

PERSONAL LOAN
APPLICATION FORM

NOTE: Please fill-out 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.

LOAN DETAILS			
Desired Loan Amount (PHP)		Request For ☐ New ☐ Re-Availment ☐ Top-Up	
		Desired Payment Term ☐ 6 months ☐ 12 months ☐ 18 months ☐ 24 months ☐ 36 months	
Mode of Loan Release ☐ Manager's Check* (*MC Charge, MC Delivery Fee, and OTC encashment charge apply.) ☐ Credit to Equicom Savings Bank Account Number _____ Account Name _____ ☐ Credit to Another Bank Account Number _____ Account Name _____			
LOAN PURPOSE			
☐ Travel ☐ Balance Transfer ☐ Personal Consumption			
☐ Furniture/Fixtures ☐ Home Improvement ☐ Health & Wellness			
☐ Education ☐ Appliance/s ☐ Special Event/s			
☐ Medical ☐ Car Repair ☐ Others _____			
BORROWER DETAILS			
First Name		Middle Name	
Last Name			
Mother's Maiden Name (First Name, Last Name)		Date of Birth	
Place of Birth			
Nationality		Civil Status	
		☐ Single ☐ Married	
		☐ Widowed ☐ Legally Separated	
Gender			
☐ Male ☐ Female			
No. of Dependents		Educational Attainment	
☐ Children _____ ☐ Others _____		☐ High School ☐ College	
		☐ Post Graduate ☐ Others _____	
Personal Email Address			
Mobile Number (+63XXXXXXXXXX)		Home Number (Area Code + Phone No.)	
Best Time to Call			
Preferred Day _____		Preferred Time _____	
Present Home Address (Lot/Blk No., House/Unit No., Floor No./Building Name, Subdivision/Village, City/Province)			Zip Code
Length of Stay _____ Years _____ Months			
☐ Owned ☐ Living with Parents/Relatives ☐ Company Provided ☐ Mortgaged PHP _____/mo. ☐ Rented PHP _____/mo.			
Permanent Home Address (Lot/Blk No., House/Unit No., Floor No./Building Name, Subdivision/Village, City/Province)			Zip Code
Length of Stay _____ Years _____ Months			
☐ Owned ☐ Living with Parents/Relatives ☐ Company Provided ☐ Mortgaged PHP _____/mo. ☐ Rented PHP _____/mo.			
Are you related to any Equicom Savings Bank Employee?			
☐ Yes Name _____ Relationship _____			
☐ No			
Are you a Director, Officer or Stockholder (DOS) of Equicom Savings Bank or its Subsidiary and/or Affiliate?			
☐ Yes Name _____ Relationship _____			
☐ No			
Are you related to a DOS of Equicom Savings Bank or any of its Subsidiary and/or Affiliate of the Equicom Group of Companies?			
☐ Yes Name _____ Relationship _____			
☐ No			
EMPLOYMENT/BUSINESS DETAILS			
Employer/Business Name		Nature of Industry/Business	
Employer/Business Address (Lot/Blk No., House/Unit No., Floor No./Building Name, Subdivision/Village, City/Province)		Zip Code	
Employment Type/Source of Funds		If Self-Employed	
☐ Employed/Salary ☐ Self-Employed/Business ☐ Retired ☐ OFW ☐ Others _____		☐ Sole Proprietor ☐ Corporation ☐ Partnership ☐ Others _____	
Total Years Working/In Business			
Rank		Job Title/Position	
☐ Rank & File ☐ Manager ☐ Self-Employed ☐ Officer/Supervisor ☐ Senior Executive ☐ Others _____			
Date of Hire/Business Date Established (MM/DD/YYYY)			
Employment Status		Office Number	
☐ Permanent ☐ Contractual ☐ Probationary ☐ Others _____			
Office Email Address			
Tax Identification Number (TIN)		SSS Number	
Unified Multi-Purpose ID (UMID)		PhilSys ID Number	

MY OTHER INFORMATION			
Personal/Trade Reference Name <i>(Required)</i>	Relationship <i>(Required)</i>	Telephone/Mobile Number <i>(Required)</i>	Address <i>(Required)</i>
1.			
2.			
3.			

