



Personal Loan Application Form

NOTE: Please complete this form in BLOCK CAPITALS and in black ink. Do not leave any unanswered field. Mark the box with a cross and put N.A. where applicable. Application processing will start only upon submission of all documentary requirements. Incomplete application will not be processed.

Channel Source:	Source Code:	Sales Officer:
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MY LOAN DETAILS			
Desired Loan Amount: PhP _____ <i>(Subject to Bank approval)</i>		Desired Payment Term (Months): <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48	
Loan Purpose	<input type="checkbox"/> Travel	<input type="checkbox"/> Personal Consumption	<input type="checkbox"/> Balance Transfer
	<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"/> Equicom Cash Card

MY PERSONAL INFORMATION							
First Name		Middle Name		Last Name			
Mother's Maiden Name		Date of Birth <i>((mm/dd/yyyy))</i>		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"/> Postgraduate <input type="checkbox"/> College <input type="checkbox"/> Vocational <input type="checkbox"/> Others: _____		Home Phone Number		Mobile Phone Number		E-Mail Address	
Present Home Address <i>(Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)</i>				<input type="checkbox"/> Owned		Length of Stay _____ Years ____ Months	
				<input type="checkbox"/> Living with Relatives		Zip Code	
Permanent Home Address <i>(Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)</i>				<input type="checkbox"/> Renting for PhP _____/mo.		Length of Stay _____ Years ____ Months	
				<input type="checkbox"/> Mortgaged with _____		Zip Code	
Previous Home Address <i>(Number, Street, Subdivision/District/Town, City/Province, Zip Code, Country)</i>				<input type="checkbox"/> Amortization: PhP _____/mo.		Length of Stay _____ Years ____ Months	
						Zip Code	
Source of Funds • <input type="checkbox"/> Commission <input type="checkbox"/> Employment <input type="checkbox"/> Remittance				<input type="checkbox"/> Others, please specify _____			
Car Ownership • <input type="checkbox"/> Owned <input type="checkbox"/> Company Provided				<input type="checkbox"/> Personal PhP _____/mo.		<input type="checkbox"/> No. Of Cars Owned <input type="checkbox"/> None	
Home Ownership • <input type="checkbox"/> Owned <input type="checkbox"/> Living with Relatives				<input type="checkbox"/> Rented PhP _____/mo.		<input type="checkbox"/> Company Owned	
Are you related to any EqB officers or employees?				<input type="checkbox"/> No		<input type="checkbox"/> Yes, provide name and relationship _____	

MY EMPLOYMENT / BUSINESS INFORMATION			
Employer / Business Name		Employer / Business Address	
Type of Employment <input type="checkbox"/> Private <input type="checkbox"/> Others, please specify <input type="checkbox"/> Government <input type="checkbox"/> Professional <input type="checkbox"/> Self-Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired	Employment Status <input type="checkbox"/> Permanent <input type="checkbox"/> Others, please specify <input type="checkbox"/> Probationary <input type="checkbox"/> Contractual <input type="checkbox"/> Professional <input type="checkbox"/> Consultant <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 Number (TIN)	
Date of Hire <i>((mm/dd/yyyy))</i>	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	

MY SPOUSE AND FAMILY INFORMATION					
First Name		Middle Name		Last Name	
Employer / Business Name		Employer / Business Address		Position	
Date of Birth <i>((mm/dd/yyyy))</i>	Office Phone Number	Mobile Phone Number		E-Mail Address	

OTHER INFORMATION

Personal/Trade Reference Name:	Relation to Applicant:	Telephone Number:	Home Address:
<div></div>	<div></div>	<div></div>	<div></div>
Credit Card Issuing Bank:	Card Number:	Credit Limit:	Expiry Date:
<div></div>	<div></div>	<div></div>	<div></div>
Other Loan Accounts (Bank/Loan)	Type of Loan:	Outstanding Balance:	Monthly Payment:
<div></div>	<div></div>	<div></div>	<div></div>

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.

