RC:	
SC:	
Country:	Company:
Name of Referror:	
	BASIC APPLICATION REQUIREMENTS

- 1. Must be 25 years old upon loan application to 65 years old upon loan maturity.
- 2. Gross Monthly Income of P20.000 or its USDollar equivalent.
- 3. Filipinos: OR Former Filipinos with or without dual citizenship: OR Filipinos married to foreigners: OR Foreign Based Filipinos/OFW and their Beneficiaries. (For Secured Personal Loan)
- 4. At least 2 years continuous employment contract; 3 years for other employment.
- 5. Must have at least one (1) landline phone at either local or foreign residence or employment location.
- 6. Beneficiary must be living or working within BDO serviceable areas & must have landline.
- 7. Should have a Banco De Oro Current Account, Savings Account or Time Deposit with a minimum placement of P15.000 or its US Dollar equivalent. (For Secured Personal Loan)
- 8. With good credit history.

DOCUMENT REQUIREMENTS

SECURED Personal Loan - Applicant shall be the OFW only. However, if the deposit collateral is a joint account, Beneficiary may apply as principal borrower of the loan.

- 1. Completely filled up and signed Application Form.
- 2. Signed Promisory Note and Disclosure Statement.
- 3. Signed Automatic Debit Arragement Form (ADA)
- 4. Notarized and Signed Special Power of Attorney (if applicable).
- 5. Valid ID of Beneficiary and Authorization Letter.
- 6. Beneficiary Information Form*

UNSECURED Personal Loan - Applicant shall be the OFW only.

- 1. Completely filled up and signed Application Form.
- 2. Any valid ID but not limited to: Company ID; Passports; Driver's License: PRC/Voter's/Postal ID: SSS/GSIS/TIN ID
- 3. Proof of Income, any of the following: Last 6 months Certificate of Employment; Current employment contract; Payslips; For immigrants, latest individual Tax Return or its equivalents: Earning Statements (one full month); Latest W2 copy;
- Proof of Remittance for the last six (6) months or any qualified equivalents
- (if applicable): Remittance receipts/slips: Bank Passbook: Bank Statements:
- Latest 2 months Credit Card Statements
- Seaman's book (mandatory requirement for seafarers).
- Signed Employment/Commitment to deduct and remit (for seafarers, if applicable).
- 7. Allotment slip/certificate showing BDO as one of the allotment accounts signed by the Crew Manager (for seafarers, if applicable).
- 8. Signed Automatic Debit Arragement Form (ADA)
- 9. Signed Authorization Letter for Beneficiary by OFW.
- 10. Valid ID of Beneficiary.
- 11. Beneficiary Information Form*

LOAN APPLICATION INSTRUCTIONS

- Completely fill out and sign on the Banco de Oro Asenso Kabayan Personal Loan application form. Items with * are mandatory. Please ensure that mandatory items are completely filled out. Incomplete applications will not be processed. Write N/A for not applicable.
- Submit completely filled-out and signed application form to any Banco de Oro branch nearest you. Ensure that the Promissory Note and Disclosure Statement on Loan/Credit Transaction is signed and completed.
- Payment of the loan's monthly amortization will be through an auto-debit arrangement (ADA) of your BDO current or savings account. Completely fill out and sign on the ADA form and submit to Banco de Oro branch.

FEES (to be deducted from loan proceeds)

- Processing Fee: P 1,200
- Documentary Stamp Fee: P1 for every P200 approved loan amount or fraction thereof, whichever is higher (Applicable for approved loan amounts equal to or greater than P250.000); or for business purpose (regardless of loan amount)
- Late Penalty Fee: 3% of monthly amortization per month

PERSUNAL LUAN DETAILS
BDO Client? Yes No
If Yes
*Desired Loan Amount:
*Term of Payment (Months): 6 12 18 24 36
*Loan Purpose: Appliance/ Furniture/ Electronics
Please send all correspondences to: Residence Office

Mr. Mrs. Ms. *Name: First Name Middle Name Last Name TIN: SSS No.: GSIS No. Number of Cars Owned: *Citizenship: *Gender: Male *Date of Birth: Place of Birth Female \overline{M} \overline{M} \overline{D} \overline{D} \overline{Y} \overline{Y} \overline{Y} \overline{Y} Home Ownership: Owned Rented (Monthly Rent) With Relatives ☐ Mortgaged ☐ Co. Quarters *Philippine Residence Address occupied by: Parents Spouse Other Relatives House No. & Street: District: City/Province: Zip Code: *Years of Stay: Mobile Phone No.: *Phone No.: *Residence Address Abroad: House/Apartment/Bldg No. & Street: City: 7in Code: State: *Years of Stay: *Phone No.: Mobile Phone No.: School Last Attended: Educational Attainment ☐ High School ☐ College ☐ Post Graduate ☐ Others *Marital Status: Single Married Widow/er Separated Number of Dependents: Mother's Maiden Name: First Name Middle Name Last Name BORROWER'S EMPLOYMENT INFORMATION Employment Type: Private Sector Government Self-employed Professional Others, (pls specify) . If self-employed, indicate type of business:

