



BRANCH OPERATIONS TRAINING

OPERATIONS SUPPORT DEPARTMENT

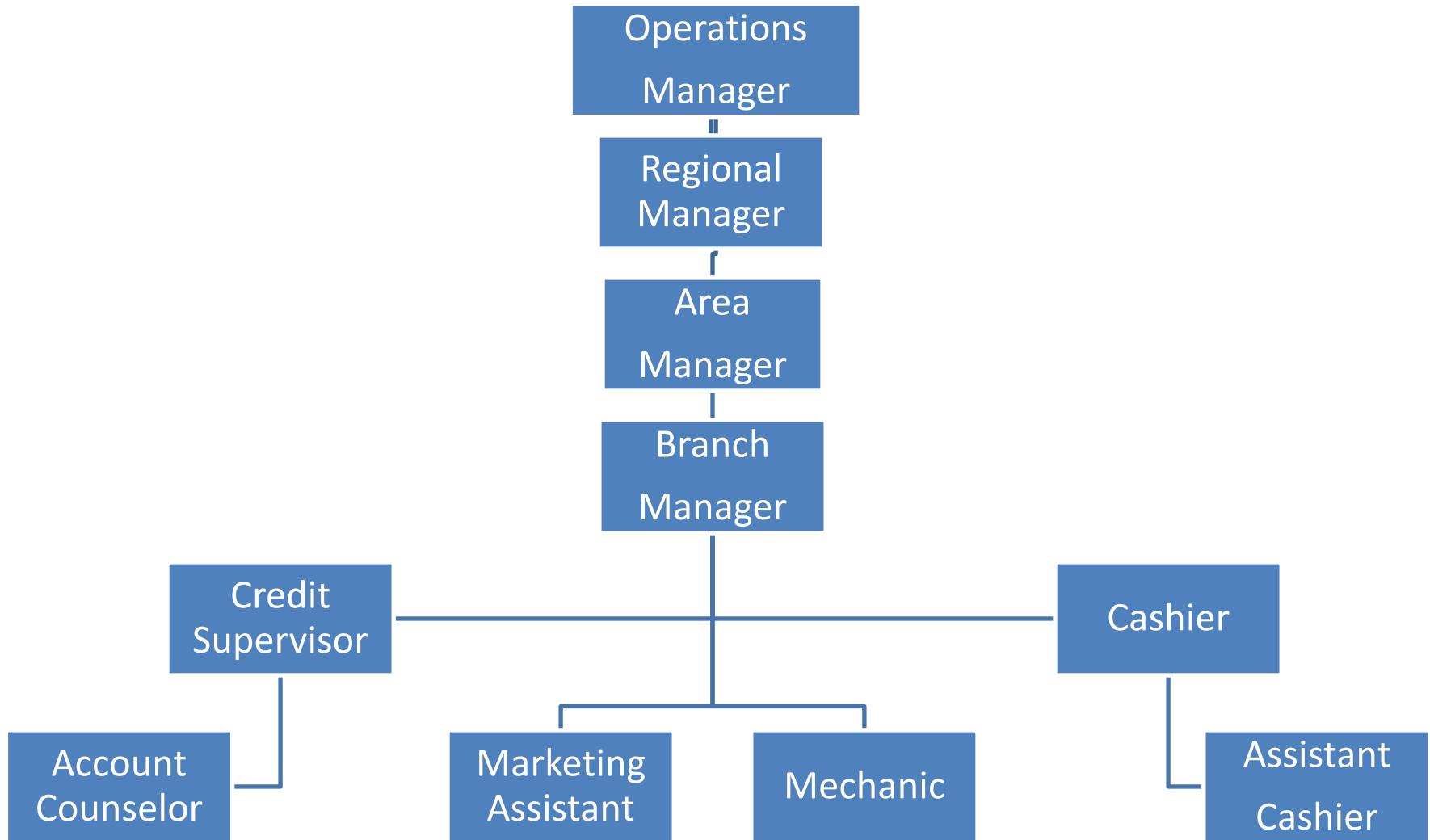
Objective:

- 1. To ensure knowledgeability of all branch personnel and officers on the Standard Operating Policies and Procedures (SOP) as stated in System for System (S4S).**
- 2. To establish capability of Managers on handling his people.**
- 3. To establish reliability and trustworthiness of Managers in the implementation of the company's SOP.**

RESPONSIBILITY:

- 1. Direct reporting to Office of the Chairman as a support department for branch operations.**
- 2. Responsible for ensuring that all needed support are given to ensure:**
 - Profitability**
 - Building Strong Work Force**
 - Growth and Expansion**
 - Stability**
- 3. Provide administrative support to branch operations.**
- 4. Monitor, track down and analyze branch operations performance and report the same to the Chairman.**

BRANCH ORGANIZATIONAL STRUCTURE



CUSTOMER INQUIRY & APPLICATION

Objectives:

- 1. To account and record all motorcycle sales inquiries received and Credit Application Form processed by the branch.**
- 2. To guide personnel concerned on proper procedures in handling motorcycle inquiry and recording results thereof either thru conversion to cash sales or installment.**
- 3. To establish the effectiveness of the marketing activities of the branch and result of their follow-up on their prospective customers.**
- 4. To provide the branch with necessary information and data on the dashboard on Sales performance on brand new and reposessed units.**

CUSTOMER'S INQUIRY AND APPLICATION CONTROL LOGBOOK

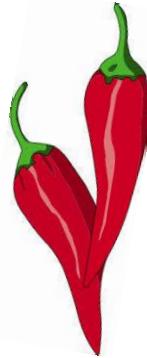
Date	Name	Address	Contact No.	Preferred Unit		Source	Cash	CAF		AC	Approved		Disapproved		Withdraw/	Decline	SI No.	DR. No.	Date	Remarks
				Model	Color			Date	Time		Date	Time	Date	Time						
Target																				
Summary						Cur	%	Cum	%											
Inquiry																				
Cash																				
CAF																				
Disapproved																				
Approved																				
Pending																				
Decline/Withdraw																				
Delivery																				
Brand New																				
Repo																				
Pending																				

IMPORTANT OF GOOD HANDLING WALK-INS

How we handle our WALK-INS can directly affect company's visions or goals.

Customers coming to our branch are expecting better and faster service than our competitors. They come into contact about our branch, products and models intentionally or unintentionally, and therefore, we must always be ready for them.





S □ **SMILE**



P □ **PROMPT**



I □ **IDENTIFY THE NEEDS**



C □ **COURTESY**



E □ **EFFICIENCY**



CREDIT APPLICATION FORM

Objectives:

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.

