



**PLATINUM  
CREDITPLUS**  
LENDING CORPORATION

## **COMPANY PROFILE**

# Company Overview

## About the Company

Platinum Creditplus Lending Corporation was incorporated in 2013 with the primary purpose of offering another platform from which the growing number of seafarers and OFWS could get loans with much ease, and at competitive rates.

It aims to make a name in the industry of Non-Bank Financial Institutions and be the friendly partner that seafarers and OFWs can comfortably go to, for financial needs.

Platinum Petroleum Corporation (PPC) is the major stockholder, and Michael Cordova heads the company being the president of both PPC and PCLC.

## Mission Statement

Our commitment is to be able to provide inclusive financial access to our clients and to serve the clients with the utmost professionalism, ease, and transparency through a streamlined process, manageable documentary requirements, and a friendly environment.

## Vision

To become the friendliest, efficient and trustworthy lending corporation available in the market, so much so that PCLC becomes the leading choice when it comes to financial needs by providing security through low cost financing aimed to sustain the needs of the seafarers and their family.

# Company Overview

## Core Values

### Management

1. Integrity
2. Competitiveness - always updated with industry's best practices
3. Innovation - product development and process
4. Professionalism

### Marketing

1. Honesty in promotion
2. Modern and Fun
3. Strong sense of inclusivity

### Operations

1. Integrity
2. Client-driven approach
3. Transparency
4. Respect
5. Strong sense of urgency

### Key Message

Gain financial security for a better quality of life with our low interest rate – simple at mabilis.

### Purpose-driven Message

1. Helping clients improve the quality of their life
2. Helping clients feel they are in control of their financial needs

# Company Overview

## Brief History

**2013**

- Operations' office was in Binondo, started with seafarers as the sole client base. Source of clients were entirely from freelance agents

**2015**

- Mabini branch was inevitably opened since congregation of seafarers has been taking place in Kalaw. Loan product expanded to include OFWs.

- Partnerships with agencies were developed. Currently has 6 very active partners

**2018**

- Makati Branch opened
- Salary loan for locally employed Filipinos were offered
- Pension loan was offered
- Makati Branch was closed in 2020.

*\*Both were suspended eventually. Salary loan showed poor collection performance, Pension loan did not take off.*

**2019**

- Kalaw Branch opened

# Brand Guide

## Brand Names

1. Platinum Creditplus Lending Corporation
2. PCLC

## Tagline

**Manage your financial needs - simple at mabilis. #KaagapaySaBiyahe**

## Voice

**Tone:** Light and casual but professional.  
**Language:** English, Tagalog, Taglish

## Digital Assets

-  [www.platinumcreditplus.com](http://www.platinumcreditplus.com)
-  [fb.com/OfficialPCLC](https://fb.com/OfficialPCLC)
-  [@OfficialPCLC](https://www.instagram.com/OfficialPCLC)

## Brand Feel

1. Warm, at home, friendly
2. Strong sense of inclusivity
3. Being taken care of (great customer service experience) - making it easier and comfortable for the client to apply for a loan
4. Being in the “now” for strong financial stability in the future

