



Personal Loan Application Form

Opening Doors, Building Tomorrows.

NOTE: Please print legibly. Do not leave any blank space. If field is not applicable, please write 'N.A.' Application processing will start only upon submission of all required documents (see bottom portion of the back page). Kindly note that the more information you give, the better chances your application gets approved.

Channel Source: _____	Source Code: _____	Sales Officer: _____
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PERSONAL LOAN DETAILS

Desired Loan Amount: PhP _____ **Desired Payment Term (Months):** 12 18 24 36
(Subject to Bank approval)

Loan Purpose: To be used for or purchase of:

<input type="checkbox"/> Travel	<input type="checkbox"/> Personal Consumption	<input type="checkbox"/> Balance Transfer
<input type="checkbox"/> Appliance/s	<input type="checkbox"/> Hospitalization / Medical	<input type="checkbox"/> Special Events <input type="checkbox"/> Others: pls. specify: _____
<input type="checkbox"/> Furniture/Fixtures	<input type="checkbox"/> Health and Wellness	<input type="checkbox"/> Home Improvement _____
<input type="checkbox"/> Electronic Gadgets/Devices	<input type="checkbox"/> Education	<input type="checkbox"/> Car Repair

Mode of Loan Release: Manager's Check Credit to existing Bank Account No.: _____ Cash/Prepaid Card

PERSONAL INFORMATION

Existing Loan Customer? Yes No

Name: _____
First Name Middle Name Last Name

Mother's Complete Maiden Name: _____ **Title:** Mr. Mrs. Ms. **Gender:** Male Female

Civil Status: Single Married Legally Separated Widow / Widower

Nationality: _____ **Date of Birth (mm/dd/yy):** _____ **Place of Birth:** _____

Educational Attainment: High School Vocational College Post-Graduate Others: _____

Home Ownership: Owned Living with relatives Rented, P. _____ /mo. Company-owned Mortgaged **Length of Stay:** ____ years

Present Home Address: _____ **Zip Code:** _____

Home Phone No.: _____ **Mobile Phone No.:** _____ **E- Mail Address:** _____

Permanent Home Address: _____ **Zip Code:** _____
(No.) (Street) (Building) (Municipality/City) (Province)

Previous Home Address: _____ **Zip Code:** _____
(No.) (Street) (Building) (Municipality/City) (Province)

SPOUSE AND FAMILY INFORMATION

Spouse: Mr. Mrs. _____ **Date of Birth (mm/dd/yy):** _____
First Name Middle Name Last Name

Educational Attainment: High School Vocational College Post-Graduate Others: _____

Business / Employer's Name: _____ **Position:** _____

Business / Employer's Address: _____ **Zip Code:** _____
No.) (Street) (Building) (Municipality/City) (Province)

Office Telephone No.: _____ **Number of Dependents:** _____ **Children** **Others: (Relationship)** _____

MY WORK AND FINANCES

Type of Employment: Government Private Self-employed Retired Unemployed

Employment Status: Contractual Probationary Permanent/Regular Professional/Consultant **Nature of Business:** _____

Length of Service: _____ years **Position:** _____ **Total years working:** _____ years

Rank: Rank and File Junior Officer Supervisor Asst. Manager/Sr. Asst. Manager Manager/Sr. Manager AVP/SAVP
 VP/FVP/SVP President/CEO/Chairman/Director Owner

Date of Hire (mm/dd/yy): _____ **SSS / GSIS Number:** _____ **TIN:** _____

Business / Employer's Name: _____

Business / Employer's Address: _____ **Zip Code:** _____
(No.) (Street) (Building) (Municipality/City) (Province)

Office Phone No.: _____ **Fax No.:** _____ **Gross Annual Income:** PhP _____

Best Time and Day to Call: _____ **Immediate Supervisor / HR Contact Person:** _____ **Tel No.** _____

Name of Previous Employer: _____ **Length of Service:** _____ years

OTHER INFORMATION

Personal and/or Trade References

Name:	Relation to Applicant:	Tel. No.:	Home Address:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Credit Card Details

Credit Card:	Card No.:	Credit Limit:	Expiry Date:
_____	_____	_____	_____
_____	_____	_____	_____

Other Loan Accounts

Bank / Company:	Type of Loan:	Outstanding Balance:	Monthly Payment:
_____	_____	_____	_____
_____	_____	_____	_____

UNDERTAKING

I hereby certify that all information herein are true and correct based on my own personal knowledge. I authorize the Bank to obtain information as it may require concerning my loan application and agree that it shall remain the Bank's property whether my loan is approved or not. Any information given by me or other persons duly authorized by me which is not true or accurate, will automatically cause the Bank to reject my loan, cancel its approval or if the loan has been released to me, to demand immediate payment thereof.

I hereby willingly, voluntarily and with full knowledge of my right under the law, waive the right to confidentiality of information and authorize the Bank to disclose, divulge and reveal any such information relating to the loan application or account, including events of default, for the purpose of, among others, client evaluation, credit reporting or verification, and recovery of the loan due and payable to the Bank under the terms and conditions of this application.

In view of the foregoing, the Bank may disclose, divulge and reveal the aforementioned information to third parties, including but not limited to my employer, the Bank's affiliates, subsidiaries, agents or services providers, the Bankers' Association of the Philippines – Credit Bureau (BAP – CB) or to any similar central monitoring entity or recipients as provided for by law and required by competent authority.

I further authorize the Bank, as my Attorney-in-Fact, to conduct random verification with the Bureau of Internal Revenue (the "BIR") in order to establish the authenticity of my tax statements (the "ITR") and the accompanying financial statements/documents submitted to the BANK in accordance with banking regulatory requirements.

I hold the Bank free and harmless from any and all liabilities, claims and demands of whatever kind or nature in connection with or arising from the aforementioned disclosure or reporting.

I hereby acknowledge that the Personal Loan or any part(s) thereof shall be deemed to have been availed on the date on which funds are transferred to my bank account or cash/prepaid card, maintained with the Bank, or receipt of the Manager's Check reflecting the amount of the loan less applicable fees, charges and taxes.

I further authorize the Bank to deduct from the proceeds of my loan, all fees including, but not limited to, processing fees, documentary stamp tax, notarial fees and interest accruals should the first due date be over 30 days from the release of my loan and other related charges.

I likewise authorize the Bank to provide me with a consumer loan or additional bank product/s (such as but not limited to auto, housing, credit card and other products suited to my situation) at the Bank's sole discretion. My acceptance of the credit card or the proceeds of any loan released pursuant thereto shall be conclusive proof of my acknowledgement of my additional obligations and/or indebtedness to the Bank under the Terms and Conditions set forth by the Bank and prevailing at the time the credit card is issued or the additional loan is approved.

I hereby agree that the Bank has the right to approve a lower amount than my desired loan amount as indicated in this application and shall render the Bank free and harmless from any liability arising thereof.

I hereby agree that should my application be denied, the Bank has no obligation to furnish the reason for such rejection or to return my application and other submitted documents.

I also legally bind myself to the Terms and Conditions of the Loan Program Promissory Note, Disclosure Statement and other relevant documents that I shall execute in favor of the Bank.

Borrower's Signature Above Printed Name

Date

Please make payments only to authorized Bank employees. Sales agents and/or referrers are not allowed to collect any fees of whatever nature on behalf of the Bank. Any payments made to individuals/entities not authorized by the Bank will not be binding on the Bank.

QUALIFICATIONS:

- At least 21 years old and must not be more than 65 years old upon loan maturity
- Filipino citizen
- With office or residence landline
- Residence or office is within selected processing service area

If Employed:

- Regular / Permanent at least six (6) months with current employer
- Gross Monthly Income Requirement:
 - ₱20,000.00 for Metro Manila
 - ₱15,000.00 for Non Metro Manila

If Self-Employed:

- With at least two (2) continuous years of profitable operations in the same line of business
- Net Monthly Income Requirement:
 - ₱30,000.00 for Metro Manila
 - ₱25,000.00 for Non Metro Manila

Loan Amortization Schedule*

Tenor	12 mo.	18 mo.	24 mo.	36 mo.
Add-on Rate/mo.	1.39%	1.49%	1.59%	1.69%
Monthly Effective Interest Rate	2.46%	2.63%	2.77%	2.83%
Amount	Approximation of Monthly Amortization			
15,000	1,459	1,057	864	671
50,000	4,862	3,523	2,879	2,234
100,000	9,724	7,046	5,757	4,468
300,000	29,170	21,137	17,270	13,404
500,000	48,617	35,228	28,784	22,339
1,000,000	97,234	70,456	57,567	44,678

*Interest rates and charges are subject to change without prior notice. All applications will be subject to Bank's credit policies and procedures.

REQUIREMENTS:

- Duly filled-out and original signed application form
- Signed Promissory Note and Disclosure Statement
- Photocopy of Company ID with picture and signature
- Photocopy of one (1) valid government issued ID with 3 specimen signature

If Employed:

- Latest original one (1) month payslip
- Latest BIR Form 2316

If Self-Employed:

- Latest ITR with BIR stamp and tax receipt
- Two (2) years Audited Financial Statements
- SEC/DTI Certificate of Registration
- Six (6) months bank statements / passbook

Note: Other documents may be required to process the loan.

Fees and Charges:

- Processing fee: Php1,500.00 (to be deducted from loan proceeds)
- Documentary Stamps Tax of ₱1.00 for every ₱200.00, only for loans ₱250,000.00 and above.
- Late Payment Fee: 3.0% of overdue amount or ₱500.00, whichever is higher
- Early Settlement Fee: 5.0% of the remaining principal balance or ₱500.00, whichever is higher.
- Returned Check Fee: ₱500.00 per returned check.
- Extension Fee: ₱500.00

FOR BANK USE ONLY

Application No.: _____
 Approved Loan Amount: P _____
 Processing Fee: P _____
 Documentary Stamps: P _____
 Net Proceeds: P _____

Monthly Amortization: P _____
 Approved Loan Term: _____
 Date of Approval: _____
 Approved By: _____