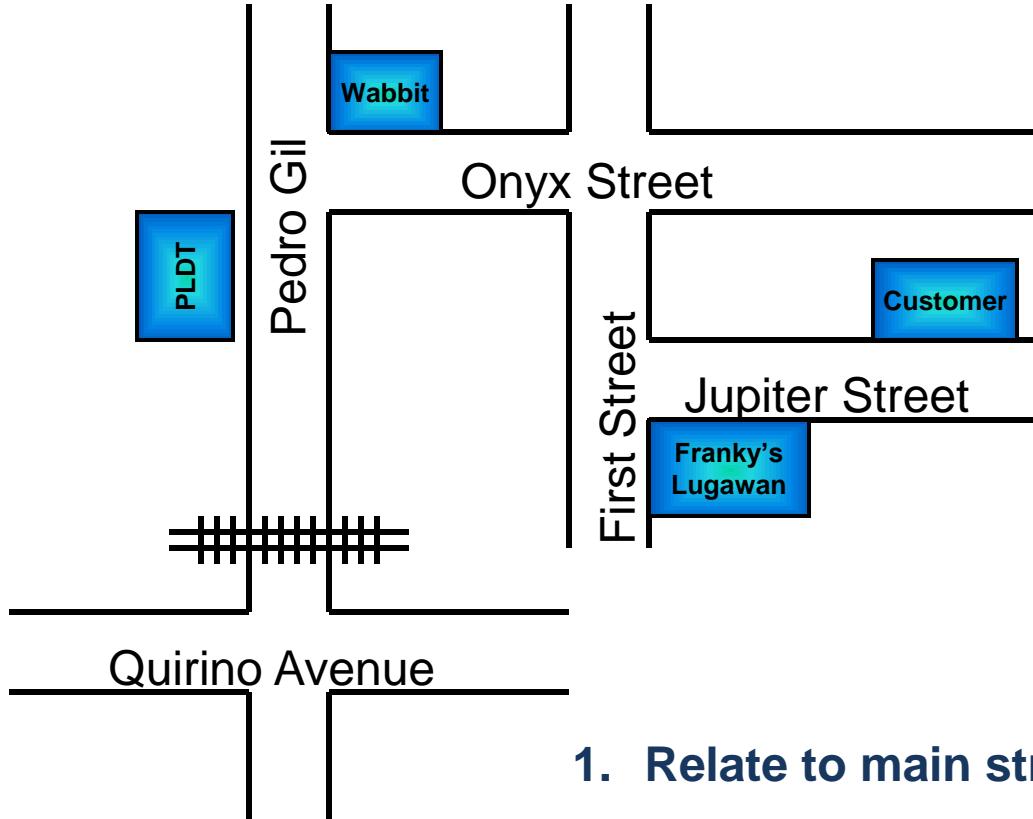
PURPOSE OF CAF

A credit transaction starts at the time when a prospective customer decided to purchase a motorcycle or scooter on installment and introduces him to the company. Upon receipt of CAF, we should immediately establish their willingness or intention to buy in credit and customer has already decided the following;

- 1. Items the applicant want to purchase, a motorcycle or scooter**
- 2. Brand, model and color**
- 3. Term**
- 4. Financing scheme, e.g. Cash Option or regular installment**
- 5. Down payment amount**

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.

Location Map



1. Relate to main street/Hi-way
2. Relate to permanent landmark
3. Contact person

FINANCING REQUIREMENTS

Objectives:

To ensure the completeness of the financing document requirements and to make certain they are genuine, reliable, authentic and bona fide.

1. To ensure that the financing document requirements are submitted within the required time.
3. To ensure that only quality customers are accommodated with the financing services offered by the company.

COLORED PICTURES & IDs

1. 2x colored pictures. Should not accept; Old Photo, Distance shot, group picture or unclear
2. 2x valid IDs, e.g. Driver's License, Voter's ID or Passport.



EMPLOYED



1. Latest Pay Slip
2. Certificate of Employment
3. Latest Income Tax Return
4. Latest W-2 or Compensations
Withholding Tax
5. Latest Community Tax

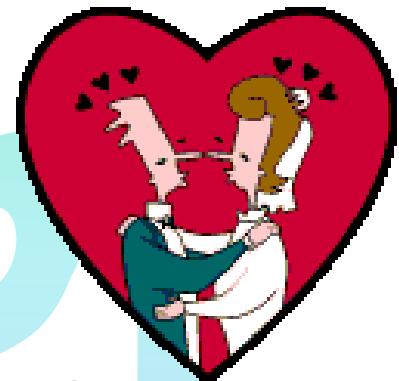
WITH BUSINESS

- 1. Business Permit**
- 2. DTI Business Name**
- 3. Latest Income Tax Return**
- 4. Latest Financial Statement**



MARRIAGE CONTRACT

1. Authenticate the status for married applicant.
2. It can be used in:
 - Validating the aged of the applicant and his/her spouse.
 - Checking information about their parents.



MARRIAGE CONTRACT

OTHER FINANCING REQUIREMENTS

1. TCT or Declaration of Real Property
2. Lease Contract
3. Barangay Clearance
4. Photo copy of LTO Certificate of Registration
5. Photo copy of Driver's License of the applicant or user
6. Proof of other income and other supporting papers,
e.g. Bank Statement, Allotment papers, Money Market
Placement, etc.

STAGES OF CREDIT INVESTIGATION

Objectives:

- 1. To ensure systematic conduct of credit investigation process in evaluating customer's application.**
- 2. To guide the field personnel, Account Counselor, Credit Supervisor and Branch Manager, in the conduct of establishing the credit worthiness of an applicant.**

STAGE 1 PRE-QUALIFICATION

STAGE 2 VERIFICATION

Sub-Stage 1 Office Verification

Sub-Stage 2 Field Verification

STAGE 3 INTERVIEW

STAGE 4 POST-VERIFICATION

M¹ MPI CREDIT STANDARDS

CHARACTER

The character of the borrower indicates :

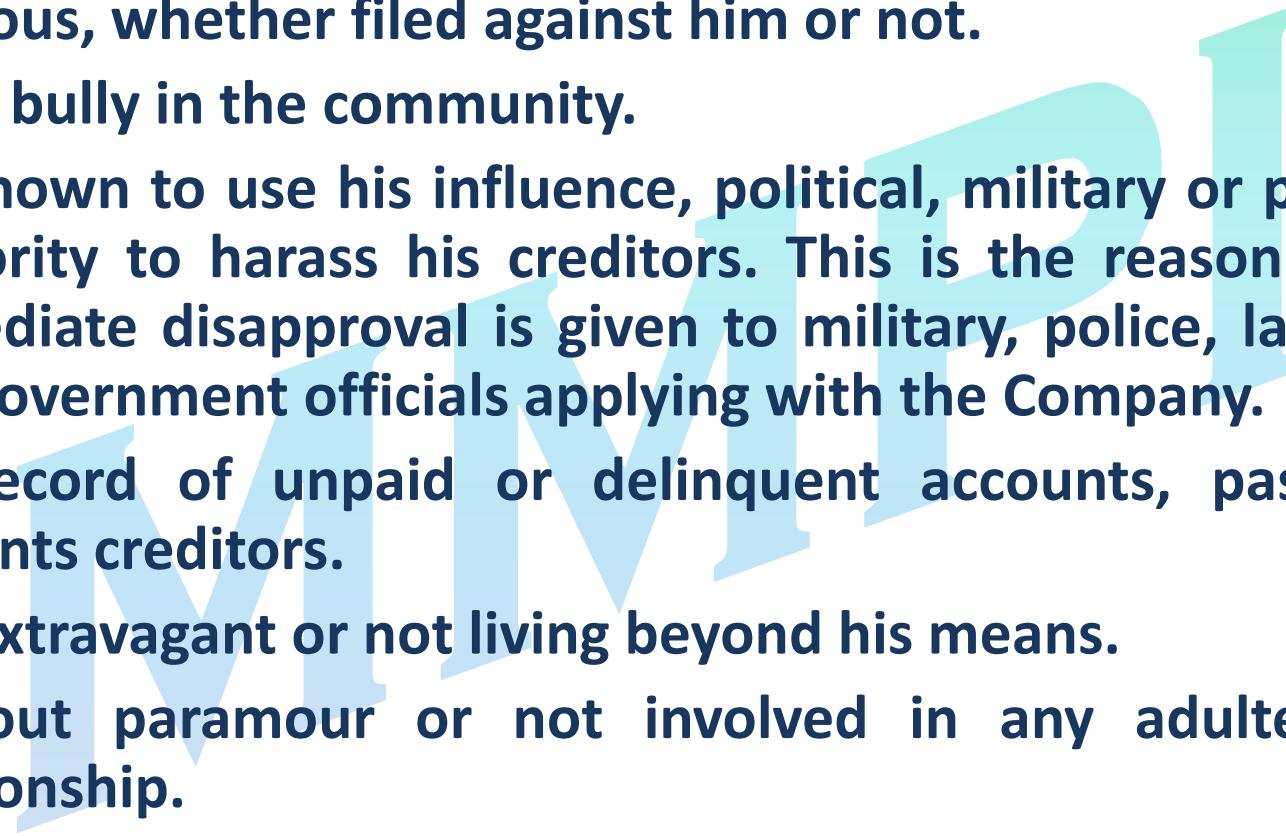
1. Willingness to discharge his financial obligation;
2. Unblemished character/Good reputation;
3. Past credit transactions/Good credit risk;
4. Conversely, bad habits or reluctant in the discharge of obligations if not totally ignoring one's obligations, should immediately disapproved an applicant for credit.

CHARACTER

1. Respectable resident resides in the area for many years.
2. No criminal records.
3. Not a big spender, thrifty or penniless.
4. Not a drunkard or a drug user.
5. Not violent type.
6. Not a notorious gambler.
7. Not member of third sex.



