

MITSUKOSHI MOTORS PHILIPPINES, INC.		
POLICY AND PROCEDURE		
POLICY TITLE :	CUSTOMER ORIENTATION	Ref. No.
DEPARTMENT :	OPERATIONS SUPPORT DEPARTMENT	OPS 15-11-008
TO :	MARKETING ASSISTANT	November 02, 2015

## OBJECTIVE

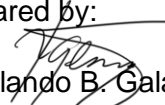
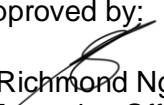
1. To guide the Marketing Assistant in orienting the customers on their responsibilities as debtors.
2. To ensure that the terms and conditions of the financing contracts are properly explain to the customer.

## POLICIES

1. The customer orientation shall be conducted simultaneous to the pre-delivery inspection being made by the branch before the release of the purchased motorcycle unit of the customer.
2. The branch shall educate the customer with the terms and conditions of the company with respect to terms of payment; prompt payment discount, terms of contract the customer had entered into.
3. No release of motorcycle unit will be allowed to the customer without proper orientation made by the branch.

## PROCEDURES

1. Marketing Assistant
  - 1.1. Conduct orientation during the turn-over of the financed motorcycle unit to the customer.
    - 1.1.1. Warranty Policy;
      - 1.1.2.1. Warranty is a guarantee of the manufacturer to the customer, through the Company, that the motorcycle unit they have purchased is free from any defects in parts and workmanship, under normal use and service. Moreover, the Company accepts the responsibility for the repairs and correcting defects in material and workmanship, if any.
      - 1.1.2.2. Inform the customer that modifying and removing the original decal of the motorcycle unit will void the warranty.
    - 1.1.2. Safety and proper operations of motorcycle unit;
      - 1.1.3.1. This procedure will be done by the branch mechanic who is technically knowledgeable in doing the task.

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1.1.3. Servicing intervals, change oil.

1.1.4.1. Advise the customer to always bring with them their warranty coupon for periodic check-up which serve as their service records.

1.1.4.2. If during the periodic check-up the customer had failed to present warranty coupon, the latter will be charged a corresponding service fee. However, if the motor oil was purchased in our branch, the said amount will be waived even if no warranty coupon has been presented.

1.1.4.3. Inform the customer that the company has an existing promo wherein any change-oil services will be free even if after warranty period if the motor oil will be purchase in the branch.

1.1.4.4. Advise the customer to have periodic check-up for proper maintenance of the motorcycle and so as not to void the warranty due to misuse and negligence.

1.1.4.5. Inform the customer that the check-up should be made on the following;

1<sup>st</sup> Service Coupon - 1,000Kms or thirty (30) Days

2<sup>nd</sup> Service Coupon - 2,500Kms or two (2) Months

3<sup>rd</sup> Service Coupon - 4,000Kms or four (4) Months

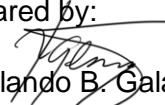
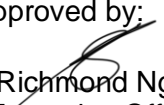
4<sup>th</sup> Service Coupon - 6,000Kms or six (6) Months

1.1.4.6. Although as per 1st Warranty Coupon, first check-up and change oil should be made on the first 1,000 kilometers, recommend to the customer (brand new motorcycle unit) to have change oil on its first 300 or 500 kilometers to flush out steel granules to clean the engine and for it to function more efficiently.

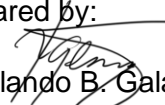
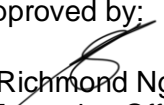
1.2. Orient the customer on the terms and conditions of the financing contracts wherein specific form was designed in Tagalog so that it can be properly understood by the customer.

1.2.1. To avail of the Prompt Payment Discount (PPD), customer have to pay directly at branch office on or before due date and have to maintain an updated account.

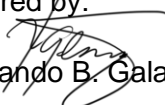

1.2.2. Pay only to authorized field personnel of the company and ask for a Collection/Official Receipt (CR/OR) as evidence of payment. Any payment to unauthorized person and payments not covered by our CR/OR shall not be honored and considered invalid.

