

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?

 PSBank Website Walk-In Branch, pls. specify _____ Others, pls. Specify _____

BORROWER TYPE
 Individual (Employed) Individual (Self-Employed) Sole Proprietorship Corporation Partnership Others, pls. specify _____

INFORMATION OF BORROWER CO-BORROWER

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

Mobile Contact No.	Work Contact No.	Residential Telephone No. <small>(For non-Metro Manila, please indicate the area code)</small>	Email Address
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Nationality <input type="checkbox"/> Filipino <input type="checkbox"/> Others _____	Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widow / Widower	Birthdate (mm/dd/yy)	Age	Birthplace
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		TIN / <input type="checkbox"/> PhilID (National ID) No.		SSS / <input type="checkbox"/> GSIS No. / <input type="checkbox"/> SEC Registration No.

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 No. of Employees _____	Scope of Operation <input type="checkbox"/> Nationwide <input type="checkbox"/> International
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Dependents (if applicable):			
Name of Children / Dependent	Birthdate	Age	Relationship

INFORMATION OF SPOUSE

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

Mobile Contact Number	Work Contact Number	Residential Telephone No. <small>(For non-Metro Manila, please indicate the area code)</small>	Email Address
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Nationality <input type="checkbox"/> Filipino <input type="checkbox"/> Others _____	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Birthdate (mm/dd/yy)	Age	Birthplace
TIN / <input type="checkbox"/> PhilID (National ID) No.		SSS / <input type="checkbox"/> GSIS No.		

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	Facility Type <input type="checkbox"/> SME Term Loan w/ Prime Rebate <input type="checkbox"/> SME Credit Line <input type="checkbox"/> SME Business Credit Line <input type="checkbox"/> SME Standby Credit Line Certification
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LOAN PURPOSE
 Acquisition Construction / Renovation Working Capital Loan Take-Out / Refinancing Others, pls. specify: _____

COLLATERAL DETAILS

<input type="checkbox"/> Real Estate	TCT / CCT No.	Registered Owner	
<input type="checkbox"/> Time Deposit	Account Name	Account Number	Amount

TRADE REFERENCES

Major Customers		
Customer's Name	Contact Person	Contact Number

Major Suppliers		
Supplier's Name	Contact Person	Contact Number

REQUIREMENTS FOR REM SECURED*

- SME Business Loan Application Form
- Two (2) valid IDs each of Individual Borrower and co-Borrower
For Corporation/Partnership:
 - 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 latest tax declaration
 - Vicinity map of the offered collateral
- OR for Appraisal/Title Handling Fee payment
- Business Registration Papers:

For Sole Proprietorship:	For Corporation:
<input type="checkbox"/> DTI Certificate of Registration	<input type="checkbox"/> SEC Certification
For Partnership:	<input type="checkbox"/> Articles of Incorporation
<input type="checkbox"/> SEC Certification	<input type="checkbox"/> By-Laws
<input type="checkbox"/> Articles of Partnership	<input type="checkbox"/> Latest General Information Sheet (GIS)
<input type="checkbox"/> Latest General Information Sheet (GIS)	

REQUIREMENTS FOR DEPOSIT SECURED*

- 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/Partnership:
 - Two (2) valid IDs of Authorized Signatories
 - Corporate Secretary's/Partnership Certificate for Authorized Signatories

ADDITIONAL REQUIREMENTS (IF APPLICABLE)*

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>For Loan Take Out:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Latest Statement of Account from creditor <input type="checkbox"/> Copy of Official Receipts of payments in the past 3 months <p>For Construction Renovation:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Building Plans <input type="checkbox"/> Bills of materials and cost estimates / specifications <p>For Acquisition:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Contract to sell <p>For Rental Business:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Lease contracts <input type="checkbox"/> List of properties for rent, including: Contact person, Contact number, Address of property | <p>For Sureties and Co-Borrowers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> SME Business Loan Application Form <input type="checkbox"/> Latest 2 years ITR & AFS duly received and stamped by BIR <input type="checkbox"/> Two (2) valid IDs <p>For Contractor / Developers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> List of Projects (on-going / finished) <input type="checkbox"/> Notice of Award (for new projects not yet started) <p>For Employed Borrower/s and Co-Borrower/s:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Certificate of Employment with Compensation (COE) <input type="checkbox"/> ITR 2316 |
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*Additional documents may be required depending on the final assessment of your application.

