



SALARY STRETCH PERSONAL LOAN QUALIFICATIONS

SALARIED INDIVIDUALS	SELF-EMPLOYED INDIVIDUALS
Must be between 23 and 65 years old* upon loan maturity	Must be between 25 and 65 years old* upon loan maturity
With a minimum gross monthly income of PhP15,000 for Bankers or PhP20,000 for non-Bankers and working within the Bank's serviceable area	With a minimum gross monthly income of PhP20,000 and working within the Bank's serviceable area
Must have at least six (6) months work tenure with current employer or a total of two (2) years working experience, including work on a regular/permanent status	Must have a business registered in existence of operation for at least three (3) years for Service Industries or five (5) years for Trading and other industries
With office and home landline and/or mobile number	With office and home landline and/or mobile number
A Filipino citizen	
	Must be a credit cardholder
<p><i>*If verified retirement age of company is 60 years old. Borrowers more than 60 years old (but not more than 65 years old) upon loan maturity must submit a Credit Life Insurance.</i></p>	

SALARIED INDIVIDUALS IN CALL CENTER INDUSTRY
Must be between 23 and 65 years old* upon loan maturity
With a minimum gross monthly income of PhP25,000 and working within the Bank's serviceable area
Must have at least one (1) year work tenure with current company or a total of two (2) years employed in the call center industry
With office and home landline and/or mobile number
A Filipino citizen
<p><i>*If verified retirement age of company is 60 years old. Borrowers more than 60 years old (but not more than 65 years old) upon loan maturity must submit a Credit Life Insurance.</i></p>

EMPLOYED DOCTORS	SELF-EMPLOYED OR CONSULTANT DOCTORS
Must be between 25 and 65 years old* upon loan maturity	Must be between 25 and 65 years old* upon loan maturity
With a minimum gross monthly income of PhP25,000 and working within the Bank's serviceable area	
Employed with the current employer for at least two (2) years on a regular/permanent status	Must be a registered doctor/dentist for at least three (3) years based on Professional Regulatory Commission (PRC) ID
Must have a hospital landline and residence landline or mobile number	Must have clinic and residence landline or mobile number <i>(for clinic-based doctors/dentists)</i>
A Filipino citizen	
	Must have a residence landline and mobile number <i>(for consultants)</i>
*If verified retirement age of company is 60 years old. Borrowers more than 60 years old (but not more than 65 years old) upon loan maturity must submit a Credit Life Insurance.	

Note: Qualifications may vary subject to the Bank's terms and policies.