

**STATEMENT OF ACCOUNT**

2026121102227001570

HCL\_000001\_NC


 TRAJE, REBENRIO R.  
 PUROK 6, POBLACION  
 MONTEVISTA  
 DAVAO 8107 8107

Account No.	040-096-05559225-4
Approved Credit Limit	: P 1,200,000.00
Credit Line Expiry Date	May 20, 2026
Minimum Amount Due	: P 9,272.15
Due Date	February 10, 2026
Billing Period	: December 21 - January 20
Penalty	P 0.00
Interest Rate	: 8.25% p.a.
Available Credit Line*	P 18,336.95

Transaction Date	Transaction No.	Transaction Type	Amount	Outstanding Balance
<b>Previous Balance</b>				1,197,864.99
01/10/26		(-) Loan Payment - Cash	8,201.94	1,189,663.05
01/10/26		(-) Loan Payment - Cash	130,000.00	1,059,663.05
01/14/26	169969919	(+) Loan Availment-RCL Check Encashment	122,000.00	1,181,663.05
01/21/26		(+) Docs Stamps Tax - Availments	915.00	1,182,578.05
01/21/26		(+) Interest Due	8,357.15	1,190,935.20

\*\*\* END OF STATEMENT \*\*\*

**MINIMUM AMOUNT DUE**

Interest for the period	P	8,357.15
Service Charges, DST & Other Fees		915.00
Penalties for the period		0.00
Past Due (Pay immediately)		0.00
Excess Availments as of end of cut-off period		0.00
Minimum Amount Due	P	<b>9,272.15</b>

**\*Computation of Available Credit Line as of cut-off:**

Approved Credit Limit	P	1,200,000.00
(-) Outstanding Balance		1,190,935.20
(-) Uncleared Check Payments		0.00
(+) Interest for the Period		8,357.15
(+) Charges, DST, and Other Fees		915.00
(=) Available Credit Line	P	<b>18,336.95</b>

**IMPORTANT REMINDERS**

We would like to inform you of the processing fees for printing requests of the following loan documents, effective April 15, 2019

DOCUMENT	PROCESSING FEE
AMORTIZATION SCHEDULE	100
EARLY SETTLEMENT BALANCE	100
INSURANCE POLICY (MRI)	100
INSURANCE REMINDER LETTER (FIRE)	100
INSURANCE REMINDER LETTER (MOTOR)	100
INSURANCE REMINDER LETTER (MRI/CLI)	100
REPRICING LETTER	100
STATEMENT OF ACCOUNT	100
PAYMENT SUMMARY	200

 For concerns, you may call our Customer Experience Hotline at (02)8-845-8888 or email us at [customerexperience@psbank.com.ph](mailto:customerexperience@psbank.com.ph).

Pursuant to Republic Act No. 9510 (Credit Information System Act) and its Implementing Rules and Regulations, thrift banks are mandated to provide basic credit data monthly and any regular updates or corrections thereof to the Credit Information Corp. (CIC) beginning April 2016. CIC serves as the country's central repository of credit information. Basic credit data may be viewed by other lenders and other credit reporting agencies duly accredited by the CIC for the purpose of establishing borrowers' creditworthiness.

For any concerns, please call our 24/7 Customer Experience Hotline at (02)8-8458888. Thank you.

Apply for a car loan via PSBank Online Auto Loan application. FREE 1st year comprehensive insurance and chattel mortgage. Visit [www.psbank.com.ph](http://www.psbank.com.ph) for the complete mechanics. DTI- No. 4433.

Note: Interest, penalties, service charges, DST (if applicable), and other fees will only be deducted from the available credit line on payment due date. PSBank reserves the right to refuse any form of availment without the need of prior notice in case of expiration of the line or when the account is suspended as provided under terms and conditions of the loan (please see back portion) For inquiries, please call Customer Experience Hotline (02) 8-845-8888 anytime, anyday.

## IMPORTANT INFORMATION ABOUT PSBANK'S REVOLVING CREDIT LINE

### BILLING OR CUT-OFF PERIOD

All the current transactions included in the Statement of Account were posted to your Loan Account within the dates stated in the "Billing Period".

Transactions beyond the billing period will be included in the next Statement

### PAYMENTS, PAYMENT DUE DATE AND PENALTY FOR LATE PAYMENT

Client shall immediately make such Payments as are sufficient to cover the Minimum Amount Due.

Payment should be made on or before Payment Due Date to avoid penalty for late payment and interest charges. If your Payment Due Date falls on a Saturday, Sunday, or Holiday, you may settle your bill on the next banking day.

