


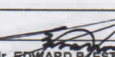
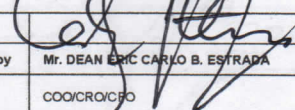
TO:	ALL EMPLOYEES CBE ESTRADA PAWNSHOP, INC.	DATE:	MAY 18, 2022
FROM:	OFFICE OF THE CHIEF OPERATIONS OFFICER CBE ESTRADA PAWNSHOP, INC.	REF#:	COO-052022-08
SUBJECT:	TRANSACTION DISCOUNT	CC:	COO, OPS, FINANCE, HRD, FILE

I. OBJECTIVES

- This is to supersede the current policy on the Transaction Discount with reference number COO-122017-08 which took effect on December 18, 2017.

II. GUIDELINES

1. Transaction discount on penalty and past due interest will be given on the following days:
 - New Year's Day;
 - Maundy Thursday;
 - Good Friday;
 - All Saint's Day;
 - Christmas Day;
 - Company Christmas Party;
 - Company Outing;
 - Year-End General Assembly;
 - Fortuitous Event;
 - All other occasions where the branches are closed or will have an early closing.
2. Discount on penalty only will be given to customers who are close contacts or COVID-19 patients who undergone quarantine. Certificate from LGU stating that they are quarantined on a certain period must be presented.
3. Special discount must be approved by the management regardless of the amount and shall be documented thru SRF for the meantime in order not to disrupt the operations.
4. Once approved, the One-Time Password (OTP) shall be forwarded to the requesting branch by the assigned Area Supervisor. Assistant Manager will forward the OTP in the absence of Area Supervisor. Approval code will be sent to:
 - Assigned Area Supervisor;
 - Assistant Manager for Branch Operations;
 - Assistant Manager for Central Support Services;
 - Chief Operations Officer c/o IT Department

Signature		Signature		Signature	
Prepared by	Ms MARY ROSE BAILON	Noted by	MR. EDWARD B. ESTRADA	Approved by	MR. DEAN ERIC CARLO B. ESTRADA
Position	Assistant Manager – Branch Operations	Position	Chief Operations Officer	Position	COO/CRO/CFO

MS. MARY ROSE BAILON

III. EFFECTIVITY

This addendum will take effect upon signed and released.

IV. MODIFICATION



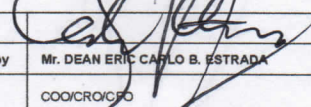
The company reserves the right to suspend, cancel or amend this program at any time as appropriate and necessary. Separate notice shall be provided should there any be amendments to the procedures stated herein.

Please be guided accordingly.

Thank you.

CBE ESTRADA PAWNSHOP, INC.

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Signature		Signature		Signature	
Prepared by	Ms MARY ROSE BAILON	Noted by	MR. EDWARD E. ESTRADA	Approved by	Mr. DEAN ERIC CARLO B. ESTRADA
Position	Assistant Manager – Branch Operators	Position	Chief Operations Officer	Position	COO/CRO/CFO