



LOAN AGREEMENT

Loan Account Number : 4600360431

LOAN DETAILS

LENDER		HC Consumer Finance Philippines, Inc. 15th Floor, Ore Central, 9th Avenue cor. 31st Street, Bonifacio Global City, Taguig, 1634, Philippines	
CUSTOMER		Bobbie Amrit Abott	Date Of Birth: 01/01/2000
Home Address:		Test, Alinaya, Pidigan, 2800 Abra	
Permanent Address:		Test, Alinaya, Pidigan, 2800 Abra	
Registered Contact Details		Trusted Contact Person/s	
Mobile No.1:	9000042342	E-mail Address:	N/A
Mobile No.2:	N/A	Landline:	N/A
		Fksjdkfj ksdjfkds	Father 9000008888
		fskdjfkds fsdlkjglsdk	Mother 9000044433

DOCUMENTS Tax Identification Number (TIN) 222333111

Loan Purpose Appliance

PAYOUT CHANNEL Cash pick up

Disclosure Statement		Conditional Charges:		Monthly Fee:	
Loan Amount:	50,000.00	Currency:	PHP	Change Due Date Fee	300.00
Other Charges		Effective Date:	06/19/2026	Monthly Penalty ²	+2.0%
Processing Fee:	500.00	Installment Amount:	6,934.00	Termination Fee ¹	40%
Cash Pick-Up Fee:	300.00	Number of Installments:	12	Partial Early Repayment Fee	300.00
Amount to be Disbursed:	49,200.00	Due Dates:	26th of each	Early Repayment Fee	300.00
Effective Interest Rate:	8.31% p.m.	First Due Date:	07/26/2026	Overpayment Refund Fee (see Clause 4.2.)	50.00
		Last Due Date:	06/26/2027	Attorney & Agency Fee	5,000.00
				Past Due 5 days	300.00
				Past Due 30 days	700.00
				Past Due 60 days	1,000.00

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 representative may have interest in the approval of the Cash Loan

SPECIFIC TERMS AND CONDITIONS

1.INTRODUCTION

1.1 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.

1.2 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.

1.3 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 and General Terms and Conditions.

2. LOAN AMOUNT

2.1 Home Credit will send instructions on how to claim the cash, equivalent to the Loan Amount (less Processing Fee, Documentary Stamp Tax and Cash Pick-up Fee, if applicable), 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.

2.2 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, Documentary Stamp Tax and Cash Pick-up Fee, if applicable) or receive it through a successful deposit to his or her bank account within seven (7) calendar days from the Effective Date.

2.3 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, Documentary Stamp Tax and Cash Pick-up Fee, if applicable) 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

3.1 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

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. 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.

4.2 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.

4.3 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

5.1 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:

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 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.

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.

5.2 Full Early Repayment shall be activated when the Client fully settles the outstanding balance or pays an amount exceeding it. In all instances, the Client shall not be entitled to a refund of the outstanding balance, except only in case of excess payment. In addition, 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.

5.3 By availing of an Early Repayment Product, such as but not limited to Consolidation, the Customer expressly waives any right to the Gift Payment, or any other types of vouchers or promos that Home Credit may provide.

6. OTHER TERMS AND CONDITIONS

6.1 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:

6.1.1 Calling Home Credit's Customer Service Hotline and confirming such cancellation to Home Credit's customer service personnel;

6.1.2 Paying the full loan amount to Home Credit within the said 15-day period.

6.2 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.

6.3 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 (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 flcd_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:

Sales Associate

Bobbie Amrit Abott

Signature of Customer Over Printed Name

