



LOAN AGREEMENT

Loan Account Number : 4600350316

HomeCredit Copy

LOAN DETAILS

LENDER		HC Consumer Finance Philippines, Inc. 15th Floor, Ore Central, 9th Avenue cor. 31st Street, Bonifacio Global City, Taguig, 1634, Philippines	
CUSTOMER		Homeristic Amrit Homerific	Date Of Birth: 01/08/1994
Home Address:		Amaia SKies Shaw, Highway Hills, Mandaluyong City, 1550 Mandaluyong City	
Permanent Address:		Amaia SKies Shaw, Highway Hills, Mandaluyong City, 1550 Mandaluyong City	
Registered Contact Details		Trusted Contact Person/s	
Mobile No. 1:	9153068396	E-mail Address: lorjoseph.calumpang@homecredit.ph	Oppwer AportTorpot
Mobile No. 2:	N/A	Landline: N/A	Opport AportTorpot
		Mother	9153068395
		Father	9174304023

DOCUMENTS

Unified Multi-Purpose ID (UMID) 9444235523

PURCHASE DETAILS

Loan Account Number: 4600350316
Retailer: PH Test Salesroom - Non-Paperless Address: AGDE AGDE AGDE, 078023001, Clark Freeport Zone, 3234 Pampanga

Goods and/or Services: Home Credit Protect (Appliance Protection)
Air conditioner (CARRIER / 111234442352623)

Disclosure Statement

Suggested Retail Price:	35,000.00	Installment Amount:	2,649.00	Overpayment Refund Fee (see Clause 4.3.)	50.00	Home Protection (Add-on Fee)	99.00
Discount:	- 500.00	Number of Installments:	24	Past Due 5 days	10.00	Loan Extra Care (Add-on Fee)	49.00
		Due Dates:	15th of each	Past Due 30 days	10.00	Monthly Processing Fee:*	0 92/month
Appliance Protection:	4,200.00	First Due Date:	07/15/2026	Past Due 60 days	10.00		
Total Purchase Price:	35,000.00	Last Due Date:	06/15/2028	Past Due 90 days	10.00		
Downpayment:	10,000.00						
Financed Amount:	28,700.00						
(Purchase Price less Downpayment)							
Effective Interest Rate:	6.99% p.m.						
Currency:	PHP						
Effective Date:	06/15/2026						
Interest Rate:**	3.80% p.m.						

*Processing Fee will be collected in accordance with the Payment Schedule; provided that:

(a) If the Customer pays the Loan within 15 days, a Processing Fee of only 3% of the Financed Amount shall be charged.

(b) Processing Fee for Full Early Repayment shall be equal to 3% of the Financed Amount or the total monthly processing fee paid to date, whichever is higher.

(c) Processing Fee for Partial Early Repayment shall be equal to the sum of the monthly processing fee for the months covered by the Partial Early Repayment.

(d) In the event of default upon which the entire Loan becomes due and demandable, Processing Fee shall be charged equal to the sum of the monthly processing fee for the remaining Loan term at the time of default.

**Interest Rate refers to add-on rate which is calculated by adding all interest throughout the loan period, then dividing that by the Financed Amount and the number of installments.

¹Charged at 90 days past due based on unpaid principal amount

²Charged at from 120 to 270 days past due based on unpaid principal amount

***Home Credit's Sales Representative may receive an incentive upon approval of the POS Loan

4600350316

SPECIFIC TERMS AND CONDITIONS

1. INTRODUCTION

- 1.1. The Customer is applying for a Home Credit loan to buy the Good(s) from the Retailer (POS Loan or Loan), as indicated in the Purchase Details and Loan Details above. The Customer understands that the approval of this POS 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 POS Loan shall be payable in monthly installments with an Interest Rate as indicated in the Disclosure Statement and as agreed upon by the Customer and Home Credit. This document is referred to as Loan Agreement.
- 1.2. This POS Loan is subject to additional terms and conditions (General 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 upon notice to the Borrower.
- 1.3. The Customer agrees to the Purchase Details and Disclosure Statement above, the monthly installments in the Payment Schedule, and the terms and conditions in Loan Agreement and General Terms and Conditions.

2. FINANCED AMOUNT

- 2.1. Customer agrees that the Financed Amount will be paid directly by Home Credit to the Retailer as full payment for the Goods and/or Services.

3. RATE OF INTEREST

- 3.1. Interest on the Financed Amount will begin to accrue on and from the Effective Date, and shall be paid by the Customer in accordance with the Disclosure Statement and the Payment Schedule

4. PAYMENT

- 4.1. 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.
- 4.2. 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 POS 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.
- 4.3. If the Customer pays more than the Installment Amount or any other amount due on the POS Loan, Home Credit can decide to 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 Customer 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.

5. EARLY REPAYMENT

- 5.1. For Early Repayment, provided the Customer is not in delay or in default, the Customer may prepay the balance of the Financed Amount before the Last Due Date without interest on the balance, subject to the following:
 - 5.1.1. 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 Financed 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.
 - 5.1.2. 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.
 - 5.1.3. 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 and the payments channels where payment may be made.
 - 5.1.4. 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.

