

APPLICATION FOR MERCHANT COOPERATION

HC CONSUMER FINANCE PHILIPPINES, INC.

15th Floor Ore Central
9th Avenue corner 31st Street,
Bonifacio Global City, Taguig

Thru: **PETR KORINEK**
Head of Sales
E-mail address:

Gentlemen:

1. On behalf of **MERCHANT NAME**, undersigned herein submits its application to cooperate with HC Consumer Finance Philippines, Inc. (Home Credit).
2. **MERCHANT NAME** understands that Home Credit shall evaluate the Merchant's application based on the MERCHANT Form and the documents listed below, copies of which are hereto attached:

Sole Proprietorship	Corporation
Signed Application for Merchant Cooperation	Signed Application for Merchant Cooperation
Business Permit / Barangay Business Permit / Certificate of Authority	Business Permit
Government ID of the signatory	Government ID of the signatory
*Company Logo & Description	* Company Logo & Description
*Product Photos	*Product Photos

3. All notices to **MERCHANT NAME** in connection with the Cooperation may be sent through email or by notification through other electronic means. Notice shall be sent to the following:

Name:
Position:
Address:
Contact Number:
Email Address:

4. **MERCHANT NAME**, through its authorized representative, has read and fully understands provisions of Merchant Agreement General Terms and Conditions ("GTC"), including all annexes and the Data Processing Agreement ("DPA"), posted on <https://www.homecredit.ph/our-partners/new-partners-documents/> and agrees to be bound by the terms of the GTC and DPA.
5. **MERCHANT NAME** agrees that the GTC and DPA may be amended by Home Credit at any time. Amendments made to the GTC and DPA shall take effect within thirty (30) days from the time that notice is sent by Home Credit to **MERCHANT NAME**
6. **MERCHANT NAME** agrees and understands that the activation of the Branch is deemed as an approval of this application. Further, **MERCHANT NAME** agrees through the undersigned that the commercial terms and other conditions in Annex C may change from time to time and amendments thereto shall be effective within thirty (30) calendar days from the date when notice was sent by Home Credit.
7. **MERCHANT NAME** agrees that the selling price of products and/or services it shall offer to a customer who elects to transact using Home Credit Pay, and other forms of digital payments, shall be at the normal/regular selling price or cost of such products and/or services it shall offer to cash-paying customers, without any additional percentage, surcharge, add-on or such similar fee.
8. **MERCHANT NAME** agrees and understands that in applicable situations, the discount given by Merchant to Home Credit may not be given fully to Home Credit's customers. Up to 30% of the discount given to Home Credit may be utilized by Home Credit at its sole discretion.

9. **MERCHANT NAME** agrees and understands that Home Credit, in the future, may offer payment or other services for the use of **MERCHANT NAME**, such as, but not limited to, Home Credit Pay, and other forms of digital payments for Home Credit's Loyalty Program, Loan Services (to mention a few).
10. If Home Credit offers a new payment service or other such services (apart from what Home Credit currently offers to its merchant-partners), the terms thereof shall either be uploaded by Home Credit in its website or e-mailed to the **MERCHANT NAME**. **MERCHANT NAME** is given at least thirty (30) calendar days (to be reckoned from the date the new terms and conditions of the new payment service or other such services are uploaded in the Home Credit Website or e-mailed to **MERCHANT NAME**, whichever comes first) to opt out of the new payment service or other such services, should **MERCHANT NAME** so elect. If **MERCHANT NAME** does not opt out of the new payment service or other such services within the time period given, **MERCHANT NAME** hereby unequivocally agrees to the terms and conditions of the new payment service or other such services. Notwithstanding this provision, Home Credit reserves the absolute right to either include or exclude **MERCHANT NAME** in the new service, and Home Credit is not compelled to disclose the reason for its inclusion or exclusion of **MERCHANT NAME** in the new payment service or other such services.
11. The terms and conditions of the services availed of by **MERCHANT NAME**, as well as this Application Form, may be updated by Home Credit from time to time, and these updates may be viewed by **MERCHANT NAME** in the Home Credit website. The new terms and conditions shall also be communicated to **MERCHANT NAME**'s dedicated e-mail address. **MERCHANT NAME** is given at least thirty (30) calendar days (to be reckoned from the date the new terms and conditions of the services are uploaded in the Home Credit Website or e-mailed to **MERCHANT NAME**, whichever comes first) to opt out of the service, should **MERCHANT NAME** so elect. If **MERCHANT NAME** does not opt out of the service within the time period given, **MERCHANT NAME** hereby unequivocally agrees to the new terms and conditions of the service.
12. This Application Form may be executed through electronic signatures, which shall be deemed as handwritten signatures, and all matters related thereto shall be given the same legal force and effect as handwritten signatures. Home Credit may rely on the receipt of such document so executed and delivered electronically as if the handwritten or original has been received.
13. *All of the information provided in this Registration Form is true and correct to the best of my knowledge. I hereby consent to the verification of the information provided herein to any government offices and retailer's office or any office provided in this form, as needed. I/we hereby expressly waive any and all statutory provisions regarding confidentiality of information*

