

## **HOME CREDIT ONLINE PORTAL**

### **SPECIFIC TERMS AND CONDITIONS**

#### **I. GENERAL TERMS AND CONDITIONS**

1.1 Thank you for your interest in Home Credit's web services programs and we welcome you to the Home Credit Online Portal ("Online Portal"). Please read these Terms and Conditions ("Agreement") carefully, as they are the legal agreement between you ("you") and HC Consumer Finance Philippines, Inc. ("Home Credit," "we," or "us"). By checking the box indicating your acceptance, you agree to be bound by this Agreement. If you are paying on behalf of another individual, then you represent that you have the authority to legally bind such individual or account holder to this Agreement.

The purpose of the Online Portal is to enable our clients to do shopping and payment transactions, while availing of benefits connected to the usage of our products and services. Thus, all information and media regarding products and services disclosed in the Online Platform, whether offered by Home Credit or any of its partners, are being made available for the purpose of helping clients complete their transaction through this platform.

By accepting this Agreement, you agree that you are accessing the Online Portal for the purpose of doing these aforementioned transactions. If you do not accept this Agreement, you may not use or access the Online Portal. Please review the definitions section of this Agreement to familiarize yourself with terms used herein.

1.2 The terms "you" and "your" refer to users of the Service, as Cardholders, Account Holders and other users.

1.3 These Terms and Conditions shall be effective, valid and binding from the time that you agreed to it and will exist up to the time that it is terminated by you or us, save for some provisions which shall remain effective after termination as stated in this Terms and Conditions and applicable laws, rules or regulations.

#### **II. DEFINITION OF TERMS**

2.1 Account Holder – refers to an individual who uses the Home Credit Online Portal and whose name appears on the online form, or signed enrollment form or application form, or the Card, as may be applicable. Refers also to the Principal Account Holder.

2.2 Card – refers to the ATM Card which is specifically used for the payment of goods and services.

2.3 Online Portal – refers to the Mobile Application or website.

2.4 Home Credit – refers to HC Consumer Finance Philippines, Inc.

2.5 Home Credit Loan Account Number– serves as your reference number when paying your loan payments in Home Credit Loan.

2.6 Home Credit Reference Number – refers to the proof of payment upon completion of transaction and receipt of payment.

2.7 Mobile Application – refers to My Home Credit Philippines application accessible through Google Play or any other compatible system.

2.8 Subscription – refers to the Account Holder’s act of enrolling his/her account in Home Credit Online Portal for auto debit arrangement until full settlement of the loan.

2.9 Unsubscription – refers to the removal of your account in the Home Credit Online Portal.

2.10 Services – refers to the act of processing and accepting of loan payments in the Home Credit Online Portal, or any other incidental and related activities or facilities in the Online Portal. These activities or facilities include, but are not limited to: (a) Mobile App Account Creation and Maintenance; (b) Product Loan Application and Management; (c) Cash Loan Application and Management; (d) Application for a Product Loan using our Marketplace Facility; (e) Credit Card Application and Management; (f) Claiming of Smile Rewards; (g) Reading of Published Articles; and (h) Playing In-app Games (i) Home Credit Qwarta (HC Qwarta) Application and Management.

2.11 Third Party – refers to contractors, suppliers, or vendors of Home Credit whose products and services support or are used in the Home Credit Online Portal.

2.12 Transaction – refers to the payment or transfer of funds (whether one time-payment or recurring or installment payment until full settlement of the loan), or any activity involving the Services or facilities in the Online Portal.

2.13 Transaction Amount – refers to the loan or loan installment and the applicable payment processing fees and charges, which an Account Holder pays in order to effect the Transaction.

2.14 Transaction Request – refers to the request of an Account Holder to effect a Service in his/her account.

2.15 Home Credit Pay (HC Pay) – refers to the payment for goods and services from 3rd party merchant partner applications or websites using the HC Pay facility in the Home Credit mobile application.

### **III. GENERAL TERMS OF SERVICE**

3.1 . When you submit a Transaction Request, you are requesting that we process the Transaction on your behalf and consenting to the execution of the Transaction. We may, in our sole discretion, choose whether or not to accept the processing of that Transaction. If the transaction could not be processed in the Home Credit Online Portal, you will be promptly notified of such unsuccessful processing.