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- 1.2.3. Cheque payment shall only be allowed for personal bank account of the customer. Cheque issued by a third party is not allowed. Further, inform the customer that Collection/Official Receipt shall only be issued upon clearing of the cheque from his/her bank.
- 1.2.4. Inform the customer of the five (5%) percent in case of his/her default or delayed in payments based on overdue amount.
- 1.2.5. Change of term from longer to shorter or vice-versa is not allowed, so with the change of due date.
- 1.2.6. The unit shall not be transferred to other places without Company's consent. Likewise pawning of the unit is illegal and subject to legal action.
- 1.2.7. The customer may not pawn, sell or transfer the financed motorcycle unit until the customer's debt is fully paid. This is a criminal offense for violation of Chattel Mortgage Law.
- 1.2.8. If the unit is not suitable for a sidecar, remind the customer of the consequences if he/she put sidecar in the unit;
  - 1.2.8.1. The unit will deteriorate faster.
  - 1.2.8.2. The account will become due and demandable.
- 1.2.9. The customer owes the financing Company money they loaned, and they still have to pay in case of car-nap/lost of the financed motorcycle unit.
- 1.3. Inform the customer that the registration and Compulsory Thirty Liability will be shouldered by the branch.
  - 1.3.1. The branch must be extra careful regarding this matter, the cost for registration and CTPL premium is presented to the customer as free, in reality, the amount is being charged in the down payment.
  - 1.3.2. In case the customer question why said amount is being deducted in the down payment, inform the customer that instead of adding the cost of LTO processing to the selling price, we opted to include it in the down payment, in effect, a lower down payment requirement.
  - 1.3.3. In case the coverage for the motorcycle registration exceed one (1) year, the additional premium for CTPL will be shouldered by the customer.
  - 1.3.4. The renewal for registration and insurance for Compulsory Third Party Liability shall be at your expense and should be renewed depending on the last digit in your motorcycle plate number.

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- 1.3.5. Advise the customer not to use the financed motorcycle in the main thoroughfare or high-way until the motorcycle registration has been secured. Any penalty for traffic apprehension or violation will be borne by the customer.
    - 1.4. Conduct ocular inspection of the financed motorcycle unit with the customer using the Pre-Delivery Inspection Form.
      - 1.4.1. Obtain signature of the customer after conducting pre-delivery inspection of the financed unit and orientation.
2. Branch Mechanic
  - 2.1. Orient the customer about the operations and control of the unit and give the motorcycle key to the customer.
    - 2.1.1. Proper control of motorcycle unit.
    - 2.1.2. Safety operations of motorcycle unit.
      - 2.1.3.1. Proper control of motorcycle includes but not limited to free play of clutch lever, front brake and rear brake levers and throttle grip lever.

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DEALER: \_\_\_\_\_  
BRANCH: \_\_\_\_\_

### MGA PATAKARAN AT PAALALA SA MGA TAGATANGKILIK

Sa mga minamahal naming tagapagtangkilik,

Maraming salamat po sa inyong pagtangkilik at pagpili ng SYM motorcycle. Hangad po namin na lubos kayong masiyahan sa inyong ginawang desisyon.

Nais rin po naming ipaalala ang mga sumusunod na responsibilidad po ninyo alinsabay ng inyong desisyon na kumuha ng pahulugang motorsiklo.

