

GUIDELINES ON THE ENHANCED SALARY LOAN PROGRAM (ESLP)

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RESOLVED: That upon the recommendation of the Officer-in-Charge, Office of the Senior Vice President (Field Operations Group) and the Vice President and Actuary, to APPROVE the guidelines on the Enhanced Salary Loan Program (ESLP), as follows:

1. Interest income can be easily established since it is computed in advance and made part of the regular repayment;
2. Repayment is on a declining balance which simplifies the determination of actual balances of the loan at any given repayment month;
3. Choice of repayment periods of 12, 24, 36 and 48 months;
4. Interest is at 12% per annum effective throughout the term of the loan; and
5. Higher loan proceeds for the member since first year interest will be part of the monthly loan repayments and will no longer be deducted from the loan proceeds.

The eligibility in the availment of ESLP shall be service-based instead of premium based. To facilitate collection even after separation from the service of the member borrower, the residential address will be incorporated in the membership data base.

The salary loan redemption insurance and service fee will remain to be the same and to be deducted from the proceeds of the loan.

The effectivity of the ESLP shall be on April 12, 2004.

Adopted: 10 Mar. 2004

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