3.2 Home Credit reserves the right to modify, suspend, stop or terminate any of its Service without notice, at any time and from time to time.

3.3 You will not use any device, software or routine to interfere or attempt to interfere with the proper working of the Service or any Instruction being conducted through the Service.

3.4 Home Credit reserves the right to verify any activity that is done through the Services, especially if it involves compliance with the AML or with other laws, rules or regulations.

3.5 Delivery times as stated in our service levels or elsewhere on our website or collaterals are representative of a “normal” or average service and are not a guarantee of an individual Service or transaction time.

3.6 We will attempt to process Transactions promptly, but any Transaction may be delayed or cancelled for a number of reasons including but not limited to: our efforts to verify your identity; to validate your Transaction instructions; to contact you; or due to variations in business hours and currency availability; or otherwise to comply with applicable law.

3.7 We may, in our absolute discretion, refuse or cancel Transaction Requests if: (a) Home Credit is unable to verify your identity; (b) You do not comply with information requests pursuant to clause 3.4; or (c) Home Credit reasonably believes you are using the Service, or allowing it to be used, in breach of these Terms and Conditions or any applicable laws, rules or regulations.

3.8 If we have executed the Transaction in accordance with the instructions you have provided to us, and that information proves to have been incorrect, we are not liable for the incorrect execution of the Transaction. We will however make reasonable efforts to recover the funds. We may charge you a reasonable fee, reflective of our efforts, to do so. Unless there are exceptional circumstances, no adjustment will be made for any currency fluctuations which may have occurred between the time you pay us the Transaction Amount and the time of credit.

3.9 Home Credit shall have the right to automatically suspend or block the transaction and/or the Online Portal account in the event that Home Credit has reason to believe that the transaction may be illegal or used for fraudulent or suspicious businesses or by an unauthorized person.

3.10 Fees and other charges shall be in accordance with the Table of Fees and Charges as shown in (web link), and which fees may be subject to periodic changes upon the sole discretion of Home Credit, or in accordance with applicable laws, rules, and regulations. The applicable fees and charges will be made effective ten (10) calendar days after its publication in the website. The customer agrees to these fees and charges, and is charged with the obligation to check the same in the website from time to time.

3.11 In order to comply with our obligations under relevant laws, we reserve the right to ask for further information or evidence relating to the purpose of a Transaction.

3.12 Account Holder authorizes Home Credit and/or any of its authorized representatives to disclose to third parties any and all information Account holder has provided and consent to the use and processing of such information by Home Credit and or any of its agents or third parties with the transaction or any investigation in relation thereto.

3.13 The terms and conditions of use governing the use of HC Pay shall be governed by the following:

- For HC Credit Card: Credit Card Terms and Conditions: <https://homecredit.ph/wp-content/uploads/2020/12/Credit-Card-Terms-and-Conditions.pdf>

Furthermore, in the event of conflict between the applicable Terms and Conditions of the Home Credit mobile application, and the specific terms and conditions of the different payment options under HC Pay, the specific terms and conditions of the different payment options shall prevail. This list shall be updated from time to time in order to reflect additional payment options, as well as their corresponding terms and conditions.

3.14 The terms and conditions of use governing the use of HC Qwarta shall be governed by the following:

- For HC Qwarta Terms and Conditions: <https://homecredit.ph/qwarta/wp-content/uploads/2021/07/Qwarta-Terms-and-Conditions.pdf>

Furthermore, in the event of conflict between the applicable Terms and Conditions of the Home Credit mobile application and the specific terms and conditions under HC Qwarta, the specific terms and conditions HC Qwarta shall prevail.

#### **IV. USER'S OBLIGATIONS**

4.1 You agree to abide by the obligations stated under this paragraph.

4.2 You agree not to use any “deep-link”, “page-scrape”, “robot”, “spider” or other automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy or monitor any part of the Services, or in any way reproduce or circumvent its navigational structure or presentation, as well as to obtain or attempt to obtain any material, document or information through any means not purposely made available through the Services.