If payment is received after the Payment Due Date, a penalty for late payment will be charged on the Minimum Amount Due at a rate indicated in the Statement of Loan Account. If the account remains unpaid for 90 days and up, the penalty will be computed based on the full amount of the outstanding balance, and the full outstanding balance will be due and demandable.

### OUTSTANDING BALANCE

Outstanding balance is the balance of all the debit and credit entries in the loan account during the billing period, computed as follows:

Outstanding Balance as of cut-off = Previous Balance (+) Availments (+) interest for the Period (+) Penalties (+) Service Charges, DST and other debits (-) Payments and other credits.

If you wish to pay your outstanding balance in full after the cut-off period, please call your Loan Account Officer or Customer Service Dept. for the updated outstanding balance before full payment is made.

### MINIMUM AMOUNT DUE

This is the minimum amount that must be paid on or before the Payment Due Date to avoid any penalty.

Minimum Amount Due = Interest for the Period (+) Penalties for the Period (+) Past Due Installment, Interest, or Penalties (+) Excess Availments.

### CREDIT LINE DURING THE FIRST YEAR

- Date of Line Set-up – Refers to the date you're your credit line was set-up, the amount of which is based on the approved credit limit for the 1st release.
- Line Expiry Date – Computed as one year from date of 1st line set-up.

### REPAYMENT PLAN AFTER THE FIRST YEAR

- Repayment Scheme – Refers to your chosen repayment scheme at the time you signed the loan documents. If your chosen scheme is "Principal + Interest (P&I)", the loan will be payable in equal monthly amortizations after the 1<sup>st</sup> year up to the time the loan is fully liquidated and will be governed by the product features of the PSBank Home Rate Protect. If your chosen scheme is "Interest Only", the minimum amount due per month is interest only and the loan will be governed by the product features of the PSBank Home Credit Line.
- Interest Fixing Period – Refers to your chosen interest repricing cycle after the 1<sup>st</sup> year. If your chosen scheme is "P&I", the cycle may be 12, 24, 36 or 60 time of repricing. If your chosen scheme is "Interest Only", the cycle is 1 month and the new rate is based on the prevailing PSBank Home Credit Line rate at time of repricing.
- Remaining Term – Computed as the difference (in months) between the maturity date and the end of the current billing period.

### TRANSACTIONS AND POSTING DATE

Transactions date pertains to the date you actually made the transaction whereas the posting date refers to the date the transaction was posted to your Loan account. System uses the transaction date as the official date for all financial computations.

### COMPUTATION OF NEW CREDIT LIMIT

This is the credit line made available to you in such amounts indicated in the Letter of Approval. The 1<sup>st</sup> release is based on a percentage of the appraised value of the lot and the subsequent releases are dependent on the bank's approval of the results of re-appraisal of your ongoing construction. The amounts may be modified by the Bank from time to time in accordance with the terms and conditions in the PSBank Home Construction Loan Agreement.

### AVAILABLE CREDIT LINE

This is the remaining amount available to you as of cut-off, which is equivalent to the New Credit Limit (-) Outstanding balance as of cut-off (-) Uncleared check payments as of cut-off (+) Interest for the period (+) Penalties, DST and other fees. Interest, penalties, DST and other fees will only be deducted from the Available Credit Line on payment due date. You shall not make any Availment in excess of the Available Credit Line. If intended Availment will cause the Available Credit Line to be exceeded, PSBank shall have the right, power, and authority to refuse the intended Availment without need of notice subject to pertinent provisions in the Consolidated Agreement for Mortgage Loan.

### INTEREST RATE

Interest rate is the rate used to compute interest on the outstanding balance. It is determined in advance by PSBank and advised initially through the Letter of Approval and thereafter through the Statement of Loan Account. The rate of interest may be increased, decreased, or otherwise changed from time to time in accordance with the terms and conditions in the Consolidated Agreement for Mortgage Loan.

### CHANGE IN ADDRESS

Please indicate your new address or send through fax no. (02)8-885-8260. Please fill-in complete address information.

Loan Account No. \_\_\_\_\_

Mailing Address: Home  Business

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Zip Code \_\_\_\_\_ Tel. Number \_\_\_\_\_

Email address \_\_\_\_\_

Customer's Name \_\_\_\_\_

Customer's \_\_\_\_\_

Signature \_\_\_\_\_

Please allow 10 days for change of address to take effect in our computer system.

### COMPUTATION OF INTEREST CHARGES

The Outstanding Balance shall earn simple interest computed daily, at such per annum rate defined earlier, and accrued for the billing period. Interest shall be calculated on the basis of actual number of days elapsed and a year of 360 days. Interest accrued shall be automatically debited by PSBank against the Loan Account.

