



D. FINANCIAL INFORMATION							
<b>Source of Funds for</b>		Revenue		Savings and/or Investment			
<b>Repayment of Loans:</b>		Asset Sale		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	
	Savings	Checking	E-wallet	Others (Please specify)		Personal	Business/Merchant
	Savings	Checking	E-wallet	Others (Please specify)		Personal	Business/Merchant
	Savings	Checking	E-wallet	Others (Please specify)		Personal	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			
				Personal	Business		
				Personal	Business		
				Personal	Business		
E. UNDERTAKING/DECLARATION							
<p>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.</p> <p>I/We authorize the financial institution to obtain relevant information as it may require concerning this application.</p> <p>I/We understand and agree that additional undertaking/declaration, not stated in this form, may be required by the financial institution.</p> <p>I/We hereby agree that this application shall be subject to applicable laws (BSP circulars, rules and regulations) and policies of _____.</p>							
F. DATA PRIVACY CONSENT							
<p>In compliance with the requirements of the Data Privacy Act (DPA), I/we hereby authorize and give my/our consent to _____ 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 information<sup>6</sup> may be collected, processed, stored, updated, or disclosed by the bank:</p> <p>a. for legitimate bank-related purposes and requests;</p> <p>b. to implement transactions which the borrower requests, allows, or authorizes;</p> <p>c. to comply with the bank's internal policies and its reporting obligations to government authorities under applicable laws; and</p> <p>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.</p> <p>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.</p> <p>I/We understand that this consent shall continue to be in effect for ____ years or until expiration of the records retention limits set by applicable banking laws, whichever comes later.</p> <p>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.</p> <p>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 the _____'s Data Protection Officer at _____, and may lodge complaints with, and/or seek assistance from the National Privacy Commission.</p> <p>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.</p> <p>I/We understand and agree that additional data privacy provisions, not stated in this form, may be required by the financial institution.</p> <p>I/We have read and understood and consent to be bound by all the terms and conditions stated above</p>							

\_\_\_\_\_  
**Signature above Printed Name and Designation of Authorized Signatories**

\_\_\_\_\_  
**Date**

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.			

<sup>6</sup> 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.

**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):* \_\_\_\_\_

**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):*

\_\_\_\_\_

**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):* \_\_\_\_\_

**Other post-approval requirements**

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

**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

**OTHER BUSINESSES OF MAJORITY STOCKHOLDERS (Please attach additional sheet if necessary)**

Name of Majority Owners/ Key Officers/Sureties	Business Name	Location/Address	No. Shares in the Co.	Contact Person	Contact Number
1.					
2.					
3.					
4.					
5.					

**STATEMENT OF INCOME AND EXPENSES**

Income and Expenses	Actual for the Previous Month	Actual for the Previous Year	Projected Monthly Income	Projected Annual Income
Gross Income	P	P	P	P
Total Expenses	P	P	P	P
Net Income	P	P	P	P

**Note: Please see attached Statement of Income & Expenses:**

**WORK / BUSINESS / PERSONAL REFERENCES (Please attach additional sheet if necessary)**

**Work / Business Reference:**

Reg. Name of Business: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Number/s: \_\_\_\_\_

**Personal Reference:**

Name: \_\_\_\_\_

Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Number/s: \_\_\_\_\_

**DETAILS OF COLLATERAL OFFERED (Please attached additional sheet if necessary)**

**For Real Estate:**

Registered Owner	Classification	TCT/ OCT No.	TD No.	Location	Total Area
1.					
2.					

**For Motor Vehicle**

Registered Owner	Type of Unit	Plate No.	CR No.	LTO Reg. No.	Year Model
1.					
2.					

**For Other Collateral/s:**

Registered Owner	Nature of Collateral/s	Date Purchase	Amount Purchased	Present Market Value
1.				
2.				

**AUTHORITY TO SECURE INSURANCE/S**

**THE BORROWER AGREES THAT UPON RELEASE OF THE LOAN, THE APPLICABLE INSURANCE/S REQUIRED BY THE BANK ARE PAID AND ENSURE THAT WHILE THE LOAN IS OUTSTANDING, THE FOLLOWING SHALL BE IN FORCE UP TO THE MATURITY OF THE LOAN.**

- a. Credit life, mortgage redemption, life or personal accident insurance coverages, as applicable or as required by RBR: and /or
- b. If applicable, insurance coverages against fire, earthquake, flood, own damages, theft, Acts of Nature and other risks as may be Required by RBR for any personal or real property offered as security/ collateral/s.