4.3 You agree not to gain or attempt to gain unauthorized access to any part or feature of the Services or to any other system or network connected to the Services. You also agree not to gather, harvest, or otherwise collect information about others using the Services without their explicit informed consent; nor restrict, prevent or prohibit any other party from using the Services, including but not limited to such actions which may tend to discourage others from using the Services, such as stalking, doxxing or the unauthorized collection with subsequent malicious disclosure of personal information of others, flaming or the lashing out at other parties, spamming or the sending of unsolicited information, advertisement or content, flooding or the sending of repetitive message, trolling or the use of insulting or deliberately divisive information, material or content, other forms of annoyances, and the like.

4.4 You agree not to circumvent, disable, or otherwise interfere with security-related features of the Services, including those that prevent or restrict use or copying of any content, material or information available on or through the Services, as well as those that enforce limitations on the use of the Services.

4.5 You agree to use or access the Services for your information and personal use solely as intended through the provided functionality of the Services. You agree not to copy or download any material or content from or through the Services unless such copying or downloading is explicitly allowed by a visible manifestation thereof such as a “download” button or a similar link ostensibly displayed. You further agree not to engage or attempt to engage in the use, copying, transmission, broadcast, display, distribution or sale of any of the contents, material or information available on or through the Services, including user comments and the like, other than as expressly permitted herein, or as explicitly indicated in the Services, including use thereof for commercial purposes.

4.6 You agree that you will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Services or its systems or networks, or any systems or networks connected to the Services.

4.7 You agree not to incorporate any word in your name, message identification, or custom user title that is defamatory, obscene or profane, or which violates any trademark, service mark, or other intellectual property rights of any third party, including that of Home Credit. You likewise agree not to

use any trademark, trade name, service mark, or logo in a way that is likely or intended to cause confusion about the owner or authorized user of such marks, names or logo.

4.8 You agree not to use any device or routine to interfere or attempt to interfere with the proper working of the Services or any transaction being conducted using the Services, or with any other person's use of the Services. You agree that you will not engage in any activity that interferes with or disrupts the Services or the servers and networks which are connected to the Services.

4.9 You undertake to provide us with: (a) true, accurate current and complete evidence of your identity, and promptly update your personal information if and when it changes; (b) provide us with any identity documentations as may be requested by us; (c) provide us with details of one or more Home Credit Loan Account Number; and (d) any other information including but not limited to your account details, credit card or debit card number that must be provided for the Service to be properly executed, as specified when you enter the details of the Service you are interested.

4.10 Once you confirm the Transaction, Home Credit shall proceed with the Transaction, and you cannot cancel nor reverse such transaction. In meritorious circumstances, you may request for cancellation or reversal of the processed one-time transaction, by calling Home Credit's customer service hotline no. (02) 7753 5711. Home Credit shall process cancellation or reversal only arising from overpayment or mis-posted payment including wrong or incorrect biller.

4.11 By subscribing to the Online Portal or Mobile Application for recurring or monthly installment, you hereby agree and authorize Home Credit to debit your account on your recommended due date. In case your account has insufficient balance during your recommended due date, you further authorize Home Credit to debit your account again in the succeeding days until payment is received.

4.12 You may cancel or unsubscribe your recurring or installment payment at any time, provided that it shall be done in the Online Portal or Mobile Application only and accomplished at least one (1) day prior to your recommended due date. In case you cancel or unsubscribe during your recommended due date, the cancellation shall take effect on the next recommended due date.

4.13 You agree not to use the Services for any purpose that is illegal, unlawful or prohibited by these Terms and Conditions, or to solicit the performance of any illegal activity or other activity which infringes on the rights of Home Credit or others. You further agree not to modify, rent, lease, loan, sell, distribute or create derivative works based on any content, material or information, either in whole or in part, available on or through the Services, unless you have been specifically permitted to do so by Home Credit or by the owner of that content, material or information in a separate agreement.

## **ACCEPTABLE USE POLICY**

### **YOU AND THE SERVICES**

4.14. You agree not to alter, modify, or cause the alteration or modification, of the Services, without prior written consent from Home Credit. You further agree not to use the Services for any commercial use, without prior written authority from Home Credit

4.15. You agree not to probe, scan or test the vulnerability of the Services or any network connected to it, and not to breach the security or authentication measures on the same. You agree not to reverse look-up, trace or seek to trace any information on any user of or visitor to the Services, or any other

customer of Home Credit including any account maintained with the Services not owned by you, to its source, or exploit the Services or any information made available or offered by or through the Services, in any way where the purpose is to reveal any information, including but not limited to personal identification, other than your own information.

