

Thank you for taking interest in **PSBank's Auto Loan**. Please completely fill out this application form or put N/A on fields that are not applicable to you. All fields marked with asterisk (\*) are mandatory fields. Application with incomplete information will not be processed. Please print your answers using BLACK ink only.

Date of Application	Dealer	Sales Agent	Branch	Application No.
Brand	Year Model	Cash Price	Downpayment	Term (in months)
Model	Type of Vehicle <input type="checkbox"/> Brand New <input type="checkbox"/> Used <input type="checkbox"/> Reconditioned	Amount Financed	Add-on Rate (AOR)	

**PURPOSE OF LOAN**
 Personal    Business    Public Use    Others, pls. specify \_\_\_\_\_

**INFORMATION OF  BORROWER  CO-MAKER**

\*Name (Last name, First name, Middle name)  Mr.  Ms.  Mrs.  Sr.  Jr. Others \_\_\_\_\_ Gender  
 Male  
 Female

*Nationality <input type="checkbox"/> Filipino <input type="checkbox"/> Others _____	Residency <input type="checkbox"/> Resident (e.g. Filipinos, sea-based OFWs, Aliens with ACR or Special Retirement Visa ID, etc.) <input type="checkbox"/> Non-Resident (e.g. Aliens, Filipino immigrants, land-based OFWs with contract to work abroad for more than a year, etc.)	*Birthdate (mm/dd/yy)	Age	*Birthplace
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Educational Attainment <input type="checkbox"/> Elementary <input type="checkbox"/> High School <input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> Undergraduate <input type="checkbox"/> Postgraduate	Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Legally Separated <input type="checkbox"/> Married <input type="checkbox"/> Widow / Widower	*Tax identification No.	SSS / GSIS No.	If co-maker, pls. specify relation to Principal Applicant
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\*Present Address (House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. Box No./ Bldg./ Apartment Name/ Street Name/ Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City/ Zip Code/ Country)

\*Previous Address (House No./ Floor/ Unit No./ Block No./ Lot No./ P.O. Box No./ Bldg./ Apartment Name/ Street Name/ Village/ Subdivision/ Phase/ Barangay/ Barrio/ Municipality/ Province/ City/ Zip Code/ Country)

Home Ownership <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged to _____ Term _____ Amort./Mo. Php _____ Length of Stay _____ <small>(Bank or Financial Institution)</small>	<input type="checkbox"/> Rented from _____ Rent / Mo. Php _____ <small>(Landlord's Name and Contact No.)</small>	<input type="checkbox"/> Living with Parents / Relatives _____ Relationship _____ <small>(Names)</small>
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\*Residential Telephone No. (For non-Metro Manila, please indicate the area code) \_\_\_\_\_ \*Cellphone No. \_\_\_\_\_

\*Email Address \_\_\_\_\_ Your preferred mailing address:  Residence  Office Address  Business Address

**Employment**

Source of Income <input type="checkbox"/> Locally Employed <input type="checkbox"/> Private <input type="checkbox"/> Government <input type="checkbox"/> Self-employed	<input type="checkbox"/> OFW Immigrant <input type="checkbox"/> Private <input type="checkbox"/> Government <input type="checkbox"/> Self-employed	<input type="checkbox"/> OFW Non-Immigrant <input type="checkbox"/> Private <input type="checkbox"/> Government <input type="checkbox"/> Self-employed	<input type="checkbox"/> Unemployed <input type="checkbox"/> Remittance / Allottee <input type="checkbox"/> Pension / Retired <input type="checkbox"/> Student	<input type="checkbox"/> Others _____	Status of Employment <input type="checkbox"/> Permanent <input type="checkbox"/> Probationary <input type="checkbox"/> Contractual
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If employed, please state:

Company Name \_\_\_\_\_

Office Address \_\_\_\_\_

Company Website Address \_\_\_\_\_

Nature of Business \_\_\_\_\_

Job Title \_\_\_\_\_

Length of Stay \_\_\_\_\_ Years \_\_\_\_\_ Months

Office Phone / Fax No. \_\_\_\_\_

Position in the Company  
 Non-Officer  
 Jr. Officer  
 Supervisor  
 Middle Manager  
 Sr. Officer

