

APPLICATION FOR LOAN

(kindly fill out all details with check (✓) mark.)

✓NAME: _____ ✓PETA: _____

✓ADDRESS: _____

✓ACCOUNT NO.: _____ ✓LAND LINE NO. _____ ✓CELL NO. _____

✓EMAIL ADD: _____ ✓HALAGA NG UUTANGIN: P _____

✓URI NG UUTANGIN: (please check)

PARA SA PERSONAL LOAN:

PARA SA MEMBERS' ASSISTANCE LOAN

LAD-SC LAD-TD; LAD PS

Utility Loan Emergency Loan

LAD-KP Account Number: _____

✓TAGAL NG PAGBABAYAD: TATLONG BUWAN ANIM NA BUWAN ISANG TAON IBA PA : _____

✓KASALUKUYANG SAPING PUHUNAN (SC): _____ ✓KASALUKUYANG UTANG: _____

MAXIMUM LOANABLE AMOUNT: FOR RATING A = SC x 90%
NR/NM/B = SC x 80%
C = SC x 70%/50%

(TO BE FILLED-OUT BY HCSCCO STAFF)

HALAGA NG INAPRUBAHANG UTANG: _____

KATIBAYAN NG PAGKAKAUTANG AT PANGAKO SA PAGBABAYAD

HALAGA NG UTANG/INUTANG:

Php: _____ Peta: _____ Term: _____

Interest: _____ % Diminishing per annum; Penalty: 1% per month on principal due or 12% per annum on principal due

Dahilan at alang-alang sa halagang aking tinanggap/tatanggapin ayon sa takdang nakalahad dito, ako/kami ay nangangako na aking/aming babayaran ang HCSCCO o sa utos/atas nito ang nasabing halaga na ang aabutin ay _____ (P _____) at ito'y babayaran tuwing kada-buwan ng bawa't taon na magsisimula sa ika-____ng _____ at ganun ding halaga, tuwing kada-buwan ng bawa't taon pagkaraan ng unang hulog hanggang sa ang buong pagkakautang kasama ang napagkasunduang pakinabang o tubo na _____ (____%) kada taon batay sa nababawang balanse (diminishing balance) na babayaran naman ng buwanan ay aking mabayaran ng lahat kasama ang penalty.

Ang aking panagot sa katiyakan ng pangako na rin na magbabayad ng pagkakautang ay ang aking _____ na nagkakahalaga ng P _____.

NALALAMAN KO NA ANG PAGKAKAUTANG NA ITO AY NASASAKOP HINDI NASASAKOP (WITH WAIVER) NG LOAN PROTECTION PLAN KAHIT ITO AY SINASAGOT NG AKING SHARE CAPITAL/TIME DEPOSIT AT IBA PANG DEPOSITS.

✓ _____
SIGNATURE OVER PRINTED NAME OF MEMBER/BORROWER

WITNESS: _____
Signature over Printed Name / Relationship

MGA BAGAY NA KAHANTUNGAN KUNG ANG LAD LOAN AY HINDI MABAYARAN

1. Kung sakaling ang mga naka-issue na PDC's (Post Dated Checks) ay tatlong (3) beses tumalbog ay makakatanggap ng "Notice of Dishonored Check and Demand for Payment" kung kaya't upang maiwasan ang kasong criminal na paglabag sa Batas Pambansa No. 22 (BP22) kayo po ay mayroon limang (5) araw upang mapalitan ng panibagong PDC's ang inyong bayad sa loan.
2. Ang hindi ninyo pagtupad sa tamang pagbabayad sa takdang araw ay magkakaroon ng multa (penalty) na 1% kada buwan ng kabuuang halaga na hindi nahulugan, base po sa principal na buwanang hulog ang pagkuenta ng penalty.
3. Sa sandaling ang alin mang hulog ay hindi ko mabayaran ayon sa kasunduan sa itaas nito, ang saping puhunan, iba pang mga deposito at anumang benepisyo na matatanggap kaugnay ng pagiging kasapi ay maaring ibawas sa utang sa kapasiyahan ng kooperatiba na hindi na kailangan ng pasabi o paalam mula sa kasapi/miyembro.

NOTICE AND WAIVER

HCSCCO is mandated to submit your *Basic Credit Data*, as well as any regular updates or corrections thereof, to the **Credit Information Corporation (CIC)** for consolidation and disclosure as may be authorized by the CIC. Consequently, your **Basic Credit Data** may thus be shared with other lenders authorized by the CIC, and other credit reporting agencies duly accredited by the CIC, for the purpose of establishing your credit worthiness.

Rest assured that your Basic Credit Data and all other personal information shall remain confidential and shall only be disclosed to official *Accessing Entity* of the CIC as mandated by the law.

"I, ✓ _____, hereby acknowledge and authorize HCSCCO:

1. the regular submission and disclosure of my basic credit data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof and;
2. the sharing of my Basic Credit Data with other lenders in accordance with the rules and regulation of CIC and all other Credit Reporting Agencies duly authorized by the CIC.

NABASA, NAINTINDIHAN AT SUMASANG-AYON AKO SA LAHAT NG NASASAAD SA KASULATANG ITO AT WALANG SINUMANG PUMILIT O TUMAKOT SA AKIN UPANG LAGDAAN ANG KATIBAYAN NG PAGKAKAUTANG AT PANGAKO SA PAGBABAYAD.

✓ _____
SIGNATURE OVER PRINTED NAME OF MEMBER/BORROWER

WITNESS: _____
Signature over Printed Name / Relationship

(TO BE FILLED OUT BY HCSCCO STAFF)

=====

_____ LAGDA NG TUMANGGAP NG KAHILINGAN

MEMBER'S RATING: _____

KAHILINGAN BILANG: _____

PETSA NG PAGTANGGAP: _____

AMOUNT APPROVED: P _____

CLIMBS POLICY NO.: _____

HOW TO SUBMIT ON-LINE APPLICATION:

1. Fill out application and Insurance form (*Insurance form is for above one (1) million coverage only*)
 - a. Thru editable Form
 - b. Print and Fill out the application form
2. Send the editable form via email (hcscoco_loans@yahoo.com) with two (2) valid IDs. If printed and fill out, scan the documents and send it via email (hcscoco_loans@yahoo.com)
 - List of Valid IDS
 - SSS ID
 - UMID
 - Driver's License
 - Voter's ID
 - BIR ID
 - Passport
 - National ID
 - Senior ID
 - PRC ID
 - NBI Clearance
 - Postal ID
3. Application form will be approved within 2 days.
4. Wait for the notification of approved loan amount.
5. Approved amount of loan will be released thru:
 - a. ATM Card- KAYA (you can apply KAYA in the membership section)
 - b. Over the counter

For any inquiries you may call 293-2820/ 293-3845 / 291-5368 loc 213/212/211 * Cellphone Number: 0933-2225563