HIGHLIGHTS OF TERMS & CONDITIONS

1. Disposal of Property – Client shall not sell, assign, lease or in any other way dispose of the mortgaged property/ies nor make repairs without prior written consent of the Bank.
2. Insurance – Client agrees, at his/her expense, to have all the building existing on the property/ies and those that will hereafter be constructed, insured against loss or damage by fire, earthquake and/or other perils, for a period of one year and every year thereafter until the loan is fully paid.

Client must submit and endorse to the Bank the following documents within 10 days before expiry of current insurance policy/ies:
 - 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 requirements at Client's expense.
3. Taxes – Client shall pay all real property taxes and government charges which may be imposed on the property/ies mortgaged annually. Client shall deliver to the Bank the official receipt as evidence of such payment.
4. Works and Repairs – Client shall undertake, at his/her own expense, necessary works and/or repair needed to ensure that mortgaged property/ies are in perfect state.
5. Payment by Bank of Premium, Taxes and Repair – In case the Client violates any of the conditions in the T&C, the Bank may, in its absolute discretion and without notice to the Client, do the following:
 - 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 plus penalty of 3% per month from date 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 excess availments including fees and charges (under Revolving Credit Line);
 - b.) Client incurs default on any other obligations, loans, advances and other accommodations to the Bank, whether for the Client's own account, the obligation be direct or indirect, or as a principal or co-maker;
 - c.) Client violates any of the T&C of the agreement;
 - d.) Can't register the Real Estate Mortgage with the Register of Deeds for failure of Client to sign or deliver the required documents;
 - e.) Failure of the Client to pay/reimburse any returned/dishonored checks, sold or deposited with the Bank;
 - f.) Checks/bills of exchange sold, discounted, or deposited by Client with the Bank returned or was dishonored;
 - g.) An application for any order of garnishment, attachment, sequestration and the like is filed against Client's property/ies;
 - h.) Any misrepresentation of Client entering into agreement;
 - i.) Death of Client/s;
 - j.) Client ceases or threatens to cease to carry on its business or is insolvent;
 - k.) The Bank have reasonable grounds to believe that Client may not be able to perform its obligation under the agreement;
 - l.) The loan proceeds were used by the Client for a purpose other than the intended purpose approved by Bank.
7. 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.) Dishonor any PSBank Revolving Line Check/s;
 - b.) Cancel/freeze/suspend the Credit Line, the Line Current Account, and Loan account that will prevent Client from getting further credit from the Bank;
 - c.) Consider the outstanding balance (including interest, fees and charges) immediately due and demandable;
 - d.) Convert the Revolving Line into a Term Loan at the option of the Bank;
 - e.) Reduce the approved Credit Line;
 - f.) Foreclose the mortgage;
 - g.) Consolidate with other Loan accounts which the Client/s may have with the Bank;
 - h.) Exercise the right of offset and/or legal compensation.

Customer Complaints, Concerns and Other Queries - In case of complaints, concerns and other queries regarding the loan, 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 also visit the PSBank Head Office, Mezzanine Floor, PSBank Center, 777 Paseo de Roxas corner Sedeno Streets, Makati City, from 8:30 AM to 5:30 PM, Monday to Friday. The Client may LiveChat with the Bank at www.psbank.com.ph or ISSA Chatbot at [Facebook.com/psbankofficial](https://www.facebook.com/psbankofficial).

The Bank is a regulated entity, and supervised by the Bangko Sentral ng Pilipinas (BSP). The Client may contact BSP at (02) 8708-7087 / consumeraffairs@bsp.gov.ph.

