

<div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <b>Signature above Printed Name and Designation of Authorized Signatories</b>	<div style="border-bottom: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <b>Date</b>
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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 <i>(Address, Contact Number)</i>
1.			
2.			
3.			

CHECKLIST OF SUPPORTING DOCUMENTS

The checklist enumerates the types of supporting documents that the borrower may present to facilitate the financial institution’s evaluation of the loan application. **Borrowers are not expected to provide all the listed documents but only those that are applicable.**

After the initial loan application screening, additional information (using separate sheet or form) may be requested to further evaluate the loan application and the security being offered. The financial institution may also require additional documents, as deemed necessary.

For the financial institution to better consider the application, additional post-approval documents not specified in the list may be required, as applicable.

Basic Documents

- ☐ Filled-out and signed application form
- ☐ Clear copy of one (1) valid government issued ID of authorized representative, if applicable
- ☐ Board/Partnership Resolution or Secretary’s Certificate authorizing the loan and indicating the authorized person/s to transact with the bank and sign relevant documents
- ☐ Special Power of Attorney, if applicable
- ☐ Certificate of Registration with Farmers and Fisherfolk Enterprise Development Information System (FFEDIS)

Proof of Business Registration and Supporting Documents:  
*(Please check applicable item/s)*

Cooperative:

- ☐ Certificate of Registration with Cooperative Development Authority (CDA)
- ☐ Certificate of Compliance, if applicable
- ☐ List of elected officers

Partnership:

- ☐ Certificate of Registration with Securities and Exchange Commission (SEC)
- ☐ Articles of Partnership

Corporation/One-Person Corporation:

- ☐ Certificate of Registration with SEC
- ☐ General Information Sheet (GIS), if applicable
- ☐ Latest amended Articles of Incorporation and By-Laws

Income Documents *(Please check applicable item/s)*

- ☐ Photocopy of Audited Financial Statements for the past 3 years with latest Income Tax Return (ITR) or Photocopy of in-house financial statements or pre-operating financial statements
- ☐ Bank statements or photocopy of passbook for the past 6 months
- ☐ Business background/Company profile
- ☐ Proof of other income, *if any*

Other Supporting Documents

- ☐ Billing statement of utilities for the past 3 months
- ☐ Statement of Account from current lender and official receipts for the past 3 months *(if loan purpose is refinancing/loan takeout)*
- ☐ Others *(please specify):*  
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Supporting documents for secured loan

Security Documents *(Please check applicable item/s)*

- ☐ Photocopy of Transfer Certificate of Title (TCT)/ Condominium Certificate of Title (CCT)
- ☐ Photocopy of Tax Declaration (for land and improvement)
- ☐ Location/Vicinity Map
- ☐ Land Transportation Office (LTO) Official Receipt (OR)/ Certificate of Registration (CR) or Deed of Sale of Motor Vehicle
- ☐ Reservation Agreement or Contract to Sell or Statement of Account (for Deed of Assignment (DOA) accounts only)

If secured by a Continuing Suretyship:

- ☐ Basic Documents (as enumerated in this form) of the Surety
- ☐ Income Documents (as enumerated in this form) of the Surety

If construction loan:

- ☐ Building/Floor plan of proposed improvement
- ☐ Bill of materials
- ☐ Specification of proposed finishes
- ☐ Building permit

Others:

- ☐ Appraisal fee
- ☐ Additional security documents *(please specify):*  
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Post-Approval Requirements for Real Estate Collateral-Backed Loans *(Please check applicable item/s)*

- ☐ Original owner’s copy of TCT/CCT
- ☐ Original Tax Clearance
- ☐ Certified true copy of latest Tax Declaration
- ☐ Insurance policy/ies (for properties with improvements)
- ☐ Master Deed of Declaration (for condominium only)
- ☐ Photocopy of latest full year Real Estate Tax Receipt (RETR)
- ☐ Price quotation of the property (for property acquisition)
- ☐ Affidavit of Consent to Mortgage Family Home
- ☐ Others (please specify):  
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Other Post-Approval Requirements

- ☐ Certificate of Ownership for movable property *(e.g., motor vehicles, etc.)*

FOR BANK REFERENCE ONLY

PHILIPPINE STANDARD INDUSTRIAL CLASSIFICATION (PSIC)

