

Etiqua Life and General Assurance Philippines, Inc.

(Business Name of Creditor)

DISCLOSURE STATEMENT ON LOAN/CREDIT TRANSACTION

(As Required under R.A 3765, Truth in Lending Act)

NAME OF BORROWER _____
 ADDRESS _____

1. LOAN GRATED (Amount to be financed) ----- P _____

2. FINANCE CHARGES	Not Deducted From Proceeds of loan	Deducted From
a. Interest _____ % p.a. from _____ to _____ () Simple () Monthly () Compound () Quarterly () Annual () Semi-Annual	P _____	P _____
b. Non-interest Charges		
c. Commitment Fee	_____ X _____	_____ X _____
d. Guarantee Fee	_____ X _____	_____ X _____
e. Other charges incident to the extension of credit (Specify) _____	_____ X _____	_____ X _____
Total Finance Charges	P _____	P _____

3. NON-FINANCE CHARGES		
a. Insurance Premium		
b. Taxes	_____ X _____	_____ X _____
c. Documentary/ Science Stamps		
d. Notarial Fees		
e. Others (Specify) <u>Processing/ Collec. Fee</u>		
Total Non-Finance Charges	P _____	P _____

4. OUTSTANDING LOAN BALANCE OF PREVIOUS LOAN
 (If loan renewal) _____ P _____

5. TOTAL DEDUCTIONS FROM PROCEEDS OF LOAN (B + C + D) _____ P _____

6. NET PROCEEDS OF LOAN (A less E) _____

7. PERCENTAGE OF FINANCE CHARGES TO TOTAL AMOUNT
 FINANCED (Computed in accordance with Subsec. X301.1) _____

8. EFFECTIVE INTERESTRATE
 (Method of computation attached) _____

9. SCHEDULE OF PAYMENT
 a. Single Payment due on _____ (Date) _____ P _____

b. Total Installment Payments
 Payable _____ in months/year
 (no. of payments)
 at P _____ each installment

10. COLLATERAL
 This loan is wholly/party secured by (check):
 Real Estate Chattels
 _____ Government Securities UNSECURED (thru DepEd's Automatic Payroll Deduction System)

11. ADDITIONAL CHARGES IN CASE CERTAIN STIPULATIONS ARE NOT MET BY THE BORROWER.
 *** NOT TO BE COLLECTED THROUGH THE APDS ***

Nature	Amount
_____	_____

CERTIFIED CORRECT:

 (Signature of Creditation/Authorized
 Representative Over printed Name)

 Position

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT PRIOR TO THE CONSUMMATION OF THE CREDIT TRANSACTION AND THAT I UNDERSTAND AND FULLY AGREE TO THE TERMS AND AND CONDITIONS THEREOF.

Date _____ (Signature of Borrower Over Printed Name)

Notice to Borrower
 1. You are entitled to a copy o this paper which you shall sign.
 2. Disclosure on loan is computed using the "diminishing method" while charges are deducted in advance (upfront) from loan proceeds.
 3. Items marked "X" are not allowed under DepEd's Automatic Payroll Deduction System.