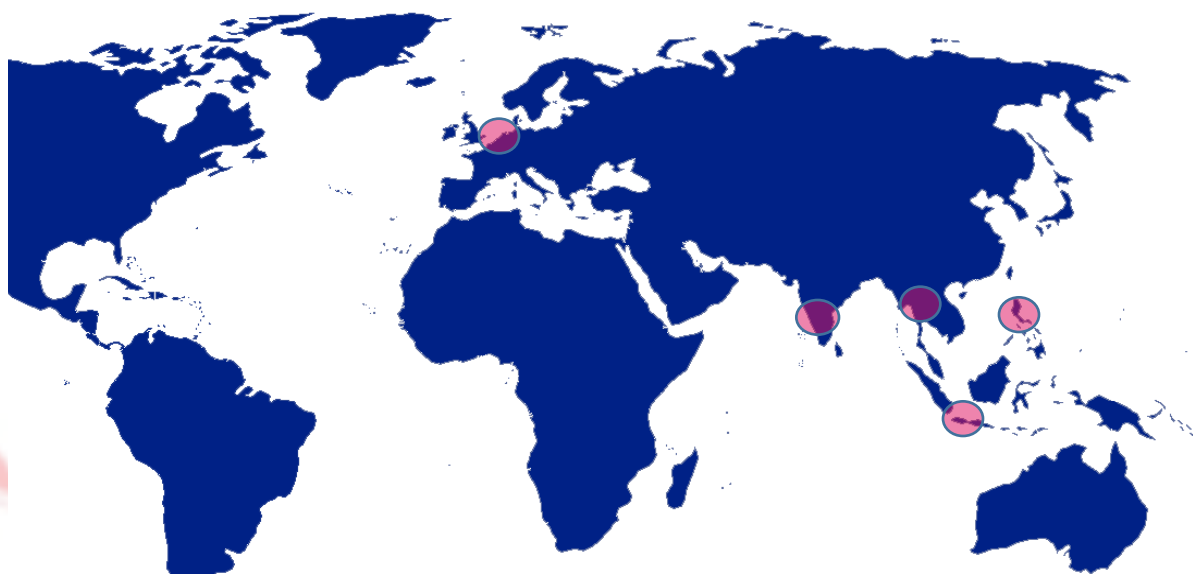


CreditAccess Philippines Financing Company Inc.

CreditAccess Asia

Our offices

India, Indonesia, Netherlands (HQ), Philippines and Thailand (Operating Support)