CHARACTER

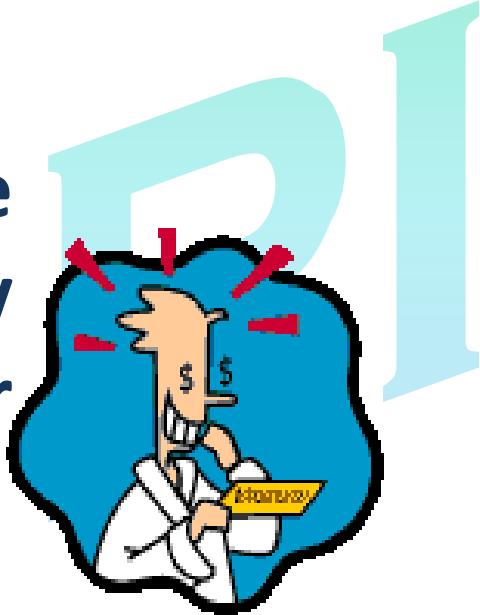
- 
8. No involvement in any fraudulent transaction, current or previous, whether filed against him or not.
 9. Not a bully in the community.
 10. Not known to use his influence, political, military or police authority to harass his creditors. This is the reason why immediate disapproval is given to military, police, lawyer and government officials applying with the Company.
 11. No record of unpaid or delinquent accounts, past or presents creditors.
 12. Not extravagant or not living beyond his means.
 13. Without paramour or not involved in any adulterous relationship.
 14. Not involve with loan shark or not heavily indebted.

CAPACITY



CAPACITY TO PAY

This refers to income, the ability of the debtor's to pay his obligation on time or when the debt is due.



SOURCE INCOME

1. Remuneration
2. Professional
3. Seasonal Income
4. Engaged in Business
5. Income from Financed Unit
6. Regular Remittances

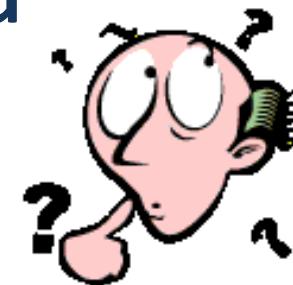
INCOME NOT INCLUDED

1. Income derived from illegal or unlawful sources, e.g. gambling, smuggling, illegal logging, etc.
2. Income derived from hazardous undertaking.
3. Conditional Income.
4. Not earned regularly.
5. No income, or remuneration of whatever nature, shall be included in the adjudication if such income or remuneration could be verified or ascertained even after extra efforts are made.
6. Allowances from parents, sister or relatives to alleviate or ease the applicant's financial condition must not be included in the income adjudication.



CAPACITY TO ENTER INTO CONTRACT

AGE and STATE OF MIND of the person are two important factors to consider, unless the contract is at legal age or the person has a sound mind, the financing contract may become invalid and unenforceable.



CAPACITY TO FINISH CONTRACT

1. Health
2. Status of Employment
3. Age



CAPACITY TO COLLECT

The field personnel should consider the capacity of the branch to collect the monthly amortization. Applicant's may be residing in a rebel infested area or road conditions may affect field collections.

Type of Expenses

1. Variable Expenses

- Food
- Transportation
- Light & Water

2. Fixed Expenses

- Rental
- Amortization

3. Periodic Expenses, i.e. Annual, Quarterly

- School Expenses
- Loan or Debt
- Insurance Premium

M M P I

DISPOSABLE INCOME

GROSS DISPOSABLE INCOME (GDI) is determine by deducting all the monthly expenses from the customer's total monthly income or net take home pay.

NET DISPOSABLE INCOME (NDI) is determine by deducting the ten (10%) percent allowance for periodical expenses, such as, expenses for recreations, house maintenance and medicines, in the Gross Disposable Income. The allowance represents ten (10%) percent of the Net Take Home pay of the customer.



EXCESS ON NET DISPOSABLE INCOME

The excess of Net Disposable Income over the monthly amortization should not be less than FIVE HUNDRED (P500.00) PESOS in order for a loan to be approved.

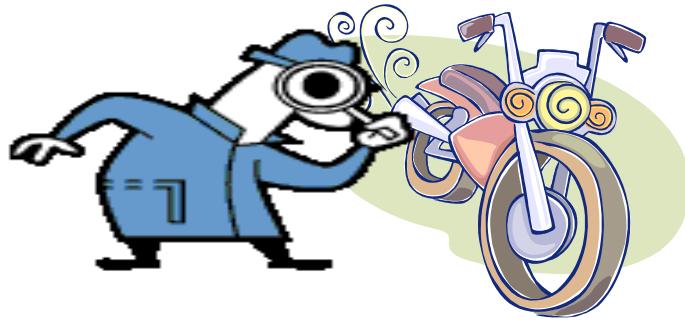
SAMPLE

Gross Salaries	P 12,000.00
Less: Deductions	2,000.00
Net Take Home Pay	P 10,000.00
Less: Total Monthly Expenses	4,000.00
Gross Disposable Income	P 6,000.00
Less: Allowance (P 10,000.00 x 10%)	1,000.00
Net Disposable Income	P 5,000.00
Less: Monthly Amortization	3,500.00
Excess	P 1,500.00

CO-MAKER

- 1. Protect company's stake on customer with marginal income or has not passed the required NDI.**
- 2. Fall back and cushion risk in bad debts.**
- 3. Save the sales on customer who has not passed the capacity to pay but has willingness to pay the financing contract.**





PRE-DELIVERY INSPECTION (PDI)

Ocular inspection of motorcycle unit sold with the present of the customer.

OBJECTIVE:

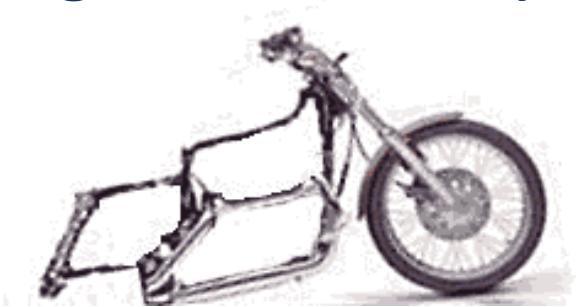
- 1. To ensure that released units are free from any scratches, dents, defects and/or missing parts and accessories.**
- 2. To orient the customer on warranty, safety and proper use of the motorcycle.**
- 3. To discuss the term and condition of the financing contract in case of installment sales.**
- 4. To check the unit thoroughly and to resolve the problem (e.g. damage, dent, missing parts, scratches, malfunctioning) immediately before releasing it to the customer.**



	Dealer
	Branch
PRE-DELIVERY INSPECTION	
Name : Address : Brand/Model :	Date : Motor # : Chassis # :
Particular	Remarks
1. Motorcycle's Overall Appearance	
2. Engine Oil and its Standard Level	
3. Side Mirrors	
4. Mudguards	
5. Complete Tools	
6. Manuals	
7. Front/Rear Brakes	
8. Speedometer Assembly	
9. Clutch	
10. Tire Pressure	
11. Key Set	
12. Suspension/Absorbers	
13. Headlight Assembly	
14. Taillight Assembly	
15. Turn Signal Light	
16. Headlight	
17. Tail and Brake Light	
18. Horn	
19. Battery and Hose	
20. Test Engine	
Orientation	
21. Proper Control	
22. Free Warranty Servicing	
23. Safety Operations	
24. Warranty Scope and Limitation	
25. Servicing Intervals (Change Oil Schedule)	
ACKNOWLEDGEMENT	
I have checked and received the abovementioned motorcycle in good condition and free from any dent and scratches from _____.	
Received by : <hr/>	Inspected by : <hr/>
<hr/> Customer	<hr/> Branch

CUSTOMER'S ORIENTATION

- 1. Terms and conditions of the Financing Contract**
- 2. Proper control and safety operation of motorcycle**
- 3. Free warranty servicing**
- 4. Warranty scope and limitation**
- 5. Servicing intervals (change oil schedule)**



