

**ROBOCASH FINANCE CORP.
PROMISSORY NOTE**

Application Details.

Application Number	
Application Date	

Lender's Details.

Company Name	ROBOCASH FINANCE CORP. ("RFC")
TIN/Other Related Data	009-812-425-000
Address	Unit A Murphy Center, 205 Bonny Serrano Avenue, Murphy, Cubao, Quezon City, NCR, Philippines 1109
Phone Number	(02) 876 84 84 / (02) 350 44 01
E-mail	support@robocash.ph
Website	https://robocash.ph

Loan Disbursement Method.

Date Loan Disbursed	
Branch where Loan was Disbursed (Name / Address)	

Borrower's Personal Details.

Full Name	
Date of birth	
ID Type	
ID No.	
Permanent Address	
Present Address	
E-mail	
Phone number	

Loan Account Information.

Approved Loan Amount	
Total Repayment Amount	
Approved Loan Term / Maturity Date	
Fixed Interest Rate	
Late Penalty Charges	
One-time Late Payment Charge	<ul style="list-style-type: none"> · For first time clients: 800.00 Php · For repeat clients (i.e. with previous loan with RFC): 600.00 Php
Daily Late Payment Interest Charge	<ul style="list-style-type: none"> · 3.00% per day on the unpaid amount from the first (1st) day to thirtieth (30th) day of non-payment · 2.00% per day on the unpaid amount from the thirty-first (31st) day to ninetieth (90th) day of non-payment · 2.00% per day on the unpaid amount from the ninety-first (91st) day to of non-payment until total unpaid amount is fully paid
Prolongation Fee	All due interest and Late Payment Penalties and Fees (if any)

Art. 1. In this Promissory Note, the following terms and expressions shall have the meanings specified below:

- a) Application number: refers to the number assigned to your Loan application submitted online (via <https://robocash.ph>) or in any of the Lender's branch.
- b) Application date: refers to the date when the Loan application was submitted online (via <https://robocash.ph>) or in any of the Lender's branch.
- c) Lender: refers to the entity extending the loan, ROBOCASH FINANCE CORP., with its principal address at Unit A Murphy Center, 205 Bonny Serrano Avenue, Murphy, Cubao, Quezon City, NCR, Philippines 1109
- d) Borrower: refers to the loan applicant when the loan application has been approved by the Lender
- e) Fixed Interest rate: the daily interest rate for the total duration of the Loan agreement, expressed as a fixed percentage applied daily to the total Loan Amount.
- f) General Conditions: refers to the general terms and conditions disclosed to and accepted by the Borrower as part of the Loan Application process.
- g) Loan Agreement: shall have the same meaning as provided under the General Conditions.
- h) Loan Application: shall have the same meaning as provided under the General Conditions.

Art. 2. Once the loan is approved subject to the Loan Agreement, the Approved Loan Amount is transferred to the Borrower the way specified in this Promissory Note.

Art.3. The Borrower undertakes to use all his lawful assets to secure the payment and performance of all present and future, actual or contingent obligations to the Lender pursuant to this Promissory Note and the Loan Agreement, and separately or jointly with any other person, and includes principal, interest, overdue interest, fees, damages, costs, charges, expenses and liabilities payable by the Borrower on a full indemnity basis. In the event of failing to perform or breaching any of his obligations to the Lender, the Borrower agrees that the Lender has all the rights and remedies available to it under applicable laws of the Philippines, the Loan Agreement, and other relevant documents, for recovery of debts.

Art. 4. The Borrower understands that this Promissory Note shall form an integral part of, and shall be read together with the Loan Agreement.

Art. 5. In case the Borrower fails to pay fully or correctly or timely the loan obligation, in addition to debt recovery measures as specified herein/therein or in accordance with the Philippine laws, the Lender shall be entitled to provide information on such failure to third parties, including but not limited to collection agencies for the purpose of collecting the loan obligation.

Art. 6. The Borrower agrees that information and documents furnished to the Borrower or the Lender in connection with this Promissory Note and other relevant documents may be delivered by hand or sent by prepaid ordinary mail or sent by email (electronic mail) or sent by facsimile to the facsimile number of the addressee or sent by phone call to the phone number of the parties, or sent by message to the mobile number of the addressee which was disclosed by the Borrower as part of the Loan Application.

Art. 7. Notification regarding R.A. No. 9510. Pursuant to Republic Act (R.A.) No. 9510 and its Implementing Rules and Regulations (IRR), creating the Credit Information Corporation (CIC) we are mandated to submit your basic credit data (as defined in R.A. No. 9510 and its IRR), as well as any regular updates or corrections thereof, to the CIC for consolidation and disclosure as may be authorized by the CIC, and other credit reporting agencies duly accredited by CIC, for the purpose of establishing your creditworthiness.

Art. 8. This Promissory Note shall take effect from the date the funds are transferred pursuant to the instructions of the Borrower.

BORROWER'S UNDERTAKING

I have read and agree to bind myself to these terms and conditions including, the General Conditions, governing my Loan from ROBOCASH FINANCE CORP.

I promise to pay to ROBOCASH FINANCE CORP or order, the full amount of the loan, inclusive of principal, interest, overdue interest, fees, and all other charges, without need of demand on or before [Maturity Date].

I hereby certify that all information herein are true and correct based on my own knowledge and further authorize ROBOCASH FINANCE CORP. to obtain information as it may require concerning my application and agree that it shall remain ROBOCASH FINANCE CORP.'s property whether my application is approved or not.

If the information above is different from the information on record with ROBOCASH FINANCE CORP. before the execution of this agreement, I hereby authorize ROBOCASH FINANCE CORP. to update its existing records with the information stated in this agreement. I am likewise obligated to immediately report any intended changes in my home, office phone numbers and mobile phone numbers.

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS PROMISSORY NOTE AND DISCLOSURE STATEMENT PRIOR TO THE CONSUMPTION OF THE CREDIT TRANSACTION, AND THAT I UNDERSTAND AND FULLY AGREE WITH THE TERMS AND CONDITIONS THEREOF.

(Name/Signature of Borrower)