

SME Business

Application Form Metrobank Group Thank you for taking interest in **PSBank's SME Business Loan**. Please completely fill out this application form or put N/A on fields that are not applicable to you. Application with incomplete information will not be processed. Please print your answers using BLACK ink only. For more information, visit www.psbank.com.ph **SOURCE OF PRODUCT INFORMATION** How did you learn about PSBank's business loan products? Others, pls. Specify _ PSBank Website Walk-In Branch, pls. specify _ **BORROWER TYPE** Partnership Individual (Employed) Individual (Self-Employed) Sole Proprietorship Corporation Others, pls. specify_ INFORMATION OF BORROWER CO-BORROWER Full Name (Last name, First name, Middle name) Mr. Ms. Mrs. Sr. Jr. Mobile Contact No. Work Contact No. Residential Telephone No. (For non-Metro Manila, please indicate the area code) **Email Address** Civil Status Nationality Single Married Birthdate (mm/dd/yy) Age Birthplace ☐ Widow / Widower Legally Separated Filipino Tax Identification No. Others SSS / GSIS No. ☐ Male Female Residential 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) Business / Corporation / Employer's Name Business / Employer's 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) Size of Firm Scope of Operation Nationwide ☐ International No. of Employees Dependents (if applicable): Name of Children / Dependent Birthdate Relationship **INFORMATION OF SPOUSE** Full Name (Last name, First name, Middle name) Mr. Ms. Mrs. Sr. Jr. Others _ Residential Telephone No. (For non-Metro Manila, please indicate the area code) Mobile Contact Number Work Contact Number **Email Address** Birthdate (mm/dd/yy) Age Birthplace Nationality Filipino Male Tax Identification No. SSS / GSIS No. ☐ Female Others Residential 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) Business / Corporation / Employer's Name Business / Employer's 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) **LOAN DETAILS** Loan Amount Target Date of Availment SME Credit Line SME Term Loan w/ Prime Rebate ☐ SME Business Credit Line ☐ SME Standby Credit Line Certification **LOAN PURPOSE** Acquisition Construction / Renovation Working Capital Loan Take-Out / Refinancing Others, pls. specify: TCT / CCT No. Registered Owner Real Estate Account Name Account Number Amount Time Deposit TRADE REFERENCES **Major Customers** Customer's Name **Contact Person** Contact Number **Major Suppliers** Contact Number Supplier's Name Contact Person

REQUIREMENTS FOR REM SECURED*		REQUIREMENTS FOR DEPOSIT SECURED*	
SME Business Loan Application Form Two (2) valid IDs each of Individual Borrower and co-Borrower For Corporation/Partneship: Two (2) valid IDs of Authorized Signatories Corporate Secretary's/ Partnership Certificate for Authorized Signatories Latest 6 consecutive full months Bank Statement of major Bank Authorization to inquire on Bank Deposit (LOA) Income Tax Returns with Audited Financial Statements for the last 2-3 years, duly stamped "received" by the BIR Collateral Documents: Photocopy of TCT Photocopy of Iatest tax declaration Vicinity map of the offered collateral OR for Appraisal/Title Handling Fee payment Business Registration Papers: For Sole Proprietorship: DTI Certificate of Registration For Partnership: Articles of Incorporation SEC Certification By-Laws Articles of Partnership Latest General Information Sheet (GIS)		SME Business Loan Application Form ☐ Time Deposit Confirmation Advice ☐ Business Registration papers: For Sole Proprietorship ☐ DTI Certificate of Registration For Partnership: ☐ SEC Certification ☐ Articles of Partnership ☐ Latest General Information Sheet (GIS) For Corporation: ☐ SEC Certification ☐ Articles of Incorporation ☐ By-Laws ☐ Latest General Information Sheet (GIS) ☐ Two (2) valid IDs each of Individual Borrower and co-Borrower For Corporation/Partneship: ☐ Two (2) valid IDs of Authorized Signatories ☐ Corporate Secretary's/Partnership Certificate for Authorized Signatories MENTS (IF APPLICABLE)*	
For Loan Take Out: Latest Statement of Account from creditor Copy of Official Receipts of payments in the past 3 months For Construction Renovation: Building Plans Bills of materials and cost estimates / specifications For Acquisition: Contract to sell For Rental Business: Lease contracts List of properties for rent, including: Contact person, Contact number, Address *Additional documents may be required depending on the final assessment of your applications of the final assessment of your applications.			