If in business or in practice of profession, please state:

Business Name \_\_\_\_\_

Business Address \_\_\_\_\_

Business Website Address \_\_\_\_\_

Nature of Business / Work \_\_\_\_\_

Length of Operation \_\_\_\_\_ Years \_\_\_\_\_ Months

Office Phone / Fax No. \_\_\_\_\_

Name of Previous Employer / Business \_\_\_\_\_

If OFW, please state: Country of destination \_\_\_\_\_ Employment base:  Land  Sea  Air

**Dependents**

1. Name \_\_\_\_\_ Age \_\_\_\_\_ Level \_\_\_\_\_  
 School \_\_\_\_\_ Type of School  Public  Exclusive  Private Coed

2. Name \_\_\_\_\_ Age \_\_\_\_\_ Level \_\_\_\_\_  
 School \_\_\_\_\_ Type of School  Public  Exclusive  Private Coed

**INFORMATION OF SPOUSE**

\*Name (Last name, First name, Middle name)  Mr.  Ms.  Mrs.  Sr.  Jr. Others \_\_\_\_\_ Gender  
 Male  
 Female

*Maiden Name (Last name, First name, Middle name)	*Nationality <input type="checkbox"/> Filipino <input type="checkbox"/> Others _____	*Birthdate (mm/dd/yy)	Age	*Birthplace
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Educational Attainment <input type="checkbox"/> Elementary <input type="checkbox"/> High School <input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> Undergraduate <input type="checkbox"/> Postgraduate	Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Legally Separated <input type="checkbox"/> Married <input type="checkbox"/> Widow / Widower	*Tax identification No.	SSS / GSIS No.
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Company Name \_\_\_\_\_

Office Address \_\_\_\_\_

Company Website Address \_\_\_\_\_

Nature of Business \_\_\_\_\_

Job Title \_\_\_\_\_

Length of Stay \_\_\_\_\_ Years \_\_\_\_\_ Months

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If in business or in practice of profession, please state:

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Business Address \_\_\_\_\_

Business Website Address \_\_\_\_\_

Nature of Business / Work \_\_\_\_\_

Length of Operation \_\_\_\_\_ Years \_\_\_\_\_ Months

Office Phone / Fax No. \_\_\_\_\_

Name of Previous Employer / Business \_\_\_\_\_

STATEMENT OF INCOME AND EXPENSES\*

Table with 4 columns: Borrower, Spouse, Total. Rows include Gross Monthly Income, Gross Monthly Expenses, and Net Monthly Income.

STATEMENT OF ASSETS AND LIABILITIES\*

Table with 3 columns: ASSETS, Details (Name of Bank, Etc.) / Type / Description, Amount / Estimated Value. Rows include Cash on Hand, Real Estate Property, and Motor Vehicle.

Table with 5 columns: LESS: LIABILITIES, Type, Bank, Amortization, Outstanding Balance. Rows include Loans (Personal, Car, Housing) and Credit Card details.

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

PERSONAL REFERENCES

Table with 3 columns: Name, Address, Contact Number. Multiple empty rows for input.

CREDIT / BANK REFERENCES

Table with 6 columns: Bank, Type, Account No., Monthly Amortization, Outstanding Balance, Maturity Date. Multiple empty rows for input.

SOURCE OF PRODUCT INFORMATION

Form with checkboxes for sources: TV / Radio, Website, Flyer / Poster / Streamer, Newspaper / Magazine, Direct Mail, PSBank Personnel, PSBank Client, Agency, Others, pls. Specify.

DO YOU HAVE A RELATIVE WORKING IN PSBANK?

Form with checkboxes for Yes/No, and fields for Name and Relation if Yes.

