Loan Policy and Compliance Guidelines
1. Policy Overview

This Loan Policy establishes the principles, procedures, and compliance requirements governing all loan and installment transactions between the Lender and Borrower under the User Service Agreement and Installment Agreement. The policy ensures fairness, transparency, and adherence to Philippine financial regulations.

CAMBRIA
LENDING INVESTOR, INC.

2. Core Principles

All lending activities under this policy are governed by:

Equity and Fairness: Both parties must act in good faith and with mutual respect.

Voluntarism: All agreements are entered into willingly.

Transparency and Integrity: No hidden fees or deceptive practices.

Confidentiality: Borrower information is kept strictly private under the Data Privacy Act.

3. Loan Application and Approval

Borrowers may apply online using a valid ID (no collateral required).

The Lender shall review the Borrower's financial capability before approval.

The Lender may decline an application if requirements or due diligence are not satisfied.

4. Interest and Charges

The total annual rate (including interest, service fees, and penalties) shall not exceed 25% per year, in compliance with Philippine financial law.

Overdue payments shall incur a 5% penalty of the total unpaid balance.

5. Borrower Responsibilities

Borrowers must:

Pay interest and installments promptly.

Maintain accurate personal and financial details.

Cooperate with the Lender in resolving any transaction issues.

Avoid using loan funds for illegal purposes.

6. Lender Responsibilities

The Lender must:

Provide full transparency regarding terms, fees, and repayment schedules.

Disburse the loan to the Borrower’s verified bank account.

Handle all complaints and disputes in accordance with Philippine laws.

Report fraudulent or suspicious activities to the authorities and AMLC.

7. Insurance and Risk Management

For Overseas Filipino Workers (OFWs) and high-risk borrowers:

Borrowers must obtain Personal Accident Insurance to protect repayment ability.

In cases of force majeure or verified financial incapacity, the insurance may cover repayment.

8. Contract Modifications and Termination

Any modification or early termination must be in writing and agreed upon by both parties.

Upon termination, Borrowers must settle 30% of the remaining principal and interest as stated in the contract.

9. Dispute Resolution

Disputes shall first be resolved through negotiation.

If unresolved, either party may file for mediation or arbitration, or bring the matter before the local court.

10. Legal Effectiveness

Both digital and physical versions of the agreement hold equal legal validity.

The contract takes effect on the date both parties sign or electronically confirm.

11. Compliance with Regulations

This policy complies with:

Securities and Exchange Commission (SEC) Lending Regulations

Bangko Sentral ng Pilipinas (BSP) Guidelines

Anti-Money Laundering Council (AMLC) Reporting Standards

Data Privacy Act of 2012 (RA 10173)

12. Penalties for Breach

Any party proven to have violated the contract terms shall pay a penalty equal to 50% of the installment amount.

Fraudulent actions or intentional contract violations shall be reported to the relevant authorities.