

MITSUKOSHI MOTORS PHILS., INC.		
POLICY AND PROCEDURES		
POLICY TITLE :	SKIP-TRACING	Ref. No. 2015-12-006
DEPARTMENT :	OPERATIONS SUPPORT DEPARTMENT	
TO :	ACCOUNT COUNSELOR, CREDIT SUPERVISOR, BRANCH MANAGER	December 1, 2015

OBJECTIVE

1. To guide the branch in tracking down or tracing the whereabouts of a missing customer.
2. To minimize if not totally eliminate probable losses on customer who absconded to pay their responsibility with the company.

POLICIES

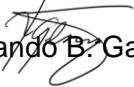
1. It is the responsibility of field personnel and Branch Manager (BM) to conduct skip-tracing upon discovery that the customer has absconded or has transferred residence without informing the branch to avoid settlement of financing contract.
2. The field personnel, Account Counselor and Credit Supervisor, must immediately report missing customer or who has absconded to the Branch Manager upon discovery.
3. The branch must collect as much information as possible about the customer to establish the latter's whereabouts.
4. The field personnel must be observance for “Red Flags” or indicators during fieldwork preventing provable missing customer.

PROCEDURES



1. Field Personnel (Account Counselor/Credit Supervisor)
 - 1.1. Upon discovery that the customer has transferred residence without informing the branch or has absconded to avoid the settlement of the financing contract, report immediately to Branch Manager.
 - 1.2. Conduct interview with neighborhoods to obtain information on the whereabouts of the customer.
 - 1.2.1. If information has been gathered regarding the whereabouts of the customer, conduct immediate residence checking.
 - 1.2.2. If customer is located in the new address, press the customer to settle his overdue obligation.
 - 1.2.3. Adjust the customer's address in the branch records, Customer Loan Folder, Customer Field Card, Branch Monitoring System (BMS), etc.
 - 1.2.4. If the result is negative, then proceed to the next item.
 - 1.3. Examine and study CAF and CIR of the missing customer by getting the necessary information particularly the following:
 - 1.3.1. Name and addresses of close relatives;
 - 1.3.2. Name and addresses of references, personal, trade and bank references;
 - 1.3.3. Address of present and previous place of employments;
 - 1.3.4. Provincial address;
 - 1.3.5. Previous residential addresses;
 - 1.3.6. Name and address of the school where the children of the customer are enrolled;
 - 1.3.7. Other creditors;
 - 1.3.8. Landlords, if renting;
 - 1.3.9. Co-maker.
 - 1.4. Conduct office or telephone/cell phone tracing;
 - 1.4.1. Contact latest known employer and obtain valuable leads/information about the customer.