CONSENT TO DATA PROCESSING

While your consent may be solicited to process your personal data, the Bank may also process your personal data without your consent, such as when processing is necessary and is related to the fulfillment of a contract with you or in order to take steps at your request prior to entering into a contract, or those allowed under Section 12 or Section 13 of the Data Privacy Act of 2012. By signing this application form, you hereby authorize the Bank and consent to the processing of your personal data provided herein including the sharing or disclosure of such personal data to the Bank’s accredited service providers, partners, vendors, and affiliate companies for direct marketing, cross-selling, sales referrals, and for any and all of the purposes stated in its Privacy Notice published at www.equicomsavings.com and deemed incorporated by reference in this form. Such consent shall serve as lawful criteria for processing your personal data relied on by the Bank. It is understood that you may withdraw anytime your consent to any specific and declared purpose/s for the processing of your personal data.

UNDERTAKING AND ACKNOWLEDGEMENT

I hereby certify that all information herein is true and correct based on my own personal knowledge. 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 application, cancel its approval or if the loan proceeds have already been released to me, to demand immediate payment thereof. I hereby waive my rights and benefits under the provisions of R.A. 9510 (Credit Information System Act), R.A. 1405 (Secrecy of Bank Deposit Act), R.A. 6426 (Foreign Currency Deposits Act), R.A. 8791 (General Banking Law), R.A. 9160 (Anti-Money Laundering Act) and other laws on confidentiality of bank account, credit, loan and other related information and hereby authorize the Bank to process, divulge, or make necessary disclosure of such otherwise confidential information, to third parties, including but not limited to the Bank’s affiliates, subsidiaries, agents or service providers, the Bankers’ Association of the Philippines – Credit Bureau (BAP – CB) or to other credit bureau or to any similar central monitoring entity or recipients as may be 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 and/or to process, report, share and disclose my information to domestic or foreign authorities and/or tax authorities and/or withhold from me, such amounts as may be required by domestic or foreign regulatory and/or tax authorities in accordance with the requirements of United States Foreign Account Tax Compliance Act (FATCA), and such other rules and regulations issued and/or may be issued, by the Government of the Philippines in connection with FATCA. 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 and payment performance. 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 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 deposited to the account with another bank which I have particularly specified in my request/instruction to 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 thirty (30) days from the release of my loan and other related charges, including incidental costs and expenses on account of my request/instruction to the Bank. Subject to the approval of my loan application and availment of my loan, I hereby assign in favor of the Bank an amount equivalent to the monthly amortization of my loan from my salary and other remuneration. I also authorize my Company/Employer to deduct the said amount from my salary and other remunerations and to remit the same to the Bank on or before the due date and every month thereafter. Whenever applicable, I further authorize my Company/Employer to deduct from my salary late penalties, fees, interests, charges, costs, and principal amount due to effectively bring my loan to current status. I hereby confirm and acknowledge that in the event of the occurrence of any circumstance that would cause my separation from employment either by resignation, termination, retirement or death, I hereby authorize my Company/Employer to notify the Bank of such fact which will likewise render my loan automatically due and demandable. Consequently, I further authorize my Company/Employer to deduct from my remuneration, compensation or employee benefit, of whatever kind or nature due me such amount as the Bank may certify to be due and owing the Bank for the full settlement of the loan and remit the same to the Bank. 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 an amount lower 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. 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 confirm that I understand the foregoing and that I am voluntarily giving my consent to the processing of my Personal Data under the terms and conditions provided above and agree to be bound by any and all undertakings and obligations stated herein. The consent to the processing of my Personal Data shall remain in full force until I revoke it in writing.

Borrower Signature Above Printed Name	Date and Time
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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.

DOCUMENT REQUIREMENTS	
☐ Duly filled-out and original signed Application Form ☐ Photocopy of Company ID with picture and signature ☐ Photocopy of one (1) valid government-issued ID ☐ Three (3) specimen signatures ☐ Latest Credit Card Statement of Account ☐ Post-Dated Check/Checking Account If Employed: ☐ Latest one (1) month payslip	If Self-Employed: ☐ Latest General Information Sheet (GIS) ☐ Latest three (3) months Bank Statement ☐ Latest two (2) years Audited Financial Statement ☐ Latest two (2) years ITR ☐ Latest Business Permit ☐ SEC/DTI Certificate of Registration ☐ Authorization to verify bank account/s

Note: Additional supporting documents may be required to process the application.

FOR BANK USE ONLY		
Channel Source	Source Code	Sales Officer
Date and Time Received from DSA	Start Date and Time Started Reviewing	End Date and Time Started Reviewing
Reviewed By	Date and Time Submitted to Sales Support	