

PRIVATE SECURITY INDUSTRY PERSONNEL EMPLOYEES AND GUARDS **CREDIT COOPERATIVE**

Ground Floor, Philippine Korea Friendship Center, Bayani Road, Fort Bonifacio, Western Bicutan, Taguig City 1630 Tel Nos. 5068139; 0917-1344871,0933-5199379; http://www.psipagcc.com



SMALL-BUSINESS LOAN 2024

(Micro-Finance Credit)

THE BOARD OF DIRECTORS			No.
PSIPAGCC	APPLICA	TION FORM	110
SIR/MADAME:			
I have the qualificati	on and eligibility per PSIPAG Terms of Payment: O 18 & Rate of Interest Frequency of Payment: [] Maximum Loanable Amou	Months O 12 Months 2.5%pm Monthly [] Semi-Monthly	mber, 1 co-maker co-makers required
	PROMISSO	RY NOTE	
For value received, I,_		hereby pr	omise to pay the PRIVATE
SECURITY INDUSTRY PERSO	NNEL EMPLOYEES AND GUAR	RDS CREDIT COOPERATIVE	E (PSIPAGCC) directly, or
	rer, or through Payroll Deduct ble in monthly installmen		
(P); the first	st payment to be made on other charges, shall have been p	and ev	ery month thereafter until
resignation, absence without of including interests and other chareby agree to wai1.e present linease of the above meanital deposit, including earned present Security Agency or emincluding stipulated interests, spayroll to deduct the necessar authorized representative. If urther agree that if I accordance with the terms of the Decision of the Board of Direct maturity, I shall pay costs of columnia.	case of default in the payment fficial lea1.e, and/or separation arges, shall immediately become ation of payment, demand, prote entioned cases, I hereby assign addividends, with PSIPAGCC and applyer/office, that would be sufficientice charges and fines. I, thereby amounts from all monies due more by amounts from all monies due more by-Laws and the Rules and Reports of PSIPAGCC on any matter lection and attorney's fees in an add, inno event, shall such charge be	in from the ser.1ce, the entire is due and payable without ne st and notice of protest and dish in favor of PSIPAGCC, without all monies and monetary beneficient to pay off the entire outs refore, authorize my security are and to remit the same directly the loan when due, I promise regulations of the PSIPAGCC. It relating to this loan. In case paramount equal to twenty percer	unpaid balance of this loan, ed of any formal demand. In nonor of the same. If further notice, so much of my fits due, or to be due, from my tanding balance of this loan, agency's accounting/finance/by to PSIPAGCC, thru its duly eto pay a penalty/charge in lalso promise to abide by the ayment shall not be made at not of the principal and interest
	y Agency GM/Head of Accou	·	
·	ate:	With PendingAdmin/DO With Pending Financial OYES	LE/Criminal Case/s &/or, obligation / Administrative O NO
	essing: ————————————————————————————————————		
	ndline:		
Mode of Proceeds:	OCash or STARCASH		GCash- additional fee of P30.00]
	O Coop Check	O Credit to savings -ATN	Л#
 Date	 Applicant's Name ar	 nd Signature	Detachment/ Office

Detachment/ Office

	The Poliphogon is		
	d up by PSIPAGCC Only		
GrossAmount of Loan P	Date Received:		
Includes: Service Fee	Gross Salary/mo.P		
2 % Capital build-up	NetSalary/mo. P		
Notarial Fee			
CreditLife Insurance	Monthly hstallments		
10% Compulsary Savings	Principal P		
Processing Fee	Interest		
Others	Total		
Net Amount of Loan	PeriodofAmortization		
RECOMMENDING APPROVAL LOANS MAN	NAGER CEO/GM		
ACTION TAKEN BY THE CREDIT COMMITTEE	For PSIPAGCC Loan Department use only		
APPROVED []DISAPPROVED Reason:			
CREDIT COMMITTEE SEC:	Loan Processed by: Loan AF received by and date:		
<u> </u>	(Print Name and affix Signature) E AVAILMENT OF SMALL-BUSINESS LOAN		
2. Good credit record with No Past-due or delinque 3. Debt-to-Income Ratio of 65% when considering 4. Previous credit records or history for equivale 5. Agrees and consents to loan proceeds deduction 6. If a co-maker is pre-required by management, CRITERIA FOR SMALL-BUSINESS LOAN APPROVAL: 1. Applicant Members must be ingood standing (M 2. This loan application shall be accompanied by 3. Applicant must be included in the six (6) precedir 4. Applicant must have a monthly net take home p as net salary, after all deductions have been r 5. Applicant for loan must have contributed at le 6. Applicant must have no pending criminal/adminis 7. Maximum terms of payment is Eighteen (18) M 8. The Maximum age requirement for availment/re PORTANT: A. borrowers w/ prior DELINQUENCY shall incur ADD RVICE FEE of 1% shall be imposed for each, where: 1) with Policy E SMALL-BUSINESS LOAN CHARGES: 1. Interest Rate - 4% per month 2. Service Fee - 800 Processing Fee - 1,000 3. Capital Build Up - 2% Compulsary Savings - 10 4. Notarial Fee - Four Hundred Pesos (P 400.00) 5. CREDIT LIFE LOAN Protection INSURANCE pre	ent to the past six (6) months. Ins., on programs of 2% Share capital build-up and 10% savings mobilization. Ins., on programs of 2% Share capital build-up and 10% savings mobilization. In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute the co-maker form (separate sheet/form). In the shall complete/execute sheet/form). In the shall complete/execute sheet/form (separate sheet/form). In the shall complete/execute sheet/form (separate sheet/form). In the shall complete sheet/form). In the shall complete sheet/form (separate sheet/form). In the shall complete sheet/form). In the shall complete sheet/form (separate sheet/form). In the shall complete		
BLANKET	AUTHORITY TO DEDUCT		
Date:			
or any duly authorized officer or department; to dedu 13th month pay, commission, insurance lump sum,	mployer thru its accounting/finance department or thru its GM's office, uct from my salaries, leave commutation, bonuses, grants, incentives, rice ration, overtime pay, holiday pay, allowances, Saturday/Sundayem, retirement pay and all other applicable remunerations due in my GCC as follows:		
 any delinquency or past-due balance(s) For payment of my uncollected accour or its guaranteed creditors which have "r 	se of my separation from the Agency-Company or from outstanding in the books of the Coop, for whatever reason. Into or unapplied payroll deductions for the PSIPAGCC remained uncollected" or considered "unapplied deductions", st 30 days, inclusive of interest and penalties.		
	BORROWER - Signature over Printed Name		
SUBSCRIBED AND SWORN TO before me this day	y of, 202 in Affiant exhibit		
o me his/her valid identification with ID No	issued on at City, Philippines.		
oc No:;			
age No:;			
ook No:; ries of 202	NOTADY DUDI 10		
	NOTARY PUBLIC		