



# QCREDIT CORP.

A lending company with a heart



# COMPANY PROFILE



**Wilfredo Quibod**  
CEO/President

## Chairperson's Message

"Innovation and customer-centricity lie at the core of our mission at QCredit. As President, my aim is to foster a culture of continuous improvement, driving the growth of QCredit while prioritizing our clients' financial well-being."

More than 30 years ago, I entered the lending business as the owner, collector, and cashier myself. What was then a humble beginning as a one-man team is now a corporation known as QCredit Corp., a leading lending company with a workforce of more than 1,000 employees. I attribute the success of QCredit to God and our commitment to three core values: Advocacy, Industry Integrity, and Mutual Effort (AIM).

Advocacy represents our mission to provide financial access to unbanked members of society and support the growth of Filipino businesses. Industry Integrity means treating consumers fairly, respecting their rights (such as equitable treatment, disclosure, and transparency), and upholding their interests. Finally, Mutual Effort is exemplified through the formation of strong work relationships that build trust and accountability, all contributing to the common goal of ensuring the sustainability and success of QCredit. These principles have shaped our brand as "a lending company with a heart."

QCredit's pride is rooted in the support of its customers and the hard work of its employees. Without them, QCredit would not have reached its current standing. I am hopeful that, with the same support and dedication, QCredit will continue to serve more Filipinos nationwide with passion, commitment, and, above all, a caring heart.

## OUR MISSION

QCredit's mission is to provide speedy and accessible collateral-free loans to small and medium enterprises. It is passionate about helping and improving the quality of life of every Filipino individual, without compromising its commitment to making its customers first in all its ventures.

## OUR VISION

QCredit aims to be a leading lending company in the Philippines with the best interests of its customers at heart. It is dedicated to exemplify its vision as a "lending company with a heart" in all of its business dealings and transactions.

## OUR CORE VALUES

### ADVOCACY

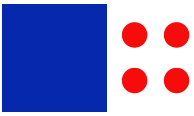
We advocate for delivering financial access to reach unbanked members of society and to help Filipinos grow their businesses.

### INTEGRITY

We uphold integrity by treating our consumers fairly and with respect and upholding their rights, like transparency.

### MUTUAL EFFORT

We build strong work relationships that foster trust and accountability to achieve a common goal: the sustainability and success of QCredit.



## ABOUT US



### WHO WE ARE

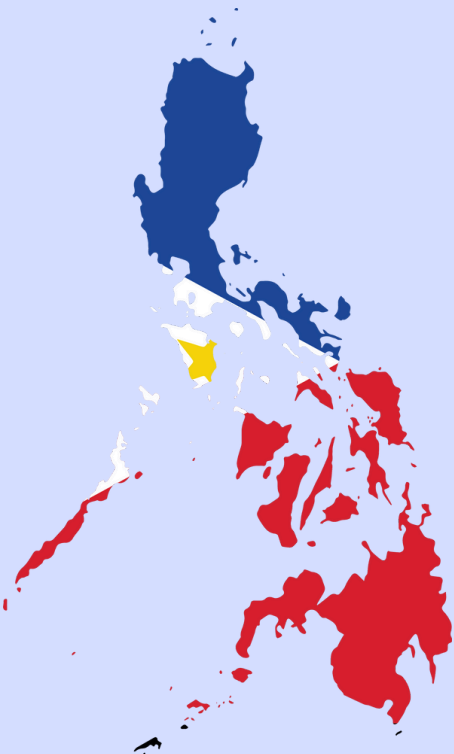
QCredit Corp. is a domestic corporation organized and existing under Philippine laws. It is a lending company aiming to provide micro-finance to small and medium-sized business establishments all over the Philippines. It aims to uplift the lives of Filipino business owners by providing them the necessary financing to start or continue their businesses. Aside from providing credit, QCredit cares greatly for its customers. At the core of QCredit is its vision to be a lending company with a heart.



### OUR SERVICES

Market Vendor Loan (MVL) remains to be QCredit's flagship service, which has served more than half a million customers over the past years. With MVL, QCredit aims to unleash potential in every small enterprises and help them achieve financial freedom in the near future.

In partnership with BDO Unibank Inc., QCredit offers BDO Cash Cards in all our branches nationwide. Customers can enjoy the security of an ATM card without having to open a deposit account at a minimal fee.



## OUR LOCATION



We have 109 locations all over the Philippines.



QCredit enjoys the patronage of hundreds of thousands of borrowers in more than 109 strong branches nationwide.

## OUR TEAM



**Atty. Teffanie Quibod**  
Vice President for Compliance

According to Simon Sinek, organizations are rarely managed out of crisis; they are led. We are fortunate to have Wilfredo M. Quibod at the helm of our organization, as he has skillfully guided us through every major crisis unscathed. His foresight is impeccable, and it is a great privilege to be under his guidance and mentorship.