1. Sapagkat kami po ay walang kolektor, ang obligasyon po sa pagbabayad ng buwanang hulog sa inyong pagkakautang sa \_\_\_\_\_ ay dapat bayaran sa aming sangay kung saan ninyo binili ang motorsiklo na nasa \_\_\_\_\_. Kung sakali kayo po ay may katanungan, maari po kayong tumungo sa aming sangay o kaya'y tumawag sa telepono bilang \_\_\_\_\_.
2. Maari po lamang na ipagbigay alam sa aming sangay kung kayo po ay lilipat ng tirahan o kaya'y magpadala ng liham kalakip ang mga sumusunod, dahilan ng paglipat, ang kumpletong address at pangalan ng taong pwede po naming pagtanungan sa lugar ng inyong bagong tirahan.
3. Magbayad po lamang sa aming pinahintulatang kinatawan at humingi ng kaukulang opisyal na resibo (OR) na tanda ng inyong kabayaran. Anumang kabayaran nagawa sa mga di pinahintulatang kinatawan at kawang kaukulang opisyal na resibo ay hindi sagutin ng kumpanya at di maaawas sa inyong pagkakautang. Pakitabi po ang inyong mga opisyal na resibo na maaari ninyong gawing sanggunian sa hinaharap.
4. Upang mabigyan ng diskwento o "rebate" para sa maagang pagbabayad, gawin ito ng direkta sa aming tanggapan bago dumating o sa eksaktong araw ng inyong bayarin. Tandaan na kailangang kayo ay walang pagkakaliban sa inyong pagkakautang at ang inyong pagbabayad ay ginawa sa aming tanggapan.
5. Ang amin lamang pong tinatanggap na bayarin ay ang inyong personal na tseke sa bangko at pinapaalam po namin na hindi kami nagbibigay ng anumang sukli na sobra sa sa inyong buwanang bayarin, bagkus ito po ay aming iaawas sa sa inyong kabuuang pagkakautang. Ang mga tsekeng ibinigay ng ibang tao na naka-pangalan sa inyo ay hindi po namin tinatanggap.
6. At kung sakaling hindi kayo makabayad sa inyong buwaning bayarin ay mapapatawan kayo ng limang (5%) porsyentong rekargo kada buwan ayon sa kabuuan ng naantalang buwanang bayarin. Kung hindi ninyo mababayaran ang inyong pagkakautang ay kailangan ibalik ninyo ang motorsiklo sa loob ng sampung (10) araw at dahil sa hindi ninyo pagbabayad ng pagkakautang ay binibigyan ninyo ng kami ng karapatang kunin at rematahin ang motorsiklong inyong binili ng hulugan ayon sa inyong nilagdaang "Chattel Mortgage".
7. At kung sakaling ibalik ninyo ang biniling hulugang motorsiklo ay may karapatan kaming tumanggi o kaya'y singilin ang kabuuan ng halaga ng inyong pagkakautang na di pa nababayaran na ilalaan para sa mga pinsalang natamo at dapat gawin sa isinasauling motorsiklo.
8. Ang pagbabago ng tagal ng kasunduan para pahabain o paikliin ay hindi namin pinahihintulutan. Ganon din ang pagbabago ng takdang araw ng pagbabayad pagkatapos lagdaan ang mga kasulatan ng pagkakautang.
9. Ang inyong biniling hulugang motorsiklo ay hindi maaaring ilipat sa ibang lugar ng walang pahintulot sa aming tanggapan. Ayon din sa inyong nilagdaang kasulatan, pinagbabawal ng batas na isanla ninyo ang kagamitan habang kayo ay may pagkakautang pa. Ito ay may kaparusahang pagkakulong ng isang (1) buwan at isang (1) araw hanggang anim na buwan.
10. Sa mga hindi inaasahang pangyayari, katulad ng bagyo, sunog, pagnanakaw at sa mga iba pang kalamidad, kayo ay may tungkulin pang magbayad ng inyong pagkakautang; at kahit na masira ang buong motorsiklo dahil sa sakuna o mawala ito sa anumang kadahilanan.
11. Sa hindi maiiwasang pagkakataon, katulad ng kasawian, kawalang-lakas o kapansanan na ipagpatuloy ang pagbabayad ng pagkakautang, dapat po ninyo o ng inyong tagapagmana o kaanak na nag-iingat ng motorsiklo na isauli sa amin ang naturang motorsiklo o kaya ay ituloy ng inyong tagapagmana o kaanak ang kasunduang pagkakautang ngunit kailangan niyang makapasa sa aming mga pamantayan.
12. Pinapayuhan namin kayong hanggat maaari po ay huwag bibiyahe sa mga pangunahing lansangan at hi-way hanggat walang kaukulang rehistro. Ano mang pataw sa paglabag sa batas trapiko ay inyong sagutin.

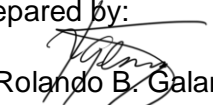
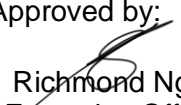
Ang mga bayarin sa muling pag-rerehistro ng motorsiklo sa tanggapan ng LTO at ang kaukulang seguro ng nabanggit na sasakyan ay inyong sagutin at tungkulin. Ang mga ito ay natatapat sa huling bilang na nakasaad sa numero ng plaka ng inyong motorsiklo.

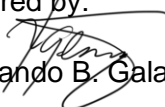

Ang lahat ng patakaran at tagubilin ay pinaalam sa akin ng \_\_\_\_\_ at ang lahat ay lubos kong nauunawaan at sinasang-ayunan. Nilalakip ko ang aking lagda para sa pagpapatibay nito.

Sumasangayon:

\_\_\_\_\_  
Lagda sa Itaas ng Pangalan

Unit/Model \_\_\_\_\_  
PN Value \_\_\_\_\_  
Monthly Installment \_\_\_\_\_  
Due Date \_\_\_\_\_  
Terms \_\_\_\_\_

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