



AUTHORITY TO DEDUCT FORM

EMPLOYEE NAME	DONNABEL B. DELA ROSA	DATE HIRED	AUGUST 14, 2023
POSITION/DEPARTMENT	KMI - CLERK (FINANCE DEPARTMENT)	DATE REGULARIZED	AUGUST 01, 2025

Please check:

- ☐ Cooperative Loan
☒ Coop Share

- ☐ Product Loan
☐ Others

(NOTE: For Cooperative and Product Loans, a guarantor is required.)

☐ COOPERATIVE LOAN

Salary Loan Amount: _____

Purpose: _____

With existing loan? ☐ Yes ☐ No Amount: _____

No. of shares deducted: _____ As of: _____

Principal Amount	
Interest	
TOTAL AMOUNT DUE (For HRD use only)	Total Net %

Payment Terms	
Semi-monthly Amortization	
Start of Deduction (MM/DD/YYYY)	

☐ PRODUCT LOAN

Item	Qty.	Unit Cost	Total Cost
1. _____	_____	_____	_____

Other remarks: _____

___ For Pick-up (___ H.O. / ___ Cavite Plant/ ___ Service Center)

Months to Pay: _____

Start of Deduction: _____

___ For Deliver

EXACT Address: _____

Contact No.: _____

Endorsed by HRD: _____

Approved by: _____

Printed name and signature

Printed name and signature

☒ COOP SHARE

Total Amount: 24,000.00 Months to Pay: 12 months Start of Deduction: December 15, 2025

☐ OTHERS

Particulars	Qty.	Total Amount
1. _____	_____	_____
2. _____	_____	_____

Other remarks: _____

Months to Pay: _____ Start of Deduction: _____

TERMS AND CONDITIONS

- Monthly payments should not exceed 30% of the employee's net take-home pay. If the installment exceeds this limit, a down payment is required to qualify for the loan.
- In the event of employee separation, any outstanding loan balance will be deducted from the employee's final pay. If the final pay is insufficient, the employee must settle the remaining balance before the release of their Certificate of Employment and Clearance. The company reserves the right to recover the remaining amount from the co-obligor's salary until the loan is fully repaid.
- Employees may avail of only one product loan at a time. Subsequent loans may only be applied for upon full payment of the previous loan, unless otherwise approved by the Chief Executive Officer.
- Any misuse, misrepresentation, or abuse of the product loan privilege may result in disqualification from future availment, and may be subject to administrative action, depending on the severity of the violation.
- If the deduction does not require a guarantor, there is no need to fill out or provide the guarantor's undertaking section (below).

To: FINANCE DEPARTMENT

I authorize the payroll department to deduct the specified amount from my salary or any other compensation I receive. This deduction will continue on every payroll date each month until my total obligation is fully paid.

Requested By: DONNABEL B. DELA ROSA

Signature over printed name

Noted By: Mart Flores

Immediate Superior

GUARANTOR'S UNDERTAKING

As a guarantor, I agree to take full responsibility for repaying the outstanding amount if the primary borrower fails to make payments. This means I am jointly and equally liable for the debt owed to KOLIN PHILIPPINES INTERNATIONAL INC., and I understand that the company may require me to fulfill this obligation if necessary.

Signature of Guarantor over printed name