

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 PARTNERSHIP / CORPORATION**

\*Name of Firm \_\_\_\_\_

Date Established \_\_\_\_\_ \*Tax Identification No. \_\_\_\_\_ SSS / GSIS No. \_\_\_\_\_

\*Head / Main Office 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) \_\_\_\_\_

Firm Premise Ownership:  Owned    Leased    Rented    Mortgaged    Used Free   Length of Stay \_\_\_\_\_ Years \_\_\_\_\_ Months

Size of Firm \_\_\_\_\_ Business Type \_\_\_\_\_ Scope of Operation \_\_\_\_\_

No. of Employees \_\_\_\_\_  Corporation    Partnership    Sole Proprietorship    Others \_\_\_\_\_  Nationwide    International

\*Office Phone Number/s (For non-Metro Manila, please indicate the area code) \_\_\_\_\_ Local No. \_\_\_\_\_ Office Fax Number (For non-Metro Manila, please indicate the area code) \_\_\_\_\_

1. \_\_\_\_\_  
 2. \_\_\_\_\_  
 3. \_\_\_\_\_

E-mail Address \_\_\_\_\_

**Factory / Branch / Store**

\*Factory / Branch Office / Store 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) \_\_\_\_\_

\*Office Phone Number/s (For non-Metro Manila, please indicate the area code) \_\_\_\_\_ Local No. \_\_\_\_\_ Firm Premise Ownership:  Owned    Leased    Rented    Mortgaged    Used Free

1. \_\_\_\_\_  
 2. \_\_\_\_\_  
 3. \_\_\_\_\_

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

Type of Business (Nature of Operation) \_\_\_\_\_ Years in Operation \_\_\_\_\_ Stock Amount \_\_\_\_\_ Capital Stock \_\_\_\_\_ Retained Earnings \_\_\_\_\_

**MANAGEMENT / DIRECTORS / STOCKHOLDERS / PARTNERS**

Name (Last name, First name, Middle name)	Nationality	Birthday	Position	Number of Shares	%	Address

**FINANCIALS**

Date _____	Annual Sales _____	Net Income _____	Equity _____
As of _____	PhP _____	PhP _____	PhP _____
Current Assets _____	Total Assets _____	Current Liabilities _____	Total Liabilities _____
PhP _____	PhP _____	PhP _____	PhP _____

**CORPORATION: BENEFICIAL OWNER / BENEFICIARY (if applicable)**

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Place of Birth \_\_\_\_\_

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) \_\_\_\_\_ Nature of Work \_\_\_\_\_ Source of Fund \_\_\_\_\_

**CREDIT / BANK REFERENCES**

Bank	Type	Account No.	Monthly Amortization	Outstanding Balance	Maturity Date

**TRADE REFERENCES (SUPPLIER / BUYER)**

Name	Address	Contact Number/s

**SOURCE OF PRODUCT INFORMATION**

How did you learn about PSBank Auto Loan?

TV / Radio    Website    Direct Mail    Flyer / Poster / Streamer    Newspaper / Magazine  
 PSBank Personnel   Name \_\_\_\_\_  
 PSBank Client   Name \_\_\_\_\_    Others, pls. Specify: \_\_\_\_\_  
 Agency   Name \_\_\_\_\_

**DO YOU HAVE A RELATIVE WORKING IN PSBANK?**

Yes    No

If yes, please state:

Name \_\_\_\_\_

Relation \_\_\_\_\_

## 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 for brand new units  
48 months for second hand units

**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 PSBank Auto Loan with Prime Rebate, the Client may contact the Bank's 24/7 Customer Experience Hotline at (02)8845-8888; text (63)998-8458888; or e-mail at customerexperience@psbank.com.ph. The Client may LiveChat with the Bank at www.psbank.com.ph or ISSA Chatbot at Facebook.com/psbankofficial.

Supervised by the Bangko Sentral ng Pilipinas

BSP contact details: (632) 8708-7087 / consumeraffairs@bsp.gov.ph

### FEES AND CHARGES

**A.) BOOKING FEES AND CHARGES:**

CHATTEL MORTGAGE FEES + INSURANCE + OTHER CHARGES (RD Registration (out of town) fee + LTO Encumbrance (out of town) fee)

**B.) POST-BOOKING FEES AND CHARGES:**

<b>DUE DATE EXTENSION FEE</b> (accrued interest from old due date to new due date)	Due date extension fee is computed as: Outstanding Balance x Rate x number of days / 360
<b>SERVICE FEE FOR CERTIFICATE OF ENCUMBRANCE FOR LTO REGISTRATION</b>	A certification fee of PhP50 shall be charged plus a notary fee of PhP300 if Certificate of Encumbrance for LTO registration is notarized.
<b>PROCESSING FEES FOR CHANGE IN COLLATERAL AND CONVERSION OF UNIT TO PUV</b>	- PhP5,000 shall be charged for amendments or change of collateral. - PhP10,000 shall be charged for conversion of unit to PUV.
<b>LATE / NON-SUBMISSION FEE ON INSURANCE POLICY RENEWAL</b>	PhP2,500 shall be charged for late / non-submission of insurance policy renewal documents.
<b>COLLECTION FEE IN CASE OF DEFAULT</b>	A collection fee amounting to 3% of the monthly installment or amount due shall also be charged in case of default.
<b>LATE PAYMENT PENALTY FEE</b>	5% per month or a fraction thereof shall be added on each unpaid installment from its due date until fully paid.
<b>ATTORNEY'S FEES AND LIQUIDATED DAMAGES</b>	In case of default and no legal action is filed, borrower shall pay an additional sum equal to 10% of the amount due as attorney's fees. In case of litigation, borrower shall pay an additional sum equal to 25% of all amount outstanding as attorney's fees and the further sum of 20% as liquidated damages, in addition to cost and other expenses of litigation.
<b>NOTARIAL AND CANCELLATION CERTIFICATE FEE</b>	PhP500
<b>EARLY SETTLEMENT PROCESSING FEE</b>	FREE OF CHARGE
<b>SAFEKEEPING FEE</b>	A fee of PhP1,000 shall be charged if collateral loan document/s is/are unclaimed after 90 days to 120 days from loan closure date. An additional fee of PhP500 shall be charged for every 30 days exceeding the 120-day period.

*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 and its undersigned representative (both hereinafter referred to as 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 the Client in this Auto Loan Application Form, and in the course of its/his loan application with Philippine Savings Bank (the "Bank"), including the information which may be obtained from its/his income tax returns, financial statements, credit transactions and all other documents ("Supporting Documents") submitted to the Bank in support of this 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 to 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 this 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 this 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 this 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 Division.

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..



\_\_\_\_\_  
Name and Signature of Authorized Signatory/ies

\_\_\_\_\_  
Date

\_\_\_\_\_  
Automatic Debit Arrangement Account Number

Signature Verified, Authenticated, Approved by: