

APPROVING THE POLICY AND PROCEDURAL GUIDELINES (PPG) ON ECARD CASH ADVANCE III (ECAT)

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RESOLVED, to APPROVE the Policy and Procedural Guidelines (PPG) on eCard Cash Advance III (eCAT).

The existing terms and conditions of the eCard Plus Cash Advance Program (eCAP) – approved under Board Resolution No. 140 dated 18 October 2006 and which served as an upgrade to the eCard Cash Advance (eCAD) – shall be applied to the eCAT, amended as follows:

1. Qualification shall include the following:
 - a. Loan borrowers are active members with at least five (5) years record of creditable service; and
 - b. Active members with in-default loan account/s shall not be qualified to avail of the eCAT.
2. Outstanding penalties and surcharges pertaining to eCAD or eCAP, shall not be waived.
3. The amount of redemption insurance premium shall be Php125.00
4. In the event of default, the account shall be handled in accordance with the existing policies and procedures governing in-default accounts.

A copy of the Proposed Policy and Procedural Guidelines on the eCard Cash Advance III is attached to the Agenda Folder for Board Meeting No. 9 dated 6 May 2010 as Item No. 4.11 and made an integral part hereof by reference.

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