For your reference, the complete Terms and Conditions are provided in the General Loan Agreement.

FEES AND CHARGES

A.) BOOKING FEES AND CHARGES		
APPLICATION / PROCESSING FEE	For SME BCL – PhP4,750 (For New and Existing SME Clients) For SME TL, CL and SBVCL – PhP2.00 for every PhP1,000 of loan/line amount (Minimum of PhP3,000 and maximum of PhP15,000 for New SME Clients; Minimum of PhP2,000 and maximum of PhP10,000 for Existing SME Clients)	
APPRAISAL FEE	PhP3,500 per title + PhP500 per additional title in same location; PhP3,500 per additional title in a different location	
TITLE HANDLING FEE	PhP1,500 per title	
NOTARIAL FEE	PhP500 per document	
DOCUMENTARY STAMPS	For Term Loan: PhP1.50 for every PhP200 and a fraction thereof. For Line Facility: PhP40 for the first PhP5,000, then PhP20 for every succeeding PhP5,000 or a fraction thereof whichever is lower. *Documentary stamps may also be billed monthly or collected per availment depending on the type of facility	
CREDIT LIFE INSURANCE	Credit Life Insurance from AXA Philippines to cover the full amount of the loan or at a maximum coverage of the PhP8 million (for borrowers 18-45 years old) or PhP7 million (for borrowers 46-64 years old), whichever is lower. *For individual borrowers	
FIRE INSURANCE	Based on Total Appraised Value of Improvement on Collateral; for Construction Loans, Contractor's All-Risk Insurance coverage will be required upon reaching 30% project completion. *Fire insurance coverage may be sourced thru AXA Philippines or an accredited insurance provider of the Bank. (not applicable if collateral is a vacant lot)	
REGISTRATION FEES FOR NEW AND ADDITIONAL REAL ESTATE MORTGAGE (REM)	Actual registration fees per Registry of Deeds fees schedule	
CANCELLATION FEES	Actual cost of cancelling previous mortgage and/or other liens, encumbrances (if any) per Registry of Deeds fees schedule	
MISCELLANEOUS FEES RELATED TO REM REGISTRATION	Actual Service Providers' Fees	
SERVICE CHARGES FOR DBP AVAILMENT	Local Clearing Checks	Computation
	First PhP100,000	Minimum of PhP300.00
	In excess of PhP100,000	Excess of 0.0015
	Regional Clearing Checks	Computation
First PhP100,000	Minimum of PhP600.00	
In excess of PhP100,000	Excess of 0.0030	
B.) POST-BOOKING FEES AND CHARGES:		
DUE DATE EXTENSION FEE (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 *Applicable to Term Loans only *Extension of due date may only be requested once for the entire term of the loan	
LATE SUBMISSION FEE OF INSURANCE POLICY RENEWAL	For Life Insurance: Actual used portion charge as quoted by AXA 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 60 days and beyond - PhP200 plus Documentary Stamp Tax plus Short Rate or Used Portion Charge (which varies per premium amount and inclusive period) x number of days / 360	
LOAN OR CREDIT LINE CERTIFICATION	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 SBVCL facility only	
PRE-TERMINATION CHARGES	FREE	
NOTARIAL AND CANCELLATION CERTIFICATE FEE	PhP500	
SAFEKEEPING FEE	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.	
C.) OTHER FEES AND CHARGES (if applicable)		
PENALTY CHARGES FOR RETURNED CHECKS	Penalty charges shall be computed as follows: Amount of Returned Check x 3% x # of days (date paid - date of availment) / 30 days	
LATE PAYMENT PENALTY FEE	3% per month or a fraction thereof shall be added on each unpaid installment from its due date until fully paid.	
ATTORNEY'S FEES AND LIQUIDATED DAMAGES	In case of litigation, borrower shall pay an additional sum equal to 25% of all amount outstanding (but not less than PhP5,000) as attorney's fees and the further sum of 10% (but not less than PhP1,000) as liquidated damages, in addition to cost and other expenses of litigation.	