## Top Competitors

1. Asialink/Wisefund
2. Global Dominion
3. Cashalo

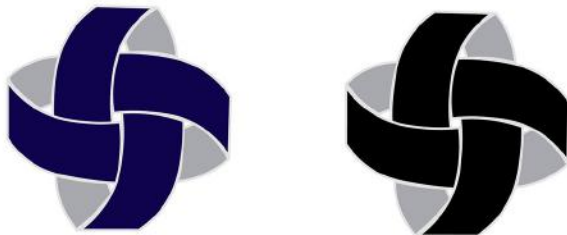


# Brand Guide

## Logo Variation



## Logo Icon Variation



# Brand Guide

## Primary

**Font Name:** URWForm Normal

### Headline

**Font size:** 46px

**Font style:** Poster

### Title

**Font size:** 18px

**Font style:** Bold

### Body

**Font size:** 16px

**Font style:** Light

## Secondary

**Font Name:** Open Sans

### Headline

**Font size:** 46px

**Font style:** Extra Bold

### Title

**Font size:** 18px

**Font style:** Bold

### Body

**Font size:** 16px

**Font style:** Light

# Brand Guide

## Color and Imagery

### Look and Feel:

1. Warm and friendly
2. Reliable and dependable
3. Security and stability



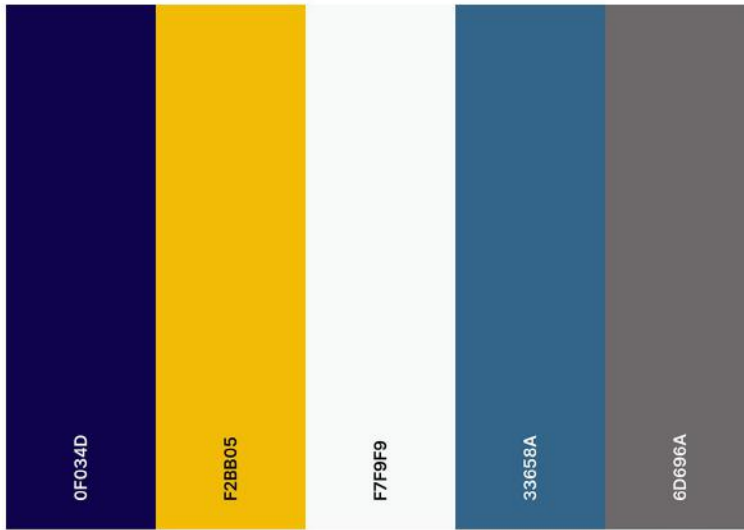
Blue - shows security, honesty, stability



Yellow - shows warmth and optimism

PRIMARY

SECONDARY



color palette 2.2

COOLoRS

### HEX Code



#0f034d



#f2bb05



#33658a



#6d696a



#f7f9f9



# Brand Guide

## Target Market

### Direct Target

**Gender:** Male and Female

**Age:** 20 to 55 years old

**Location:** Nationwide

**Main Target Location:** Manila Area (near Marine Agency offices), Metro Manila, Visayas, Southern Luzon, and Central Luzon

**Occupation:** Seafarer/Seaman

**Target Salary:** \$4,000/monthly

**Minimum Salary Required:** \$800/monthly

**Employment Status:**

- currently onboard or about to board the ship

**Decision Making:**

**Major role in the following:**

- Getting a loan
- Loan amount
- Loan interest rate
- Loan payment terms

### Indirect Target

**Gender:** Male and Female

**Age:** 20 to 55 years old

**Location:** Nationwide

**Main Target Location:** Manila Area (near Marine Agency offices), Metro Manila, Visayas, Southern Luzon, and Central Luzon

**Occupation:** Wife/Husband/Partner of Seafarer/Seaman

**Decision Making:**

**Major role in the following:**

- Influencing their partner in getting a loan
- Loan amount
- Loan interest rate
- Loan payment terms

# Brand Guide

## Client Personas

### Direct Target **Persona 1**

**Name:** Alex Dela Cruz

#### **Personal Background:**

- 42 years old
- Married with 3 children
- 2 children are in senior high, 1 is in grade school
- Visayas area
- Salary is \$4,000
- Solo earner for the family
- Wife is stay at home with small business

#### **Lifestyle:**

- House is mortgage and still 10 years to pay
- Car is mortgage and still 2 years to pay
- Financial is okay but still want to have a stable income for the future
- Planning to have their house improved when in vacation
- Looking forward to a great holiday spent with family

#### **Challenges/Pain Points:**

- Savings almost ran out because of pandemic
- Needs money for business capital
- High expense with no extra income for high-end leisure activities
- High expense with no extra income for home renovation
- High expense due to price increase of necessity products

#### **Where they get information:**

- Heavy user of FB Messenger for easy communication with the family
- Mostly on Facebook for content
- Heavy internet use mostly uses mobile

