spouse.
 - 2.3. Sibling : Complete names of brothers and sisters of the applicant's spouse.
3. Age : Age of the family member of the applicant's spouse.
4. Address : Complete address of the family member of the applicant's spouse.
5. Occupation : Occupation of the family member of the applicant's spouse.
6. Contact # : Contact number, land line or cellular phone number of the family member of the applicant's spouse.

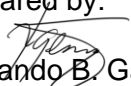
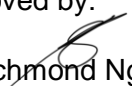
2.5. Sketch of Applicant's Address

- 2.5.1. Sketch : Sketch or location map of the applicant's address relating to the nearest highway. This should show permanent landmark and contact person to facilitate investigation procedure.

2.6. Educational Attainment

	Name of School	Address	Course	Year Graduated
Applicant:	(1)	(2)	(3)	(4)
Spouse:				

1. Name of School : Name of school where the applicant and spouse finished or have attained their highest educational level.
2. Address : Address of school where the applicant and spouse finished or have attained their highest educational level.

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3. Course : Course taken by the applicant and spouse in the given school.
4. Year Graduated : Year the applicant and spouse finished or have attained their highest educational level.

2.7. Dependent (s)/Children

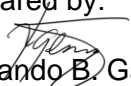
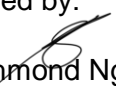
Name (s)	Age	Name of School	Address	Grade/Year
(1)	(2)	(3)	(4)	(5)

Particular	Explanation
1. Name(s)	: Name of dependent
2. Age	: Age of dependent in his/her nearest birthday.
3. Name of School	: Name of school where the dependent was enrolled.
4. Address	: Address of school where the dependent was enrolled.
5. Grade/Year	: School level of the dependent.

2.8. Employment Information of Applicant and Spouse

Company/Employer: (1)	Nature of Business: (2)	Position: (3)	Employment Status: (4)
Address: (5)			
Tel. No. (6)		Length of Service: (7)	
(If employment with present work is less than 3 years you need to supply information below about previous employer)			
Previous Employer: (8)			
Address: (9)			
Tel. No.: (10)		Position: (11)	Employment Status: (12)
Reason for leaving previous work: (13)			

1. Company/Employer : Name of company or employer where the applicant/spouse is employed.
2. Nature of Business : Nature of business where the applicant/spouse is employed.
3. Position : Position of the applicant/spouse in the company.
4. Employment Status : Employment of the applicant/spouse; regular, contractual or under provisional status in the current company or employer.
5. Address : Address of the current company or employer of the applicant/spouse.
6. Tel. No. : Telephone number of the current company or employer of the applicant/spouse.
7. Length of Stay : Number of months or years the applicant/spouse is employed in the current company or employer.

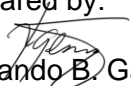
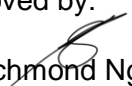
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8. Previous Employer : Name of the previous company or employer of the applicant/spouse.
9. Address : Address of the previous company or employer of the applicant/spouse.
10. Tel. No. : Telephone number of the previous employer of the applicant/spouse.
11. Position : Position of the applicant/spouse in the previous company or employer.
12. Employment Status : Status of the applicant/spouse upon leaving the previous company or employer.
13. Reason for leaving previous work : Reason of applicant/spouse for leaving previous company or employer.

2.9. Income and Expenses Information

Income of Applicant	: (1)	Allowances	: (2)	Deduction	: (3)	Net Monthly Income	: (4)
Income of Spouse	: (5)	Allowances	: (6)	Deduction	: (7)	Net Monthly Income	: (8)
Other Sources of Income: (Pls. State)	(9)					Net Income	: (10)
						Net Total Income of Spouses	: (11)
Monthly Expenses: (12)							
House Rent:	Food:		Water Bill:				
Electric Bill:	Cable Bill:		Telephone Bill:				
Clothing:	Transportation:		Education:				
Loans:	Amortization:		Other Expenses:				
Total Monthly Expenses: (13)							

- | Particular | Explanation |
|-------------------------|--|
| 1. Income of Applicant | : Gross monthly salary or income of the applicant. |
| 2. Allowances | : Monthly allowance given to the applicant by his/her employer. |
| 3. Deduction | : Government contribution, withholding tax and other salary deduction of the applicant in his/her payroll. |
| 4. Net Monthly Income | : Net take home pay of the applicant. |
| 5. Income of Spouse | : Gross monthly salary or income of the applicant's spouse. |
| 6. Allowances | : Monthly allowance given to the applicant's spouse by his/her employer. |
| 7. Deduction | : Government deduction, withholding tax and other salary deduction of the applicant's spouse in his/her payroll. |
| 8. Net Monthly Income | : Net take home of the applicant's spouse. |
| 9. Other Source | : Other income besides the main source of income of the spouses which will form part of income adjudication. |
| 10. Net Income | : Net income of the applicant and spouse in their other source of livelihood. |
| 11. Net Total Income of | |

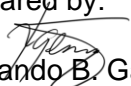
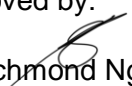
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- Spouses : Total net income of the applicant and his/her spouse.
12. Monthly Expenses : Expenses of applicant and spouse
- 12.1. House : Monthly rental, if applicant is just renting.
- 12.2. Electric Bill : Average monthly electric bill of the applicant.
- 12.3. Clothing : Estimated monthly expenses for clothing.
- 12.4. Loans : Personal loan/s of spouses which will mature within the term of contract being applied with the company, converted to monthly payment.
- 12.5. Food : Estimated monthly expenses for food.
- 12.6. Cable Bill : Monthly billing for cable connection.
- 12.7. Transportation : Estimated monthly transportation expenses.
- 12.8. Amortization : Monthly amortization for housing and other credits being paid by the spouses.
- 12.9. Water Bill : Average monthly billing of the applicant.
- 12.10. Telephone Bill : Average monthly billing of the applicant.
- 12.11. Education : Estimated educational expenses converted to monthly.
- 12.12. Other Expenses : Other monthly expenses not included in the above.
13. Total Monthly Expenses : Total of the monthly expenses of the spouses.

2.10. Present Credit Status

Creditor: _____		Address: _____		Tel. No.: _____	
Mode of Payment: _____		Remaining No. of Payments: _____		Amount of Amortization: _____	
Creditor: _____		Address: _____		Tel. No.: _____	
Mode of Payment: _____		Remaining no. of Payments: _____		Amount of Amortization: _____	
Creditor: _____		Address: _____		Tel. No.: _____	
Mode of Payment: _____		Remaining no. of Payments: _____		Amount of Amortization: _____	

Particular	Explanation
1. Creditor	: Name of creditor of the applicant.
2. Address	: Complete address of the creditor of the applicant.
3. Mode of Payment	: Mode of payment of the loan, whether to be paid in a monthly, quarterly or annually.
4. Remaining No. of Payment:	Remaining number of installment still due to the applicant. State whether updated or delinquent.
5. Amount of Amortization	: Regular amortization, monthly or quarterly, due to the applicant.

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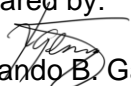
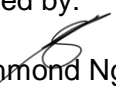
2.11. Description of Residence

(1) Own House & Lot	(2) Own House & Renting Lot	(3) Renting House & Lot
Type: (4)		
() Old	() Semi-Mansion	() Bungalow
() New	() Condominium	() Two Storey
() Mansion	() Apartment	() Town House
() Low Cost Housing		
Made of: (5)		
() Concrete	() Wooden	() With Garage
() Semi-Concrete	() Fenced	() Painted
() Unpainted		
Accessibility: <input type="checkbox"/> Bus <input type="checkbox"/> Jeepney <input type="checkbox"/> Private Vehicle <input type="checkbox"/> Tricycle		
(6) <input type="checkbox"/> Inaccessible by Vehicle <input type="checkbox"/> Others: (7)		
Remarks: _____		

1. Own House & Lot : Check appropriate space if house and lot where owned by the applicant.
2. Own House & Renting Lot : Check appropriate space if the applicant owned the house but the lot is being leased.
3. Renting House & Lot : Check appropriate space if house and lot is being leased by the applicant.
4. Type : Check appropriate description of applicant's house;
 - a. Old
 - b. New
 - c. Mansion
 - d. Semi-Mansion
 - e. Condominium
 - f. Apartment
 - g. Bungalow
 - h. Two Storey
 - i. Town House
 - j. Tenement
 - k. Shanty
 - l. Low Cost Housing
5. Made of : Check appropriate space to describe what the house of the applicant is made of;
 - a. Concrete
 - b. Semi-Concrete
 - c. Wooden
 - d. Fenced
 - e. With garage
 - f. Painted
 - g. Nipa
 - h. Unpainted
6. Accessibility of Residence : Check appropriate space mode of transportation to reach the residence of the applicant.
 - a. Busses
 - b. Jeepney
 - c. Private Vehicle
 - d. Tricycle
 - e. Inaccessible
 - f. Others (Specify other mode of transportation)
7. Remarks : To be filled up by the Account Counselor, that will show his comments on the living condition of the applicant base on the description of the residence.

2.12. Personal Properties Owned

() Car	() VCD	() Washing Machine	() Cellphone
() Motorcycle	() DVD	() Gas Range	() Computer
() Television	() Aircon	() Kitchen Wares	() Electric Fan
() Karaoke	() Refrigerator	() Microwave Oven	() Others:

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1. Personal Properties : Check appropriate space type of personal properties owned by the applicant.
- | | |
|-----------------|---|
| a. Car | i. Washing Machine |
| b. Motorcycle | j. Gas Range |
| c. Television | k. Kitchen Wares |
| d. Karaoke | l. Microwave Oven |
| e. VCD | m. Cell phone |
| f. DVD | n. Computer |
| g. Aircon | o. Electric Fan |
| h. Refrigerator | p. Others (Specify, component, Home Theater, etc) |

2.13. Real Properties Owned

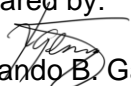
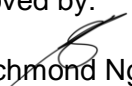
Location	Description	Square Meters	Property Value

1. Location : Location of the real property/ies owned by the applicant.
2. Description : Description of real properties and other pertinent information about the properties.
- Example: a. Kind : Agriculture or residential lot.
- b. Assessed Value : Assessed value of the real property/ies owned by the applicant.
- c. Encumbrances : Any encumbrances on the real property/ies of the applicant.
3. Square Meters : Area of the property/ies measured by square meter.
4. Property Value : Current market value of the real property/ies owned by the applicant.

2.14. Bank References

Bank	Branch	Account No.	Type	Contact Person & No.

1. Name : Name of bank where the applicant is maintaining an account.
2. Branch : Branch location of the subject bank account.
3. Account No. : Account number of the subject bank account.
4. Type : Type of account being maintained by the applicant; e.g. savings, checking,.
5. Contact Person & No. : Name of account officer handling the applicant's account and his cellphone or telephone number.

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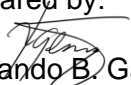
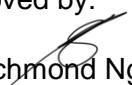
2.15. Other References

Other References	Name	Address	Tel/Cell No.
A. Co-Employee			
B. Anyone w/n city/town			
C. Neighbor			
D. Relative			

1. Co-Employee : Name, address and contact number of a co-employee used by the applicant.
2. Anyone w/in city/town : Name of person not related to the applicant residing within the city or municipality who will serve as personal reference of the latter.
3. Neighbor : Name of neighbor who will serve as personal reference of the applicant.
4. Relative : Name of relative not living with the applicant that will serve as personal reference.

2.16. Others

1. Applicant's Signature : Signature of the applicant. This will be verified by the MA against IDs presented by the applicant.
 2. Com. Tax Cert. No. : Current year's Community Tax Certificate (CTC) number of the applicant.
 3. Issued at : City/municipality where the CTC was issued.
 4. Issued on : The date when the CTC was issued.
 5. TIN # : Tax Identification Number (TIN) of the applicant.
 6. Spouse Signature : Signature of the spouse.
 7. Com. Tax Cert. No. : Current year's CTC number of the applicant's spouse.
 8. Issued at : City/municipality where the CTC was issued.
 9. Issued on : The date when the CTC was issued.
 10. TIN # : TIN Number of the applicant's spouse.
 11. Account Counselor's Comment : Comment of the AC regarding the credit worthiness of the applicant.
3. Branch Manager
 - 3.1 Review regularly the CAF Control Logbook for any pending application from the prospective customer.
 - 3.2. Resolve any pending application and obtain explanation from the field personnel and Marketing Assistant.
 - 3.3. Determine the branch approval rating based on the data on the Inquiry and CAF Control Logbook which is necessary in marketing planning and target setting of the branch.

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