MERALCO EMPLOYEES SAVINGS AND LOAN ASSOCIATION, INC.

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READY WHEN YOU NEED US

To	:	**All Members**
Date	:	**3 October 2025**
Subject	:	**Advances on Expected Dividend (AED)**

Document Code: FF-D1M-202510-22

As part of our continuing efforts to support members during the upcoming holiday season, the Board of Trustees has approved in its meeting on **30 September 2025** the **Advances on Expected Dividend (AED)**, subject to the following guidelines:

1. The AED shall be available to **all members, primary or secondary**.
2. The AED shall be equivalent to a maximum of **4% of the member's Capital Contribution** as of **30 September 2025.**
3. **No interest or fees** shall be charged on the processing and distribution of the AED.
4. Applications for the AED shall be accepted **from 13 October 2025 to 12 December 2025**.
5. The duly executed and acknowledged Annex "A" below containing the Application and Acknowledgement Receipt, shall serve as documentation for the transaction.
6. The processing of AED for crediting to Regular Savings Deposit (RSD) Account shall be within two (2) days after submission and receipt of the duly accomplished and signed application for AED.
7. For members with existing Capital Loan payable through dividend, the amount of AED shall be applied first to the amortization due and any excess shall be credited to the member's RSD account to avoid discrepancy on the actual dividend pay-out.
8. In case of cessation or voluntary termination of membership, the amount of AED shall be deducted from the Capital Contribution or RSD Account to be released to the member.
9. A member who availed of the AED shall not be allowed to withdraw his/her Capital Contribution **until 31 December 2025**.
10. **Total amount of AED received shall be deducted from the actual dividend pay-out.**

Members interested to avail of the AED should accomplish the Application Form below and submit to Mesala office or email to **AED@mesala.com.ph** not later than **12 December 2025.**

For your information and guidance.

(Original Signed)
Engr. ANTONIO M. ABUEL, JR.
President

Annex "A"

APPLICATION FOR ADVANCES ON EXPECTED DIVIDEND (AED)

I, ______________________________, with Mesala Membership No. ____________________,

hereby apply for AED program of MESALA at the rate of four percent (4%) in compliance with the program guidelines, summarized below:

1. For members with existing Capital and/or Investment Insurance Loans payable through dividend, the amount of AED due and any excess shall be credited to the member's Regular Savings Deposit. This serves to avoid deficiency on the actual dividend pay-out.
2. In **case of cessation or voluntary termination of membership**, the amount of AED shall be deducted from the Capital Contribution or Regular Savings Deposit Account.
3. **No withdrawal from capital contribution buffer shall be allowed for those who will avail of the AED until 31 December 2025**
4. **Total amount of advances received shall be deducted from the actual dividend pay-out**.

____________________	______________________________
Date	Signature over Printed Name

THIS PORTION TO BE FILLED-OUT BY MESALA PERSONNEL

Signature Verified & Encoded by:	Date & Time:
______________________________	______________________________

ACKNOWLEDGEMENT RECEIPT

Received by:	Date & Time:
______________________________ Signature over Printed Name (PLEASE KEEP THIS RECEIPT AS EVIDENCE OF YOUR TRANSACTION)	______________________________