# Brand Guide

## Client Personas

### Direct Target **Persona 2**

**Name:** Ambet De Jesus

#### **Personal Background:**

- 50 years old
- Married with 4 children
- 1 child is married, 2 children are in college, 1 is in senior high
- Visayas area
- Salary is \$1,500
- Solo earner for the family
- Wife is stay at home without extra income

#### **Lifestyle:**

- House is mortgage with 3 more years left to pay
- Already have a car, but still want to buy a new one for retirement
- He has a motorcycle
- Financial pressure is relentless because of high college tuition fee
- Looking forward to retiring soon

#### **Challenges/Pain Points:**

- Savings were spent because of pandemic
- High expense due to price increase of necessity products
- High college tuition fee and gadgets for school
- High expense with no extra income for retirement plan

#### **Where they get information:**

- Heavy user of FB Messenger for easy communication with the family
- Mostly on Facebook for content
- Heavy internet use mostly uses mobile

# Brand Guide

## Client Personas

### Direct Target **Persona 3**

**Name:** Justin Fuentes

#### **Personal Background:**

- 33 years old
- Married with 2 children
- Both children are not in school yet
- South Luzon
- Salary is \$6,000
- Solo earner for the family
- Wife is stay at home with no extra income

#### **Lifestyle:**

- House is mortgage with 20 more years left to pay
- No car yet but planning of getting one
- Financial is okay but still looking for a more stable or extra income
- Planning to get house improved
- Dreaming of having own business

#### **Challenges/Pain Points:**

- Was not able to save up because of pandemic
- Needs money for home improvement
- Needs money for business capital
- Needs money for car DP
- Preparing for children's future education
- High expense due to price increase of necessity products

#### **Where they get information:**

- Heavy user of FB Messenger for easy communication with the family
- Mostly on Facebook for content
- Heavy internet use mostly uses mobile



# Brand Guide

## Client Personas

### Indirect Target **Persona 1**

**Name:** Jane Dela Cruz  
(wife of Alex Dela Cruz)

#### **Personal Background:**

- 40 years old
- Married with 3 children
- 2 children are in senior high, 1 is in grade school
- Visayas area
- Stay at home with small business

#### **Lifestyle:**

- House is mortgage and still have 10 years to pay
- Car is mortgage and still have 2 years to pay
- Planning to have their house improved
- Looking forward to a great holiday spent with family

#### **Challenges/Pain Points:**

- Savings almost ran out because of pandemic
- Needs money for business capital
- High expense with no extra income for high-end leisure activities
- High expense with no extra income for home renovation
- High expense due to price increase of necessity products
- Husband's salary is okay but still want to have a stable income for the future

#### **Where they get information:**

- Heavy user of FB Messenger for easy communication with the family
- Mostly on Facebook for content
- Heavy internet use mostly uses mobile
- Heavy user of YouTube

# Brand Guide

## Client Personas

### Indirect Target **Persona 2**

**Name:** Cristine De Jesus  
(wife of Ambet De Jesus)

#### **Personal Background:**

- 48 years old
- Married with 4 children
- 1 child is married, 2 children are in college, 1 is in senior high
- Visayas area
- Stay at home without extra income

#### **Lifestyle:**

- House is mortgage with 3 more years left to pay
- Have a car, but still want to buy a new one for retirement
- Financial pressure is relentless because of high college tuition fee
- Looking forward to retiring soon

#### **Challenges/Pain Points:**

- Savings were spent because of pandemic
- High college tuition fee and gadgets for school
- High expense with no extra income for retirement plan
- High expense due to price increase of necessity products

#### **Where they get information:**

- Heavy user of FB Messenger for easy communication with the family
- Mostly on Facebook for content
- Heavy internet use mostly uses mobile
- Heavy user of YouTube



# Brand Guide

## Client Personas

### Indirect Target **Persona 3**

**Name:** Carmela Fuentes  
(wife of Justin Fuentes)

#### **Personal Background:**

- 32 years old
- Married with 2 children
- Both children are not in school yet
- South Luzon
- Stay at home with no extra income