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- 1.4.2. Call references (personal, trade, bank). When telephone numbers are not given, consult the telephone directory.
- 1.4.3. Contact co-maker and ask for information about the customer. Enlist their assistance in tracing the customer since they will be liable in case the latter is not located.
- 1.4.4. Follow-up all leads taken, if possible.
- 1.5. Conduct field tracing if office telephone/cell phone tracing fails;
 - 1.5.1. Study carefully the branch records, CAF, CIR, precautionary papers submitted by the customer, etc.
 - 1.5.2. Proceed to the place of reference.
 - 1.5.2.1. Address of present place of employment
 - 1.5.2.1.1. If the customer is there, collect the overdue account and inquire the present residential address.
 - 1.5.2.1.2. If the customer is absent, inquire from the office of the personnel officer the present address of the customer.
 - 1.5.2.1.3. If the address cannot be secured from the office of the personnel officer because of company rules or the address on the file is the old address, inquiry must be made from the co-employee of the customer and other informants, especially the personal reference.
 - 1.5.2.1.4. If the result is still negative, wait for the missing customer to report for work.
 - 1.5.2.1.5. If the missing customer is no longer connected to the company, proceed to the next item.
 - 1.5.2.2. Proceed with the respective addresses of the relatives, friends and/or reference mentioned in the CAF.
 - 1.5.2.2.1. Proceed first to the reference closely related to the missing customer, before latter's friends or other references.
 - 1.5.2.2.2. If the present address was located, proceed at once to the place and conduct a residence checking. Conduct collateral checking or check motorcycle unit and other properties in the new abode of the customer.
 - 1.5.2.2.3. Press the located customer for the settlement of the overdue obligation.
 - 1.5.2.2.4. If the customer is not in the position to pay, discuss how to settle and if the motorcycle is present, press the customer to surrender the financed motorcycle unit.
 - 1.5.2.2.5. If the missing customer cannot be located after the inquiry was made from his close relatives, friends and references, then proceed with next item.
 - 1.5.2.3. Go to the central office of the local power company:
 - 1.5.2.3.1. Inquire from the commercial department about the present address of the missing customer you are trying to locate.
 - 1.5.2.3.2. If the new address is located, proceed at once to the new address of the customer and follow the procedure in item (1.5.2.2) above.
 - 1.5.2.3.3. If the result is still negative, then proceed to the next item.
 - 1.5.3. Proceed with schools where children of the customer are enrolled. Even if the children have already been transferred to another school, information of the new school can still be obtained because the previous school has to transfer their academic records to the new school.
 - 1.5.4. Proceed to the main office of the Waterworks Company or different branches or local water company and inquire about the new address of the missing customer. If the

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- new address is located, proceed to the said address and follow the procedure in item (1.5.2.2) above. If the result is negative, proceed to next item.
- 1.5.5. Proceed to the central office/main office or regional or local office of the SSS or GSIS, if the customer is private or government employee.
 - 1.5.6. In the case of business, checking may be made with the office of the DTI and/or SEC.
 - 1.5.6.1. The letter must be sent by special delivery, air mail, registered with return card.
 - 1.5.6.2. Enclose with the letter of inquiry about the missing customer; present address, street and house number and other pertinent information.
 - 1.6. One of the effective tactics in locating a missing customer is faking a winning of the customer in a contest. For this to be effective, the following should be considered;
 - 1.6.1. The visitation should be made by branch personnel properly dressed and not known in the area of the customer's previous address.
 - 1.6.2. During the skip tracing and inquiry neighborhood in the former address of the customer, props should be brought by the branch personnel, the winning of the customer wrapped in a box and a list of other winners.
 - 1.6.3. The person doing this should not be too eager and let the residence in the area to volunteer information in the whereabouts of the customer.
 - 1.7. Conduct other skip tracing procedures.
 - 1.7.1. Make inquiries with his creditors. Some of them may already have located his new address.
 - 1.7.2. Contact his former lessor for any leads on his present whereabouts.
 - 1.7.3. If he was engaged in business, try to make inquiries from his business associates.
 - 1.7.4. If you have information that the missing customer has transferred to a place where we also have a branch office, request assistance from the branch concerned in locating your missing customer.
 - 1.7.5. If the customer was confirmed to have transferred to the jurisdiction of another branch, the customer's account should be transferred to such branch for maintenance and collection follow-up.
 - 1.7.5.1. Prepare request letter to the branch where the customer has transferred attaching copies of financing contract, abstract of payment of photo copy of Customer Ledger Card and other precautionary papers.
 - 1.7.6. Police agencies, barangay councils and city or Municipal officials could also be of help.
 - 1.7.7. File alarm sheet to Constabulary Highway Patrol Group or concerned government agency.
 - 1.7.8. Check with the Land Transportation Commission is case the customer have tried to renew the registration of the unit and a new address was given or the unit was already been sold.
 - 1.7.9. Check with neighbors and friends, neighborhood business-grocery, sari-sari store, barber shop, etc.
 - 1.7.10. Look in the telephone directories.
 - 1.7.11. Telephone Search Internet, Social Web Sites, Professional Web Sites and other Online Resources.

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