HIGHLIGHTS OF TERMS AND CONDITIONS

Product Features - PSBank Auto Loan with Prime Rebate is a Term Loan facility. Loan Range: Minimum of PhP100,000 for brand new cars / Minimum of PhP300,000 for 2nd hand units. Terms: 12 to 60 months. Interest Rate: Based on prevailing interest rate at time of loan booking. Prime Rebate Feature: Allows clients to get a "discount" on his/her loan when he/she makes advance or excess payments on his/her monthly due. Examples: Advance Payment - When client pays five days before his/her loan's monthly due date, he/she earns a rebate on a daily basis from the day his/her payment was posted to the day before his/her loan's due date. Excess Payment - When a client pays in excess of the amount required on his/her due date, he/she will earn a rebate on a daily basis from the date of posting. Events of Default - Each or any of the following shall constitute an event of default. a.) Client fails to pay the amortization amount and interest due; b.) Client violates any of the T&C of the agreement; c.) Client refuses to deliver the foreclosed property to the Bank; d.) Client fails to register the motor vehicle with the LTO; e.) Lost, destroyed, damaged or change in form and use of mortgaged property. The property/ies mortgaged shall be deemed lost if Client fails to give additional security (in lieu of the damages, etc. on the property/ies) to the Bank. Consequences of Default - In case of default, the Bank may, without need of notice or demand, exercise any or all of the following remedies. a.) Cancellation of the Contract of Sale; b.) The whole amount remaining unpaid including (interest, fees and charges) shall immediately become due and payable; c.) Extrajudicial /Judicial foreclosure; d.) Exercise the right to offset and/or legal compensation; e.) Deliver the mortgaged property to the Bank, at Client's own expense; f.) In case of breach of the Terms & Conditions Client expressly waives the term of 30 days as the period which must elapse before the Bank shall foreclose the mortgage. Customer Complaints, Concerns and Other Queries - In case of complaints, concerns and other queries regarding PSBankAuto Loan with Prime Rebate, the Client may contact the Bank's 24/7 Customer Experience Hotline at (02)845-8888; text (63)998-8458888; or e-mail at customerexperience@psbank.com.ph. The Client can also get in touch with the Bank via the PSBank LiveChat by visiting www.psbank.com.ph.

FEES AND CHARGES

Table with 2 columns: Fee/Charge Name, Amount/Details. Rows include A.) BOOKING FEES AND CHARGES, B.) POST-BOOKING FEES AND CHARGES, DUE DATE EXTENSION FEE, SERVICE FEE FOR CERTIFICATE OF ENCUMBRANCE FOR LTO REGISTRATION, PROCESSING FEES FOR CHANGE OF COLLATERAL AND CONVERSION OF UNIT TO PUV, LATE / NON-SUBMISSION FEE ON INSURANCE POLICY RENEWAL, COLLECTION FEE IN CASE OF DEFAULT, LATE PAYMENT PENALTY FEE, ATTORNEY'S FEES AND LIQUIDATED DAMAGES, NOTARY FEE FOR RELEASE OF CHATTEL MORTGAGE, PRE-TERMINATION CHARGES / EARLY SETTLEMENT FEE, SAFEKEEPING FEE.

Note: All aforesaid fees and charges will take effect immediately and may be cancelled or modified anytime at the Bank's sole discretion. The Bank may impose other fees and charges incidental to the loan provided with prior notice to Client.

CLIENT'S CONSENT/AUTHORITY AND WAIVER OF CONFIDENTIALITY/PRIVACY OF PERSONAL AND OTHER INFORMATION FOR THE BANK'S LEGITIMATE PURPOSES/NEEDS, AND TERMS AND CONDITIONS OF LOAN APPLICATION/APPROVAL

