



**PHILIPPINE AIR TRAFFIC
CONTROLLERS' MULTI - PURPOSE
COOPERATIVE (PATCOMC)**



CAAP Compound
NAIA Road, Pasay City
Mobile : + 63 967 279 3144
Mobile : + 63 926 757 5977

LOAN APPLICATION

PERSONAL INFORMATION		
Name of Borrower (Last Name, First Name, Middle Name)	Mobile No.:	Phone No.:
	E - mail Address:	
Home Address	Employment	
	CAAP Unit / Department	_____
	Position / Designation	_____
	Years in Service	_____

LOAN DETAILS	
<input type="checkbox"/> 73 BONUS LOAN <input type="checkbox"/> MID - YEAR BONUS (13TH MONTH INCENTIVE) <input type="checkbox"/> YEAR - END BONUS (14TH MONTH INCENTIVE) <input type="checkbox"/> OTHERS _____	Loan Amount Php _____ Term (Months) _____ Interest Rate (annual) _____ Loan Account No.: 73 - _____ - ____

HRD CERTIFICATION
This certifies that principal borrower's 13th and 14th Month incentive and all other information herein are correct and within the limit set by CAAP. Incentive Bonus (Basic) Php _____ _____ Signature over printed name Date HRMD Authorized officer

LOAN PROCEEDS RELEASED THROUGH
<input type="checkbox"/> Cash <input type="checkbox"/> Check <input type="checkbox"/> LBP Account _____ <input type="checkbox"/> Other Bank _____

LOAN PROCEEDS RELEASED THROUGH
<input type="checkbox"/> Bonus Auto Deduct _____ <input type="checkbox"/> Others _____

DECLARATION	
I hereby apply for <u>BONUS LOAN</u> (Type of Loan) in the amount of Php _____ (Gross/Principal) one (1) time payable. I also authorize the Civil Aviation Authority of the Philippines (CAAP) disbursing officer to deduct from my 13th and 14th monthly incentive the scheduled due to this loan, until receipt of notice of cancellation/adjustment from PATCOMC. In consideration thereof, I promise to pay the amount, in accordance with the terms and conditions, I understood clearly and to which I hereby bind myself. Should I retire/ resign from CAAP before the full payment of this loan I authorized CAAP to deduct the amount, due to PATCOMC from whatever claims due me. This Authority is automatically deemed null and void after the last salary deduction date is effected or after my loan with PATCOMC is Fully paid.	
_____ Signature over printed name and date ✓Member - Borrower	_____ Signature over printed name and date VCo - maker / Co - signor

COMPUTATION OF REPAYMENT	
<i>To be filled up by PATCOMC</i>	
Principal : _____	Repayment Mode:
Interest : _____	____ Payroll Deduction
Monthly : _____	____ Direct Payment (PDC)
Less Deductions:	
Service Fee	_____
Filing Fee (One Time Payment)	_____
Loan Insurance (LIGF)	_____
Savings Deposit (R1)	_____
Advance Interest Income (Unearned)	_____
Other deductions:	_____
_____	_____
_____	_____
TOTAL DEDUCTIONS	Php _____
NET PROCEEDS	Php _____
Period of Collection: _____ to _____	
Processed: _____	Date: _____
Note:	

LOAN VERIFICATION / APPROVAL	
<i>To be filled up by PATCOMC</i>	
<input type="checkbox"/> Regular (Common)	Paid - up : _____
<input type="checkbox"/> Associate (Preferred)	Savings : _____
Recommendation and Approval <input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED Reason: _____ _____	
Authorized officer Name and Signature over printed name _____ _____ Designation _____ Date _____	
Approved for Payment _____ General Manager / Date Released / Paid Date	Received Payment _____ Member - Borrower Date _____

MEMBER'S AUTHORIZATION AND CONSENT

I hereby acknowledge and authorized Philippine Air Traffic Controllers' Multi - Purpose Cooperative (PATCOMC) to regularly submit, share, disclose my personal and credit data define under RA 9510, the Credit Information Sharing Act (CISA) and its implementing rules and regulations, and not in violation to RA 10173 of 2012, the Data Privacy Act, to the Following:

1. Credit Information Corporation (CIC)
2. Philippine Cooperative Central Fund Federation (PCF) for its Cooperative Credit Information Sharing Program called "IMCOOP", and for coop analytics.

I further consent and authorized Philippine Air Traffic Controllers' Multi - Purpose Cooperative (PATCOMC) the pulling and disclosure of my credit data and report from the CIC by its authorized accessing entities to establish my creditworthiness as part of credit investigation process.

I further authorized the use of my credit data and report by CIBI Information Inc., a CIC accredited special accessing entity for Coop Analytics and Credit Bureau purposes.

Signature over Printed Name
Member

PROMISORRY NOTE

Php _____ Date _____ Maturity _____
(Amount of Loan)

For value received, I/ we, jointly and severally, promised to pay to Philippine Air Traffice Multi - Purpose Cooperative, or its order, it is office, the sum of _____ pesos, (Php _____), with interest on unpaid balance at the rate of _____ percent (____ %) per month; payable in _____ installment of _____ Php (_____), the first payment to be made on _____ and a like amount every _____ until fully paid.

(For Regular Members) I further agree that in case of non - payment, resignation, retirement or separation, the entire balance or the past due amortizaiton of this note shall become due and demandable, and I hereby authorized Civil Aviation Authority of the Philippines (CAAP) to deduct from my salaries, bonuses, and separation or retirement benefits the amounts due under this promisorry note including interest and penalties, if any, at the request of PATCOMC.

(For Associate Members) I agree that after three months of non - payment of loan amortization on this note PATCOMC can collect the entire balance of this note and all other balances due to PATCOMC againts my share capital with PATCOMC without need of advice.

In case of any default in the agreed payment schedule and/or any deviation of the loan proceeds, PATCOMC is unconditionally entitled to declare all unpaid balance of the note immediately due and payable.

Notice of demand is expressly waived. A penalty charge of two percent (2%) per month over interest shall be charge on all delayed or unpaid installments.

**Pinatutunayan ko na naiintindihan ko ng buong linaw ang ibig sabihin ng nakasaad sa itaas at boluntaryo akong pumapayag sa mga kondisyones na binabanggit dito.*

Signature over Printed Name

Date

Witnesses:

Signature over Printed Name
Co - Maker/ Co- Signor

Signature over Printed Name
Co - Maker/ Co- Signor

\\km nover

