

POLICY GUIDELINES GOVERNING THE ECARD PLUS CASH ADVANCE (ECAP) PROGRAM

GSIS RESOLUTION NO. 140, October 18, 2006

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RESOLVED, to APPROVE the proposed Policy Guidelines governing the eCard Plus Cash Advance (eCAP) Program, subject to the following modifications made by the Board during the meeting:

- On No. 10, Due Date of Monthly Amortization

The first monthly amortization shall be due on the 10th day of the 3[rd] calendar month following the granting of the loan, and every tenth of the succeeding month thereafter until the loan is fully paid.

- On No. 15, Application of Payments

The application of payment shall be as follows:

- Principal

- Interest

- Penalty

A copy of the proposed Policy Guidelines is hereto attached[*] and made an integral part of this Resolution.

The Policy Guidelines shall become effective upon Board approval.

Adopted: 18 Oct. 2006 (Board Meeting No. 19)

[*] Text Available at Office of the National Administrative Register, U.P. Law Complex, Diliman, Quezon City

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