In compliance with the Credit Information System ACT (RA 9510) and the Anti-Money Laundering Act (RA 9160), Borrower/s hereby authorizes EqB to disclose, divulge and reveal the loan and other related information which may include the Borrower/s bank account information to the Credit Information Corporation (CIC) and/or the Anti-Money Laundering Council (AMLC) and for this purpose, hereby waives the rights and benefits under the Law on Secrecy of Bank Deposits (RA 1405), Foreign Currency Deposits Act (RA 6426) and other laws on confidentiality of bank account information to effect the foregoing authorization.

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 ("BIR") in order to establish the authenticity of my tax statements ("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 acknowledgment 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.

I hereby freely and voluntarily give my consent, and hereby agree and authorize the Company, its parent company, affiliated companies, subsidiaries, financial advisors, accredited/affiliated third parties or independent/non-affiliated third parties, whether local or foreign (collectively referred to as Companies), to collect and process matter or information, personal or otherwise, pertaining to myself, this application or transaction, including sensitive personal information and privileged information (as defined under existing laws and subject to consent of other parties to the exchange as may be applicable) herein provided, collected or held or otherwise obtained separately by the Companies, and to disclose the above information between and among the Companies, for any legitimate business purpose as such Companies may deem appropriate, including but not limited to cross-selling, promotion/conduct of marketing and direct marketing activities, research, providing advice or information covering products or services which the Companies believe may be of interest to me, to effectively administer or manage my account, enhance customer services, or to communicate with me for any purpose. The words collect and process are hereby understood to include any operation or any set of operations performed upon personal information including, but not limited to, the collection, recording, organization, storage, updating or modification, retrieval, consultation, use, consolidation, blocking, erasure or destruction of data.

Borrower Signature Above Printed Name

Date (mm/dd/yyyy)

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.

DOCUMENTARY REQUIREMENTS

<div><input type="checkbox"/> Duly filled-out and original signed application form</div> <div><input type="checkbox"/> Photocopy of Company ID with picture and signature</div> <div><input type="checkbox"/> Photocopy of one (1) valid government issued ID with three (3) specimen signatures</div> <div><input type="checkbox"/> Latest credit card Statement of Account</div> <div><input type="checkbox"/> Proof of residence address, either of the following:<div><input type="checkbox"/> Latest one (1) month proof of billing (i.e. utility bill or lease contract under applicant’s name)</div><div><input type="checkbox"/> Latest one (1) government ID with residence address (i.e. driver’s license, postal ID, NBI, police clearance, etc.)</div></div>	<div>If Employed:<div><input type="checkbox"/> Latest original one (1) month payslip</div><div><input type="checkbox"/> Latest BIR Form 2316</div></div> <div>If Self-Employed:<div><input type="checkbox"/> SEC/DTI Certificate of Registration</div><div><input type="checkbox"/> Six (6) months bank statements / passbook</div><div><input type="checkbox"/> Authorization to verify bank account/s</div></div> <div>Note: Other documents may be required to process the loan.</div>
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MONTHLY ADD-ON INTEREST RATES*				FEES AND CHARGES	
Effective Yield	Term	Add-on Rate	Factor Rate	<input type="checkbox"/> Processing fee (to be deducted from loan proceeds): Php1,500.00 for employed and Php2,000.00 for self-employed	
From 2.46%	12 months	1.39%	0.09723	<input type="checkbox"/> Documentary Stamps Tax of Php1.00 for every Php200.00, only for loans Php250,000.00 and above.	
	18 months	1.49%	0.07046	<input type="checkbox"/> Late Payment Fee: 3.0% per month of the total overdue amount or Php500.00, whichever is higher	
	24 months	1.59%	0.05757	<input type="checkbox"/> Early Settlement Fee: 5.0% of the remaining principal balance or Php500.00, whichever is higher.	
	36 months	1.69%	0.04468	<input type="checkbox"/> Returned Check Fee: Php500.00 per returned check.	
	48 months	1.79%	0.03873	<input type="checkbox"/> Extension Fee: Php500.00	
To 2.97%	12 months	1.55%	0.09883		
	18 months	1.65%	0.07206		
	24 months	1.65%	0.05817		
	36 months	1.75%	0.04528		
	48 months	1.85%	0.03933		

*Interest rates and charges are subject to change without prior notice. All applications will be subject to Bank’s credit policies and procedures.

Computation of Fixed Monthly Amortization:

Desired Loan Amount

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Factor Rate
(based on desired term)

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Monthly Amortization