



1. What is a Payment Holiday?

It is a 60-day reprieve on your payment. This means if your due date falls from March 15 to April 15, you don't have to settle it right away. You may resume paying your loan 60 days after your due date. However, you may still choose to settle on your due date.

2. How do I qualify for the Payment holiday?

You will receive an SMS or email advice regarding the payment holiday. This special arrangement is given to SME clients whose due date falls between March 15 to April 15 and in good standing

3. What happens to my loan during the payment holiday?

With the payment holiday effected, you don't have to pay your loan on your due date. The term of your loan will simply be extended by 60 days.

**4. Will I end up paying double my amortization due once the 60 day payment holiday is up?
What if I have an existing term loan?**

No. If you avail of the payment holiday, you will pay the same monthly amortization that was due as of the cut-off March 15, 2020. Original term will be extended by 60 days.

5. Will I incur penalties within the payment holiday?

No. Penalties incurred during the payment holiday will be waived.

6. If I opt to pay my principal, how can I pay?

You may opt to use any of the payment methods or you can call your Relationship Managers or Branch Managers

- Post dated checks (PDCs)
- Automatic Debit Arrangement (ADA)
- Over-the-counter (refer to list of opened branches)

7. I received an SMS or email regarding this Payment Holiday, what happens if payment has been made?

This will be applied as payment for your principal or interest due.

8. I am an SME client but I did not receive an email or SMS confirmation regarding payment holiday

You may call your Relationship Managers or Branch Managers to verify and check.