- A – Agriculture, Forestry & Fishing
- B – Mining and Quarrying
- C – Manufacturing
- D – Electricity, Gas Steam and Air-conditioning Supply
- E – Water Supply, Sewerage, Waste Management and Remediation Activities
- F – Construction
- G – Wholesale & Retail Trade; Repair of Motor Vehicles & Motorcycles
- H – Transportation & Storage
- I – Accommodation & Food Services Activities
- J – Information & Communication
- K – Financial & Insurance Activities
- L – Real Estate Activities
- M – Professional, Scientific & Technical Activities
- N – Administrative & Support Service Activities
- O – Public Administration & Defense; Compulsory Social Security
- P – Education
- Q – Human Health & Social Work Activities
- R – Arts, Entertainment and Recreation
- S – Other Service Activities
- T – Activities of Household as Employers; Undifferentiated Goods- and- Services-Producing Activities of Households for Own Use
- U – Activities of Extraterritorial Organizations and Bodies

FEES AND CHARGES

A. BOOKING FEES AND CHARGES

APPLICATION/PROCESSING FEE	For SME BCL – PhP10,000 (For New and Existing SME Clients) For SME TL, CL and SBYCL – 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)													
HANDLING FEE	PhP2,000 or loan amount x .00125, whichever is higher (Not applicable to BCL facility)													
APPRAISAL & TITLE HANDLING FEES	PhP5,500 per title													
NOTARIAL FEE	PhP1,000 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 *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 PhP8 million (for borrowers 18-45 years old) or PhP7 million (for borrowers 46-64 years old), whichever is lower. <i>*For individual borrowers</i>													
FIRE INSURANCE/CONTRACTOR'S ALL-RISK 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. <i>*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)</i>													
REGISTRATION FEES FOR NEW AND ADDITIONAL REAL ESTATE MORTGAGE (REM)	Cost of annotation of Real Estate Mortgage and Register of Deeds fees													
CANCELLATION FEE	Cost of cancelling previous mortgage and/or other liens, encumbrances (if any)													
MISCELLANEOUS FEES	Actual Service Provider's Fees													
SERVICE CHARGES FOR DBP AVAILMENT	<table><tr><th>Local Clearing Checks</th><th>Computation</th></tr><tr><td>First PhP100,000</td><td>Minimum of PhP300.00</td></tr><tr><td>In excess of PhP100,000</td><td>Excess of 0.0015</td></tr><tr><th>Regional Clearing Checks</th><th>Computation</th></tr><tr><td>First PhP100,000</td><td>Minimum of PhP600.00</td></tr><tr><td>In excess of PhP100,000</td><td>Excess of 0.0030</td></tr></table>	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	
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B. POST-BOOKING FEES AND CHARGES

<b>DUE DATE EXTENSION FEE</b> <i>(accrued interest from old due date to new due date)</i>	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
<b>LATE SUBMISSION FEE OF INSURANCE POLICY RENEWAL</b> <i>(credit life and fire)</i> 31-44 DAYS FROM EXPIRY DATE 45-59 DAYS FROM EXPIRY DATE 60 DAYS AND BEYOND	PhP200 shall be charged for late submission of insurance policy renewal documents Documentary Stamp Tax (DST) shall be charged <i>(applicable for Fire Insurance only)</i> Short Rate or Used Portion Charge (which varies per premium amount and inclusive period) shall be charged.
<b>LOAN OR CREDIT LINE CERTIFICATION</b>	For issuances of Letters of Credit, Bank Guarantees and the like 1/8 of 1% per month of validity of the certification, or PhP 2,000, whichever is higher *Applicable to SBYCL facility only
<b>PRE-TERMINATION CHARGES</b>	FREE
<b>ISSUANCE OF CANCELLATION DOCUMENTS</b>	• 1st Issuance: Pay Notarial fee of PhP500 • 2nd and every issuance thereafter: · Notarial Fee - PhP500 · Processing Fee - PhP2,000
<b>SAFEKEEPING FEE</b>	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.

C. OTHER FEES AND CHARGES (If applicable)

<b>PENALTY CHARGES FOR RETURNED CHECKS</b>	Penalty charges shall be computed as follows: Amount of Returned Check x 3% x # of days (date paid - date of availment) / 30 days
<b>LATE PAYMENT PENALTY</b>	3% 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 the Bank/Financial Institution should/enforce the services of counsel to enforce its rights under this Agreement, the Borrower/Mortgagor shall pay an amount equal to ten (10) percent of the outstanding Loan and Secured Obligations which in no case shall be lower than PhP50,000. The Borrower/Mortgagor shall likewise be liable for and bear the costs of legal fees and expenses entailed in the foreclosure, collection, and/or enforcement of this Agreement.

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 specic 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 it.
- 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.

Signature above Printed Name  
and Designation of Authorized Signatories

Date