

SAMPLE RESCHEDULING POLICY

Rescheduling can only be considered for special cases in which the client has fallen behind on payments or their payment capacity has been compromised due to factors out of the client's control. The client must demonstrate willingness to pay. Under no circumstances may a client have more than three loans rescheduled. Clients are eligible for loan rescheduling only in the following cases:

- Theft of key tool machinery or equipment used in the client's business
- Serious illness or death of the principal client's spouse or children
- Natural disasters involving significant loss to the client's business

In all cases, the client's payment capacity and willingness must be assessed by the following means:

- Complete repayment capacity analysis
- Home and business visit
- Payment history check
- Verification of guarantor outstanding debts
- Verification of collateral, where appropriate