



Opening Doors, Building Tomorrows.

# Personal Loan Application Form

NOTE: Please print legibly. Do not leave any blank space. If field is not applicable, please write 'N.A.' Application processing will start only upon submission of all required documents (see bottom portion of the back page). Kindly note that the more information you give, the better chances your application gets approved.

Channel Source:	Source Code:	Sales Officer:
-----------------	--------------	----------------

## LOAN DETAILS

Desired Loan Amount: Php _____ (Subject to Bank approval)	Desired Payment Term (Months): <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36
Loan Purpose	<input type="checkbox"/> Travel <input type="checkbox"/> Personal Consumption <input type="checkbox"/> Balance Transfer <input type="checkbox"/> Others: Pls. Specify: _____ <input type="checkbox"/> Appliance/s <input type="checkbox"/> Hospitalization/Medical <input type="checkbox"/> Special Events <input type="checkbox"/> Furniture/Fixtures <input type="checkbox"/> Health and Wellness <input type="checkbox"/> Home Improvement <input type="checkbox"/> Electronic Gadgets/Devices <input type="checkbox"/> Education <input type="checkbox"/> Car Repair
Mode of Loan Release: <input type="checkbox"/> Manager's Check <input type="checkbox"/> Credit to existing EqB Account No.: _____ <input type="checkbox"/> EqB Cash Card (Prepaid)	

## PERSONAL INFORMATION

First Name	Middle Name	Last Name	
Mother's Maiden Name	Date of Birth (MM/DD/YYYY)	Age	Place of Birth
Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widow / Widower	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Nationality	No. of Dependents <input type="checkbox"/> Children: _____ <input type="checkbox"/> Others: (Relationship) _____
Educational Attainment <input type="checkbox"/> High School <input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> Postgraduate <input type="checkbox"/> Others: _____	Home Phone Number	Mobile Phone Number	E-Mail Address
Present Home Address	<input type="checkbox"/> Owned <input type="checkbox"/> Living with Relatives <input type="checkbox"/> Renting for P _____/mo. <input type="checkbox"/> Mortgaged with _____ Amortization: P _____/mo.		Length of Stay ____ Years ____ Months Zip Code
Permanent Home Address	<input type="checkbox"/> Owned <input type="checkbox"/> Living with Relatives <input type="checkbox"/> Renting for P _____/mo. <input type="checkbox"/> Mortgaged with _____ Amortization: P _____/mo.		Length of Stay ____ Years ____ Months Zip Code
Previous Home Address			Length of Stay ____ Years ____ Months
Car Ownership <input type="checkbox"/> Personal (monthly amortization P _____) <input type="checkbox"/> Company Provided <input type="checkbox"/> Both <input type="checkbox"/> None Number of cars owned: _____			
Are you related to any EqB Officers or employees? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, kindly provide the name and relationship _____			

## EMPLOYMENT / BUSINESS INFORMATION

Employer / Business Name		Employer / Business Address	
Type of Employment <input type="checkbox"/> Private <input type="checkbox"/> Self-Employed <input type="checkbox"/> Government <input type="checkbox"/> Unemployed <input type="checkbox"/> Professional <input type="checkbox"/> Retired	Employment Status <input type="checkbox"/> Permanent <input type="checkbox"/> Professional <input type="checkbox"/> Probationary <input type="checkbox"/> Consultant <input type="checkbox"/> Contractual <input type="checkbox"/> Special Occupation	Rank <input type="checkbox"/> Rank & File <input type="checkbox"/> Senior Executive <input type="checkbox"/> Junior Officer <input type="checkbox"/> Self-Employed <input type="checkbox"/> Middle Manager <input type="checkbox"/> Others	Nature of Business
Position	SSS / GSIS Number	Tax Identification IN Number	
Date of Hire (MM/DD/YYYY)	Length of Service ____ years ____ months	Total Years Working ____ years ____ months	
Office Phone Number	Fax Number	Office Email Address	
Immediate Supervisor/HR Contact Person	Office Telephone Number	Best Time and Day to Call	
Previous Employer / Business Name	Length of Service ____ years ____ months	Position	

## SPOUSE AND FAMILY INFORMATION

First Name	Middle Name	Last Name	
Employer / Business Name	Employer / Business Address	Position	
Date of Birth (MM/DD/YYYY)	Office Phone Number	Mobile Phone Number	E-Mail Address

OTHER INFORMATION

Personal and/or Trade References

Name:Relation to Applicant:Tel. No.:Home Address:

Credit Card Details

Credit Card:Card No.:Credit Limit:Expiry Date:

Other Loan Accounts

Bank / Company:Type of Loan:Outstanding Balance:Monthly Payment:

UNDERTAKING

I hereby certify that all information herein are true and correct based on my own personal knowledge. I authorize the Bank to obtain information as it may require concerning my loan application and agree that it shall remain the Bank's property whether my loan is approved or not. Any information given by me or other persons duly authorized by me which is not true or accurate, will automatically cause the Bank to reject my loan, cancel its approval or if the loan has been released to me, to demand immediate payment thereof.

