

This season,



Ayala Coop

brings you...

# YEAR-ENDER PROMO LOAN

from **DECEMBER 7- 11 ONLY**

Members can loan from  
**Php 200,000.00 to Php 400,000.00**  
payable up to 4 years  
interest rate of 1% per month

<b>YEAR-ENDER PROMO</b> <i>(For members using the MLMS loan application, use "ANNIV LN 2" code)</i>	
<b>Terms &amp; Conditions</b>	
<b>Loanable Amount</b> :	<b>P200,000.00 to P400,000.00</b>
<b>Term</b> :	Maximum of 4 years (minimum loan amount of P200,000)
<b>Interest Rate</b> :	1.00% per month; subject to Patronage Refund/Rebate
<b>Capital Build Up</b> :	Waived
<b>Share Capital</b> :	3x of Total Share
<b>Service Fee</b> :	0.5% of the loan amount
<b>Offsetting</b> :	At least six (6) months paid
<b>Pre-termination</b> :	2.5% of the Outstanding Balance
<b>Others</b> :	Subject to internal loan eligibility guidelines of Companies
<b>Promo Period</b> :	<b>DECEMBER 7 – 11, 2015 only</b>