

BUSINESS LOAN APPLICATION FORM

 Cooperative Partnership One-Person Corporation Corporation

(Please mark the appropriate boxes and indicate N/A if not applicable)

A. BUSINESS INFORMATION

Registered Business Name (Trade Name):

Principal Business Address: (Unit #, Building/House #, Street, Subdivision/Barangay/District, Municipality/City, Province, Zip Code)

Website/Social Media (Business):

TIN:

Business Address Ownership: Owned (unencumbered) Owned (mortgaged) Rented Years the Business has been in Operation: _____ Years Number of Branches: _____ Number of subsidiaries: _____

Nature of Business (Based on PSIC Reference):

Please Specify Business Activity:

Business Registration (Check all that apply)	Date of Business Registration (mm/dd/yyyy)	Expiry Date of Registration (mm/dd/yyyy)	Registration Number
<input type="checkbox"/> CDA			
<input type="checkbox"/> DTI			
<input type="checkbox"/> SEC			
<input type="checkbox"/> BIR			
<input type="checkbox"/> Barangay/Mayor's Permit			
<input type="checkbox"/> Others (Please Specify):			

Indicate whether the Business: Is at least 51% (majority) owned by female/s Is at least 20% owned by female/s; AND (i) has at least 1 woman as CEO/COO/President/Vice President; AND (ii) 30% of directors composed of women, where a board existsFirm Size:² (Total assets exclusive of the land on which the business entity's office, plant and equipment are situated)³ Micro (Not more than PhP3M) Small (PhP3,000,001 to PhP15M) Medium (PhP 15,000,001 to PhP100M)

Annual Sales or Revenue: PhP _____ Number of employees: (Please indicate all paid employees and/or directly involved in business operations) Full-time: _____ Part-time/Contractual: _____

B. CONTACT INFORMATION⁴

Authorized Representative 1

(First Name)	(Middle Name)	(Last Name)	(Suffix, if applicable)	Government ID:
Date of Birth: (mm/dd/yyyy)	Mobile Number:	Landline Number: (Area Code + Number)	Email Address:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

Authorized Representative 2

(First Name)	(Middle Name)	(Last Name)	(Suffix, if applicable)	Government ID:
Date of Birth: (mm/dd/yyyy)	Mobile Number:	Landline Number: (Area Code + Number)	Email Address:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

Top Trade References (Use additional sheet if necessary)

Name of Top Suppliers	Goods Supplied / Services Rendered	Contact Person	Contact Number
Name of Top Customers	Goods Purchased / Services Availed	Contact Person	Contact Number

C. LOAN APPLICATION INFORMATION

Loan amount applied for (subject to the approval of the bank): PhP _____ Tenor: _____ Months

Proposed frequency of repayment⁵: Weekly Monthly Quarterly Annually Lump Sum Others (Please specify):

Loan Facility: <input type="checkbox"/> Credit Line <input type="checkbox"/> Term Loan <input type="checkbox"/> Others (Please specify):	Loan Purpose: <input type="checkbox"/> Working capital (including receivables and inventory financing) <input type="checkbox"/> Construction/Development of real estate <input type="checkbox"/> Acquisition of real estate <input type="checkbox"/> Loan takeout/refinancing	<input type="checkbox"/> Business expansion <input type="checkbox"/> Purchase of equipment/motor vehicles <input type="checkbox"/> Purchase of biological asset <input type="checkbox"/> Others (Please specify):
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Type of Loan: <input type="checkbox"/> Unsecured Loan <input type="checkbox"/> Secured Loan	If secured loan, please mark appropriate box/es: <input type="checkbox"/> Loan secured by real estate (e.g. land, buildings) <input type="checkbox"/> Loan secured by movable property: <input type="checkbox"/> Receivables & any other claims to payment <input type="checkbox"/> Title documents (e.g. warehouse receipt, bill of lading) <input type="checkbox"/> Financial assets (e.g. deposits, tradable securities, company shares) <input type="checkbox"/> Intellectual Property <input type="checkbox"/> Equipment <input type="checkbox"/> Inventory <input type="checkbox"/> Loan backed by third-party credit guarantee/continuing suretyship
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D. FINANCIAL INFORMATION

Source of Funds for Repayment of Loans: <input type="checkbox"/> Revenue <input type="checkbox"/> Savings and/or Investment <input type="checkbox"/> Asset Sale <input type="checkbox"/> Others (Please specify):

Existing Deposit and E-Money Accounts (Please indicate top 3 in terms of outstanding balance, use additional sheet if necessary)

Name of Financial Institution	Type of Account	Year Opened	Type of Account Ownership
	<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> E-wallet <input type="checkbox"/> Others (Please specify)		<input type="checkbox"/> Personal <input type="checkbox"/> Business/Merchant
	<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> E-wallet <input type="checkbox"/> Others (Please specify)		<input type="checkbox"/> Personal <input type="checkbox"/> Business/Merchant
	<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> E-wallet <input type="checkbox"/> Others (Please specify)		<input type="checkbox"/> Personal <input type="checkbox"/> Business/Merchant

Existing Loans (Please indicate top 3 in terms of loan amount, use additional sheet if necessary)

Name of Financial Institution	Loan Amount	Date Granted (mm/yyyy)	Maturity Date (mm/yyyy)	Outstanding Balance	Collaterals Offered (if applicable, indicate if real estate, movable property, etc.)

Existing Credit Cards (Please indicate top 3 in terms of credit limit, use additional sheet if necessary)

Name of Financial Institution	Credit Limit	Outstanding Balance	Type of Ownership
			<input type="checkbox"/> Personal <input type="checkbox"/> Business
			<input type="checkbox"/> Personal <input type="checkbox"/> Business
			<input type="checkbox"/> Personal <input type="checkbox"/> Business

E. UNDERTAKING/DECLARATION

I/We hereby confirm that all information and supporting documents provided herein are true, accurate and complete and I/We agree to notify the financial institution of any changes in any of the information supplied. The financial institution can withdraw or cancel any loan approval if any major information and supporting documents are found to be materially inaccurate.