PRECAUTINARY PAPERS & FINANCING CONTRACTS

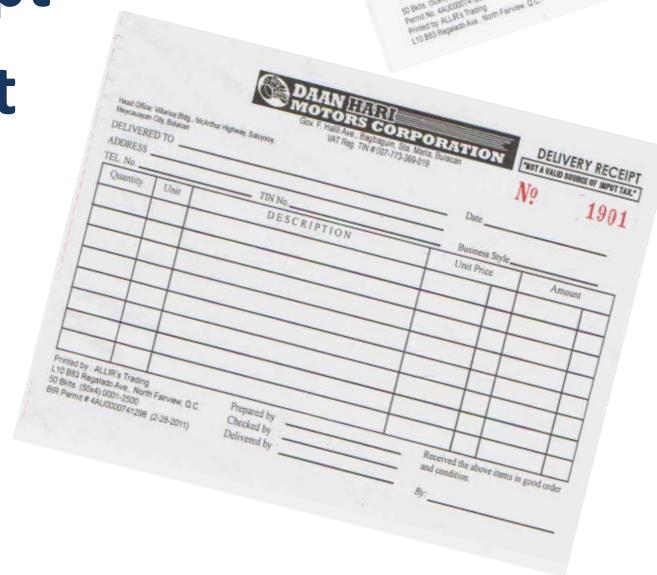


Precautionary Papers

1. Sales Invoice
2. Delivery Receipt
3. Official Receipt



A sales invoice from DAAN HARI MOTORS CORPORATION. The header includes the company logo, address (Box F, Hall Ave., Bagbaguin, Sta. Maria, Batangas), and VAT Reg. No. #027-773-389-019. The document is numbered 1401, dated 20-01-11, and shows a blank table for items. At the bottom, it lists tax details: Value Sales P, Vat Exempt Sale P, TOTAL SALES P, 12% VAT P, and TOTAL AMOUNT PAYABLE P.



A delivery receipt from DAAN HARI MOTORS CORPORATION. The header includes the company logo, address (Box F, Hall Ave., Bagbaguin, Sta. Maria, Batangas), and VAT Reg. No. #027-773-389-019. The document is numbered 1901, dated 20-01-11, and features a table for item details. A note at the top right states "NOT A VALID SOURCE OF INPUT TAX." The bottom section contains signatures for Prepared by, Checked by, Delivered by, and a statement: "Received the above items in good order and condition by _____".

SALES INVOICE

1. Sold to; complete printed name of the customer on the following order (All CAPITAL letters):

- Surname/Last name, with comma (,)
- Given/First name
- Middle name, complete middle name

Sample;

BACANI, PAOLO JR. PARAGAS

2. Date; the date the unit was released, e.g. June 29, 2015

SALES INVOICE

3. Address; complete address of the customer in the following order:

- House number**
- Street**
- Phase number and name of subdivision, if applicable**
- Name of barangay**
- City or municipality, do not abbreviate**
- Province**

Sample:

B 6 L 29 Ph. IV, Casa Monteverde Subdivision, Barangay F. De Castro, General Mariano Alvarez, Cavite

SALES INVOICE

4. TIN; Tax Identification number (TIN) of the customer, if any
5. Description; complete motorcycle (MC) unit description to be released
 - Make/Brand
 - Model; for sidecar model, e.g. Daan Hari and Wolf 125, the body type must be included in the description.
6. Color; color of the motorcycle to be released to the customer
7. Engine #; engine number of the MC unit to be released to the customer
8. Chassis #; chassis number of the MC unit to be released to the customer.
 - The sequence of Make/Brand, Model, Color, Engine#, and Chassis# must not be interchange.

SALES INVOICE

- 9. A/C #;** assigned account number to the customer, whether cash or installment sale
- 10. DR #;** number of the covering Delivery Receipt for the release of the motorcycle
- 11. OR #;** number of the covering Official Receipt for the payment of down payment or proceed of the cash sale
- 12. Total;** Suggested Retail Price (SRP) or List Cash Price (LCP) amount for cash or installment sale, respectively
- 13. Transaction Type;** description of the transaction, whether cash or installment sale;
- 14. Value Added Tax;** this is an indirect tax equivalent to 12% of the gross selling price for brand new motorcycle unit sold.

Sales Kit

Financing Contracts

1. Chatter Mortgage, with the following;
 - Affidavit of Good Faith
 - Certification of Oath and Acknowledgement
 - Promissory Note
2. Disclosure Statement

Pre-Signed Documents

1. Voluntary Surrender of Unit
2. Deed of Absolute Sale
3. Dacion en Pago



Others

- 
- 1. Individual Information Sheet**
 - 2. Warranty Explanation**
 - 3. Pre-Delivery Inspection**
 - 4. Terms and Condition (Tagalog)**
 - 5. Co-Maker Report**



UNIT VERIFICATION

OBJECTIVE

- 1. To guide the branch in conducting proper unit verification of the released financed motorcycle unit.**
- 2. To ensure that the terms and conditions were properly explained to the customer, including but not limited to financing contract term, monthly installment amount, PPD, penalty.**
- 3. To check whether the recommendation and approval was based on a sound basis.**
- 4. To ensure that the credit investigation was done in accordance with company's standard operating procedures.**
- 5. To ensure that the pre-delivery inspection of the MC unit was done at the presence of the customer.**

GENERAL POLICY

It is the responsibility of the branch to conduct an ocular inspection of the motorcycle unit financed by the Company not earlier than seven (7) days but not later than the twenty (20) days after delivery of the said motorcycle unit. A Unit Verification (UV) Form shall support the actual or ocular inspection of the financed motorcycle unit.

DAAN HARI MOTORS CORPORATION**UNIT VERIFICATION FORM**Name :
Address :
Co-Maker :
Address :Month :
Date of Released :
Due Date :
Account No. :
Yes _____ No _____**Does the Customer have any complaints? If yes, specify.****How did you know about the product?**

1. Sales Agent (Name)
2. Display Center (Name)
3. Walk-In _____
4. Fliers _____
5. Others _____

Business Date/Day/Time of visit

UNIT VERIFICATION CONFIRMATION

Unit/Model:

Condition : _____

Engine Number:

Color : _____

Chassis No. : _____

I. DOES THE CUSTOMER KNOW THE FOLLOWING

1. Did the branch personnel conduct an orientation/PDI to customer before the release of the unit?
 2. Did the customer know his/her due date?
 3. Did the customer know his/her monthly amortization P ?
 4. Did the customer know the 5% penalty every month if delayed?
 5. Did the customer know the PPD when paying to branch and when maintaining updated account?
 6. Did the customer know his/her promissory note?
 7. Did the customer know his/her loan term ?
 8. Did the customer know his/her benefits and the warranty scope and limitation?
 9. Did the customer know that the unit cannot be transferred to any other places aside from the _____
 10. Did the customer know that we can refuse acceptance of voluntary surrendered unit? _____
 11. Did the customer understand about his/her obligation? If no, explain to the customer. _____
 12. Did the customer know that in case of loss through carnal or total wreck of unit due to accident _____
 13. Did the customer know the maintenance schedule of the unit? _____
- II. What is the kilometer/odometer reading of the unit? Kms.
- III. When does the customer plan to visit the office to pay?
- IV. Is the credit worthy? Yes No If no, why?

Yes _____ No _____

V. What did you observe during the first encounter?**VI. Other findings/comments:**

Submitted by:

Conforme:

Signature over printed name/Date
Noted by:

Signature over printed name/date

BM/OIC Signature/Date

Note: Make an accurate residence sketch at the back.

MOTOR NO. STENCIL HERE

CHASSIS NO. STENCIL HERE



CREDIT AND COLLECTIONS



DAILY COLLECTION LIST PROCEDURES

OBJECTIVE

- 1. To ensure that all accounts are properly reviewed, monitored and accounted for by the branch**
- 2. To ensure proper attention and timely reminders are given to every open account on a regular basis.**
- 3. To determine problematic accounts that needs immediate solutions or actions.**
- 4. To guide personnel concerned regarding proper and prompt collection of accounts.**
- 5. To have effective and efficient planning for fieldwork.**

DAILY ITINERARY REPORT

Branch

Date

Remarks: _____

Kilometer Reading:
End _____
Begin _____
Total Kilometers _____

Endorsement Checks

Qty

—
P
—
P

Prepared by:

This is to acknowledge receipt of collections.

100
50

1

三

Noted by:

Before	After
--------	-------

—P

10
5

1

P

Before	After
	BM/OTC

Received by :

5

1

P
=



CUSTOMER'S FIELD CARD

DESCRIPTION

Customer's Field Card (CFC) is used by the field personnel to document or record all things he has done in handling a customer's account. It does not only show historical abstract of payments of the customer, but also other action taken to manage the account.