1. The undersigned loan applicant/borrower (hereinafter the "Client" regardless of number) certifies the correctness 1. The undersigned loan applicant/borrower (hereinafter the "Client" regardless of number) certifies the correctness of all the personal, sensitive, privileged, financial, and other information (collectively referred to hereinafter as "information") provided by him in this Auto Loan Application Form, and in the course of his loan application with Philippine Savings Bank (the "Bank"), including the information which may be obtained from his income tax returns, financial statements, credit transactions and all other documents ("Supporting Documents") submitted to the Bank in support of his loan application. 2. In providing the Information and related Documents to the Bank, the Client hereby authorizes the Bank, without need of prior notice, to use, process, store, make profile, receive from, and/or share to any of its affiliates and/or subsidiaries within the Metrobank Group, or its agents or service providers, or third parties (including but not limited to vendors and credit bureaus), whether in or outside the Philippines, which provide related services or have contractual obligations with the Bank, or any government agency/regulatory body/branch (including but not limited to Bangko Sentral ng Pilipinas, Anti-Money Laundering Council, and Credit Information Corporation), which in turn is/are authorized to disclose to and/or receive from the Bank, the Information, relevant account information/data/opinion pertaining to the Client, and any and all other information pertaining to Client's account/s now existing or which may hereafter be opened, whether or not secured and/or assigned as collateral, for the following purposes: (a) in order to commence and facilitate the efficient delivery, administration, operation, and/or implementation of loan and other products and services of the Bank; (b) for the protection of the Client or the Bank against fraudulent, unauthorized, or illegal transactions; (c) in the validation, verification, and/or updating of the Information and related Documents; (d) in order for the Bank to enforce its rights or perform its obligations by reason of any law, rules and regulations, contract, or orders from any court or quasi-judicial and administrative offices with corresponding duty to keep such information confidential in accordance with the Bank's Data Privacy Policy; (e) in the prosecution or defense of the Bank or its directors/officers/employees with regards to disputes or claims pertaining to the products and services of the Bank; and (f) in order for the Bank, its affiliates and/or subsidiaries within the Metrobank Group to offer or provide other related products and services to the Client, including but not limited to cross-referencing, cross-selling, status inquiry, making credit opinion and evaluation. The consent and authorization of Client shall remain valid and subsisting unless otherwise revoked or cancelled in writing. In granting the above authorities, the Client hereby waives its/his rights to confidentiality and privacy of the Information and such other rights as may be provided under Republic Act (RA) No. 1405 (Law on the Secrecy of

Bank Deposits), RA No. 6426 (The Foreign Currency Deposit Act), RA No. 8971 (General Banking Law of 2000), RA No. 10173 (Data Privacy Act of 2012), or all other applicable laws, which may be in conflict with the Bank in carrying out the said authorities. 3. The Client understands that the Bank may disapprove his loan application, revoke prior loan approvals, or terminate existing loan availments on the ground of misrepresentation and/or concealment of the Client's Information, whether willful or not, without prejudice to any other legal remedies that the Bank may take. 4. The Client understands that the approval of his loan application shall be at the sole discretion of the Bank, and subject to: a) The Bank's existing credit policies and procedures on its Auto Loan Facility; b) Existing rules and regulations of the Bangko Sentral ng Pilipinas; c) Payment by the Client of all fees and charges relative to the processing of his loan application; d) Submission by the Client of all documentary requirements and compliance with all other conditions imposed by the Bank for the approval of his loan application as prescribed under existing Bank credit policies or those that may be prescribed by the Bank's Legal Department; e) The terms and conditions of the Loan/Mortgage Agreement and this Loan Application Form. In case of disapproval of the Client's loan application, the Bank shall not be obliged to disclose the reason/s for such disapproval. 5. The Client authorizes the Bank to send updates about the Client's loan application via SMS/text, email, mail or other means of communication. 6. The Client's loan application may be withdrawn or cancelled at any time prior to booking, without incurring additional charges. The Client shall course all complaints or concerns, if any, at the Bank's Customer Experience Group or Indirect Auto Loans Channel Department. 7. The Loan Application Form and all Supporting Documents shall remain the Bank's property and the same may be used in accordance with the above-mentioned paragraph no. 2 of the terms of this Auto Loan Application Form at the Bank's discretion whether the loan is granted or not. Form at the Bank's discretion whether the loan is granted or not.

Signature lines for Principal Borrower / Co-Maker, Spouse, and Date fields.

Signature Verified, Authenticated, Approved by: Automatic Debit Arrangement Account Number