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QUEDANCOR MEMORANDUM NO. 678

QUEDANCOR MEMORANDUM CIRCULAR NO. 698, August 21, 2003

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Relative to the issuance of the subject memorandum on the Financing Program for Small Farmers and Fisherfolk and/or their Association, Cooperative or Federation under ACEF, the following clarification/amendment to the specific policies of the said guidelines is hereby issued.

x x x

4. Interest Rate

Flat interest rate at 4.75% for production loans of six (6) months and below and 9.5% per annum for loans with a term above 6 months.

x x x

5. Service Fee

x x x

For production loans involving PO/JO/CIS, SF shall be added to the principal and collected upon billing or maturity date of the loan.

For your guidance.

Adopted: 21 Aug. 2003

(SGD.) NELSON C. BUENAFLOR
President and CEO

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