

**BUSINESS LOAN APPLICATION FORM**

**BORROWER'S INFORMATION**

Name of Business/Firm: \_\_\_\_\_

TIN: \_\_\_\_\_ SSS: \_\_\_\_\_ Years in operation: \_\_\_\_\_

Business address: \_\_\_\_\_ Contact No.: \_\_\_\_\_  Owned. Length of stay \_\_\_\_\_  
 Rented

Factory/branch address: \_\_\_\_\_ Contact No.: \_\_\_\_\_  Owned. Length of stay \_\_\_\_\_  
 Rented

Nature of business: \_\_\_\_\_ Type of business:  Sole Proprietorship  Corporation  
 Partnership

**LOAN DETAILS**

Amount: \_\_\_\_\_ Term: \_\_\_\_\_ Fixing Period: \_\_\_\_\_

Purpose of Loan:  Working Capital  Construction/renovation of office/business facilities  Business expansion  
 Acquisition of property for business  Refinancing of business loan  Other (please specify) \_\_\_\_\_  
 Property will serve as collateral  Purchase of fixed assets or equipment \_\_\_\_\_  
 Property will not serve as collateral

**COLLATERAL DETAILS**

**Collateral 1**

Property Address: \_\_\_\_\_

Present registered owner: \_\_\_\_\_ Contact person: \_\_\_\_\_

TCT/CCT No.: \_\_\_\_\_ Contact No.: \_\_\_\_\_

Type of Collateral:  House and lot  Condominium  Others  
 Lot only  Commercial building  
 Townhomes  Mixed commercial/residential \_\_\_\_\_

**Collateral 2**

Property Address: \_\_\_\_\_

Present registered owner: \_\_\_\_\_ Contact person: \_\_\_\_\_

TCT/CCT No.: \_\_\_\_\_ Contact No.: \_\_\_\_\_

Type of Collateral:  House and lot  Condominium  Others  
 Lot only  Commercial building  
 Townhomes  Mixed commercial/residential \_\_\_\_\_

**CO-BORROWER / MORTGAGOR / CO-MORTGAGOR INFORMATION**

Co-borrower  Mortgage  Co-mortgagor

Name (First Middle Last) \_\_\_\_\_ Position in company: \_\_\_\_\_

SSS/GSIS: \_\_\_\_\_ TIN: \_\_\_\_\_ Citizenship: \_\_\_\_\_

Birthdate (mm/dd/yyyy): \_\_\_\_\_ Birth place: \_\_\_\_\_ Contact No.: \_\_\_\_\_

Gender:  Male  Single  Widow / widower  
 Female  Married

No. of dependents: \_\_\_\_\_ Highest educational attainment: \_\_\_\_\_

Permanent (Address 1): \_\_\_\_\_ Length of stay: \_\_\_\_\_ yrs  
 Present (Address 2): \_\_\_\_\_ Length of stay: \_\_\_\_\_ yrs

Residence is:  Owned  Rented  Living with parents  Mortgaged

Tel. No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Mobile No. \_\_\_\_\_ Email address: \_\_\_\_\_

Preferred Mailing Address:  Address 1  Address 2

**SPOUSE INFORMATION**

Name (First Middle Last) \_\_\_\_\_

SSS/GSIS: \_\_\_\_\_ TIN: \_\_\_\_\_ Citizenship: \_\_\_\_\_

Birthdate (mm/dd/yyyy): \_\_\_\_\_ Birth place: \_\_\_\_\_ Contact No.: \_\_\_\_\_

Birthdate (mm/dd/yyyy): \_\_\_\_\_ Birth place: \_\_\_\_\_ Contact No.: \_\_\_\_\_

Highest educational attainment: \_\_\_\_\_ Current Employer/Business: \_\_\_\_\_

<input type="checkbox"/> Co-borrower Name (First Middle Last) _____	<input type="checkbox"/> Mortgagor _____	<input type="checkbox"/> Co-mortgagor Position in company: _____
SSS/GSIS: _____	TIN: _____	
Birthdate (mm/dd/yyyy): _____	Birth place: _____	Citizenship: _____
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Civil status: <input type="checkbox"/> Single <input type="checkbox"/> Married	<input type="checkbox"/> Widow / widower
No. of dependents: _____	Highest educational attainment: _____	
Present address: _____	Length of stay: _____	
Residence is: <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Living with parents <input type="checkbox"/> Mortgaged	Tel. No. _____  Mobile No. _____	Fax No. _____  Email address: _____
<b>SPOUSE INFORMATION</b>		
Name (First Middle Last) _____		
SSS/GSIS: _____	TIN: _____	Citizenship: _____
Birthdate (mm/dd/yyyy): _____	Birth place: _____	Contact No.: _____
Birthdate (mm/dd/yyyy): _____		

