



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 <i>(Check all that apply)</i>	Date of Business Registration <i>(mm/dd/yyyy)</i>	Expiry Date of Registration <i>(mm/dd/yyyy)</i>	Registration Number
CDA			
DTI			
SEC			
BIR			
Barangay/Mayor's Permit			
Others <i>(Please specify):</i> _____			
Indicate whether the business: ¹ 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 exists			
Firm Size ² <i>(Total assets exclusive of the land on which the business entity's office, plant and equipment are situated)</i> ³ Micro (not more than Php 3M) Small (Php3,000,001 to 15M) Medium (Php15,000,001 to 100M)			
Annual Sales or Revenue: Php _____		Number of employees: <i>(Please indicate all paid employees and/or directly involved in business operations)</i> Full-time: _____ Part-time/Contractual: _____	

B. CONTACT INFORMATION⁴

Authorized Representative 1:				Government ID:
_____ <i>(First Name)</i>	_____ <i>(Middle Name)</i>	_____ <i>(Last Name)</i>	_____ <i>(Suffix, if applicable)</i>	
Date of Birth <i>(mm/dd/yyyy)</i>	Mobile Number:	Landline No. <i>(Area Code, Number)</i>	Email Address:	Sex: Male Female
_____	_____	_____	_____	
Authorized Representative 2:				Government ID:
_____ <i>(First Name)</i>	_____ <i>(Middle Name)</i>	_____ <i>(Last Name)</i>	_____ <i>(Suffix, if applicable)</i>	
Date of Birth <i>(mm/dd/yyyy)</i>	Mobile Number:	Landline No. <i>(Area Code, Number)</i>	Email Address:	Sex: Male 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 <i>(subject to the approval of the bank):</i> Php _____		Tenor: _____ months		
Proposed frequency of repayment ⁵ :		Weekly Monthly Quarterly Annually Lump sum Others <i>(Please specify):</i> _____		
Loan Facility:	Credit Line Term Loan Others <i>(Please specify):</i> _____	Loan Purpose:	Working capital <i>(including receivables and inventory financing)</i> Business expansion Construction/Development of real estate Purchase of equipment/motor vehicles Acquisition of real estate Purchase of biological asset Loan takeout/refinancing Others <i>(Please specify):</i> _____	
Type of Loan:	Unsecured Loan	<i>If secured loan, please mark appropriate box/es:</i>		
	Secured Loan			
				Loan secured by real estate (e.g., land, buildings)
				Loan secured by movable property:
				Receivables & any other claims to payment Intellectual Property Others <i>(Please specify):</i> _____ Title documents (e.g., warehouse receipt, bill of lading) Equipment _____ Financial assets (e.g., deposits, tradable securities, company shares) Inventory
	Loan backed by third party credit guarantee/continuing suretyship			

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 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

D. FINANCIAL INFORMATION							
Source of Funds for		Revenue		Savings and/or Investment			
Repayment of Loans:		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 <u>CTBC Bank (Philippines) Corp.</u></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 <u>CTBC Bank (Philippines) Corp.</u> 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:</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 <u>ten (10)</u> 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 <u>Bank</u>'s Data Protection Officer at dataprivacyofficer@ctcbank.com.ph, 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.			

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.

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.)*

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