



# BOTTLERS EMPLOYEES SAVINGS & LOAN ASSOCIATION, INC.

7<sup>TH</sup> Floor, ACE Building, Dela Rosa corner Rada Street, Legaspi Village, Makati City  
Tel. Nos. 8892-4146; 8841-0579; Telefax 8892-4146; CP# 0917-5863866 / 0968-8543779  
email: info@besala.com.ph

## Requirements to be attached

1. 2 latest payslips (15<sup>th</sup> & 30<sup>th</sup>)
2. Latest Employees Credit Profile (ECP)
3. Back to Back photocopy of borrower's company ID and Government issued ID (with 3 specimen signature)
4. Certificate of Employment (COE) (for new members)

## LOAN AGREEMENT

<input type="checkbox"/>	CCBPI	<input type="checkbox"/>	CCBBS
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**SALARY LOAN**

**EMERGENCY LOAN**

**BACK TO BACK LOAN**

**MEDIUM TERM LOAN**

### Purpose of Loan:

Date: \_\_\_\_\_

Gentlemen:

The undersigned member of this association desires to avail of its loan facilities in the amount of \_\_\_\_\_ PESOS (in words) (P \_\_\_\_\_) payable over a period of \_\_\_\_\_ months.

I, \_\_\_\_\_, the BORROWER hereby agree that this loan shall be subject to the following:

### Terms and Conditions

- I. Bottlers Employees Savings and Loan Association Inc. (BESALA) reserves the right to consider the entire balance of the loan due and demandable in any of the following events of default:
  - a. The Borrower fails to pay any loan amortization
  - b. The Borrower dies, retires or becomes incapacitated or insolvent
  - c. The Borrower is subject to or a respondent to any proceedings for insolvency, bankruptcy, receivership, suspension of payment or any similar process.
- II. The Borrower agrees to offset his/her Capital Contribution and/or Savings Deposits with BESALA to the extent of the amount still due;
- III. All payments due to BESALA under this loan agreement, whether for loan principal, interest, penalty, charges, fee or otherwise shall be applied in the following order of priority:
  - a. Penalty for late payment
  - b. Interest
  - c. Principal amount of Loan
- IV. The Borrower agrees to assign and cede unto BESALA his/her respective retirement proceeds, commutation of sick leaves and/or whatever benefits due them from COCA-COLA BEVERAGES PHILIPPINES INC. / COCA-COLA BOTTLERS BUSINESS SERVICES INC;
- V. The Borrower acknowledges and authorizes: 1) the regular submission and disclosure of his/her basic credit data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof; and 2) the sharing his/her basic credit profile to the reporting agencies duly accredited by the CIC."
- VI. The Borrower allows/authorizes BESALA to use, collect and process the information for legitimate purposes specifically for loan application and allow authorized personnel to process the information in accordance with the Data Privacy Policies of the Association
- VII. BESALA shall have the right to assign or transfer its rights and obligations under this loan agreement. It reserves the right and is authorized to sell, cede, transfer and assign to any person or entity its rights and interest in and to this loan agreement. The Borrower herein gives his/her consent to such assignment and transfer.
- VIII. In case BESALA should necessitate the filing of any court action to collect the above-stated amount or any fraction thereof, I hereby submit to the jurisdiction of the proper court exclusively in Makati City. In addition to the above-stated amount, I, the BORROWER hereby bind myself to pay Twenty Five Percent (25%) of the total sum due thereon to the holder hereof for the attorneys' fees, plus an additional sum equivalent to Twenty Five Percent (25%) of the total sum due for liquidated damages, plus the cost of the suit. I also agree to pay BESALA a penalty charge of Two & One-Half Percent (2.5%) per month on the defaulted installments to be computed from the date of default until payment thereof.
- IX. Any material misrepresentation, falsity, or omission on the part of the Borrower shall be construed as an act to defraud BESALA and shall be the ground for the denial of any loan application, refusal to release loan proceeds or, if granted/released, entitle BESALA to terminate and declare the loan due and demandable without prejudice to such civil and/or criminal liability that BESALA may pursue against the Borrower.
- X. The Borrower acknowledges and agrees that these terms and conditions and the promissory note shall be read and construed together and shall constitute one integral document.

I, the Borrower, declare under PENALTY OF PERJURY that the forgoing and following information are true and correct.

Basic Salary: _____	_____ BORROWER'S SIGNATURE (Signature over printed name)	Plant: _____ CP No.: _____
Permanency date: _____	ID No. _____ Position _____	Landline#: _____ Bank Account#: _____
Complete address: _____		

*Character References: One (1) co-worker is allowed, Family relatives are not allowed.*

Character Ref 1: _____	Character Ref 2: _____	Character Ref 3: _____
Company: _____	Company: _____	Company: _____
Contact Number: _____	Contact Number: _____	Contact Number: _____
Address: _____	Address: _____	Address: _____
Relationship: _____	Relationship: _____	Relationship: _____

**DO NOT WRITE BELOW THIS LINE  
FOR APPROVAL OF CREDIT COMMITTEE MEMBERS**

MEMBER

MEMBER-CHAIRMAN

MEMBER