By :

Signature over printed name:

Date :

ANNEX A: MERCHANT SETTLEMENT AND TIN DETAILS

MERCHANT NAME nominates the bank account with details provided below as the bank account where all payments to be made by Home Credit to **MERCHANT NAME** shall be deposited:

Account Name: _____
 Account Number: _____
 Account Type (Savings/Current): _____
 Bank (BDO/Metrobank/BPI/Robinsons Bank): _____
 Branch of Account: _____

MERCHANT NAME may nominate or update their bank account details by sending a formal request through the nominated contact details previously specified by **MERCHANT NAME**.

Merchant TIN:

- - -

VAT Status of Merchants (please check one)

- Non-VAT per RA 9238
 VATable
 VAT Exempt (required to submit certificate of exemptions)

To check if your business is Non-VAT, VAT, or VAT exempted, you may refer to your BIR 2303 under Tax Type if below appears:

- Percentage tax – Non-VAT
 Value Added Tax – Vatable entity

For VAT exempt, the company secured an exemption duly approved by the CIR.

Are you a top withholding agent?

- Yes
 No

**Merchant needs to inform Home Credit in case they act as withholding tax merchant. In that case, Home Credit will provide the 2% from the MDR and/or Service Fee (as applicable) in the settlement. Merchant also needs to inform Home Credit about any changes in the merchant withholding tax status.*

Regards,

By:

Signature over printed name:

Date:

ANNEX B: LETTER OF APPOINTMENT FOR OFFLINE/QR MERCHANT

Petr Korinek
 Head of Sales
 HC CONSUMER FINANCE PHILIPPINES, INC.
 15/F Ore Central Building
 9th Avenue corner 31st Street
 Bonifacio Global City
 Taguig 1634, Philippines

RE: LETTER OF APPOINTMENT

In line with the approval of the Application for Merchant Cooperation; the terms not defined in this Letter of Appointment shall have the same meaning as the terms defined in the Merchant Agreement General Terms and Conditions, we are appointing all its branches as a part of Merchant's Premises where the Merchant can provide services for Home Credit to the Customers in accordance with the terms and conditions stated in the Agreement:

Branch Name	Branch Address	Branch Manager	Contact Number

**if the space provided is not enough, a full list and details of the branches can be sent in a separate sheet*

The undersigned warrants that the branch/es stated above has the same business of selling Goods in the market and that all terms and conditions found in the Merchant Agreement shall apply all branches of the Merchant stated in this Letter of Appointment, including the appointment of the Merchant's Representative.

The parties may agree during the term of this agreement on change of Merchant's Premises. It is further understood that the activation of the merchant branch is deemed as an approval/acceptance of the appointment for each specific branch.

Regards,

By :

Signature over printed name:

Date :

ANNEX C: HOME CREDIT SERVICES NOTICE OF IMPLEMENTATION

Petr Korinek
 Head of Sales
 HC CONSUMER FINANCE PHILIPPINES, INC.
 15/F Ore Central Building
 9th Avenue corner 31st Street
 Bonifacio Global City
 Taguig 1634, Philippines

Greetings!