INFORMATION IN THE CUSTOMER'S FIELD CARD

- 1. Customer's payments;**
- 2. Collection follow-ups (FUD);**
- 3. Customer's promised to pay (PTP);**
- 4. Sending of demand letters**
- 5. Skip-tracing on missing customer**
- 6. Action plan/s to be taken**
- 7. Recommendation about the account**
- 8. Pertinent information about the customer;**
 - Reason for delinquency**
 - Customer Planning to abscond**
 - Red flags noticed during field work**
- 9. Other pertinent information on the account**

FILING AND MAINTENACE

1. Under the care of field personnel;
2. File by due date, promise date or promised date to facilitate collection planning and preparation of DIR.
3. Entries on these cards shall be accomplished daily after fieldwork.
4. The negative outcome of field work; such as, the customer failed to pay the amount due, the customer was not around during AC's visit, etc, should also be recorded to keep track on the action taken and result of collection follow-ups done.
5. Regularly reconciled with the Monthly Age Analysis to establish reliability of the branch records.

MITSUKOSHI MOTORS PHILS., INC.

Account Name:		Juan dela Cruz			AC# 1001412047			
Res. Address:		1988 Ilang-ilang St. New Manila, Q.C.			Tel. No.	448-0105		
Off./Bus. Address:		RBG Marketing, Salcedo St., Makati			Tel. No	815-0629		
Co-maker's Name:		Paolo Santos						
Res. Address:		# 12 M. dela Cruz St., Manila			Tel. No.	542-0821		
Off./Bus. Address:		Res-P2 Trading, Gamboa St., Q.C.			Tel. No.	448-1124		
Unit Model:	LF 150	Engine No.	161MJ0112			Plate :	RP1010	
Color:	Red	Chassis No.	LF3DKE083					
LCP	54,000.00	Downpayment	4,150.00			LTO/CM/CTPL	2,300.00	
Terms	24	Interest	23,928.00			Amortization	3,274.00	
First Due Date	Jan. 05, 2015	Final Due Date	Dec. 05, 2017			PPD	200.00	
DATES	DESCRIPTION		MONTH APPLIED	PPD		CHARGES	CREDITS	BALANCE
12-05-14	BEGINNING BALANCE							78,576.00
01-05-15	OR#12010		01-05	200.00			3,274.00	75,302.00
02-07-15	OR#12055		02-05				3,274.00	72,028.00
03-09-15	CNCS, FUD 03-15-15							72,028.00
03-15-15	Billing					164.00		72,028.00
03-15-15	OR#12110		03-05			(164.00)	3,274.00	68,754.00
04-05-15	OR#12135,PTP 04-20-15		04-05				1,000.00	67,754.00
04-20-15	Billing					114.00		67,754.00
04-20-15	PTP 04-21-15							67,754.00
04-21-15	OR#12150, 05-05-15		04-05			(114.00)	2,274.00	65,480.00
05-05-15	OR#12165		05-05	200.00			3,274.00	62,206.00

FINAL MANEUVER



OBJECTIVES

- 1. To assess extend of deficiency of the branch performance against collection target.**
- 2 To prioritize accounts to be followed up to recover deficiency in the collection performance of the branch during the final stretch of the month to catch up deficiency on the collection target.**
- 3 To evaluate interim level of performance of the branch and to take necessary actions to ensure attainment of the collection target.**

FINAL MANEUVER

Branch _____

Dealer _____

Month _____

	HIGH (100%)		MEDIUM (50%)		ROCK BOTTOM (0%)	
No.	Account Name	MI Amount	Account Name	MI Amount	Account Name	MI Amount
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						
16.						
17.						
18.						
20.						
22.						
23.						
24.						
25.						
TOTAL						
Total Due						
Expected Collex						
Expected %						
	As of 25"		Variance		Daily	
	Amount	%	Amount	%	Amount	%
	Number of A/C		As of 25"		Variance	
	Expected PA		Number		Daily	
	Expected %		%		Number	

LEVEL OF COLLECTIBILITY

High

Those account that are sure to pay or high possibility of collections.

Medium

Those account with arrears that can be convinced to pay.

Rock Bottom

Those account that will not pay. It is important to identify Rock Bottom accounts so that the AC can spend or focus his time on those accounts that can pay in order to attain his quota.

NP ACTION PLAN



OBJECTIVES

- 1. To monitor the status of accounts assigned and being handled by each field personnel (FP).**
- 2. To come-up with remedies and plans to rehabilitate delinquent accounts of the branch.**
- 3. To provide data and information to management in determining level of risk in the branch at any given time.**
- 4. To identify problematic accounts of the branch that has high credit risk affecting the *HEALTH* of the branch receivable portfolio.**
- 5. To equip the FP in reducing delinquent accounts.**

RISK

It is the responsibility of the branch to identify problematic accounts that has **HIGH CREDIT RISK**.

Risk can be measured and influenced by value and time such as the risk for a loan amounting to P100,000 is higher than loan valued at P 20,000 or an account that has not paid for four (4) monthly installments has higher risk than account with one (1) monthly installment in arrears.

GENERAL POLICY

- 1. The following term shall be used in this policy and procedures;**

NP; means non-paying, number of consecutive months the customer has not paid his/her account, e.g. NP 4; the customer has not paid for four (4) consecutive months.

AR; means arrear, the number of monthly installment in arrear or delayed by the customer, e.g. AR 3; customer has not paid three (3) monthly installments.

- 2. The NP Monitoring Form shall be prepared or filled out by the Account Counselor (AC) not later than the 3rd day of the beginning of the month and shall be based on previous month balance in the Customer's Field Card and/or Aging Summary.**

NP MONITORING

Prepared by:

Approved by:

Total NP

Signature Over Printed Name

Signature Over Printed Name

Resolved _____
Performance _____



RESTRUCTURING OF ACCOUNT

OBJECTIVES

- 1. To minimize repossession of financed motorcycle unit.**
- 2. To allow customers to keep their equity on financed motorcycle units and avoid forfeiture of their prior payments.**
- 3. To guide the branch in the restructuring of overdue account to bring back the latter to current status.**
- 4. To help customer who has encountered temporary financial difficulty to renegotiate his/her delinquent account.**

Condition

This scheme is a compromise and not an obligation in the part of the company, thus an account that has undergone restructuring will revert back to its original contract and status subject to immediate repossession of financed motorcycle unit.



REQUIREMENTS

- 1. The customer has an honest intention to keep the financed unit and fulfill his remaining financial obligations to the Company.**
- 2. The customer has defaulted on at least three (3) installment payments due to verifiable financial difficulties. Moreover and upon verification, the customer has little or no means to pay much more to update his accumulated overdue installments.**
- 3. The customer has paid at least six (6) monthly installments.**

BRANCH NAME
RESTRUCTURING COMPUTATION SHEET

Account No.:	Date:
Customer's Name:	Model:
Address:	Engine No.:
	Chassis No.:
Term:	Plate No.:
Original M.I.:	SI No.:
Collectible Amount:	SI Date:
No. of Mos. Overdue	Last Payment

I. COMPUTATION

Penalty Charges on total overdue amount	_____
Full payment of partial Amortization	_____
One full Monthly Amortization	_____
TOTAL AMOUNT DUE TO RESTRUCTURE THE ACCOUNT	_____

II. Remaining Terms: _____

III. Outstanding Balance: _____

In case of subsequent delinquency after restructuring of the account will rescind agreement and the account will be reverted back to the original contract and will be subject to immediate repossession of financed motorcycle unit.

