

**BOTTLERS EMPLOYEES SAVINGS & LOAN ASSOCIATION, INC.**

7TH 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

PROMISSORY NOTE CCBPI CCBBS**SALARY LOAN****EMERGENCY LOAN****BACK TO BACK LOAN****MEDIUM TERM LOAN**

Date: _____.

For value received, I, _____, the MEMBER-BORROWER promise to pay to the order of BOTTLERS EMPLOYEES SAVINGS & LOAN ASSOCIATION, INC., (BESALA) the sum of PESOS: _____ (P _____) with CONTRACTUAL INTEREST RATE of _____% per year, based on DIMINISHING BALANCE OF PRINCIPAL at the beginning of interest period, which is equivalent to _____% INTEREST PER YEAR (ADD-ON) payable in (_____) equal monthly/semi-monthly installments.

I hereby constitute by way of security of this NOTE, all benefits due me from my retirement plan, commutation of sick and vacation leaves from my employer, the COCA-COLA BEVERAGES PHILIPPINES INC / COCA-COLA BOTTLERS BUSINESS SERVICES INC.. In the event of default on the payments on any of the foregoing schedule, time being of the essence hereof, the holder of this NOTE, without prior notice of demand shall declare the entire balance immediately due and payable.

Should it necessitate the filing of any court action in order 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 member-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.

I, the member-borrower, hereby authorize my employer the COCA-COLA BEVERAGES PHILIPPINES INC. / COCA-COLA BOTTLERS BUSINESS SERVICES to deduct from my salaries and wages and whatever benefits due from my retirement plan, and/or commutation of sick and vacation leaves, the outstanding balance of this loan plus interest and penalties. Should there be any deficiency after proceeding on the foregoing, I bind myself to pay the said balance for whatever amount until full settlement.

I, the member-borrower, have full knowledge of the terms and conditions covering the loan agreement and my liabilities in case of default.

I, the member-borrower, declare under PENALTY OF PERJURY that the foregoing and following information are true and correct.

In all cases of execution pursuant to this note, I hereby waive my rights under the procedures of Section 13, Rule 39 of the 1997 Rules on Civil Procedure.

Basic Salary: _____

 BORROWER'S SIGNATURE
 (Signature over Printed Name)

Plant: _____

CP No.: _____

Permanency date: _____

ID No. _____

Position _____

Landline#: _____

Complete address: _____

Bank Account#: _____

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AUTHORITY TO DEDUCT – LOAN

Date: _____

HUMAN RESOURCES DEPARTMENT
COCA-COLA BEVERAGES PHILIPPINES INC. /
COCA-COLA BOTTLERS BUSINESS SERVICES INC. /
 Net Lima Bldg, 26th Street, corner 5th Ave.
 Bonifacio Global City, Taguig City

Sir/Madam:

Please deduct the sum of P _____ from my salary/wages due me every payday and turn over the amount to the Treasurer of BOTTLERS EMPLOYEES SAVINGS & LOAN ASSOCIATION, INC. (BESALA) effective _____. This check-off shall remain in full force and effect until my loan with BESALA is fully paid and after notice from BESALA to cease deduction.

In the event of separation, retirement, resignation, or termination from my employment, please deduct all my remaining loan balance from my final pay and turn over the amount to the Treasurer of BESALA.

 BORROWER'S SIGNATURE
 (Signature over Printed Name)

ID No. _____

Position _____

Plant: _____