4.16. You agree to use or access the Services for your information and personal use solely as intended through the provided functionality of the Services. You agree not to copy or download any material or content from or through the Services unless such copying or downloading is explicitly allowed by a visible manifestation thereof such as a “download” button or a similar link ostensibly displayed. You further agree not to engage or attempt to engage in the use, copying, transmission, broadcast, display, distribution or sale of any of the contents, material or information available on or through the Services, including user comments and the like, other than as expressly permitted herein, or as explicitly indicated in the Services, including use thereof for commercial purposes.

4.17 You agree that you will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Services or its systems or networks, or any systems or networks connected to the Services.

#### **YOU AND USER CONTENT**

4.18 You agree to and hereby undertake the sole responsibility and hold Home Credit free of liability to you or to any third party, for any User Content that you create, upload, transmit, or display while using the Services. You agree and hereby undertake sole responsibility for the consequences of your actions and interactions using the Services, and hereby stipulate admission of liability to Home Credit for whatever loss or damage Home Credit may suffer as a consequence of your use or misuse of the Services.

4.19 You agree not to share, create, upload, transmit or display using the Services any material, information, or User Content which is or may be covered by copyright, patent, trade secret, trademark, trade name, service mark or any property rights, including privacy and/or publicity rights, unless you have the necessary licenses, rights, consents, and permissions to use and to authorize Home Credit to use any and/or all User Content that you create, upload, transmit, or display using the Services.

4.20 You agree not to use fictitious name and concealing true name for the purpose of concealing crime, evading the execution of a judgment or causing damage.

4.21 You agree not to share, create, upload, transmit or display using the Services any material, information, or User Content which: infringes on the intellectual property, privacy, and/or publicity rights of any third party; is knowingly false and/or defamatory, inaccurate, abusive, vulgar, hateful, harassing, obscene, indecent, pornographic, profane, threatening, racist, gruesome, offensive to public morals, invasive of another’s privacy, or otherwise violative of any rule, regulation, or law; contains any viruses, Trojan horses, worms, time bombs, bots, any malware, or any computer program, code, or routine that may or is intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information; and/or that which promotes or abets piracy. You further agree not to engage in pyramid, ponzi or similar schemes or other damaging schemes in the future; not to start or forward chain letters; and not to conduct or aid in the conduct of surveys, contests, petitions, and the like, using the Services, unless the Services has been specifically designed and explicitly made available for such purpose.

4.22 You represent, warrant and affirm that you own or that you have the necessary licenses, rights, consents, and permissions to use and to authorize Home Credit to use, reproduce, adapt, modify, translate, publish, publicly perform, publicly display, distribute, or transmit over public networks and in various media any and/or all User Content that you create, upload, transmit, or display using the Services, as you hereby authorize and grant Home Credit perpetual, irrevocable, worldwide, royalty-free and non-exclusive right, license, consent and permission to use, reproduce, adapt, modify, translate, publish, publicly perform, publicly display, distribute, or transmit over public networks and in various media any and/or all User Content which you may create, upload, transmit, or display using the Services, in a manner Home Credit may deem fit and necessary, including but not limited to making such User Content available to a third party in compliance with a requirement of law, a rule or regulation, or making such User Content available to any third party for its use, reproduction, adaptation, modification, translation, publication, public performance, public display, distribution or transmission. You likewise hereby irrevocably agree, affirm and warrant to hold Home Credit free from any liability, both under equity and the law, arising or that may arise out of its use of your User Content or the use of your User Content by a third party to which Home Credit made available your User Content.

4.23 Unless otherwise agreed in writing with Home Credit you hereby agree to and acknowledge sole responsibility for protecting and enforcing any proprietary rights you or your principal may have on any User Content made available through the Services. You further acknowledge, agree, and admit that Home Credit is not responsible for the actions of other users or any third party and hereby free Home Credit and waive in its favor any or whatever right or claim you or your principal may have against Home Credit relative to any User Content which you or a third party may create, upload, transmit or display using the Services.

