SALARY STRETCH PERSONAL LOAN ELIGIBILITY CRITERIA

SALARIED INDIVIDUALS	SELF-EMPLOYED INDIVIDUALS
Must be 23 to 60 years old upon loan maturity	 Must be 25 to 60 years old upon loan maturity
With a minimum gross monthly income of PhP15,000 for Metro Manila-based applicants or PhP10,000 for provincial-based applicants	
Must be employed with the current company for at least one (1) year on a regular permanent status	 Business must be registered and is existing for at least three (3) years for Trading and Services industries or five (5) years for other industries
With office landline	With office and home landline and/or mobile number
Must be a Filipino citizen	
	Must be a credit cardholder

EMPLOYED DOCTORS	SELF-EMPLOYED OR CONSULTANT DOCTORS
 Must be 25 to 60 years old upon loan maturity 	
With a minimum gross monthly income of PhP25,000 and within the Bank's serviceable area	
Must be a permanent/regular employee	 Must be a registered doctor/dentist for at least three (3) years based on Professional Regulatory Commission (PRC) ID
Must have at least two (2) years working experience	 Must have clinic and residence landlines or mobile number (for clinic-based doctors/dentists)
Must have hospital landline and residence landlines or mobile number	Must have a residence landline and mobile number (for consultants)
Must be a Filipino citizen	Must be a Filipino citizen