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.

SPECIAL PROVISIONS FOR REVOLVING CREDIT LINE

1. Credit Line or Credit Limit and Purpose – PSBank shall make the Credit Line available to Client for a period of one (1) year from date of the agreement. PSBank shall at its sole discretion determine the conditions and have the right to reduce, increase or cancel the line.
2. PSBank Revolving Credit Line Current Account – Client shall open a PSBank Revolving Credit Line Current Account. This is solely for the purpose of drawing on the line and making payments there under.
3. Access to Credit Line – Client may draw on the Credit Line either by issuance of Revolving Credit Line checks, withdrawals from the Revolving Credit Line Current Account thru the use of ATM card, or other means as PSBank may authorize. PSBank may impose limits per transactions as may be communicated to the Client.
4. Availment Limit – Client shall not make any availment in excess of the Available Credit Line. PSBank shall have the right to refuse the intended availment without need of notice. In case of excess availments, the same shall be, without need of notice, be immediately made due and payable plus interests and charges, if any.
5. Payments - Client shall immediately make payments to cover the minimum amount due including excess availments (if any).
6. Payment Due Date – PSBank shall set the Payment Due Date within a specific number of days from the end of billing period as indicated in the Statement of Account.
7. Statement of Account – PSBank shall send the Statement of Account (SOA) to Client after each billing or cut-off period. The SOA shall be final and conclusive against Client unless he/she expresses disagreement through a letter to PSBank within 30 days from the billing period stated in the SOA.
8. Renewal of Credit Line or Conversion to Term Loan – PSBank may opt to renew the Credit Line for another year or convert the same to a Term Loan by agreement of the parties. In the absence of an agreement, it is presumed that the credit line shall automatically be renewed in favor of the Client but PSBank have the right to cancel as it see fit.
9. Cancellation of Credit Line – Upon cancellation or expiration of the Credit Line, the Available Credit Line and PSBank Revolving Credit Line Current Account shall automatically be closed. Client shall immediately pay the entire outstanding balance and surrender to PSBank all unused check/s and the ATM card issued. PSBank may, without need of notice or demand, exercise the remedies stated in the Consequences of Default.

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 of all the personal, sensitive, privileged, financial, and other information (collectively referred to hereinafter as "Information") provided by him in this SME Business 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 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; and (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.

In addition to the above authorities,

I consent: _____ (Borrower's Signature) _____ (Borrower's Signature)

I do not consent: _____ (Borrower's Signature) _____ (Borrower's Signature)

for the Bank to share my personal data to its affiliates and/or subsidiaries within the Metrobank Group for legitimate business purposes such as to provide me relevant marketing information and promotional advisories/campaigns and for them to carry out market research, customer profiling and data analytics so they can send me customized communications and improved my banking experience. I will be contacted by automated or electronic means including email, phone, mobile applications, and post or automated calls. I understand that adequate security measures shall be employed to protect my personal data.

Above consent shall continue to be valid and subsisting for as long as my relationship with the Bank exists and until the expiration of the applicable records retention period set by the relevant banking laws and regulations for account closure

Borrower	Borrower
_____	_____
Borrower's Name	Borrower's Name
_____	_____
Date	Date
_____	_____
Signature	Signature

including the period internally set by the Bank until destruction and/or disposal of my records, unless earlier withdrawn in writing.

(Signature Over Borrower's Printed Name) _____ (Signature Over Borrower's Printed Name) _____

To support the Bank's reasonable efforts to protect the Information against unauthorized use or disclosure, and ensure that the above authorities given are carried out by the Bank without any conflict, the Client hereby dispenses his/her 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 are inconsistent with those 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 SME Business 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 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 its correspondence or notice to the Client via SMS/text, email, personal delivery or other means of communication at the option of the Bank.
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 SME 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 SME Business Loan Application Form at the Bank's discretion whether the loan is granted or not.

Signature Verified, Authenticated, and Witnessed By:

Name

Date

Signature
