



6807 Ayala Avenue, Makati City

DISCLOSURE STATEMENT OF LOAN / CREDIT TRANSACTION
(As required under R.A. 3765, Truth in Lending Act)

NAME OF BORROWER _____
ADDRESS _____

1. LOAN GRANTED (Amount to be financed) P _____ (A)

2. FINANCE CHARGES

Table with columns: Not Deducted From, Proceeds of Loan, Deducted From. Rows include Interest, Non-Interest Charges, Commitment Fee, Guarantee Fee, and Other Charges.

3. NON-FINANCE CHARGES

Table with columns: Not Deducted From, Proceeds of Loan, Deducted From. Rows include Insurance Premium, Taxes, Documentary/ Science Stamps, Notarial Fees, and Others.

4. OUTSTANDING LOAN BALANCE OF PREVIOUS LOAN (If loan renewal) P _____ (D)

5. TOTAL DEDUCTIONS FROM PROCEEDS OF LOAN (B + C + D) P _____ (E)

6. NET PROCEEDS OF LOAN (A less E) P _____ (F)

7. PERCENTAGE OF FINANCE CHARGES TO TOTAL AMOUNT FINANCED (Computed in accordance with Subsec. X301.1) _____ %

8. EFFECTIVE INTEREST RATE (Method of computation attached) _____ %

9. SCHEDULE OF PAYMENT

a. Single Payment due on _____ (Date)
b. Total Installment Payments Payable _____ in months/year (no. of payments) P _____
at P _____ each installment

10. COLLATERAL

This loan is wholly/partly secured by (check):
[] Real Estate [] Chattels
[] _____ Government Securities [X] UNSECURED (thru DepEd's Automatic Payroll Deduction System)

11. ADDITIONAL CHARGES IN CASE CERTAIN STIPULATIONS ARE NOT MET BY THE BORROWER.

*** NOT TO BE COLLECTED THROUGH THE APDS ***

Table with columns: Nature, Amount. Two rows for listing charges.

CERTIFIED CORRECT:

(Signature of Creditor/Authorized Representative Over Printed Name)

HEAD - SALES ADMIN / MASS MARKETING DEPARTMENT
Position

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION AND THAT I UNDERSTAND AND FULLY AGREE TO THE TERMS AND CONDITIONS THEREOF.

Date _____

(Signature of Borrower over Printed Name)

- Notice to Borrower: 1. You are entitled to a copy of this paper which you shall sign
2. Disclosure on loan is computed using the "diminishing method" while charges are deducted in advance (upfront) from loan proceeds.
3. Items with mark "X" are not allowed under DepEd's Automatic Payroll Deduction System.