

Thank you for your interest in **PSBank Flexi Personal 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 (*) should be answered completely to ensure validity of entry. Application with incomplete information will not be processed. Please print your answers using **BLACK** ink only.

LOAN PURPOSE

Personal Consumption / Use

*What is your preferred loan amount? _____
(Subject to credit evaluation)

Note:
1. For approved credit line of PhP50,000 and more, Client may request for a FREE checkbook at the nearest PSBank branch. Regular cost of checkbooks will be charged to Client upon additional request.
2. For approved credit line of less than PhP50,000 checkbook is available upon request. The cost of checkbook will be billed to Client.

INFORMATION OF BORROWER

*Name (Last name, First name, Middle name) Mr. Ms. Mrs. Sr. Jr.
 Others _____

*Gender Male Female *Civil Status Single Married Legally Separated Widowed / Widower

*Birthdate (mm/dd/yy) _____ Age _____ *Birthplace _____

*Nationality Filipino Others _____

Residency
 Resident (e.g. Filipinos, sea-based OFWs, Aliens with ACR or Special Retirement Visa ID, etc.)
 Non-Resident (e.g. Aliens, Filipino immigrants, land-based OFWs with contract to work abroad for more than a year, etc.)

Educational Attainment *Tax Identification No.
 Elementary College Vocational SSS / GSIS No.
 High School Undergraduate Postgraduate

*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
 Owned
 Mortgaged to _____ (Bank or Financial Institution) Amort./Mo. PhP _____
 Rented from _____ (Landlord's Name and Contact No.) Rent / Mo. PhP _____
 Living with Parents / Relatives _____ (Names)
Relationship _____

Length of Stay _____ Years _____ Months Your preferred mailing address
 Residence Office Address Business Address

*Residential Telephone No. _____
(For non-Metro Manila, please indicate the area code)

*Cellphone No. _____

*Email Address _____

*Mother's Maiden Name (Last name, First name, Middle name)

Employment

Source of Income Status of Employment
 Locally Employed Unemployed Others Permanent
 Private Remittance / Allottee Probationary
 Government Pension / Retired Contractual
 Self-employed Not Working
 Student

If employed, please state:
Company Name _____
Office 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 _____
Nature of Business / Work _____
Length of Operation _____ Years _____ Months
Office Phone / Fax No. _____

Name of Previous Employer / Business _____

Dependents

No. of Dependents _____

1. Name _____ Age _____
School _____ Level _____
Type of School Public Private

2. Name _____ Age _____
School _____ Level _____
Type of School Public Private

INFORMATION OF SPOUSE

*Name (Last name, First name, Middle name) Mr. Ms. Mrs. Sr. Jr.
 Others _____

*Mother's Maiden Name (Last name, First name, Middle name)

*Gender Male Female *Civil Status Single Married Legally Separated Widowed / Widower *Nationality Filipino Others

*Birthdate (mm/dd/yy) _____ Age _____ *Birthplace _____

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 Resident (e.g. Filipinos, sea-based OFWs, Aliens with ACR or Special Retirement Visa ID, etc.)
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Business Address _____
Nature of Business / Work _____
Length of Operation _____ Years _____ Months
Office Phone / Fax No. _____

Name of Previous Employer / Business _____

STATEMENT OF INCOME AND EXPENSES*

	Borrower	Spouse	Total
Gross Monthly Income	PhP _____	PhP _____	PhP _____
Gross Monthly Expenses	PhP _____	PhP _____	PhP _____
Net Monthly Income	PhP _____	PhP _____	PhP _____

STATEMENT OF ASSETS AND LIABILITIES*

ASSETS	Details (Name of Bank, Etc.) / Type / Description	Amount / Estimated Value
Cash on Hand and with Banks		PhP _____
Real Estate Property/ies		PhP _____
Motor Vehicle/s How many? _____		PhP _____
TOTAL ASSETS		PhP _____

LESS: LIABILITIES	Bank	Monthly Amortization	Outstanding Balance
Loan Type	Personal / Salary Loan	PhP _____	PhP _____
	Car Loan	PhP _____	PhP _____
	Housing Loan	PhP _____	PhP _____