#### **Lifestyle:**

- House is mortgage with 20 more years left to pay
- No car yet but planning of getting one
- Husband's salary is okay but still looking for a more stable or extra income
- Planning to get house improved
- Dreaming of having own business

#### **Challenges/Pain Points:**

- Was not able to save up because of pandemic
- Needs money for home improvement
- Needs money for business capital
- Needs money for car DP
- Preparing for children's future education
- High expense due to price increase of necessity products

#### **Where they get information:**

- Heavy internet use mostly uses mobile
- Mostly on FB for easy communication with the family
- Heavy user of FB Messenger
- Heavy user of YouTube

# Sample Social Media Imagery

## Sample 1

#KaagapaySaBiyaha

“  
**I believe that through knowledge and discipline, financial peace is possible for all of us.**  
— Dave Ramsey

Apply for a Seaman's Loan

**SEND US A MESSAGE NOW**

www.platinumcreditplus.com

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## Sample 2

#KaagapaySaBiyaha

**Stop worrying.**

**Achieve your financial goals.**  
Apply now for a Seaman's Loan!

Note: Currently not accepting loan applications from Passenger or Cruise Ship

**SEND US A MESSAGE NOW**

www.platinumcreditplus.com

PLATINUM CREDITPLUS

# Sample Social Media Imagery

## Sample 3



A social media post for Platinum Credit Plus featuring a young man in a red hoodie. The post includes a list of requirements for borrowers and co-borrowers, a call to action to send a message, and the company logo and website.

**REQUIREMENTS**

**BORROWER:**

- ✓ POEA Contract and OEC (Overseas Employment Certificate)
- ✓ Passport
- ✓ E-reg and Seaman's Book
- ✓ 1 Valid ID
- ✓ Proof of Billing

**CO-BORROWER:**

- ✓ 2 Valid IDs
- ✓ Proof of Billing

#KaagapaySaBiyah

www.platinumcreditplus.com

**SEND US A MESSAGE NOW**

PLATINUM CREDIT PLUS  
Lending. Empowering.

## Sample 4



A social media post for Platinum Credit Plus featuring a large cargo ship at sea. The post includes a list of requirements for borrowers and co-borrowers, interest rates for new and renewal accounts, a call to action to apply for a seaman's loan, and a call to action to send a message, along with the company logo and website.

#KaagapaySaBiyah

### Mabilis at secure.

**REQUIREMENTS**

**BORROWER:**

- ✓ POEA Contract and OEC (Overseas Employment Certificate)
- ✓ Passport
- ✓ E-reg and Seaman's Book
- ✓ Proof of Billing

**CO-BORROWER:**

- ✓ 2 Valid IDs
- ✓ Proof of Billing

**INTEREST RATES**

- 2.4%** New Accounts
- 1.99%** Renewal Accounts

Apply for a Seaman's Loan

**SEND US A MESSAGE NOW**

PLATINUM CREDIT PLUS  
Lending. Empowering.

www.platinumcreditplus.com

# Contact Us

## Mabini Office

📍 G/F 505 Pierre N' Paul Bldg. Mabini St.  
Cor. A. Flores St. Ermita, Manila

☎ (02) 8296-8374  
0963-016-5584 (Talk N' Text)  
0970-144-6689 (Talk N' Text)

✉ info@platinumcreditplus.com

## Kalaw Office

📍 Unit 101 SunView Palace Bldg. MH Del Pilar  
St. Cor. T.M Kalaw St. Ermita, Manila

☎ (02) 8275-8577  
0966-997-1753 (GLOBE)  
0928-954-9405 (SMART)

✉ info@platinumcreditplus.com

🌐 [www.platinumcreditplus.com](http://www.platinumcreditplus.com)

📘 [fb.com/OfficialPCLC](https://www.facebook.com/OfficialPCLC)

📷 [@OfficialPCLC](https://www.instagram.com/OfficialPCLC)