More than 2.5m Clients

Our Employees
10,589

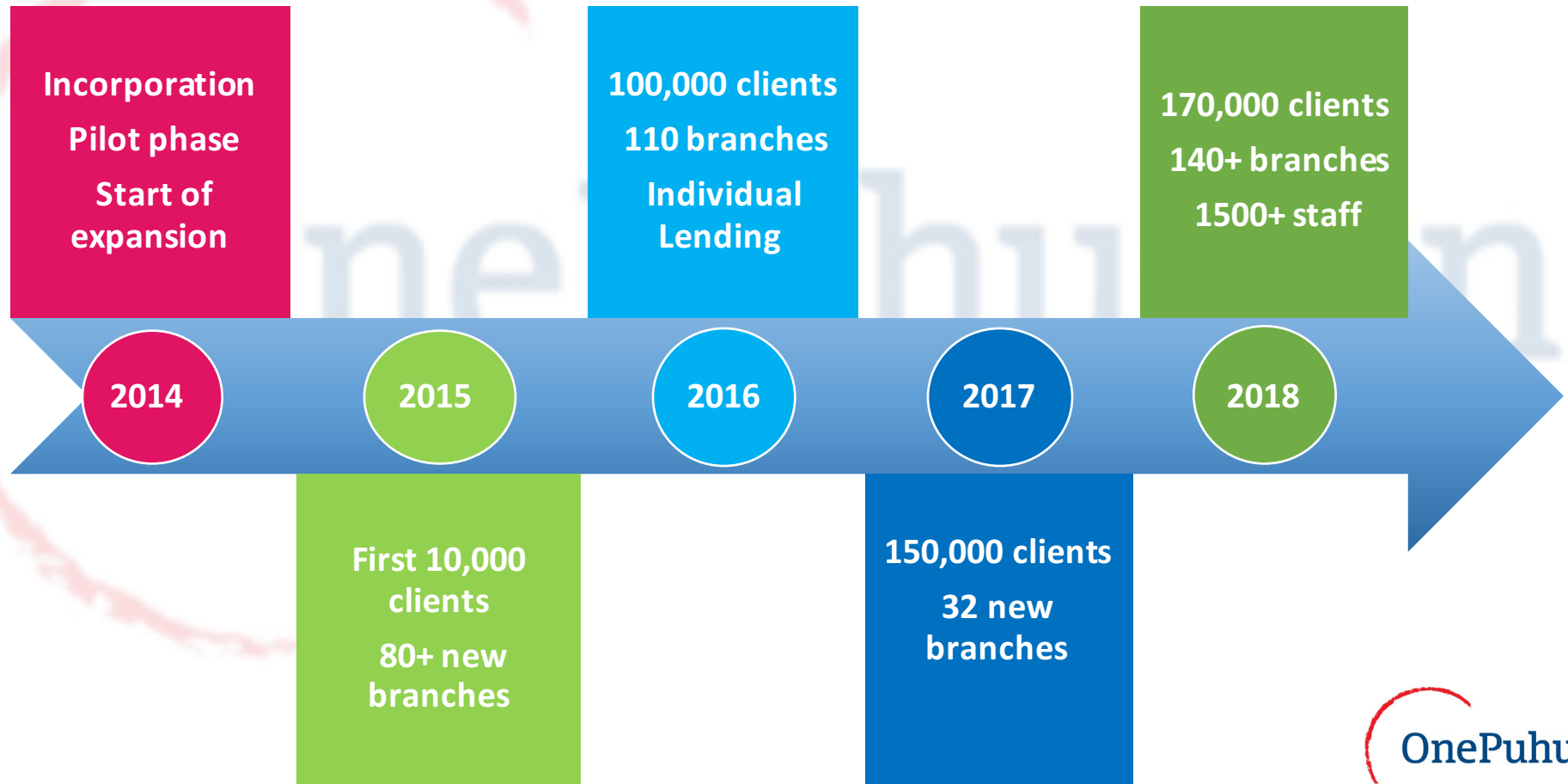
Loans Portfolio
EUR 653,303,640

Assets
EUR 756,306,986

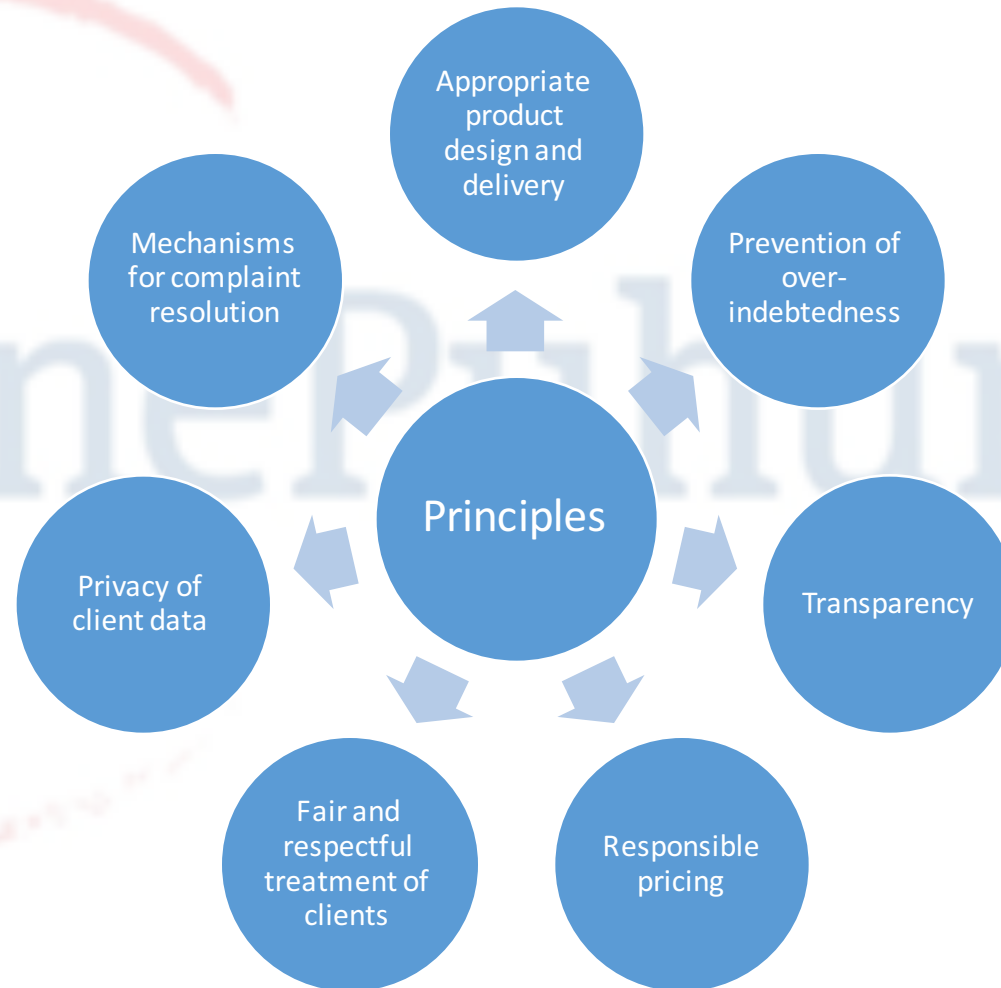
Branches
945



OnePuhunan story



SMART Microfinance

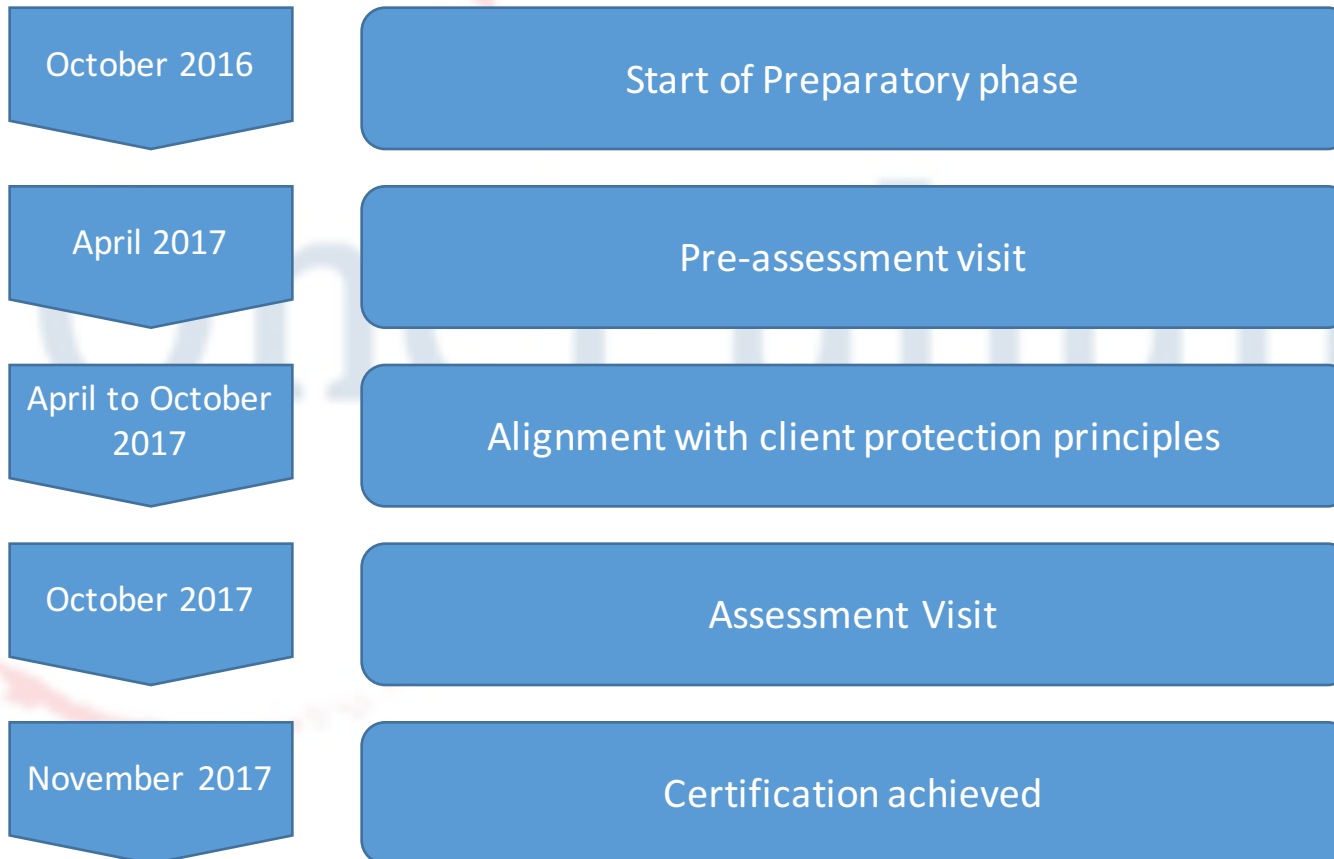


Journey Towards Certification: Challenges

While the goal of the Smart Campaign is clearly focused on customers, the way to achieve it involves the entire organization:

- High level of involvement of all levels in the organization;
- Thorough review of all policies, procedures and materials that impact directly or indirectly the protection of clients;
- All branch and head office personnel need to be trained on Smart Campaign;
- All management aspects have to be scrutinized and adapted; not only the sales and collection functions, but also HR related policies, IT infrastructure and operational procedures and controls.

Journey Towards Certification: Timeline



Improvements related to Certification

The Certification objective required a series of adjustments to our pre-existing policies and procedures including the following:

- Set-up of a Clients Protection Principles Working Committee composed of all department heads that ensures that all policies and procedures are complying with the Campaign's principles;
- Coach our Training and Quality Assurance Teams for the nationwide roll-out and training of all personnel and clients;