Conforme:

Customer Signature

Prepared by:

Checked by:

Noted by:

Approved by:

AC/CS

Cashier

Area Manager

Regional Manager



RECONSTRUCTION OF ACCOUNT

OBJECTIVES

- 1. To minimize if not totally eliminate losses on marginal accounts in which repossession or filing of legal cases cannot be carried out.**
- 2. To establish guideline for valuation in the reconstruction of account as the basis of new Promissory Note Value and Monthly Installment within the capacity of the customer.**
- 3. To allow customers to keep their equity on financed units and avoid forfeiture of prior payments to arrive at win-win scenario.**

INCLUSIONS

For accounts with age under one (1) year, the Company will allow reconstruction of account under the following circumstances;

- 1. Car-napped Financed Unit**
- 2. Customer met accident**
- 3. Impounded Financed Unit**
- 4. Pawned Financed Unit**

REQUIREMENTS

- 1. New Term not exceed the maximum term of 36 months.**
- 2. The customer shall pay the first monthly amortization before the reconstruction scheme takes effect.**
- 3. Follow Due Date Policy.**
- 4. No new financing contract will be issued.**
- 5. In cases of subsequent delinquency after the reconstruction, the account will revert to the original contract and may be subjected to the repossession of motorcycle unit.**

IMITUKOSHI MOTORS PHILIPPINES INC.
RECONSTRUCTION COMPUTATION SHEET

Account No.:	Date:
Customer's Name:	Model:
Address:	Engine No.:
Term	Chassis No.:
Original M.I.:	Plate No.:
Overdue Amount:	SI No.:
No. of Mos. Overdue	SI Date:
	Last Payment

I. COMPUTATION

Outstanding Balance	P _____	
Add: Penalty Charges	P _____	
Reconstruction Fee	P _____	
Total	P _____	
Divide: New Term New Monthly Installment	P _____	
New Monthly Installment Term	x	P _____
New Promissory Note Value	P _____	

II. New First Due Date: _____

In case of subsequent delinquency after reconstruction of the account will rescind this agreement and the account will be reverted back to the original contract and will be subject to immediate repossession of financed motorcycle unit.

Conforme: _____

Customer Signature

Prepared by:

Checked by:

Noted by:

Approved By:

AC/CS

Cashier

Area Manager

Regional Manager



ACCOMMODATE ACCOUNT

OBJECTIVES

- 1. To recognize and adjust an illegal accommodate account into a legitimate and official receivable account in the branch records.**
- 2. To totally eliminate losses to be incurred by the Company on illegal accommodation of accounts.**
- 3. To guide the branch in the procedures, recording and documentation of an accommodated account.**
- 4. To define conditions in legitimizing an illegal accommodated account.**

GENERAL POLICY

An accommodated account is **NOT ALLOWED** by the company which means that the person appearing in a financing contract or installment sale is not the party-in-interest or in possession of the financed motorcycle unit, but another person who is willing to allow his/her name to be used by another for purposes of obtaining credit, thus considered as an illegal account.



REASONS FOR ILLEGAL ACCOMMODATION

- 1. The real customer does not enjoy a good credit standing;**
- 2. Even if he does have a good credit standing, he does not keep records and cannot support his earnings;**
- 3. Where the applicant's income comes from illegal sources;**
- 4. A foreign national;**
- 5. Not qualify to enter into a financing contract because of his age; and**
- 6. Personal reasons why the applicant would not want his name used for a particular reason.**

Dealer

Branch

ACCOMMODATION REPORT

Original Customer:

Name of Accommodated Party:

Address:

Address:

Unit/Model :	Color	Date
Engine No.	Chassis No.	A/C No.
Outs. Bal.	Overdue	MI
Condition:		

Reasons for Accommodation :

Arrangement with Accommodated Party

1) Consideration paid	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Amount :
2) Gratuitous/Free	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Relationship :
3) Others :					

With Deed of Sales with Assumption of Mortgage? Yes No

Other Contract Presented :

Remarks :

Recommendation :

Prepared by:

Reviewed by:

Account Counselor

BM/Date

(Sketch of Address of the Assuming/Accommodated Party)



ASSUMPTION OF ACCOUNT

OBJECTIVES

- 1. To guide the branch in documenting and recording assumption of account by a third party.**
- 2. To define conditions in allowing assumption of account by a third party.**
- 3. To prevent repossession of financed unit which almost always result to losses in the part of the company.**

GENERAL POLICY

- 1. Assuming party was credit investigated, evaluated and approved by the BM.**
- 2. No assumption of account will be made outside the branch premises.**
- 3. Transfer of repossessed motorcycle unit to assuming party must be properly documented.**
- 4. The spouse of the customer is not allowed to assume the account.**
- 5. Payment 1 monthly amortization plus full payment of partial MI.**



TURN-OVER OF ACCOUNT

OBJECTIVES

- 1. To guide the branch in the transfer of account (s) from one field personnel to another for field follow-up and collections.**
- 2. To minimize or totally eliminate losses due to non-turn-over of accounts by a leaving field personnel from the Company.**

REASONS FOR TURN-OVER

- 1. Severance of service of an Account Counselor**
- 2. Transfer of assignment of an Account Counselor**
- 3. Splitting of credit collection territory due to increase number of accounts**
- 4. Transfer of accounts from one branch to another**

RESPONSIBILITY OF RECEIVING FIELD PERSONNEL

The receiving (Transferee) field personnel shall be given a month after assumption of accounts, to reports any deficiency in the accounts handling and credit investigation procedures, if any, else, he cannot claim that the delinquency were due to the Field Personnel - Transferor's fault.

Dealers

Branch

TURN-OVER SLIP

Date : _____

CERTIFICATION

I hereby certify that the abovementioned accounts were checked and verified by me, including their outstanding balances, and I duly acknowledge the turned over of the same.

Turn-Over by:

ID No.

Signature Over Printed Name

Noted by: (BM)

ID No.

Signature Over Printed Name

Received by

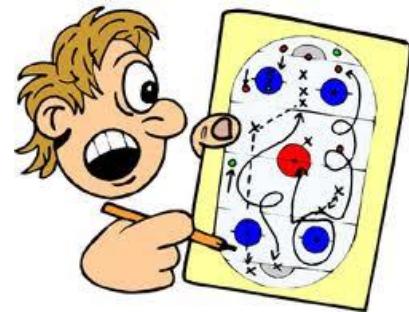
ID No.

Signature Over Printed Name

Approved by: (AM)

ID No.

Signature Over Printed Name



TRANSFER OF ACCOUNT OR RESIDENCE

OBJECTIVES

1. To establish accountability on customer who had transfer residence outside the branch's credit territory.
2. To minimize if not totally eliminate losses on customer who have transferred his/her place of abode to another branch.
3. To guide the branches in the procedures, recording and documentation of a transferred account.

GENERAL POLICY

1. A customer who has transferred residence from one Credit Collection Territory (CCT) to an area outside any existing CCT or outside territorial limit, shall be immediately become subject for repossession.
2. Field Personnel must be observance of the present of “Red Flags”.
3. It is the responsibility of field personnel who discovered the transfer of unit or transfer of customer’s address to report such transfer to his BM through the Change of Customer’s Address Form.

ACCEPTANCE OF ACCOUNT

In case of non-acceptance, the BM of the transferee branch must issue letter of explanation why he has turned down the transfer.

- 1. However, the non-acceptance of the transfer cannot be a reason in giving collection assistance to the transferor branch to avoid the account hanging in limbo.**
- 2. In case of conflict on the acceptance of the transferred account, the transferor branch must submit memorandum, together with the reply of the transferee branch to AM, RM or Operations Support Department for final decision.**
- 3. Accepted transferred account must be covered by Turn-Over Slip.**

CHANGE OF CUSTOMER'S ADDRESS

Dealer

Branch

Date : _____

Name : _____ A/C No. : _____

Old Address: _____

New Address: (Sketch of the New Address at the Back)

Description:

- | | | | |
|--------------------------|---------------------|--------------------------|---------------------------|
| <input type="checkbox"/> | Owned House & Lot | <input type="checkbox"/> | Owned House & Renting Lot |
| <input type="checkbox"/> | Renting House & Lot | <input type="checkbox"/> | Provided _____ |

Type:

- | | | |
|---------------------------------------|--------------------------------------|------------------------------------|
| <input type="checkbox"/> Old | <input type="checkbox"/> Condominium | <input type="checkbox"/> Townhouse |
| <input type="checkbox"/> New | <input type="checkbox"/> Apartment | <input type="checkbox"/> Tenement |
| <input type="checkbox"/> Mansion | <input type="checkbox"/> Bungalow | <input type="checkbox"/> Shanty |
| <input type="checkbox"/> Semi-Mansion | <input type="checkbox"/> Two-Storey | <input type="checkbox"/> Low-Cost |

Made of:

- | | | |
|--|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Concrete | <input type="checkbox"/> Wooden | <input type="checkbox"/> Nipa |
| <input type="checkbox"/> Semi-Concrete | <input type="checkbox"/> Fenced | <input type="checkbox"/> With Garage |
| <input type="checkbox"/> Painted | <input type="checkbox"/> Not Painted | <input type="checkbox"/> _____ |

Accessibility:

- | | | | |
|--|----------------------------------|--|-----------------------------------|
| <input type="checkbox"/> Bus | <input type="checkbox"/> Jeepney | <input type="checkbox"/> Private Vehicle | <input type="checkbox"/> Tricycle |
| <input type="checkbox"/> Inaccessible with Vehicle | | Others: _____ | |

Remarks: _____

Prepared by:

Account Counselor

Noted by:

BM



SKIP TRACING

OBJECTIVES

- 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.**

INFORMATION NEEDED & SOURCES

- 1. Place of employment**
- 2. Previous employers**
- 3. His family, wife, children, close relatives**
- 4. Landlords, Neighbors and friends**
- 5. Personal, Trade and Bank references**
- 6. Neighborhood business-grocery, sari-sari store, barber shops, etc.**

INFORMATION NEEDED & SOURCES

- 7. Telephone directory**
- 8. Co-maker**
- 9. Credit bureau**
- 10. Different government offices or agencies**
- 11. Government Offices and Agencies**
- 12. Private and Public Utility Companies**



DAILY UPDATES ON STATUS OF ACCOUNTS

OBJECTIVES

- 1. To ensure timeliness and accuracy of the branch records on the actual status of account of the customer.**
- 2. To guide the branch on plans and actions to be taken to resolve delinquent accounts.**

STATUS

1. Payment made; full or partial
2. For assumption of account;
3. Promised-to-Pay (PTP);
4. Follow-Up-Date (FUD);
5. For repossession;
6. Repossessed unit;
7. For skip-tracing;
8. Missing;
9. Pawned;
10. Accident;
11. Impounded;
12. Car-napped;





ADMINISTRATION



DAILY MEETING

Clear

Communicate: Interaction fuels action, effective teams have teammates who are constantly talking to one another.

Learning Experiences: Shared values define the team; a team cannot share values if the values have not been shared with the team.

Establishing good rapport and relationships: We don't work for each other; we work with each other.

Addressing issues and concerns: The team develops daily, not in a day. As long as a person doesn't know, what he doesn't know, he doesn't grow.

Report reinforcement: A team doesn't win the championship if its players have different agendas.



MOTORCYCLE INVENTORY

OBJECTIVES

- 1. To guide the branch in proper control and monitoring of motorcycle inventory on hand.**
- 2. To establish accuracy and reliability of branch records in establishing branch accountability on the motorcycle inventory at any given time.**
- 3. To provide the branch necessary procedures in the movement of motorcycle inventory.**

GENERAL POLICY

- 1. The AM, BM, Cashier and MA assigned to handle the brand new and repossessed motorcycle inventory have the joint responsibility of monitoring and safekeeping of the inventory.**
- 2. BN and repossessed inventory must always tally with the BMS.**
- 3. Actual MC units' stencils to Accounting Department not later than the 5th day of the following month.**

GENERAL POLICY

4. BM RESPONSIBILITIES;

- Conduct daily physical count of the MC Inventory**
- Report brand new and repossessed inventory on a daily basis to the AM**
- Ensure the safety of the MC inventory**
- Ensure accuracy and reliability of the branch records.**

5. “First-In, First-Out (FIFO)” method in the disposal of brand new motorcycle inventory.

6. Undocumented pulled out or undeclared repossession of financed motorcycle unit is prohibited.

DAILY MOTORCYCLE INVENTORY REPORT-BRAND NEW

Dealer : _____

Branch :

Date : _____

Model	Begin	Inventory In		Inventory Out		End	Remarks
		Warehouse	Inter-Branch	Release	Inter-Branch		
Bonus X							
Bonus 110							
Sport Bonus SR							
Wolf 125							
Jet 125							
Joyride EXR							
Dean Hari							
Euro Sport							
Euro Racing							
GTX 150							
RKS 150							
Capitol 100							
TOTAL							

Prepared by : _____

Checked by: _____



DELIVERY OF BN MOTORCYCLE TO BRANCH

OBJECTIVES

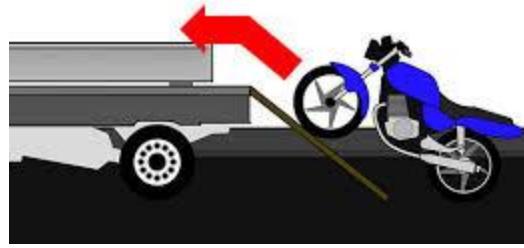
- 1. To guide the Marketing Assistant in receiving brand new motorcycle units delivery from Warehouse.**
- 2. To ensure that BN MC units received are free from any dents and scratches; and complete with TBAs.**

GENERAL POLICY

1. Check for any discrepancy in the brand new motorcycle units delivered against Tools, Batteries and Accessories (TBAs) received.
2. Unreported discrepancy in the TBAs within the required period shall be charged to branch personnel concerned.
3. Report within 24 hours any discovered damages from received BN unit from main warehouse and transferee branch including damages and discrepancy on TBAs received during the delivery.

GENERAL POLICY

4. No alteration on Warehouse Delivery Receipt is allowed.
5. The received BN MC unit (s) from main warehouse and inter-branch transfer shall be covered by a Receiving Report.
6. The repair and refurbishing cost on unreported damages or damages reported after the required period shall be charged to the receiving branch.



INTER-BRANCH TRANSFER OF MOTORCYCLE UNIT

OBJECTIVES

- 1. To guide the branch in inter-branch transfer of motorcycle units to other branches whether brand new or repossessed.**
- 2. To standardize procedures in the transfer of motorcycle unit from one branch to another.**

GENERAL POLICY

- 1. Should be properly supported.**
- 2. Conduct ocular inspection or checking of the physical condition of the MC unit being transferred.**
- 3. Damage parts discovered must be indicated in the DR of the transferring branch and in the RR of the receiving branch.**
- 4. In case of repossessed unit, the transfer must be covered by a Repossessed Motorcycle Checklist duly accomplished by the branch mechanic of the transferring branch.**
- 5. Hoarding is prohibited.**
- 6. The BM shall be required to pay for cost of the following:**
 - Unaccounted or missing motorcycle unit;**
 - Missing parts and accessories; and**
 - Repair and/or replacement of damaged parts.**

TOOLS, BATTERIES AND ACCESSORIES



OBJECTIVES

- 1. To guide the branch in proper control of Tools, Batteries and Accessories (TBAs) on hand to establish branch accountability at any given time.**
- 2. To provide the branch necessary procedures in the movement of TBAs Inventory.**
- 3. To establish reliability and accuracy of branch records on the TBAs Inventory.**

TBAS INVENTORY RECORDS

Records receipt and release of tool sets, batteries, side mirrors and other accessories.

The BM must ensure the following;

- 1. TBAS tallies with brand new inventory;**
- 2. Accuracy of entries;**
- 3. All in good conditions.**

Any discrepancy must be immediately reported to AM and Operations Department.

COST SHARING

Position	Share
Area Manager	20%
Branch Manager	30%
Marketing Assistant	50%

TOOLS, BATTERIES & ACCESSORIES LOGBOOK (Pro-Forma)

Dealer Branch																																		
		MODEL																																
		Bonus X			Bonus 110			Bonus SR			Wolf 125			Euro Sport			Jet Power			Daan Hari			Euro Sport			Euro Racing			RKS 150			Capitol	Helmet	Total
Date	SID/R no.	TL	BT	MR	TL	BT	MR	TL	BT	MR	TL	BT	MR	TL	BT	MR	TL	BT	MR	TL	BT	MR	TL	BT	MR	TL	BT	MR	TL	BT	MR			
Balance-Begin																																		
1																																		
2																																		
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31																																		
Balance-End																																		

CUSTOMER'S LOAN FOLDER

The financing and precautionary documents is so important to the company that the BM must ensure that the branch has adopt a system of gathering and putting every information about customers into a folder or envelop which are filed in proper and systematic order.