With any of the accredited insurance companies of RBR or as approved by RBR, in the sum not less than the outstanding balance of the loan. The policy shall contain a mortgagee/ secured creditor clause in favor of RBR or insurer's endorsement with RBR as beneficiary or assignee.

All Insurance Costs (consisting of premiums taxes, fees, penalties, and other expenses incident to obtaining and maintaining the required insurance cover) shall be paid by the Borrower. RBR may opt to collaterals for the loan. For avoidance of doubt, **Borrower remains solely liable and responsible to secure and comply with the insurance** deduct the insurance costs from the proceeds of the loan. If there is failure or delay of borrower to submit the renewal or new policy within **THIRTY (30) calendar days** prior to the date of expiry of the original policy(ies) or as required in the loan and collateral documents for the loan being applied ("Loan Documents"), RBR may secure the renewal of new insurance coverage with any of it's accredited insurance companies, with Insurance Costs payable by Borrower. If no sufficient payment is made by borrower after and in accordance with the first notice and/or demand from RBR, Borrower hereby authorizes RBR to: (a) debit any deposits or fund it may have with RBR; or (b) for the account of and reimbursement by Borrower upon demand by RBR. These advances shall be subject to interests and penalties at the same rate imposed on the principal I amount of the loan after First demand until paid. The unpaid advances, interest, and penalties shall be similarly secured by the **requirements. RBR is not obligated in any way to exercise the authority herein granted and shall not incur any liability for not exercising the same.**

**BORROWER CERTIFICATION AND SIGNATURES**

Borrower acknowledges, certifies and warrants as follows:

- a. Borrower has read and understood the terms of this application, the Privacy Notice given with this Application, the terms and conditions of RBR Products and Services.
- b. All data and information, supporting documents and updates it has provided to RBR in this Application or submitted / obtained pursuant to or under the authority granted in this Application were collected with the relevant consent and are true, complete and accurate as of date hereof and provided, and deemed property of RBR.
- c. Borrower undertakes to provide RBR material updates to all data and information and such additional documents as RBR may deem necessary.
- d. RBR is authorized to conduct, through its representative or accredited appraiser, an inspection and/or appraisal of all or any property that may be offered by Borrower or required by RBR as security/collaterals for the loan applied for and that the appraisal and other reports shall be the property of RBR and for its sole use only.
- e. This application is subject to RBR's credit approval processes and guidelines and RBR may reject this application or cancel any approval if already made and RBR is under no obligation to disclose the reason for such disapproval.
- f. Any material misrepresentation or falsity or omission that was provided in this application by Borrower will be construed as an act to defraud RBR and may be the basis for RBR to pursue actions for any civil or criminal liability.
- g. If Borrower is approved, the Loan applied for and/or granted shall be exclusively used for the purpose/s stated in this Application or in the approval.
- h. RBR may impose such terms, conditions and requirements as it may deem necessary or proper relative to the loan and to any of RBR products, services, facilities and channels.
- i. Any consent and authorization given in this application remains valid and subsisting until otherwise indicated or revoked or cancelled in writing, This application and provisions herein and therein shall be deemed incorporated in the loan document executed in connection with the loan, except as otherwise provided herein or hereafter agreed upon by RBR and Borrower writing

The term "Borrower" shall refer to one or more Borrowers, a Co-Borrower or Co-Maker. If there be any, whose liability to RBR shall be joint and several, and shall also include the agents and/or authorized representatives of the borrower, if a juridical person.

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_ at \_\_\_\_\_.

\_\_\_\_\_  
Signature above Printed Name and  
Designation of Authorized Signatories  
Date:

\_\_\_\_\_  
Signatories above Printed Name and  
Designation of Authorized Signatories  
Date:

Signature Verified by / Date:	Completeness Checked by / Date:	Approved by / Date:
_____ Signature Over Printed Name/Position	_____ Signature Over Printed Name/Position	_____ Signature Over Printed Name/Position