**LOANS WITH OTHER BANKS AND FINANCIAL INSTITUTIONS**

BANK	TYPE OF CREDIT	LOAN AMOUNT	MO. PAYMENT	OUTSTANDING BAL	MATURITY	STATUS

**BANK REFERENCE**

BANK	ACCT NO.	TYPE OF ACCT.	DATE OPENED	AVERAGE BALANCE

**TRADE / PERSONAL REFERENCES**

NAME	RELATIONSHIP (Supplier / Customer / Personal)	ADDRESS	CONTACT NO.

**UNDERTAKING**

By signing below, I/we hereby confirm that the information above and documents I/we have given are true and correct, and I/we authorize KCFC to verify and investigate the same from whatever source it may consider appropriate.

I/we understand that my falsifying any of the above information, including the enclosed/attached documents, if any, is sufficient ground for legal action against me/us and the rejection of my/our application. I/we further understand that should my/our application be denied, KCFC has no obligation on its part to furnish me/us with the reason for such rejection and/or to return my/our form and documents.

I/we also confirm that the proceeds of the loan I/we have applied for shall not be used in any speculative, illegal, and/or criminal activity. I/we likewise authorize KCFC to disclose information relating to the loan granted to me/us to other financial institutions, credit information bureaus and any other organization performing similar functions.

I/we confirm that I/we have read and understood the terms and conditions herein provided and that I am/we are entering into this transaction with my/our full consent, such that I am/we are considered indebted to KCFC upon receipt of the loan proceeds.

**Finally, I/we also hereby acknowledge and authorize: 1) the regular submission and disclosure of my Basic Credit Data (as defined under Republic Act No. 9510 and its Implementing Rules and Regulations) to the Credit Information Corporation (CIC) as well as any updates or corrections thereof; and 2) the sharing of my basic credit data with other lenders authorized by the CIC, and credit reporting agencies duly accredited by the CIC.**

\_\_\_\_\_  
Authorized Signatory  
Signature over printed name/Date

\_\_\_\_\_  
Authorized Signatory  
Signature over printed name/Date

\_\_\_\_\_  
Authorized Signatory  
Signature over printed name/Date

**THIS PORTION IS FOR KCFC USE ONLY**

Received from loan applicant	Sent to/date:	Received by:	Approved / Disapproved / Deferred
By/date:	Sent by:	Date:	Date:

**REMARKS / ENDORSEMENT FROM LOAN OFFICER:**

**KOMPASS CREDIT AND FINANCING CORPORATION**  
**BUSINESS LOAN APPLICATION CHECKLIST**

**A. WHO MAY APPLY**

1. Sole proprietorship, partnership or corporation (at least 60% Filipino-owned).
2. With proven business track record - positive net income / retained earnings for the past 3 years.
3. Owner is at least 25 years old but not more than 65 years old.
4. Business must be registered with DTI or SEC.

Date submitted

Received by

**B. BASIC REQUIREMENTS**

- Completely filled out and signed application form
- Photocopy of one (1) valid government-issued ID with signature and photo
- Marriage contract of all parties to the transaction, if applicable

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**C. FOR BUSINESS ENTITY**

- Photocopy of audited financial statements (AFS) for the last three (3) years
- Business background / company profile
- Bank statements or photocopy of passbook for the past six (6) months

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**PARTNERSHIP**

- Articles of Partnership
- Certificate of Business Registration issued by SEC

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**CORPORATION**

- Certificate of Business Registration issued by SEC
- Latest amended Articles of Incorporation and By-Laws
- List of elected officers
- Board Resolution or Secretary's Certificate

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**D. COLLATERAL DOCUMENTS**

- Photocopy of TCT/CCT
- For Construction
- Building Plan or Floor Plan
  - Bill of materials and labor cost
  - Building specifications certified by an Architect / Civil Engineer

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**Others**

- Collateral appraisal authorization
- Credit and financial information authorization
- Copy of Lease Contracts and Title Income from rented/leased properties, if applicable
- For refinancing/loan take out, statement of account and official receipt for the last three (3) months
- Appraisal fee

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**AFTER APPROVAL OF APPLCIATION**

- Original owner's duplicate copy of TCT/CCT
- Original Tax Certificate
- Photocopy of latest full year Real Estate Tax Receipt (RETR)
- Latest Copy of Tax Declaration on Land and Improvement

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\* Please note that additional requirements may be asked based on the nature of the borrower's profile / account / collateral type