In line with the approval of the Application for Merchant Cooperation, we are interested in launching the following promotions with the following details (please check all that apply):

Home Credit Pay

Payments via Home Credit Card	Merchant Discount Rate (MDR)*	Special Considerations, if any
Home Credit Pay – QR Payment		
Home Credit Pay – Online Payment		

**MDR for Home Credit Pay is exclusive of all applicable taxes.*

Other non-credit card Payments	Service Fee	Special Considerations, if any
Home Credit Pay – QR Payment		
Home Credit Pay – Online Payment		

For example *(for illustrative purpose only)*:

If Home Credit withholds a total of 2.0% from gross transaction amount comprising of:

- A. For customer payments via Home Credit Card:
 - a. 2.0% MDR; and
 - b. 0.5% withholding taxes
- B. For customer payments via non-credit card:
 - a. 2.0% Service Fee

Loyalty Programs

Loyalty Programs** <i>(Please check all applicable)</i>	Subsidy Rate	Special Considerations, if any (i.e. minimum spend)
<input type="checkbox"/> Discounts		
<input type="checkbox"/> 0% Interest Installment Plan		

***All transactions that go through any Home Credit loyalty program will have the Home Credit Pay MDR and/or Service Fee (as applicable) automatically waived*

Notification Channels

The merchant may be notified of its Home Credit QR/Pay transaction status through the HC Online Merchant Tool

Regards,

By :

Signature over printed name:

Date :

ANNEX D: DESIGNATION OF REPRESENTATIVE FOR HOME CREDIT’S PARTNER CENTRAL PLATFORM

Petr Korinek
 Head of Sales
 HC CONSUMER FINANCE PHILIPPINES, INC.
 15/F Ore Central Building
 9th Avenue corner 31st Street
 Bonifacio Global City
 Taguig 1634, Philippines

I, NAME OF DELEGATOR, POSITION OF THE DELEGATOR, of NAME OF COMPANY with principal office address at _____, do hereby name, constitute and appoint the following, to do any or all of the following acts, to wit:

NAME OF REPRESENTATIVE	POSITION

1. The authority of the Partner's Representative solely pertains to the user management or registration in HC Consumer Finance Philippines, Inc. (Home Credit) Partner Central platform, which is a web portal that aims to be the go-to tool in relation to doing business with Home Credit.
2. Home Credit’s Partner Central platform shall include features such as viewing a list of Home Credit Pay transactions, enabling refund payments, and generating of Disbursement Report and Dispatch Note.
3. The Partner's Representative is authorized to share or distribute the Registration Code specific to the network of users of **PARTNER NAME** and its merchants.
4. The Partner's Representative shall be responsible for approving and rejecting a user's registration request affiliated with **PARTNER NAME** and its merchants, upon verification of the requestor’s identity.
5. The Partner's Representative shall be responsible for assigning, updating, and maintaining the store assignment and the appropriate access role or permissions to **PARTNER NAME**'s users, which are limited to the following options:

List of Access	Access Roles		
	Account Finance	Merchant Manager	Merchant Front-liner
View Transactions List	Yes	Yes	Yes
Trigger Refund Requests	No	Yes	Yes
View Delivery Advise	Yes	No	No
View Disbursement Report	Yes	No	No
View User Registration	Yes	Yes	No
Create User Registration	No	Yes	No
Edit User Registration	No	Yes	No

6. The Partner’s Representative shall be responsible for deactivating a user account if his/her job responsibilities no longer require access to Home Credit’s Partner Central platform, or if s/he is no longer connected to **PARTNER NAME** or its merchants.
7. **PARTNER NAME** shall assume full and exclusive responsibility for all activities and transactions that it undertakes in Partner Central.

HEREBY GIVING AND GRANTING unto my said attorneys-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary or proper to be done in and about the premises as fully to accomplish the foregoing purposes; and

HEREBY RATIFYING AND CONFIRMING all that my said attorney-in-fact shall lawfully do and cause to be done under and by virtue of these presents.

Regards,

By:

Signature over printed name:

Date: