

STATEMENT OF INCOME AND EXPENSES *

GROSS MONTHLY INCOME				TOTAL AMOUNT
Salary/Compensation	Applicant	Spouse		
Basic Salary	P	P		P
Overtime Pay				P
Professional/Service Fees				P
Allowances				P
Commission/Incentives				P
Others (Please specify)				P
TOTAL GROSS MONTHLY INCOME				P
GROSS MONTHLY EXPENSES				
Living Expenses (Food, Clothing, Etc.)	P	P		P
Utilities (Electricity, Water, Phone, Cable, Etc.)				P
House Rent				P
Tuition				P
Payments for Loan Amortizations/Credit Cards				P
Others (Please specify)				P
TOTAL GROSS MONTHLY EXPENSES				P
NET MONTHLY INCOME				P

STATEMENT OF ASSETS AND LIABILITIES *

ASSETS				TOTAL AMOUNT		
Cash on Hand & with Banks	Name of Bank	Account Type (Savings, Current, Time, etc.)	Amount			
			P			
Real Estate		Type of Property (Residential/Commercial/Mix)	Estimated Value	P		
	<input type="checkbox"/> House and Lot		P			
	<input type="checkbox"/> Townhouse/Duplex					
	<input type="checkbox"/> Condominium					
	<input type="checkbox"/> Building					
	<input type="checkbox"/> Lot			P		
Motor Vehicle	Make/Model	Year Acquired	Estimated Value			
			P			
				P		
Others	Description	Quantity	Estimated Value			
			P			
				P		
TOTAL ASSETS				P		
Less: LIABILITIES						
Bank	Monthly Amortization	Outstanding Balance				
Personal/Salary Loan	P	P				
Auto Loan						
Home Loan						
Business Loan						
Credit Cards/Others						
	Credit Card Company	Card Number	Member Since	Expiry Date	Credit Limit	Outstanding Balance
TOTAL LIABILITIES				P		
Equal: NET WORTH				P		

* as required by Bangko Sentral ng Pilipinas under BSP Circular 622

PERSONAL REFERENCES

Name	Address	Telephone Number

CREDIT / BANK REFERENCES

Bank	Type	Acct. No.	Monthly Amortization	Outstanding Balance	Maturity Date

TRADE REFERENCES (SUPPLIER / BUYER)

Name	Address	Telephone Number

SOURCE OF PRODUCT INFORMATION

How did you learn about PSBank Auto Loan?

TV/Radio Newspaper/Magazine Billboard

Website Flyer/Poster/Streamer Direct Mail

PSBank Personnel Name _____

PSBank Client Name _____

Agency Name _____

Others (Please specify) _____

COVENANTS OF THE BORROWER/S

Filling-out this application form, providing information and affixing my/our signature herein constitute my/our written and formal consent as required by Republic Act 10173 and a waiver of my/our rights accorded to in the said law. This waiver shall also cover all other documents related to this specific loan with PSBank. I/We hereby certify that all information in this application form and all supporting documents are true and correct.

I/We agree that this loan application shall be subject to Bangko Sentral ng Pilipinas circulars, rules, regulations, and policies of the Bank and hereby undertake to comply with/submit all the loan requirements.

Upon acceptance of my/our application, I/we bind myself/ ourselves to the Terms and Conditions of all loan agreement as well as other relevant documents including, but not limited to, joint and several liability for all charges, fees and other obligations necessary in processing my/our loan application.

I/We hereby authorize the Bank and its officers and staff to obtain and disclose information on my/our deposits and other properties whether within Metrobank or with other banks. I/We agree that the application remains PSBank's property and the same may be used at their discretion whether credit is granted or not.

I/ We hereby waive my/our rights under the provisions of A.M. No. 08-1-16-SC issued by the Supreme Court on the Rule of the Writ of Habeas Data.

I/We hereby expressly waive all statutory or regulatory provisions governing confidentiality of Bank transactions particularly, but not limited to Section 87-A of the General Banking Act as amended, as well as Republic Act No. 1405, RA. 6426 and the Bank's compliance with Anti-Money Laundering Law.

I/We authorize PSBank to conduct random verification with the BIR to establish authenticity of my/our ITR and other submitted financial

statements and hereby waive the confidentiality of any personal information obtained in the course of the verification. I/We also agree that the same shall be considered in evaluating my/our financial capacity and credit-worthiness of my/our application.

I/We authorize PSBank to send me/us updates about my/our loan via SMS/text, email, mail or other means of communication.

Should the document(s) submitted prove to be spurious or incorrect in material detail, the Bank may terminate any loan or other credit accommodations granted on the basis of said document(s) and shall have the right to demand immediate repayment or liquidation of the obligation. Moreover, the Bank may seek redress from the court for any harm done by the borrower's submission of spurious document(s).

I/We authorize the Bank to include my/our names and other pertinent information about my/our loan history in any credit bureau or institution as required by law.

In case of disapproval of this application, I/we hereby understand that the Bank is not obliged to disclose the reason/s for such disapproval.

In the case this loan application is approved, and upon release of the loan proceeds to me/us, I/we hereby authorize PSBank to automatically enroll my/our Loan Account in PSBank Remote Banking for the use of its available functionalities subject to PSBank's terms and conditions.

I/We voluntarily agree that PSBank has the sole option to debit/credit any of my/our PSBank deposit account(s) to cover the payment in full any loan obligation due or all such other amounts at the time the same is due including but not limited to penalty charges, insurance, interests and other fees or such overdue amounts provided for in this Agreement and such other documents executed that are relevant and connected therewith.

✓ _____
Signature of Principal Applicant Date

✓ _____
Signature of Spouse (co-maker) Date

Automatic Debit Arrangement Account Number _____

