

QUEDANCOR PROGRAM FOR FOOD AND AGRICULTURAL RETAIL ENTERPRISES (FARE)

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Circular No. 089, Series of 1998 as amended by Circular No. 095 and 104, Series of 1999, is hereby further amended with respect to the following:

x x x

6. STATEMENT OF POLICIES

x x x

6.6 Mode and Term of Payment

Loans below P0.5M shall be payable within a maximum of one (1) year in fixed monthly or quarterly amortization. Loans from P0.5M to P3M may be allowed a maximum term of three (3) years and shall be paid in fixed monthly or quarterly amortization.

For SGM, the mode of payment shall be at the discretion of the bank.

x x x

EFFECTIVITY

This Circular shall take effect immediately.

Adopted: 01 July 2000

(SGD.) GALO B. GARCHITORENA
President & CEO

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