I hereby willingly, voluntarily and with full knowledge of my right under the law, waive the right to confidentiality of information and authorize the Bank to disclose, divulge and reveal any such information relating to the loan application or account, including events of default, for the purpose of, among others, client evaluation, credit reporting or verification, and recovery of the loan due and payable to the Bank under the terms and conditions of this application.

For this purpose, I hereby authorize the Bank, its employees or its agent to verify and obtain information relevant to my loan application, such as, but not limited to residential and contact information, business or trade, employment and payment performance.

In view of the foregoing, the Bank may disclose, divulge and reveal the aforementioned information to third parties, including but not limited to my employer, the Bank's affiliates, subsidiaries, agents or services providers, the Bankers' Association of the Philippines – Credit Bureau (BAP – CB) or to any similar central monitoring entity or recipients as provided for by law and required by competent authority.

I further authorize the Bank, as my Attorney-in-Fact, to conduct random verification with the Bureau of Internal Revenue (the "BIR") in order to establish the authenticity of my tax statements (the "ITR") and the accompanying financial statements/documents submitted to the BANK in accordance with banking regulatory requirements.

I hold the Bank free and harmless from any and all liabilities, claims and demands of whatever kind or nature in connection with or arising from the aforementioned disclosure or reporting.

I hereby acknowledge that the Personal Loan or any part(s) thereof shall be deemed to have been availed on the date on which funds are transferred to my bank account or cash/prepaid card, maintained with the Bank, or receipt of the Manager's Check reflecting the amount of the loan less applicable fees, charges and taxes.

I further authorize the Bank to deduct from the proceeds of my loan, all fees including, but not limited to, processing fees, documentary stamp tax, notarial fees and interest accruals should the first due date be over 30 days from the release of my loan and other related charges.

I likewise authorize the Bank to provide me with a consumer loan or additional bank product/s (such as but not limited to auto, housing, credit card and other products suited to my situation) at the Bank's sole discretion. My acceptance of the credit card or the proceeds of any loan released pursuant thereto shall be conclusive proof of my acknowledgement of my additional obligations and/or indebtedness to the Bank under the Terms and Conditions set forth by the Bank and prevailing at the time the credit card is issued or the additional loan is approved.

I hereby agree that the Bank has the right to approve a lower amount than my desired loan amount as indicated in this application and shall render the Bank free and harmless from any liability arising thereof.

I hereby agree that should my application be denied, the Bank has no obligation to furnish the reason for such rejection or to return my application and other submitted documents.

I also legally bind myself to the Terms and Conditions of the Loan Program Promissory Note, Disclosure Statement and other relevant documents that I shall execute in favor of the Bank.

Borrower's Signature Above Printed Name

Date

Please make payments only to authorized Bank employees. Sales agents and/or referrers are not allowed to collect any fees of whatever nature on behalf of the Bank. Any payments made to individuals/entities not authorized by the Bank will not be binding on the Bank.

REQUIREMENTS

- ☐ Duly filled-out and original signed application form
- ☐ Signed Promissory Note and Disclosure Statement
- ☐ Photocopy of Company ID with picture and signature
- ☐ Photocopy of one (1) valid government issued ID with **three (3) specimen signature**
- ☐ **Latest credit card SOA**
- ☐ Proof of residence address, either of the following:

☐ Latest one (1) month proof of billing (i.e. utility bill or lease contract under applicant's name)

☐ Latest one (1) gov't ID with residence address (i.e. driver's license, postal ID, NBI, police clearance, etc.)

- If Employed:**

☐ Latest original one (1) month payslip

☐ Latest BIR Form 2316
- If Self-Employed:**

☐ Latest ITR with BIR stamp and tax receipt

☐ Two (2) years Audited Financial Statements

☐ SEC/DTI Certificate of Registration

☐ Six (6) months bank statements / passbook

☐ Authorization to verify bank account/s

**Note: Other documents may be required to process the loan.**

Loan Amortization Schedule\*

Tenor	12 mo.	18 mo.	24 mo.	36 mo.
Add-on Rate/mo.	1.39%	1.49%	1.59%	1.69%
Monthly Effective Interest Rate	2.71%	2.81%	2.90%	2.93%
Amount	Approximation of Monthly Amortization			
15,000	1,459	1,057	864	671
50,000	4,862	3,523	2,879	2,234
100,000	9,724	7,046	5,757	4,468
300,000	29,170	21,137	17,270	13,404
500,000	48,617	35,228	28,784	22,339
1,000,000	97,234	70,456	57,567	44,678

\*Monthly amortization is rounded-up to the nearest peso - units (i.e. excluded the centavos). Interest rates and charges are subject to change without prior notice. All applications will be subject to Bank's credit policies and procedures

Fees and Charges:

- ☐ Processing fee (to be deducted from loan proceeds): Php1,500.00 for employed and Php 2,000.00 for self-employed
- ☐ Documentary Stamps Tax of ₱1.00 for every ₱200.00, only for loans ₱250,000.00 and above.
- ☐ Late Payment Fee: 3.0% per month of the total overdue amount or ₱500.00, whichever is higher
- ☐ Early Settlement Fee: 5.0% of the remaining principal balance or ₱500.00, whichever is higher.
- ☐ Returned Check Fee: ₱500.00 per returned check.
- ☐ Extension Fee: ₱500.00