1. Disposal of Property – Client shall not sell, assign, lease or in any other way dispose o			PEES AND CHANGES
repairs without prior written consent of the Bank 2. Insurance – Client agrees, at his/her expense, to have all the building existin will hereafter be constructed, insured against loss or damage by fire, earthqu of one year and every year thereafter until the loan is fully paid. Client must submit and endorse to the Bank the following documents with insurance policy/ises: a.) Original fire/typhoon/earthquake insurance policy b. Credit Life Insurance policy assigned to the Bank c.) Official Receipt of premium payment d.) Endorsement to make the insurance proceeds payable to the Bank In the absence of submitted insurance policies, the Bank may obtain the insurance re 3. Taxes – Client shall pay all real property taxes and government charg property/ies mortgaged annually. Client shall deliver to the Bank the official receipt a 4. Works and Repairs – Client shall undertake, at his/her own expense, nece ensure that mortgaged property/ies is/are in perfect state. 5. Payment by Bank of Premium, Taxes and Repair – In case the Client viola the Bank may, in its absolute discretion and without notice to the Client, do the follow a) pay the insurance premiums, taxes, and surcharges due on the property/ies; b) perform the necessary works and repairs The Bank shall reimburse from the client all sum advanced with interest pate of each advance until completely reimbursed. 6. Events of Default – Each or any of the following shall constitute an event of default. a.) Client fails to pay the amortization amount or minimum amount due and any exceeding the property of the receipt of the property of the fact of the agreement; b.) Client incurs default on any other obligations, loans, advances and other accomment whether for the Client's own account, the obligation be direct or indirect, or as a prior of the fact of the agreement; b.) Client incurs default on any other obligations, loans, advances and other accommendate of the fact of the agreement; b.) Client incurs default on any other obligations, loans, advances and ot	cquirements at Client's expense. It is any of the conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Conditions in the T&C, wing: It is any of the Co	APPRAISAL FEE TITLE HANDLING FEE NOTARIAL FEE DOCUMENTARY STAMPS CREDIT LIFE INSURANCE FIRE INSURANCE REGISTRATION FEES FOR NEW AND ADDITIONAL REAL ESTATE MORTGAGE (REM) CANCELLATION FEES MISCELLANEOUS FEES RELATED TO REM REGISTRATION SERVICE CHARGES FOR DBP AVAILMENT B.) POST-BOOKING FEES AND CHARGE (ACTUBE IN THE PROPERTY OF THE PENALTY CHARGES IN THE PAYMENT PENALTY FEE ATTORNEY'S FEES AND CHARGES (IF PENALTY CHARGES FOR RETURNED CHECKS LATE PAYMENT PENALTY FEE ATTORNEY'S FEES AND LIQUIDATED DAMAGES NOTE: All aforesaid fees and charg Bank's sole discretion. The Bank in notice to Client.	Due date extension fee is computed as Outstanding Balance x. Rate x number of days / 360 *Applicable to Term Loans only *Extension of due date may only be requested once for the entire term of the loan For Life Insurance: Actual used portion charge as quoted by JAXA Philippines For Fire Insurance: If submitted 31 - 44 days from expiry date. PhP200 If submitted 45 - 59 days from expiry date. PhP200 plus Documentary Stamp Tax (DST) If submitted 40 days and beyond - PhP200 plus Documentary Stamp Tax (DST) If submitted 60 days and beyond - PhP200 plus Documentary Stamp Tax plus Short Rate or Is abmitted 60 days and beyond - PhP200 plus Documentary Stamp Tax plus Short Rate or *Applicable to Term Loans only *Extension of due date may only be requested once for the entire term of the loan For issuances of Letters of Credit, Bank Guarantees and the like 1/8 of 1% per month of validity of the certification, or PhP2,000, whichever is higher *Applicable to 58YCL facility only FREE PhP500 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. applicable) Penalty charges shall be computed as follows: Annount of Returned Checkx 3% x # of days (date paid - date of availment) / 30 days 3% per month or a fraction thereof shall be added on each unpaid installment from its due date until fully paid. In case of liftigation, borrower shall pay an additional sum equal to 25% of all amount outstanding (but not less than PhP1,000) as liquidated damages, in addition to cost and other expenses of liftigation. Letters of the provided with prior of the pay impose other fees and charges incidental to the loan provided with prior