Included in his responsibilities is ensuring the completeness of the requirements submitted by the customer that will establish the credit worthiness of the latter.



CHECKLIST OF REQUIREMENTS

Name	A/C No.	CAF	CIR	Sketch	UV	B'gay	ID	Picture	Co-Maker	Proof of	
										Income	Billing
Fernando Bulanadi	2561601001	/	x	/	/	/	/	/	/	x	x
Allan Flores	2561601002	/	x	/	x	x	/	/	/	x	x
Louie David	2561601003	/	x	/	/	x	/	/	/	x	x
Cesario Manguan	2561601004	/	x	/	x	x	/	/	x	x	x
Ernesto Santos	2561601005	/	x	/	/	/	x	/	/	x	x
Erica Salunsun	2561601006	/	x	/	/	/	x	x	x	x	x
Judea Justo	2561601007	/	x	/	/	/	/	/	x	x	x
Joven La Guardia	2561601008	/	x	/	/	/	x	x	/	x	x
Jesus Sales	2561601009	/	x	/	/	/	/	x	x	x	x
Ana Mae Bautista	2561601010	/	x	/	/	/	x	x	/	x	x
Ian Christian Abar	2561601012	/	x	/	x	x	/	/	/	x	x
Silva Supan	2561601012	/	x	/	/	/	/	/	/	x	x
Christian Viernes	2561601013	x	x	x	/	/	x	x	/	x	x
Bernard Enriquez	2561601014	/	x	/	/	/	/	x	/	x	x
Jimmy Cuenza	2561601015	/	x	/	/	/	/	/	x	x	x
Viruel Aquino	2561601016	/	x	/	x	x	/	/	/	x	x
Alvin Parazo	2561601017	/	x	x	/	/	/	x	/	x	x
Fernando Malonzo	2561601018	/	x	/	/	/	/	/	/	x	x
Arjohn Cecelio	2561601019	/	x	/	/	/	x	x	/	x	x
Antonio Ramos	2561601020	/	x	/	x	x	x	/	/	x	x
Christopher Ramos	2561601021	/	x	/	x	x	x	x	/	x	x
Rene Manalili	2561601022	/	x	/	/	/	x	/	/	x	x



PETTY CASH FUND

WHAT IS PETTY CASH FUND?

This is a cash fund set-up by the Company for branch disbursement and is replenish through branch collections under the responsibility of the branch Cashier.



OBJECTIVE

- 1. To guide the branch in the reimbursement of expenses in the Petty Cash Fund.**
- 2. To ensure the veracity and authenticity of expenses being reimbursed in the branch operations.**
- 3. To define limitation in the disbursement in the Petty Cash Fund.**

GENERAL POLICY

1. Only legitimate and necessary expenditures shall be disbursed from the Petty Cash Fund.
2. All Petty Cash disbursement shall be covered by a Petty Cash Voucher in two (2) copies;
Original : Accounting Copy
Duplicate : Branch Copy
3. The Petty Cash Voucher shall be reviewed by the Cashier for its veracity and duly approved by the BM or by an authorized officer of the company.



GENERAL POLICY

4. PCF Cut-off and replenishment;

Period Covered	Replenishment
1 to 15	16th
16 to End of the Month	1st of the following month

5. Expenses coverage within the scope of PCF needs approval number from PCF Section, while replenishment needs authority number since this will be taken from branch collections.
6. Miscellaneous expenses was pegged at P 500 per month but should not include the janitorial supplies, utensils, personal hygiene needs.



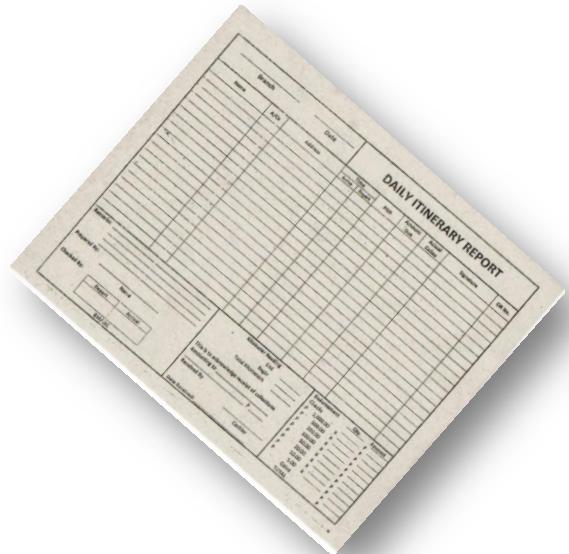
GENERAL POLICY

7. No mingling of funds.
8. Personal cash advance not allowed.
9. Gasoline expenses must be specified;
 - a. Activation

SI and/or DR number must be shown in the particular of PCF Voucher.

- b. Service unit/MC Plan

Must be supported by DIR



GENERAL POLICY

- 10. A separate cash box shall be maintained for Petty Cash Fund to avoid mingling from other company funds, such as branch collections, marketing budget and Change Fund.**
- 11. Any erasures and/or tampering in the supporting receipt if not properly authenticated will make the reimbursement null and void and will be charged back to the employee who made the reimbursement.**

PCF CONROL LOGBOOK

June 27, 2015							
	Gas- J. Dela Cruz				70.00		
	Gas-R. Mendoza				100.00		
	Photocopy-N. Sia				25.00	195.00	
		COH					9,805.00
		Cum					195.00
		PCF					10,000.00
June 28, 2015	Gas-J. Dela Cruz				70.00		
	Gas-R. Mendoza				100.00		
	Smartbro				999.00	1,169.00	
		COH					8,636.00
		Cum					1,364.00
		PCF					10,000.00
June 29, 2015	Gas-J. Dela Cruz				70.00		
	Gas-R. Mendoza				100.00		
	Meralco				1,175.00		
	Gas-Activation				30.00	1,375.00	
		COH					7,261.00
		Cum					2,739.00
		PCF					10,000.00

<u>PETTY CASH VOUCHER</u>		
No. 00-00-000		
DATE	_____	
TO:	_____	
PARTICULARS		
Amount		
TOTAL		
Approved for payment	Paid by:	Received Payment:
_____	_____	_____



CHANGE FUND

OBJECTIVE

- 1. To guide the branch in establishing Change Fund to be used for making changes in the office branch collections.**
- 2. To eliminate discrepancies in deposited collections vis-à-vis branch collections due to unavailability of small bills and loose coins and use of other funds for making change.**

GENERAL POLICY

1. The fund should always be intact and cannot be used for any other purpose or disbursement except for making changes in customers' office payments.
2. The change fund shall be included in the Cashier accountabilities and must not be mingled with other funds.
3. The fund shall be broken to smaller bills and loose coins from time to time to facilitate making change and avoid unnecessary waiting of the customer because of unavailability of change.

MAINTENANCE OF CHANGE FUND

- 1. If P 500.00 bill was received, replace it with smaller bills and loose coins to be used in making change for branch collections.**
- 2. Before closure of the branch, replace the P500.00 bill to smaller bills and loose coins.**
- 3. On the following day, upon collecting or having P500.00, replace the Change Fund with the bill. Thus, the fund will now be a whole P 500.00 bill and the smaller bills and loose coins is on the branch collection and can be used in making change.**
- 4. In the afternoon, replace the Change Fund with small bills and loose coins in the branch collections for deposit.**
- 5. In the next morning, follow item # 3.**



MC PLAN

OBJECTIVE

- 1. To guide all field personnel with assigned Motorcycle Plan on motorcycle parts and other items that will be shouldered by the company in maintaining the MC Plan on good running condition and prolong its life so as not to affect the branch operations.**
- 2. To guide the field personnel with Motorcycle Plan on the frequency of replacement of motorcycle parts that can be charged to the company.**
- 3. To eliminate cannibalization of repossessed motorcycle units.**

GENERAL POLICY

- 1. Temporary Receipt as supporting document for reimbursement for spare parts for motorcycle unit under MC Plan is not allowable.**
- 2. All damage parts cause by accident, whether human error or not should be covered by an accident report.**
- 3. The replacement of the parts covered by this program involved in an accident shall be approved by the Operations Support Department.**
- 4. All engine parts not included in the list provided by Spare Parts Department and frame parts subject to 70/30 Percent sharing.**