4.24 You agree that by supplying its personal information for the purpose of availing yourself of the Service, you expressly consent to the processing of its supplied personal information for the purpose of creating and maintaining your account. Such consent includes authorization for Home Credit to disclose, exchange, and release the said information to its associates, affiliates, subsidiaries, officers, employees, agents, lawyers and other consultants, pre-paid/debit/credit bureaus or any such persons as Home Credit deems necessary, or as required by law, rule or regulation.

## **V. RESERVED RIGHTS**

5.1 You understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to deny access to and / or discontinue the Services or any component thereof to anyone at any time, temporarily or permanently, without giving any reason and/or prior notice to you. You hereby irrevocably agree, affirm and warrant to hold Home Credit free from any liability, both under equity and the law, arising or that may arise out of any such denial of access to or the discontinuance of the Services.

5.2 You understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to collect, screen, review, flag, filter, modify, block, refuse or remove any and/or all information provided by any user, explicitly or implicitly to and through the Services, including but not limited to hardware information, IP address, browser-type related information, cookies and the like. You hereby irrevocably agree, affirm and warrant to hold Home Credit free from any liability, both under equity and the law, arising or that may arise out of any such collection, screening, review, flagging,

filtering, modification, blocking, refusal or removal of any and/or all information provided by any user to and through the Services.

5.3 You understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to enhance, improve, develop and introduce new features and functionalities to the Services at any time and without prior notice. You hereby understand, agree, and affirm that any such enhancement, improvement, development, new feature and/or new functionality to the Services shall form part of the Services as defined herein and thus shall likewise be covered by these Terms and its subsequent revisions or amendments, as applicable.

5.4 You understand and agree that Home Credit reserves the right, at its sole discretion, to verify, check, cross-refer, validate, and ascertain the veracity and truthfulness of all information supplied by you by acquiring, accessing, retrieving, or otherwise acquiring similar or additional information supplied by you to other third-party service providers, including, but not limited to telecommunications providers, etc. You hereby expressly, unequivocally, and voluntarily allow Home Credit to request for and secure such information, and expressly, unequivocally, and voluntarily instruct such third-party providers to: (a) receive and process Home Credit Philippine's request; (b) favorably act at all times on any such request by producing the information requested; and (c) when requested by Home Credit provide the latter with certified digital or printed copies of the said information.

5.5 You understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to send you or cause to send you service updates and/or messages, including SMS, notifications, email and/or any data message transmission, informing you of enhancements, improvements, developments, features, functionalities, products, promotions, offers, advertisement and/or any other information relative to the Services and Home Credit.

Home Credit makes no warranty of any kind, express or implied, for such service updates and/or messages, but you hereby agree to receive such service updates and/or messages and hold Home Credit free from any liability and/or claims for indemnification or damages that may arise there from.

5.6 You understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to set limitations to and charge fees and applicable taxes for the use of the Services, at any time and without prior notice. You further understand and agree that Home Credit reserves the right, at its sole discretion and under no obligation, to change the applicable fees, taxes and charges levied for the use of the Services, at any time and with prior written notice to you sixty (60) days prior to effective date of change in fees / charges /penalties.

5.7 You understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to change, modify or amend these Terms and Conditions without prior notice. You hereby understand, agree, and affirm that it shall be your sole responsibility to be aware of any such change, modification or amendment, which shall take effect immediately upon publication the same way as this original Terms has been published, or upon its availability through the Services and which shall bind you as soon as you use or access the Services regardless of whether or not you are already aware of such change, modification or amendment.

5.8 You understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to enforce the provisions of these Terms. Non-enforcement of any of the rights of Home Credit under these Terms, under the law or under principles of equity shall not be construed as a waiver



thereof. Likewise, no subsequent course of action by Home Credit by you, and/or by any third party, individually or collectively, shall not operate and shall not be construed to operate as abandonment, amendment, or modification of these Terms. You likewise hereby declare, affirm and undertake the sole obligation to indemnify Home Credit or any third party for any damage Home Credit or said third party may sustain as a result of your use of the Services.