6. OTHER TERMS AND CONDITIONS

- 6.1. The Customer hereby acknowledges receipt of the Goods and/or Services from the Retailer and/or has made arrangements with the Retailer for the delivery of the Goods and/or Services. The Customer understands that, in either case, the POS Loan will start on the date of signing of this Loan Agreement and not on the delivery date of the Goods and/or Services.
- 6.2. The Goods and/or Services financed by the Loan Agreement is/are to be used for the benefit of the Customer or the Customers family and shall not be used for any illegal means.
- 6.3. Customer agrees the Goods and/or Services shall be for personal use and he shall not sell, transfer or convey the same until full payment of the Financed Amount.
- 6.4. The Customer may cancel this POS Loan, subject to payment of applicable fees as indicated in the Disclosure Statement, by performing all of the following within fifteen (15) calendar days from the date of this POS Loan:
 - 6.4.1. Calling Home Credit's Customer Service Hotline and confirming such cancellation to Home Credit's customer service personnel;
 - 6.4.2. Paying the full amount of the net proceeds of the loan to Home Credit within the said 15-day period;

- 6.5. Upon compliance by the Customer with Clause 6.4. above, this POS Loan shall be considered cancelled and the Customer and Home Credit shall have no further obligations in respect of this POS Loan.
- 6.6. In case of default, Home Credit may demand that the Customer to deliver (and Customer undertakes to so deliver) the Goods and/or Services to Home Credit at such time and place as may be designated by Home Credit; provided, that delivery by the Customer of the Goods and/or Services pursuant hereto shall not relieve the Customer from the obligations under the Loan Agreement; provided further that Home Credit may, at its discretion, sell or auction the Goods and/or Services delivered by the Customer pursuant hereto in any manner that may be deemed appropriate by Home Credit, with the proceeds of such sale or auction to be applied to the repayment of the Customers obligations under the Loan Agreement, after deduction of all the applicable costs. Home Credit may employ technology based measures and other means available to it, to ensure collection of the Financed Amount, such as but not limited to the sending of payment notices through SMS and push notification, and remote deactivation of the Goods and/or Services.
- 6.7. Home Credit may, at any time, update the Specific Terms and Conditions with 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

- 7.1. 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.
- 7.2. For other concerns, the Customer may call Home Credit's Customer Service at (02) 7753-5711 or send us an email via hcph.info@EmailUs. 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 secflood_complaints@sec.gov.ph.

8. DISCLOSURE OF POTENTIAL CONFLICT OF INTEREST

- 8.1. 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.

Witness:

Retailer Associate

Homeristic Amrit Homerific

Signature of Customer Over Printed Name

4600350316

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.

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Signature of Customer Over Printed Name





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Client Copy

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CUSTOMER		Homeristic Amrit Homerific		Date Of Birth:	01/08/1994
Home Address:		Amaia SKies Shaw, Highway Hills, Mandaluyong City, 1550 Mandaluyong City			
Permanent Address:		Amaia SKies Shaw, Highway Hills, Mandaluyong City, 1550 Mandaluyong City			
Registered Contact Details		Trusted Contact Person/s			
Mobile No. 1:	9153068396	E-mail Address:	lorjoseph.calumpang@homecredit.ph	Oppwer AportTorpot	Mother 9153068395
Mobile No. 2:	N/A	Landline:	N/A	Opport AportTorpot	Father 9174304023

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Air conditioner (CARRIER / 111234442352623)

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Discount:	- 500.00	Number of Installments:	24	Clause 4.3.)		Loan Extra Care (Add-on Fee)	49.00
		Due Dates:	15th of each	Past Due 5 days	10.00	Monthly Processing Fee:*	0 92/month
Appliance Protection:	4,200.00	First Due Date:	07/15/2026	Past Due 30 days	10.00		
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Downpayment:	10,000.00			Past Due 90 days	10.00		
Financed Amount:	28,700.00						
(Purchase Price less Downpayment)							
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- 4.2. 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 POS 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.
- 4.3. If the Customer pays more than the Installment Amount or any other amount due on the POS Loan, Home Credit can decide to 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 Customer 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.

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 - 5.1.1. 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 Financed 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.
 - 5.1.2. 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.
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- 6.2. The Goods and/or Services financed by the Loan Agreement is/are to be used for the benefit of the Customer or the Customers family and shall not be used for any illegal means.
- 6.3. Customer agrees the Goods and/or Services shall be for personal use and he shall not sell, transfer or convey the same until full payment of the Financed Amount.
- 6.4. The Customer may cancel this POS Loan, subject to payment of applicable fees as indicated in the Disclosure Statement, by performing all of the following within fifteen (15) calendar days from the date of this POS Loan:
 - 6.4.1. Calling Home Credit's Customer Service Hotline and confirming such cancellation to Home Credit's customer service personnel;
 - 6.4.2. Paying the full amount of the net proceeds of the loan to Home Credit within the said 15-day period;

- 6.5. Upon compliance by the Customer with Clause 6.4. above, this POS Loan shall be considered cancelled and the Customer and Home Credit shall have no further obligations in respect of this POS Loan.
- 6.6. In case of default, Home Credit may demand that the Customer to deliver (and Customer undertakes to so deliver) the Goods and/or Services to Home Credit at such time and place as may be designated by Home Credit; provided, that delivery by the Customer of the Goods and/or Services pursuant hereto shall not relieve the Customer from the obligations under the Loan Agreement; provided further that Home Credit may, at its discretion, sell or auction the Goods and/or Services delivered by the Customer pursuant hereto in any manner that may be deemed appropriate by Home Credit, with the proceeds of such sale or auction to be applied to the repayment of the Customers obligations under the Loan Agreement, after deduction of all the applicable costs. Home Credit may employ technology based measures and other means available to it, to ensure collection of the Financed Amount, such as but not limited to the sending of payment notices through SMS and push notification, and remote deactivation of the Goods and/or Services.
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Witness:

Retailer Associate

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Signature of Customer Over Printed Name



HOME CREDIT PROTECT LOAN EXTRA CARE TERMS AND CONDITIONS:

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3. **PARTIAL EARLY REPAYMENT.** The Customer may pay a portion of the total outstanding balance of the loan provided that: the following requisites occur:
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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
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Homeristic Amrit Homerific

Signature of Customer Over Printed Name