Credit Card	Credit Card Company	PhP
	Card Number	
	Expiry Date	
	Credit Limit	
Credit Card	Credit Card Company	PhP
	Card Number	
	Expiry Date	
	Credit Limit	
TOTAL LIABILITIES		PhP
NET WORTH		PhP

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

PERSONAL REFERENCES

Name _____

Address _____

Contact Number/s _____

Name _____

Address _____

Contact Number/s _____

SOURCE OF PRODUCT INFORMATION

How did you learn about PSBank Flexi Personal Loan with Prime Rebate?
 TV / Radio Website Direct Mail
 Newspaper / Magazine Flyer / Poster / Streamer
 PSBank Personnel Name _____
 PSBank Client Name _____
 Agency Name _____
 Others, pls. Specify _____

DO YOU HAVE A RELATIVE WORKING IN PSBANK?

If yes, please state:
 Yes Name _____
 No Relation _____

TO BE FILLED OUT BY REFERROR/AGENT

Branch/Agency Name: _____

Branch/Agency Code: _____

Referror/Agent Name: _____

Referrer Agent Code: _____

Branch of Assignment (if applicable): _____

It's the answer to your personal needs!

***Product Feature** - PSBank Flexi Personal Loan with Prime Rebate is the first and only collateral-free personal loan product with a revolving credit line and a fixed term loan.

Revolving Credit Line is a type of credit without a fixed number of payments. The amount clients can borrow increases or decreases depending on how much has been repaid.

Term Loan is a type of credit that requires a borrower to make periodic payments usually over a certain fixed period.

Loan Range: Minimum of PhP20,000 / Maximum of PhP250,000

Terms (applicable for Fixed Term Loan): 24 to 36 months

Effective Interest Rates: Effective Interest Rate P.A. of 34.49% for 12 months (Revolving)

Effective Interest Rate P.A. of 42.88% for 24 months (Term)

Effective Interest Rate P.A. of 41.29% for 36 months (Term)

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. This feature is only available for PSBank Flexi Term Loan amortization due. Rebates on advance/excess payments are computed on a daily basis, including weekends and holidays. Computation starts on the date the payment is posted, after the check payment is cleared, and credited every due date. Rebates on advance or excess payments for PSBank Flexi Personal Loan transactions are computed based on an 18% interest rate per annum. The rebate amount that may be earned shall never exceed the amount of the loan's monthly interest charges for that period. PSBank reserves its right to withhold the application of Prime Rebate on the Loan in accordance with the Terms & Conditions governing such.

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.

To qualify:

- Must be Filipino with billing address within the Philippines
- Employed:
 - At least 22 years old to 54 years old upon application
 - At least have 2 years permanent work status with 1 year tenure in current employment
 - Have at least PhP15,000 gross monthly income
 - Preferably a credit card holder
- Self-employed:
 - Operating a profitable business in the last 3 years
 - Earns at least PhP30,000 average monthly income
 - Must be a credit card holder
- Must provide office landline, residential landline and mobile number.

To apply, simply:

- Complete this application form.
- Provide the following documents:
 - If Employed:
 - Photocopy of your latest ITR or BIR form 2316, 2306, 2307, 1700.
 - Photocopy of any two (2) of the following IDs: Company ID, SSS, GSIS, PRC, Driver's License, Passport or TIN (plastic card type), Firearms License, NBI Clearance, Integrated Bar of the Philippines ID
 - Original copy of the latest credit card billing statement
 - If Self-employed:
 - Photocopy of latest BIR form 1701 or 2317 with attached Financial Statement with BIR Stamp
 - Photocopy of any two (2) of the following IDs: SSS, GSIS, PRC, Driver's License, Passport or TIN (plastic card type), Firearms License, NBI Clearance, Integrated Bar of the Philippines ID
 - Original copy of the latest Credit Card Billing Statement
- Submit this application form together with the required documents to any PSBank branch nationwide.

Apply now at any PSBank branch or visit our website www.psbank.com.ph

For inquiries, call our 24/7 Customer Experience Hotline at **(02)845-8888** or email us at customerexperience@psbank.com.ph