5.9 You understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to limit the provision, availability, quantity and quality of any feature, product or service to any person or to anyone within the same geographic area, demographic profile, or any other market, commercial, and/or trading segments. You likewise understand and agree that Home Credit reserves the right, at its sole discretion but without obligation, to administer and operate any and/or all of the Services from any or various locations outside the Republic of the Philippines. You further understand, agree and hold Home Credit free from any liability arising therefrom, that not all features, products, or services discussed, referenced, provided or offered through or in the Services are available to all persons or in all geographic locations, or are appropriate or available for use outside the Republic of the Philippines. Any part or the whole of the Services or these Terms are void where prohibited. You hereby understand, agree, and undertake sole responsibility for your continued access to or use of the Services, as well as the results or consequences of such access and use, including the responsibility for compliance with applicable local laws and the sole liability for non-compliance or breach thereof.

## **VI. THIRD-PARTY CONTENT AND SERVICES**

6.1 The Services contains content provided by third party services and resources. You acknowledge and agree that we are not responsible or liable for: the availability or accuracy, appropriateness, completeness or non-infringement of such Third-Party Services; or the content, products, or services available on or through such Third-Party Services. The availability of such Third-Party services does not imply any endorsement by us of such Third-Party services or the content, products, or services available therefrom.

6.2 You may not remove, alter or obscure any copyright, trademark, service mark or other proprietary rights notices incorporated in or accompanying the application and the services or in any Third-Party Services.

6.3 Home Credit makes no representation or warranties whatsoever about any service, content and / or any other resources provided by the Third Party.

## **VII. FEES, RATES, AND OTHER CHARGES**

7.1 You agree to pay fees, rates and other charges and applicable taxes, related to the Service and its use, as may be imposed by Home Credit and/or Third Party.

7.2 All Fees are non-refundable.

7.3 Fees and other charges, as may be applicable, shall be inclusive of all applicable Philippine taxes and shall be debited from the Account Holder's Card or paid upfront.

7.4 The amount of fees and charges may be revised from time to time as Home Credit may deem necessary.

## **VIII. GOVERNING LAW**

This Terms and Conditions shall be construed and governed in accordance with the laws of the Philippines.

#### **IX. VENUE OF LITIGATION**

Venue of all suits shall exclusively be at Taguig City only to the exclusion of all other courts.

#### **X. NON-WAIVER OF RIGHTS**

Failure, omission, or delay on the part of Home Credit to exercise its right or remedies under these Terms and Conditions shall not operate as a waiver. Any such waiver shall be valid only when reduced in writing and delivered to the Account Holder.

#### **XI. SEPARABILITY CLAUSE**

Should any term or condition in this Agreement be rendered void, illegal or unenforceable in any respect under any law, the validity, legality and enforceability of the remaining terms and conditions shall not be affected or impaired thereby.

#### **XII. AMENDMENTS**

Home Credit may at any time and for whatever reason it may deem proper, amend, revise, or modify these Terms and Conditions without further notice. It is the Account Holder's responsibility to regularly check any changes to these Terms and Conditions at [www.homecredit.ph](http://www.homecredit.ph). The Account Holder's continued use of the Home Credit service after any such changes constitutes acceptance of the new Terms and Conditions. Failure to notify Home Credit of Account Holder's intention to terminate his/her account shall be construed as acceptance by the Account Holder of the amendments to these Terms and Conditions.

In case of inconsistency in the Home Credit General Terms and Conditions and the Home Credit Online Portal Specific Terms and Conditions, the provisions in this Specific Terms and Conditions shall prevail.

#### **XIII. NOTICES**

All notice requirements shall be as stated in this Terms and Conditions. If Home Credit is required to send notice to you, it shall do so through SMS, email, or registered mail which shall be sent to your registered address.

#### **XIV. COMPLAINTS HANDLING PROCEDURE**

Our customer's financial questions, needs and feedbacks are very important. If you have any complaints, concerns about a procedure or have encountered a problem with our service or any of our products, you may contact our Customer Service number: (02) 7753 5711, or e-mail us at [info@homecredit.ph](mailto:info@homecredit.ph) with the subject – "Complaint – (your account number)".

You have our assurance that we will handle your concerns with utmost confidentiality and will strive to resolve them as soon as possible.