1. Credit Line or Credit Limit and Purpose – PSBank shall make the Credit Line one (1) year from date of the agreement. PSBank shall at its sole discretion detright to reduce, increase or cancel the line. 2. PSBank Revolving Credit Line Current Account – Client shall open a PSBanl Account. This is solely for the purpose of drawing on the line and making payr 3. Access to Credit Line – Client may draw on the Credit Line either by issuance withdrawals from the Revolving Credit Line Current Account thru the use of A may authorize. PSBank may impose limits per transactions as may be commu 4. Availment Limit – Client shall not make any availment in excess of the Availar ight to refuse the intended availment without need of notice. In case of excess without need of notice, be immediately made due and payable plus interests 5. Payments - Client shall immediately make payments to cover the minimum availments (if any). CLIENT'S CONSENT/AUTHORITY AND WAIVE	k Revolving Credit Line Current ments there under. of Revolving Credit Line checks, TM card, or other means as PSBank unicated to the Client. ble Credit Line, PSBank shall have the sa wailments, the same shall be, and charges, if any. amount due including excess ROF CONFIDENTIALITY, VEEDS, AND TERMS AND terms and charges, if any. amount due including excess ROF CONFIDENTIALITY, VEEDS, AND TERMS AND to finumber) certifies the correctness ollectively referred to hereinafter as I in the course of his loan application ay be obtained from his income tax proporting Documents') submitted to the reby authorizes the Bank, without reshare to any of its affiliates and/or interpaties (including but not limited the provide related services or have rey body/branch (including but not it Information Corporation), which in tion, relevant account information/training to Client's account/s now signed as collateral, for the following tration, operation, and/or implementon of the Client or the Bank against, and/or updating of the Information its obligations by reason of any law, ministrative offices with correspondnk's Data Privacy Policy; (e) in the ards to disputes or claims pertaining liates and/or subsidiaries within the Client, including but not limited to ation. The consent and authorization.	6. Payment Due Date – PSBanks billing period as indicated in the period. The SOA shall be final at to PSBank within 30 days from to PSBank within 30 days from the credit line or con or convert the same to a Term Lathat the credit line shall automa see fit. 9. Cancellation of Credit Line — PSBank Revolving Credit Line Centire outstanding balance and without need of notice or dema without need of notice or dema (Data Privacy Act of 2012), or all of authorities. 3. The Client understands that terminate existing loan availme Information, whether willful or not authorities. 4. The Client understands that the Subject to: a) The Bank's existing credit policies of Payment by the Client of a dispulsion by the Client composed by the Bank for the existing Bank credit policie or The terms and conditions of the Client disapproval. 5. The Client authorizes the Banl other means of communication. 6. The Client's loan application additional charges. The Client sh Group or SME Division.	hall set the Payment Due Date within a specific number of days from the end of
In granting the above authorities, the Client hereby waives his rights to Information and such other rights as may be provided under Republic Act (RA) I Deposits), RA No. 6426 (The Foreign Currency Deposit Act), RA No. 8971 (General Royrower	No. 1405 (Law on the Secrecy of Bank I Banking Law of 2000), RA No. 10173	be used in accordance with the Application Form at the Bank's di	e above-mentioned paragraph no. 2 of the terms of this SME Business Loan scretion whether the loan is granted or not. Signature Verified, Authenticated, and Witnessed By:
Borrower's Name	Borro		Name
Date	Dat		Date
Signature	Signa	ture	Signature