I/We authorize the financial institution to obtain relevant information as it may require concerning this application.

I/We understand and agree that additional undertaking/declaration, not stated in this form, may be required by the financial institution.

I/We hereby agree that this application shall be subject to applicable laws (BSP circulars, rules and regulations) and policies of Philippine Savings Bank (PSBank).

F. DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act (DPA), I/We hereby authorize and give my/our consent to Philippine Savings Bank (PSBank) on the general use and sharing of information obtained in the course of any transaction/s pursuant to my banking relationship with it. Personal information and sensitive personal information⁶ may be collected, processed, stored, updated, or disclosed by the bank:

a. for legitimate bank-related purposes and requests;

b. to implement transactions which the borrower requests, allows, or authorizes;

c. to comply with the bank's internal policies and its reporting obligations to government authorities under applicable laws; and

d. to offer and provide new or related products and services of the bank, its affiliates and subsidiaries through mail, email, SMS or other means of communication.

I/We confirm that I/We am/are aware that, in case of unlawful acquisition, inaccuracy, and error, I/We have the right to access, update, dispute, block, or correct certain personal information, or withdraw my/our consent to the use of any information provided herein, subject to the rights and limitations under the DPA.

I/We understand that this consent shall continue to be in effect for as long as the loan account exists or until expiration of the records retention limits set by applicable banking laws, whichever comes later.

I/We further warrant that, prior to submitting to the financial institution any information (including personal information) of an individual; I/We have obtained all necessary authorizations and consents as may be required by applicable confidentiality and data privacy laws or agreement to enable the bank to process such information.

I/We understand that should I/We wish to access, update, dispute, block, or correct certain information, or withdraw consent to the use of any of the information provided herein, subject to the rights and limitations under the DPA, I/We may communicate with PSBank's Data Protection Officer at dataprotectiondept@psbank.com.ph, and may lodge complaints with, and/or seek assistance from the National Privacy Commission.

I/We understand that my/our basic credit data, as well as any regular updates or corrections thereof, are mandated to be submitted to the Credit Information Corporation (CIC) pursuant to R.A. 9150 and its Implementing Rules and Regulations for consolidation and disclosure as may be authorized by the CIC. Consequently, my/our basic credit data may thus be shared with other lenders authorized by the CIC, and other reporting agencies duly accredited by the CIC, for the purpose of establishing my/our creditworthiness.

I/We understand and agree that additional data privacy provisions, not stated in this form, may be required by the financial institution.

I/We have read and understood and consent to be bound by all the terms and conditions stated above.

Signature above Printed Name and Designation of Authorized Signatories	Date
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Third party credit guarantor and/or security grantor (i.e., a person or entity who grants a security interest in collateral to secure the obligation of the borrower)

Printed Name	Affiliation	Relationship with Borrower	Contact Information (Address, Contact Number)
1.			
2.			
3.			

1. This information will solely be used to monitor information on business ownership/management in the country. Responses in this part will not affect the assessment and approval of your loan application.

2. Subject to bank verification

3. The size of the firm is being collected for the BSP's monitoring purposes

4. Additional borrower information such as but not limited to the following may be obtained using a separate sheet/form: co-borrower, dependents, questionnaire on politically exposed person (PEP) and Foreign Account Tax Compliance Act (FATCA)

5. As may be applicable

6. Name, address, gender, age, marital status, contact details, birthday, SSS/GSIS, TIN, education, employment or financial or medical information, spouse details, preferences, behavior, and other information classified as "personal data", "personal information", or "sensitive personal information" under the DPA, and those of the Borrower's authorized representative/s, as well as accounts, transactions, and communications.

Print Date: Sep. 2023

ADDENDUM TO BUSINESS LOAN APPLICATION FORM

(For Cooperative / Partnership / One-Person Corporation / Corporation)

Registered Business Name (Trade Name):

LOAN DETAILS

Loan Amount: Target Date of Availment: (mm/dd/yyyy) Facility Type: SME Loan with Prime Rebate SME Credit Line SME Business Credit Line SME Standby Credit Line Certification

COLLATERAL DETAILS

Real Estate TCT / CCT Number: Registered Owner:Time Deposit Account Name: Account Number: Amount:

HIGHLIGHTS OF TERMS AND 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 by all the building existing and/or the property, for a period of three years and thereafter until the loan is fully paid.

3. Payment of Premium, Taxes and Repair - In case the Client violates any of the conditions in the T&C, the Bank may, at its absolute discretion and without notice to the Client, do the following:

a.) Pay the necessary premiums, taxes and repair all sums advanced with interest plus penalty of 3% per month from date of each payment.

b.) The Bank shall repossess the property and claim all sums advanced with interest plus penalty of 3% per month from date of each payment.

c.) Demand payment of the amount advanced with interest plus penalty of 3% per month from date of each payment.

d.) Cease to render services to the Client and/or to cancel the Client's account with the Bank.

e.) Cease to render services to the Client and/or to cancel the Client's account with the Bank.

f.) Cease to render services to the Client and/or to cancel the Client's account with the Bank.

g.) Cease to render services to the Client and/or to cancel the Client's account with the Bank.

h.) Cease to render services to the Client and/or to cancel the Client's account with the Bank.

i.) Cease to render services to the Client and/or to cancel the Client's account with the Bank.

j.) Cease to render services to the Client and/or to cancel the Client's account with the Bank.

k.) Cease to render services to the Client and/or to cancel the Client's account with the Bank.