**Genevieve Garcia**  
HRD Manager

Human Resources Department  
Head, Legal Department  
Head, Property Custodian  
Area Manager



**Rowena Luengo**  
Head, Accounting Dept

Bookkeeping Department  
Cash Card Department  
Call Center



**Jonalyn Chavez**  
Finance Officer

Finance Department



**Roberto Abarca**  
Head, Internal Audit

Internal Auditor  
Area Manager



**Cath Valerio**  
Compliance Officer

Regulatory Compliance  
Consumer Protection



**Carno Mercado, CPA**  
Head, EDP

Programmer &  
System Administrator

## OUR PEOPLE

At QCredit, we firmly believe in the power of teamwork and collaboration. We recognize that the best results are achieved when individuals with different skill sets and perspectives come together to tackle challenges and find creative solutions.

“QCredit’s employees are the very foundation of its success. Passion and energy fuel every person in QCredit Corp. to deliver the best service it can give to its customers.”



## MARKET VENDOR LOAN

Market Vendor Loan (MVL) refers to cash loans extended to stall holders and business enterprises engaged in retail and/or wholesale trading that are established or located in public market areas or private commercial establishments.

Customers can borrow up to PHP 200,000.00 without collateral or co-maker. MVL is perfect for businesses looking to finance short-term needs, whether it's equipment or additional capital.



Loan tenures  
ranging from 60-150  
days



Loan amounts from  
10,500 to 200,000



Tailor- made  
products to meet  
the needs of our  
clients

## HOW TO APPLY FOR MARKET VENDOR LOAN?



STEP 1

Submit an accomplished MVL Application Form to any of QCredit's branches near you.



STEP 2

Subscribe your mobile number to QCredit e-Cash service through text messaging.



STEP 3

Send loan request by texting the right command using your registered mobile number.

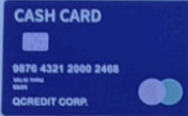


STEP 4

Get your loan from the branch where you applied or withdraw it from your BDO Cash Card.



# QCredit Corp.



**LOAN RELEASE**  
via **CASH CARD**



## **A LEGACY OF EMPOWERING DREAMS: THE HISTORY OF QCREDIT CORP.**



QCredit Corp. is a domestic corporation organized and existing under Philippine laws, duly registered with the Securities and Exchange Commission (SEC) on November 22, 2017. Recognizing the unmet financial needs of the Filipino people, QCredit Corp. swiftly positioned itself as a trusted provider of micro-finance solutions to small and medium-sized enterprises nationwide. Guided by an unwavering dedication to customer service, QCredit Corp. embarked on a mission to make finance accessible, pioneering digital solutions and strategic expansions. By leveraging digital technologies and optimizing operational processes, QCredit Corp. enhanced its customer experience and expanded its reach through strategically positioned branches and partnerships. In January 2018, QCredit Corp. partnered with Banco de Oro Unibank to introduce cash cards to its customers, through which it could disburse loan proceeds. In May 2023, QCredit Corp. launched QCredit Cares to ensure the organization's commitment to consumer protection. Through QCredit Cares, QCredit created its Consumer Protection Unit, a dedicated customer service platform used by QCredit to satisfy its customers' needs and promptly respond to consumer complaints.

Despite encountering challenges, such as economic downturns and regulatory changes, QCredit Corp. remained resolute in its adherence to responsible lending practices, fostering a culture of continuous improvement. The inauguration of a new satellite office in Cagayan De Oro in 2023 underscored QCredit Corp.'s dedication to broadening its reach and enhancing accessibility across regions. With its headquarters nestled at 2602 Antel Corporate Center, 121 Valero Makati, QCredit Corp. embodies its core values of advocacy, integrity and mutual effort. With a network of 109 strategically located branches nationwide, QCredit Corp. remains steadfast in its commitment to providing inclusive and responsible lending solutions. Bolstered by a loyal customer base exceeding 37,384 and a dedicated workforce of 1,073 employees, QCredit Corp. continues to shape the landscape of Philippine finance, empowering dreams and fostering economic growth for individuals and enterprises alike.



**QCredit Corp.**

**SEC Reg. No. CS201738217**

**Certificate of Authority No. 2617**

Please study the terms and conditions in the disclosure statement before proceeding with your loan transaction.

**QCredit Customer Care Channels**

Support email: [wecare@qcreditcorp.net](mailto:wecare@qcreditcorp.net)

Smart: 0908-869-4991 | Globe: 0917-791-8872

iReport email: [ireport@qcreditcorp.net](mailto:ireport@qcreditcorp.net)

iReport Hotline: 0908-898-5606

**QCredit Corp. is regulated by  
the Securities and Exchange Commission**

Corporate Governance and Finance Department

CGFD Hotlines: 0967-365-7324 | 0926-017-0248

[cgfd@sec.gov.ph](mailto:cgfd@sec.gov.ph)



• (02) 5310-2796



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