

BuildCredit Elite Plus

Introducing our **Elite Inventory Financing**, an exclusive financial solution meticulously curated for discerning small hardware stores and contractors who demand nothing short of excellence. This premium product goes beyond traditional financing, offering a bespoke approach to elevate your inventory management to unparalleled heights. With expedited access to substantial funds, Elite Inventory Financing enables you to curate a superior selection of products, stay ahead of market trends, and deliver an unparalleled experience to your customers. Experience a level of financial sophistication that not only supports your operational needs but also positions your business as a leader in quality and innovation. Elevate your inventory management to a premium standard and set a new benchmark for success with our Elite Inventory Financing.

ELIGIBLE BORROWERS

Elite Hardware Stores
Elite Contractors

CREDIT LIMIT

Above 3,000,000 PHP

ELIGIBLE FINANCING PURPOSE

Under the Short Term Loan Facility

- **Inventory Financing**

ELIGIBLE PRODUCTS

Products Available on buildmart.ph and buildhub.ph

FEES

For **30 days** Financing – One time payment of **1.25%** of product value

PENALTIES

3% penalties on missed or delayed payments

3% monthly additional charges on interest

COLLATERAL/SECURITY

REQUIRED

- **Real Estate Mortgage**

ADDITIONAL combination options:

- **Chattel Mortgage**
- **Guarantees**
- **Post-dated Checks and Trust Receipts**
- **Any other collateral acceptable to BuildCredit**

DOCUMENTARY REQUIREMENTS

Pre-processing Requirements:

1. BuildCredit Approval (Registered Partner Application Form)
 - a. **Bank Account details and Authorization for Credit Check**
 - b. **BIR Form 2303/Certificate of Registration**
 - c. **Registration Business Permit/Mayors Permit**
 - d. **DTI/SEC Registration**
 - e. **Government IDs and TIN**
2. Board Resolution / Secretary's Certificate / Official Document bearing Official Signatories and allowing transaction with BuildCredit
3. Signed the Purchase Agreement or Loan Agreement