- Formal set-up of Grievance Redressal Unit (i.e. a head office based team that manages the customers' hotline, e-mail, suggestion boxes);
- Inclusion of the Smart Campaign related topics in our standard on-boarding training material.

What it means for clients and stakeholders

- Assurance that our products and processes were appropriately designed to cater to their needs in a clear and transparent manner;
- Our loan processes and loan documents contains clear provisions that are easy to understand and clearly explained by well-trained personnel;
- International investors concerned with social goals appreciate the effort demonstrated in implementing an ethically sound business;
- It is a motivating factor for our staff: a reason to be proud to take part to our project and to contribute positively to the development of the communities where we operate.

Future plans

Achieving the Smart Campaign Certification is not the end of a process; it is actually the beginning of a story:

- In a fast changing environment that requires changes we must always consider the implications from the perspective of the protection of our clients;
- The Smart Campaign core principles represent a guiding framework when we are defining our strategies and processes;
- We have to continuously strengthen our internal controls in order to maintain the effective implementation of the Client Protection principles and take corrective actions whenever required.

Thank you

SMART CAMPAIGN CLIENT PROTECTION CERTIFICATION

Issue Date:
November 2017

Issued to:

CreditAccess Philippines Financing Company Inc. (OnePuhunan)

Unit 2906 One San Miguel Avenue Office Condominium
San Miguel Avenue cor. Shaw Blvd., Bgy. San Antonio
Ortigas Center, Pasig City - Philippines 1600

This Certifies that CreditAccess Philippines Financing Company Inc. (OnePuhunan) has been evaluated according to the standards of the Client Protection Certification Program and found to take adequate care to implement Client Protection Principles as promoted by the Smart Campaign.

Additional Information:

For a complete list of entities that are currently certified against the standards for implementing the Client Protection Principles, see the Smart Campaign Certified Entities Directory at www.smartcampaign.org. The standards can also be found on the website.


Sanjay Sinha
M-FIL Managing Director




Isabelle Barrès
Smart Campaign Director

TO REPORT COMPLAINTS REGARDING THE HOLDER OF THIS CERTIFICATE OR MISUSE OF THE SMART CAMPAIGN NAME OR LOGO,
PLEASE CONTACT THE SMART CAMPAIGN CERTIFIER AT contact@sm-cril.com OR THE SMART CAMPAIGN AT www.smartcampaign.org.
UNLESS EARLIER REVOKED BY THE SMART CAMPAIGN OR BY MATERIAL CHANGES THAT AFFECT CERTIFICATION STATUS, THIS
CERTIFICATE IS VALID FOR FOUR (4) YEARS WITH A RENEWAL REQUIRES TWO YEARS FROM THE DATE OF ISSUANCE.

OnePuhunan