

Truth in Lending Act

R.A. 3765

- **Purpose**
 - **Protect debtor from effects of misrepresentation or concealment.**
 - **Permit the debtor to fully appreciate and evaluate the real cost of his borrowings.**
- **Applicability**
 - Credit?, Finance Charge?
 - No punishment or penalty provided by RA 3765 shall apply to the Philippine

Module 7 4 Truth In Lending Act Answers

Annelies Wilder-Smith



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