

**MGA BATAYAN SA PAG-UTANG**  
**( TRAVEL )**

1. Ang "Travel Loan" ay pwede lamang sa mga may isang (1) taon pataas ng kasapi ng VCGEC at hindi nahuhuli sa pagbabayad.
2. Ang TUBO SA PAUTANG ay 10.05% bawat taon batay sa lumiliit na balanse ng pagkakautang.
3. MGA IBABAWAS NA HALAGA sa pagkakautang:
 

• Service Fee	-	2.50%
• Admin. Fee	-	2.50%
• Capital Build Up (CBU)	-	1.00%
• Savings Deposit	-	1.00%
• Loan Insurance	-	.055%
		<u>7.055%</u>
4. Ang unang hulog sa pagbabayad ay magsisimula sa susunod na buwan kung ito ay buwanang bawas at kada ika-15<sup>th</sup> ng susunod na buwan kung ito ay ibabawas kada kalahating buwan (15<sup>th</sup>/30<sup>th</sup>).
5. Papatungan ng kaukulang PENALTY na isang porsiyento (1%) bawat buwanang hulog na hindi nabayaran hanggang sa mabayaran ito ng buo.
6. Maaari lamang UMUTANG MULI kung nabayaran na ang kalahati (50%) ng halaga ng pagkakautang at kung hindi man, ay kailangang bayaran ang tatlong buwanang hulog bago makakalahati ng utang sa pamamagitan ng "Over-The-Counter" (OTC).
7. MAXIMUM NA HALAGANG MAARING MAUTANG: Php100,000.00 sa regular(permanent) Php50,000.00 sa regular(casual) na doble sa saping puhunan.
8. Kailangan na may tatlumpong (30) bilang ng pagliban;
9. Ang PAGBIBIGAY NG HALAGANG INUUTANG ay simula ika-1-15<sup>th</sup> ng bawat buwan.
10. Dapat na may kapasidad sa pagbabayad, may leave credits na Dalawampu (20) at may NET TAKE HOME PAY (NTHP) na kailangan ng GENERAL APPROPRIATIONS ACT (GAA) na patutunayan ng HRMO.
11. Ang iba pang batayan na hindi nakasaad dito ay ibabatay sa kanilang napagkasunduan.

Sumasang-Ayon:

\_\_\_\_\_  
Pangalan at Lagda ng Kasapi

Petsa: \_\_\_\_\_

**PAGPAPAUBAYA BILANG KASAPI**  
**(WAIVER)**

Ito ay pagbibigay alam at pahintulot sa pangasiwaan ng kooperatiba na ang kasulatang ito ay pagpapatunay ng KUSA KONG PAGPAPAUBAYA BILANG KASAPI NG KOOPERATIBA kung sakaling AKO AY MATANGGAL, MAGBITIW SA TUNGKULIN, O MAGRETIRO BILANG KAWANI AT HINDI NA MAKABAYAD NG AKING PAGKAKAUTANG, BINIBIGYAN KO NG PAHINTULOT ANG NAMAMAHALA SA VCGEC NA IBAWAS O BAWIIN SA AKING SAPING PUHUNAN ANG AKING PAGKAKAUTANG, NG SA GAYON DITO MAGTATAPOS ANG AKING KASAPIAN. Ang natirang pagkakautang kung mayroon man ay ibabawas sa aking "Terminal Leave Benefit".

\_\_\_\_\_  
LAGDA SA IBABAW NG PANGALAN / PETSAS

**DATA PRIVACY CONSENT**

I authorize and give my consent to **Valenzuela City Government Employees Cooperative (VCGEC)**, a primary multi-purpose cooperative registered under the Cooperative Development Authority (CDA), to collect, process, update, disclose, retain, and dispose of my personal information and other sensitive personal information contained in my future member information sheet record form and any other forms of documents that I have or will submit to VCGEC, whether manually or electronically, in accordance with the \*Data Privacy Act 2012, and its implementing Rules and Regulations (IRR):

- To verify and share my personal information from any person or entity that VCGEC may deem necessary including, but not limited to, credit bureaus, financial institutions, and government authorities such as the Cooperative Development Authority (CDA), Bureau of Internal Revenue (BIR), and third parties like VCGEC accredited agencies and service providers;
- To establish, confirm, review or update my record;
- To manage and process my account and/or services provided to me;
- To conduct membership risk, capacity and suitability assessment, product development and audit;
- To market its products and services, and other legitimate business purposes; and
- To comply with its reporting obligations under applicable laws, rules, and regulations.

I understand that any information provided to VCGEC is protected. VCGEC will only collect my Personal Information and other sensitive personal information through secure means, i.e. in person at VCGEC website, emails, and social media accounts.

