



LOAN AGREEMENT

Loan Account Number : 4305220133

LOAN DETAILS

LENDER	HC Consumer Finance Philippines, Inc.		
	15th Floor, Ore Central, 9th Avenue cor. 31st Street, Bonifacio Global City, Taguig, 1634, Philippines		
CUSTOMER	Cassie SmokeTest Chavez	Date Of Birth:	01/02/2000
Home Address:	Zone 102601, Central Signal Village (Signal Village), Taguig City, 1630 Taguig City		
Permanent Address:	Zone 102601, Central Signal Village (Signal Village), Taguig City, 1630 Taguig City		
Registered Contact Details	Trusted Contact Person/s		
Mobile No.1: 9999900563	E-mail Address: cassie.chavez@test.ph	Bates Chavez	Father 9999902352
Mobile No.2: N/A	Landline: N/A	Rory Chavez	Mother 9999325236
DOCUMENTS	Unified Multi-Purpose ID (UMID) 011026202301		

PAYOUT CHANNEL	Cash pick up		
Disclosure Statement	Conditional Charges:	Home Credit Protect Charges (Monthly Add-on Fee):	
Loan Amount: 50,000.00	Currency: PHP	Monthly Penalty ²	+2.0%
Other Charges	Effective Date: 10/27/2023	Termination Fee ¹	40%
Processing Fee: 500.00	Installment Amount: 2,734.00	Overpayment Refund Fee (see Clause 4.2.)	50.00
Amount to be Disbursed: 49,500.00	Number of Installments: 48	Attorney & Agency Fee	5,000.00
Effective Interest Rate: 4.35% p.m.	Due Dates: 3rd of each	Past Due 5 days	300.00
	First Due Date: 12/03/2023	Past Due 30 days	700.00
	Last Due Date: 11/03/2027	Past Due 60 days	1,000.00
		<small>¹Charged at 90 days past due based on unpaid principal amount</small>	
		<small>²Charged at from 120 to 270 days past due based on unpaid principal amount</small>	
		<small>*Home Credit's representative may have interest in the approval of the Cash Loan</small>	
		Borrower Protection	180.00 /Month
		Loan Extra Care	79.00 /Month

SPECIFIC TERMS AND CONDITIONS

1. INTRODUCTION

- The Customer is applying for a loan ("Cash Loan") from Home Credit for his or her personal use. The Customer understands that the approval of this loan is subject to submission by the Customer of documents required by Home Credit, credit approval process and guidelines of Home Credit, and the final decision of Home Credit. The Cash Loan shall be payable in monthly installments with an Interest Rate as indicated in the Loan Details. This document is referred to as Loan Agreement.
- This Cash Loan is subject to additional terms and conditions contained in the document referred to as General Terms and Conditions, which is accessible at www.homecredit.ph. The Customer confirms that s/he has had the chance to review the General Terms and Conditions. Home Credit may, at any time, update the General Terms and Conditions contained in Loan Agreement upon notice to the Customer.
- The Customer agrees to the Payout Channel and Loan Details above, the monthly installments in the Payment Schedule, and the terms and conditions in Loan Agreement

2. LOAN AMOUNT

- Home Credit will send instructions on how to claim the cash, equivalent to the Loan Amount (less Processing Fee), through the Registered Contact Details provided by the customer in the application. A Customer may choose to avail of the initial mode of disbursement, or request for another mode of disbursement via the Customer Service Hotline. The latest request of the Customer shall be the final Payout Channel for the Loan Amount.
- Home Credit will release the cash through the Payout Channel indicated above. The Customer agrees that the Loan will be automatically cancelled if he or she is not able to pick up the Loan Amount (less Processing Fee) or receive it through a successful deposit to his or her bank account within seven (7) calendar days from the Effective Date.
- Except in cases solely due to the Company's negligence, for payout by bank transfer, the Customer acknowledges his or her ownership of the bank account provided above and agrees that deposit of the Loan Amount (less Processing Fee) in the bank account is a valid disbursement of the Loan Amount and that the terms and conditions in the Loan Agreement shall apply.

3. RATE OF INTEREST

- Interest on the Loan Amount will begin to accrue on and from:
 - Payout by Bank Transfer - 1 calendar day from the Effective Date
 - Payout by Cash Pick-up - 7 calendar days from the Effective Date; and shall be paid by the Borrower in accordance with the disclosure statement and the Payment Schedule.

4. PAYMENT

- The Customer agrees to pay each Installment Amount, including any applicable charges and Fees, on or before the Due Date, and exclusively through the payment channels identified by Home Credit. Payments shall become due on each Due Date as stated in the Disclosure Statement. Without need of any further notice or demand. The Customer expressly waives the benefit of Article 1252 of the Civil Code of the Philippines, Republic Act No. 386, and agrees that any payment to Home Credit for the purpose of settling any Installment Amount or any other amount due in relation to the Cash Loan shall be applied to the Installment Amount or such other amount that fell due earlier, and in the order as specified in General Terms and Conditions.
- If the Customer pays more than the Installment Amount or any other amount due on the Cash Loan, Home Credit may apply the excess payment to the next Installment Amount or any such other amount due. If there are no other amounts due from the Customer, s/he may request for the return of the excess payment by calling Home Credit's Service Hotline. Home Credit will then inform the Customer when and how s/he can get the excess payment. The refund shall be subject to Home Credit's right to charge an Overpayment Refund Fee per refund.
- If the Customer has made a full payment, the Customer may request a Certificate of Full Payment from Home Credit. Provided that Home Credit has not received and is not processing any request for correction or reversal of payments, Home Credit shall issue the Certificate of Full Payment, which shall be valid as of the date requested by the Customer.

