

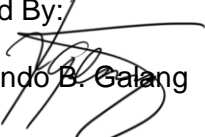
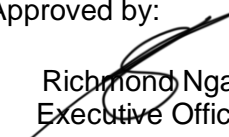
MITSUKOSHI MOTORS PHILIPPINES, INC.		
POLICY AND PROCEDURE		
ITEM TITLE :	ACCOUNT COUNSELOR ASSIGNMENT OF ACCOUNTS	Ref. No.
DEPARTMENT :	OPERATIONS SUPPORT DEPARTMENT	OPS-16-04-1602
TO :	REGIONAL MANAGER/ AREA MANAGER/ BRANCH MANAGER / CREDIT SUPERVISOR / ACCOUNT COUNSELOR	

OBJECTIVE

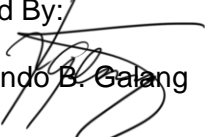
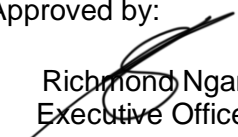
1. To ensure effectiveness and efficiency of Account Counselor on their area of assignment.
2. To guide the branch in the assigning of accounts to their Account Counselors.
3. To act with dispatch on financing activity of the branch.

POLICIES

1. All Account Counselors (AC) must have an assigned sales and credit areas (SCA). Initially the coverage area will be determined and defined by the Branch Manager which shall be recommended by the Area Manager (AM) and approved by the RM.
2. The branch Sales and Credit Territories will be divided into area which will be the basis of account assignment to the AC.
 - 2.1. Any changes in the area coverage of the AC must be thoroughly reviewed by the AM and approved by the RM.
 - 2.2. List of customers per area can be obtained in the Aging and Expected Report in the Branch Monitoring System (BMS).
 - 2.3. Any adjustment in the BMS involving area assignment and inclusion of customers/accounts in the area shall only be made by the Accounting Department.
3. All AC with existing area of assignment but to be transferred to another area must prepare Turn-Over Slip to effect the reassignment of his account to another AC.
4. The area of assignment of an AC, who is subject for re-training will be transferred or distributed among the existing ACs of the branch and shall be covered by Turn-Over Slip.
5. The branch area must be divided in accordance with the required Account Counselors.
6. Each AC must have a minimum of 300 accounts. However, the assignment may be reduced or increased depending on the geographical location and distance of the area.
7. A Credit Supervisor (CS) must be assigned for every 1,000 accounts or more. To ensure that the CS will be focused in monitoring and achieving the required collection standards for the accounts assigned to him, he will not be allowed to handle AC areas, except for the following circumstances;
 - 7.1. An AC under his supervision is on official leave.
 - 7.2. An AC has no immediate replacement;
 - 7.2.1. Immediate reassignment to another branch
 - 7.2.2. Immediate promotion
 - 7.2.3. Termination/Severance of services of an AC

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- 7.3. An AC is on Absence Without Official Leave (AWOL).
 - 7.4. Other reasons wherein area was abandoned by an AC.
 - 7.5. It is the responsibility of the BM to get immediate replacement for the vacated position or distribute the accounts to existing areas so as not to affect the performance of the branch.
8. All branches with 1,000 or more active accounts must have an Spare AC in case of unavoidable circumstances such as;
 - 8.1. Taking over the accounts of an AC who is sick and has to take a long leave of absence.
 - 8.2. Taking over the accounts of an AC who will undergo training/seminar.
 - 8.3. Relieving AC who will undergo re-training due to poor performance.
 - 8.4. Providing assistance to existing AC during peak collection.
 9. It shall be the responsibility of the BM to ensure that the basic skill, knowledge and technique required for an Account Counselor have been achieved by the Spare AC within a period of two (2) months, including area familiarization. The buddy-buddy system must be adapted to maximize the use of the Spare AC; he must be assigned to each regular AC to familiarize himself to the area and accounts of the branch.
 10. The following procedures must be followed in dissolving a SCA due to low volume of accounts;
 - 10.1. Transfer the AC who has the lowest number of accounts to the nearest branch who can accommodate the excess AC. Dissolved the area previously handled and distributes the accounts to the remaining ACs.
 - 10.2. If the transfer of the AC with lowest number of accounts is not practicable due to his high or exceptional performance, the area of the AC who has the lowest collection performance for the last 6 months will be dissolved and the accounts will be distributed to the other ACs.
 11. The AC is the front-liner of the branch and it is his responsibilities to:
 - 11.1. Inform their superior what is happening to their area. Due to the changing condition of his territory, he may recommend opening or closing of certain areas that he thinks may affect the interest of the branch and the company as a whole.
 - 11.2. Look out on current happening in his areas; likes new dealers; new modus operandi operating in the area, down payment or pricing that will affect the branch operations.

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