Sole Proprietorship Partnership

Junior Officer (Supervisor to Manager)

Zip Code:

Mobile Phone No.:

No. of Employees:

Other Sources of Income:

Email Address:

Yrs. w/ Company

*Rank: Senior Officer (AVP up)

Non-Officer

Nature of Business:

*Address:

*Phone No.:

If Self-employed:

Years in Operation:

Previous Employer:

*Gross Annual Income:

Fax No.:

Address:

*Name of Present Employer/Business:

Other, (pls specify)

*Yrs. w/ Company:

Zip Code:

*Title/Position

BORROWER'S PERSONAL INFORMATION

Fax No.:	Ema	il Address:	
f Self-employed: /ears in Operation:		No. of Emp	loyees:
Gross Annual Income:		Other Sour	ces of Incor
Previous Employer:			
Address:			
	Yrs. w/	Company	Zip Cod
BORROWER	'S BANK REI	LATIONS	HIP/FIN
	OTHER I		
Туре			
Type Bank-Branch / Institution			
Bank-Branch / Institution			
Bank-Branch / Institution Date Granted			
Bank-Branch / Institution Date Granted Maturity Date			
Bank-Branch / Institution Date Granted Maturity Date Monthly Amortization	OTHER BANK	(ACCOUNTS	
Bank-Branch / Institution Date Granted Maturity Date Monthly Amortization		(ACCOUNTS	Account Nu
Bank-Branch / Institution Date Granted Maturity Date Monthly Amortization Outstanding Balance		ACCOUNTS	Account Nu

SPOUSE'S EMPLOYMENT INFORMATION:

Male Female

Others, (pls specify)

Zip Code:

Mobile Phone No.:

Government

Middle Name

*Gender

*Name:

First Name

*Citizenship:

*Rank:

Employment Type:

Nature of Business:

*Address:

*Phone No.:

Private Sector

If self-employed, indicate type of business:

Senior Officer (AVP up)

Sole Proprietorship Partnership

Junior Officer (Supervisor to Manager)

Professional

Non-Officer

*Name of Present Employer/Business:

Mr. Mrs. Ms.

*Date of Birth:

Other, (pls specify)

*Yrs. w/ Company:

VANCES

Others .

Self-employed

Title/Position:

MATION:	BORROWER'S BANK	RELATIONSHIP/FINANCES
Ms.	CR	EDIT CARDS
	Card Issuer	
Last Name	Card Number	
Date of Birth:	Member Since (MM/YY)	
$\overline{M} \overline{M} \overline{D} \overline{D} \overline{Y} \overline{Y} \overline{Y} \overline{Y}$	Credit Limit	
Self-employed	Outstanding Bal.	
Other, (pls specify)	PERSONA	L REFERENCES
sition:	*Name:	Relationship:
	*Address (P.O. Box Address not acceptable	a):
	*Contact No. (include local no. if any):	*Mobile No.:
	*Name:	Relationship:
	*Address (P.O. Box Address not acceptable	e):
rs. w/ Company:	*Contact No. (include local no. if any):	*Mobile No.:
	Contact No. (moldde local no. ii arry).	WODIE NO.
	LOAN ADMINISTRATORIDI	ENEFICIARY (other than spouse)
	*Name:	Relationship:
es:	*Address:	iveiauoristiip.
of Income:	nuuroos.	
	*Tel. No.:	*Mobile No.:
Zip Code:	UND	ERTAKING
	I hereby certify that all data and and complete, and are made for the p	statements in this application are true, correcurpose of obtaining credit, and the signatures

appearing thereon are genuine.

I authorize you to obtain or verify any information as you may require concerning the statements made in this application and that the sources to which you may apply are authorized to provide any information relative to this application. I understand that any falsification of information in this application form is sufficient ground for rejection. I also understand that BDO has the right to assign a lower loan amount than what I applied for and that in case my application is denied, BDO has no obligation to provide any explanation on such rejection. On the other hand, if my application is approved, I undertake that the proceeds of the loan will not be used in any endeavor which is against the Philippine laws.

I agree that this application and the documents I provided for may remain in your property whether the credit is granted or not.

I understand that processing fees, documentary stamps tax, notarial fees, and other fees pertaining to my loan shall not be collected from me upfront but shall be deducted from my loan proceeds.

All the foregoing shall supplement the terms and conditions of the loan documents and other instruments and writings that I shall execute in favor of the Bank.

Date

Date

|--|

Signature of Co-Borrower over Printed Name

*Required only if Beneficiary receives proceeds in behalf of the OFW.