5. EARLY REPAYMENT

- For Early Repayment, provided the Customer is not in delay or in default, the Customer may prepay the balance of the Loan Amount before the Last Due Date without interest on the balance, subject to the following:
 - For Partial Early Repayment, the Partial Early Repayment Fee and any other amounts to be paid by the Customer to Home Credit should be paid together with the prepayment of part of the balance of the Loan Amount. The minimum amount of Partial Early Repayment must be equivalent to one installment. Detailed steps on applying for the Partial Early Repayment shall be made available through Home Credit's website and/or Customer Service Hotline.
 - The minimum amount of the Partial Early Repayment must be equivalent to one installment plus the Partial Early Repayment Fee as stated in the Disclosure Statement, and any other charges due to Home Credit. Any amount paid which is less than the minimum amount required by this section shall be treated as an advance payment for the next installment payment.
 - For Full Early Repayment, the Customer may call Home Credit's Customer Service Hotline and inform Home Credit's customer service personnel that Full Early Repayment will be made, and the Customer shall be given the full details of the amount to be settled
- ### 6. OTHER TERMS AND CONDITIONS
- The Customer may cancel this Cash Loan without additional fees or penalties by performing all of the following within fifteen (15) calendar days from the date of this Cash Loan:
 - Calling Home Credit's Customer Service Hotline and confirming such cancellation to Home Credit's customer service personnel.
 - Paying the full loan amount to Home Credit within the said 15-day period.
 - Upon compliance by the Customer with Clause 6.1 above, this Cash Loan shall be considered cancelled and the Customer and Home Credit shall have no further obligations in respect of this Cash Loan.
 - Home Credit may, at any time, update the Specific Terms and Conditions upon notice to the Customer, and such amendments shall bind the Customer 60 days from the time of notification. Home Credit may notify the Customer by publication, including through Home Credit's website (www.homecredit.ph), and/or other means of communication (such as telephone, online customer portal, SMS, push notification, email, social media account, etc.)

7. COMPLAINTS

- Any complaints by the Customer pertaining to the POS Loan shall be communicated to Home Credit via its Customer Service Hotline at (02) 7753-5711 or through Home Credit's chat team at www.homecredit.ph and the Customer shall provide Home Credit with all necessary information and/or documents in order to properly resolve the complaint.
- For other concerns, the Customer may call Home Credit's Customer Service at (02)7753-5711 or e-mail at info@homecredit.ph. To know more about the Customer Service Channels, the Customer may visit www.homecredit.ph/contact-us/. Home Credit shall conduct a thorough investigation and provide the necessary feedback, clarification, resolution details, updates, to the Customer within ten (10) business days from receipt of the concern. Home Credit is regulated by the Securities and Exchange Commission (SEC) (www.sec.gov.ph) with email address fldc_complaints@sec.gov.ph.

8. DISCLOSURE OF POTENTIAL CONFLICT OF INTEREST

- The Customer acknowledges that he/she may be assisted by a representative of the Retailer or Home Credit, and the Customer understands that such representative may have interest in the approval of the sale and/or of the loan.

(Electronically Signed via OTP)

OTP: 724600

OTP MOBILE#: 9999900563

OTP VERIFIED ON: 2023-10-27T01:14:14.000+08:00

Cassie SmokeTest Chavez



Signature of Customer Over Printed Name

HOME CREDIT PROTECT LOAN EXTRA CARE TERMS AND CONDITIONS

The Home Credit Protect Loan Extra Care Product allows the Customer to request for a Payment Holiday, Due Date Change of the loan installments, Partial Early Repayment or Full Early Repayment of the loan, subject to the following terms and conditions:

1. **PAYMENT HOLIDAY.** The Customer may defer the payment of an installment provided that the following requisites occur:
 - a. The Customer is not in default or has not defaulted in any installment payment at any given time;
 - b. The Customer can activate Payment Holiday twice every twelve (12)-month period during the entire duration of the loan; and
 - c. The Customer must have paid at least two (2) consecutive monthly installments prior to the first availment of the Payment Holiday. For the second availment of the Payment Holiday, the Customer must have paid at least three (3) consecutive monthly installments from the date of the last service activation

2. **DUE DATE CHANGE.** The Customer may change the due dates of monthly installment payments provided that the following requisites occur:
 - a. The Customer is not in default or has not defaulted in any installment payment at any given time;
 - b. The Customer can activate Due Date Change twice every twelve (12)-month period during the entire duration of the loan; and
 - c. The Customer must have paid at least one (1) monthly installment prior to the first availment of the Due Date Change. For the second availment of the Due Date Change, the Customer must have paid at least three (3) consecutive monthly installments from the date of the last service activation

3. **PARTIAL EARLY REPAYMENT.** The Customer may pay a portion of the total outstanding balance of the loan provided that the following requisites occur:
 - a. The Customer shall pay unpaid penalty fee and overdue amount prior to the partial early repayment of the loan; and
 - b. The amount to be paid shall not be less than the recomputed amount. Minimum amount to be considered as Partial Early Repayment is two (2) months worth of Customer's installment. Otherwise, it will only be considered as an advance payment.

4. **FULL EARLY REPAYMENT.** The Customer may pay the full amount of the total outstanding balance of the loan provided that the following requisites occur:
 - a. The Customer shall settle the overdue/penalty before activation of request;
 - b. The amount to be paid shall not be less than the recomputed amount. Otherwise, it will only be considered as an advance payment; and
 - c. Recomputed amount should be paid within the given due date. Otherwise, payment will only serve as an advance payment and account will not be closed.

(Electronically Signed via OTP)
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OTP VERIFIED ON: 2023-10-27T01:14:14.000+08:00
Cassie SmokeTest Chavez



Signature of Customer Over Printed Name