

MITSUKOSHI MOTORS PHILIPPINES, INC.		
POLICY AND PROCEDURE		
ITEM TITLE :	FINANCED RECEIVABLE STAGES	Ref. No.
DEPARTMENT :	OPERATIONS SUPPORT DEPARTMENT	OPS-16-03-1401
TO :	ALL BRANCHES/ AREA MANAGER/ REGIONAL MANAGER	

OBJECTIVE

1. To guide the branch in the stages of Financed Receivable.
2. To ensure systematic conducts and actions in handling Financed Receivable from onset to closure.

POLICIES

1. It is the responsibility of the branch to accommodated financing loan with high probability of collection and low risk of being delinquent.
2. In creating Financed Receivable, the following stages should be followed based on established Company's Standard of Procedures and Policies (SOP) and approved and released System for System (S4S).
3. The following Stages should be followed by the branch:

STAGES	S4S
STAGE 1 – CREATING SALE	
1.1. Marketing Activities	
1.2. Customer's Inquiry	OPS-15-12-030
1.3. Saving the Sales	
1.4. Closing the Sales	
STAGE 2 – CUSTOMER APPLICATION	OPS-15-12-031
STAGE 3 – CREDIT INVESTIGATION	OPS-15-12-036
3.1. Pre-Qualification	OPS-15-12-032
3.2. Verification	OPS-15-12-032
3.2.1. Office Verification	OPS-15-12-032
3.2.2. Field Verification	OPS-15-12-032
3.2.3. Customer Interview	OPS-15-12-032
3.2.4. Post Confirmation	OPS-15-12-032
STAGE 4 – RELEASE OF MOTORCYCLE UNIT	OPS-15-12-039
4.1. Pre-Delivery Inspection (PDI)	OPS-15-12-006
4.2. Customer's Orientation	OPS-15-12-030
4.3. Unit Verification (UV)	OPS-15-12-013
STAGE 5 – COLLECTION AND MONITORING	
5.1. Collections	TRD-15-12-007
5.2. Monitoring	
5.2.1. Daily Updates on Status and Accounts	OPS-16-01-044
5.2.2. Counseling of Customer	OPS-16-02-2308
STAGE 6 – CUSTOMER SERVICE	OPS-16-03-1201

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