

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"/> Pre-owned <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. _____ SEC Registration 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: No. of Employees _____ Business Type: Corporation Partnership Sole Proprietorship Others _____ Scope of Operation: 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 Social Media 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 or interest or any amount due;
- b.) Client defaults or fails to pay the loan or any other loan or credit accommodation with the Bank, its subsidiaries or affiliates or any third party or creditor, whether as borrower, surety or guarantor;
- c.) Client violates any of the T&C of the agreement;
- d.) Client makes a representation or warranty in any credit or loan documents that are incorrect or untrue in any material respect;
- 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.) The whole amount remaining unpaid including (interest, fees and charges) shall immediately become due and payable;
- b.) Extrajudicial /Judicial foreclosure;
- c.) Exercise the right to offset and/or legal compensation;
- d.) Deliver the mortgaged property to the Bank, at Client's own expense;
- e.) 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.

Cooling-off Period - A cooling-off period of two (2) banking days is granted from the signing of the loan documents and/or payment of applicable fees, whichever comes first. During the cooling-off period, the borrower may cancel or terminate the loan without penalties, by submitting a written notice to the Bank, provided that the vehicle and the loan proceeds have not been released; and he/she shall be entitled to a refund of the fees or payments made, if any and as applicable. The Bank, however, reserves the right to collect reasonable processing and administrative fees to cover the costs incurred during the loan processing. The cooling-off period is available for financial consumers who are individuals, or micro and small enterprises as defined in applicable DTI regulations.

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 Sedenio Streets, Makati City, from 8:30 am to 5:30 pm, Monday to Friday (except holidays). The Client may also LiveChat with the Bank at www.psbank.com.ph or ISSA Chatbot at 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.

FEES AND CHARGES

A.) BOOKING FEES AND CHARGES: CHATEL MORTGAGE FEES + INSURANCE + OTHER CHARGES (RD Registration fee + LTO Encumbrance (out of town) fee)	
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
SERVICE FEE FOR CERTIFICATE OF ENCUMBRANCE FOR LTO REGISTRATION	A certification fee of PhP100 shall be charged plus a notary fee of PhP500 if Certificate of Encumbrance for LTO registration is notarized.
PROCESSING FEES FOR CHANGE IN COLLATERAL AND CONVERSION OF UNIT TO PUV	- PhP5,000 shall be charged for amendments or change of collateral. - PhP10,000 shall be charged for conversion of unit to PUV.
LATE / NON-SUBMISSION FEE ON INSURANCE POLICY RENEWAL	PhP3,000 shall be charged for late / non-submission of insurance policy renewal documents.
COLLECTION FEE IN CASE OF DEFAULT	A collection fee amounting to 3% of the monthly installment or amount due shall also be charged in case of default.
LATE PAYMENT PENALTY FEE	5% 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 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.
ISSUANCE OF CANCELLATION DOCUMENTS	• 1st issuance: Pay Notarial Fee of PhP500 • 2nd and every issuance thereafter: - Notarial Fee: PhP500 - Processing Fee: PhP2,000
EARLY SETTLEMENT PROCESSING FEE	• PhP10,000 • NO CHARGE: - if remaining term is equal or less than 6 months - if outstanding balance does not exceed PhP50,000
SAFEKEEPING FEE	A fee of PhP2,000 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 PhP1,000 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 registration of the security interest with the Personal Property Security Registry (PPSR); and, (f) 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.

I further consent that my other personal data, such as but not limited to, telco score, telco usage data, etc., in the possession of mobile network operators, and other parties, and which are necessary for credit scoring, credit evaluation, collection, and credit/fraud investigation by the Bank in the administration, operation, and implementation of its products and/or services that I applied for or availed of, may be collected, accessed, used, processed, stored in or outside of the Philippines, and shared by/to the Bank and/or its service providers in order to achieve the same purposes.

In addition to the above authorities,

I consent _____ I do not consent _____
(Signature of Authorized Signatory/ies) (Signature of Authorized Signatory/ies)

for the Bank to share my personal data to its affiliates and/or subsidiaries within the Metrobank Group for the purposes of providing me relevant marketing information/campaigns and promotional advisories and for them to carry out market research, customer profiling and data analytics so they can send me customized communications and improve 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 as long as my relationship with PSBank exist and until the expiration of the applicable records retention period set by the relevant banking laws and

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

(Name and Signature of Authorized Signatory/ies)

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 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;
- f) Submission to the Bank of the Certificate of Registration/Official Receipt (CR/OR) issued by the Land Transportation Office on the vehicle. The Client shall follow-up with the dealer, from whom he acquired the vehicle, the issuance, availability, and submission to the Bank of the original CR/OR, and hold the Bank harmless and free from any liability in the event the CR/OR is not submitted.

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 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.

Automatic Debit Arrangement Account Number

Signature Verified, Authenticated, Approved by:

✓

Name and Signature of Authorized Signatory/ies

Date