I understand that this authorization/consent shall continue to be in effect throughout the duration of my membership with VCGEC and/or until the expiration of the records retention limit set by the relevant laws and regulations for membership account closure, and the period set until destruction and/or disposal of my records unless earlier withdrawn in writing.

I agree to hold VCGEC and the persons or entities from whom it may obtain, or with whom it may disclose or verify my personal information and other sensitive personal information free and harmless from any liability arising from the use of any such information.

Finally, I have read and understood and consent to be bound by all the terms and conditions stated above.

\_\_\_\_\_  
SIGNATURE OVER PRINTED NAME


**VALENZUELA CITY GOVERNMENT EMPLOYEES COOPERATIVE**

A.Pablo Street, Malinta, District I, Valenzuela City 1440  
 Telephone Nos. 700-22919 / 8-352-1000 loc. 1815  
 CDA REG. 9520-16007247

Kontrol Bilang: \_\_\_\_\_  
 Petsa ng Tinanggap: \_\_\_\_\_  
 Oras ng Tinanggap: \_\_\_\_\_  
 Tinanggap Ni: \_\_\_\_\_

**APLIKASYON SA PAG-UTANG**  
**( TRAVEL )**

URI NG UTANG: ( ) BAGO ( ) PAGPAPANIBAGO HALAGA NG UTANG: \_\_\_\_\_ TERMINO: \_\_\_\_\_ BUWAN

LOAN PROCEEDS THRU: ( ) ATM LBP Acct. No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ( ) Cheque \_\_\_\_\_ PNB \_\_\_\_\_ LBP

**PANSARILING DATOS**

( Isulat ng Maayos at nababasa )

Huling Pangalan \_\_\_\_\_ Unang Pangalan \_\_\_\_\_ M.I. \_\_\_\_\_  
 Tirahan: \_\_\_\_\_ Kaarawan: \_\_\_\_\_ Telepono. \_\_\_\_\_  
 Opisina: \_\_\_\_\_ Telepono (local ) \_\_\_\_\_ Permanent \_\_\_\_\_ Casual \_\_\_\_\_ Contractual \_\_\_\_\_ Associate \_\_\_\_\_

Isulat ang dahilan kung bakit utang: \_\_\_\_\_

**KASUNDUAN SA APLIKASYON**

Naiintindihan ko na ang pagproseso ng aplikasyong ito ay batay sa mga panuntunan ng VCGEC at bilang konsiderasyon sa pagbibigay utang ay nangangako ako na magbabayad ng halagang \_\_\_\_\_ (Php \_\_\_\_\_), Salaping Pilipino sa VCGEC alinsunod sa mga patakaran at panuntunan na nakasaad sa likod ng aplikasyon na ito, na aking nabasa at maliwanag na naintindihan. Dahil dito ay kailangan kong magbayad ng buwanang hulog sa pamamagitan ng pagbawas sa payroll kung saan pinahihintulutan ko ang ating Ingat-Yaman na ibawas ang kaukulang halaga sa aking kada-kalahati o isang buwang sahod.

Lagda sa ibabaw ng pangalan

**UMUUTANG**

Petsa: \_\_\_\_\_

**TO BE FILLED UP BY THE VCGEC MANAGEMENT-COMPUTATION SHEET**

NET TAKE HOME PAY: _____	DEDUCTION: _____ Monthly _____ 15 <sup>th</sup> /30 <sup>th</sup> of month
SHARE CAPITAL: _____	OVERPAYMENT/OVER-DEDUCTION: _____
DATE OF MEMBERSHIP: _____	SERVICE FEE (2.5%) _____ FILING FEE (2.5%) _____
DATE OF PREVIOUS LOAN: _____	AMOUNT OF PREVIOUS LOAN: _____
REQUESTED AMT. OF LOAN: _____	LOAN GUARANTEE FUND: _____
LOAN REC'BLES(Previous loan): _____	LOAN GUARANTEE REFUND: _____
UNPAID LOAN INTEREST: _____	OTHERS (Pls Specify): _____
PENALTIES/SURCHARGES: _____	REBATES _____

Computed & Verified by:

Payroll Checked by:

Re-Checked & Recommended for CRECOM's Review:

\_\_\_\_\_  
Loan Officer

\_\_\_\_\_  
Payroll Clerk

\_\_\_\_\_  
Treasurer/Loan Officer

\_\_\_\_\_  
Date

**REKOMENDASYON**
**HULING PANGSANG-AYON**

Kaukulang Aksyon: \_\_\_\_\_ Inayunan \_\_\_\_\_ Di-Sang-ayon

INAYUNAN NI:

**JASMIN M. DIMARANAN**

Tagapamahala

Petsa

**JASMIN G. CHING**

Tagapangulo, BOD

Petsa