### AVAILMENTS

Availments refer to drawdowns on the Credit Line during the billing period, as evidenced by:

- Encashed or negotiated PSBank Credit Line Check(s);
- PSBank's records of withdrawals against the PSBank Credit Line Current Account through the use of client's pre-assigned ATM card;
- PSBank Debit Memoranda against the Loan Account for sums due from Client under the Home Construction Loan Agreement; and/or
- Such other documents as may be necessary to evidence Availments through such other means as PSBank may authorize.

For SME BCL, HCL, and if applicable, selected Money Card accounts that were set-up or renewed stating September 1, 2004, all ATM & check availments will be subject to Doc Stamps Tax (DST) of Php 1.50 for every Php200.00 in compliance with RA No. 10963. The DST will be computed per availment but posted to their loan account at the end of billing cut-off period. PSBank shall have the right to retain all evidences of Availments.

Note that ATM withdrawals cannot be done between 12 midnight to 4 am due to System Processing.

### SERVICE FEES AND CHARGES

PSBank shall be entitled to service fees/charges related to but not limited to the processing and handling of the Home Construction Loan at such rates as may be fixed by PSBank from time to time and indicated in the Disclosure Statement or Statement of Loan Account.

### ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

1. In case of any error in your Statement of Loan Account, please call your Account Officer or our Customer Service Department at:
  - (02) 8-845-8888
  - fax no.: (02) 8-885-8260
  - email: customerexperience@psbank.com.ph
  - You are also welcome to visit us at:  
PSBank Customer Experience  
6<sup>th</sup> Floor, 777 Paseo de Roxas corner Sedeño Streets, Makati City  
Business Hours, Mondays to Fridays, 8:30am to 5:30pm
2. Should your Statement of Loan Account be delayed, please call the Mortgage Banking Customer Service or Collections Department to get your Statement details. You can pay your bill even without your Statement of Account.
3. The Statement of Loan Account shall be final and conclusive unless Client expresses disagreement through a letter sent to PSBank within 30 days from end of billing period specified in said Statement.

### ATM TRANSACTIONS MADE OUTSIDE THE PHILIPPINES

Transactions are converted from foreign currency to Philippine Peso based on the international rates of PSBank's channel provider. Conversion happens on the same day the item was processed/posted to your Loan Account and is subject to currency conversion processing fees.

### LOST OR STOLEN ATM CARD OR CHECKBOOK

If your ATM card or checkbook is lost or stolen, notify the Bank immediately within 24 hours from occurrence of such loss or theft. A Php 200 card replacement fee or Php 250 checkbook replacement fee shall be charged upon request of the new card or checkbook. The Bank shall not be responsible for any unauthorized transactions against your Loan Account until after it has been reported. Rendering the ATM Card into "lost" status will be charged to your Loan Account. For lost or stolen ATM card, or PSBank Flexi ATM card, please call the PSBank Customer Experience Hotline at (02) 8-845-8888 anytime, any day.

## IMPORTANT REMINDERS WHEN PAYING YOUR LOAN ACCOUNT

### 1. Payment Options

You may pay the minimum amount due in excess thereof, either by cash check, or giving us instructions to transfer funds from another PSBank deposit account. Payment may be made at any PSBank branch, preferable using the Billing Stub at the bottom portion of page 1 of your Statement of Account. If your Statement of Account is not with you at time of payment, please fill-out PSBank's Loan Payment Slip completely and accurately.

### 2. Check Payments

- Please make all checks payable to Philippine Savings Bank.
- Please indicate your full name and loan account number at the back of the check.

### 3. Acceptance of Payment

- All payments due must be received on or before the Payment Due Date indicated on your statement to avoid penalty for late payment.
- All payments received via ATM and other electronic channels shall be subject to verification by PSBank without prejudice to any existing legal actions.

- Acceptance of payments is considered effective only upon encashment, clearing of checks, and/or collection; free from all liens or encumbrances.

- Check payments received after clearing cut-off time shall be value-dated and posted to your Revolving Credit Line Loan Account on the next banking day.

- Check payments received and subsequently dishonored automatically cancel this receipt.

- Acceptance of payment, after any delay or default or breach of contract by Borrower shall not make, alter, or discharge contracts, prejudice any of the Bank's rights, remedies, or pending legal actions nor waive forfeitures or remedies stipulated in the contracts agreements/notes due to Borrower's default.

### 4. Excess Payments

Excess payments shall not be credited to Client's Deposit account/s with PSBank but shall be kept in the Loan Account without interest.