



New Application Additional Loan Renewal Restructuring

In case of loan renewal or restructuring, are there any updates from previous submission? Yes No (if yes, kindly provide details)

BUSINESS LOAN APPLICATION FORM

Individual Sole-Proprietorship
(Please mark the appropriate boxes and indicate N/A if not applicable)

A. BORROWER AND BUSINESS INFORMATION¹

Name of Borrower:			
<i>(First Name)</i>	<i>(Middle Name)</i>	<i>(Last Name)</i>	<i>(Suffix, if applicable)</i>
Civil Status:	<input type="checkbox"/> Single <input type="checkbox"/> Widow/er <input type="checkbox"/> Married <input type="checkbox"/> Annulled <input type="checkbox"/> Separated	Date of Birth: (mm/dd/yyyy)	Place of Birth: (Municipality/City, Province) Citizenship:
			Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female

Name of Spouse:			Date of Birth: (mm/dd/yyyy)
<i>(First Name)</i>	<i>(Middle Name)</i>	<i>(Last Name)</i>	<i>(Suffix, if applicable)</i>

Home Address: (Unit #, Building/House #, Street, Subdivision/ Barangay/ District, Municipality/ City, Province, Zip Code)	Home address ownership:	<input type="checkbox"/> Owned (unencumbered) <input type="checkbox"/> Rented <input type="checkbox"/> Owned (mortgaged) <input type="checkbox"/> Living with relatives
	Length of Stay in Location: _____ years	

Landline No. (Area Code, Number): (____)-	Mobile No.:	Email Address:
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TIN:	PhilSys:	Other Government-issued ID (Please specify type/number):
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Mother's Maiden Name:			
<i>(First Name)</i>	<i>(Middle Name)</i>	<i>(Last Name)</i>	<i>(Suffix, if applicable)</i>

Registered Business Name (Trade Name): _____

Principal Business Address: (Unit #, Building/ House #, Street, Subdivision/ Barangay/ District, Municipality/City, Province, Zip code) Is this similar to Home Address? Yes No (If no, kindly provide the details)	Business address ownership: Owned (unencumbered) Owned (mortgaged) Rented	Years the Business has been in operation: _____ years Number of branches: _____
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Website/social media (Business):	Indicate whether the business has: ² Female Manager/s Female head officer for operations/administrative services
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Nature of Business (Based on PSIC reference):	Please specify business activity:
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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
DTI			
BIR			
Barangay/Mayor's Permit			
Others (Please specify): _____			

Firm Size ³ (Total assets exclusive of the land on which the business entity's office, plant and equipment are situated) ⁴		
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: (Please indicate all paid employees and/or directly involved in business operations) Full-time: _____ Part-time/Contractual: _____	
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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

B. LOAN APPLICATION INFORMATION

Loan amount applied for (subject to the approval of the bank): Php _____	Tenor: _____ months
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Proposed frequency of repayment⁵: Weekly Monthly Quarterly Annually Lump sum Others (Please specify): _____

Loan Facility: Credit Line Term Loan Others (Please specify): _____	Loan Purpose: Working capital (including receivables and inventory financing) Construction/Development of real estate Acquisition of real estate Loan takeout/refinancing	Business expansion Purchase of equipment/motor vehicles Purchase of biological asset Others (Please specify): _____
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¹ 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)

² 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.

³ Subject to bank verification

⁴ The size of the firm is being collected for the BSP's monitoring purposes.

⁵ As may be applicable

Type of Loan:	Unsecured Loan	<i>If secured, collateral/s and/or surety/ies offered:</i>
	Secured Loan	Loan secured by real estate (e.g., land, building)
		Loan secured by movable property Receivables & any other claims to payment Title documents (e.g., warehouse receipt, bill of lading) Financial assets (e.g., deposits, tradable securities, company shares)
		Intellectual Property Equipment Inventory Others (Please specify): _____
		Loan backed by third party credit guarantee/continuing suretyship

C. FINANCIAL INFORMATION

Source of Funds for Repayment of Loans:	Revenue Asset Sale Savings and/or Investment	Inheritance Salary/Allowance Others (Please specify): _____
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Existing Deposit and E-money Accounts (please indicate top 3 in terms of outstanding balance size, 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

D. UNDERTAKING/DECLARATION

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.

I/We authorize the financial institution to obtain relevant information as it may require concerning this application.

I/We understand and agree that additional undertaking/declaration, not stated in this form, may be required by the financial institution.

I/We hereby agree that this application shall be subject to applicable laws (BSP circulars, rules and regulations) and policies of Bangko Kabayan Inc. (A Private Development Bank).

E. DATA PRIVACY CONSENT

In compliance with the requirements of the Data Privacy Act (DPA), I/we hereby authorize and give my/our consent to Bangko Kabayan Inc. (A Private Development Bank) 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:

- for legitimate bank-related purposes and requests;
- to implement transactions which the borrower requests, allows, or authorizes;
- to comply with the bank's internal policies and its reporting obligations to government authorities under applicable laws; and
- 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.

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.

I/We understand that this consent shall continue to be in effect for 10 years or until expiration of the records retention limits set by applicable banking laws, whichever comes later.

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.

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 Bangko Kabayan Inc. (A Private Development Bank)'s Data Protection Officer at Santiago St., Poblacion, Ibaan, Batangas, and may lodge complaints with, and/or seek assistance from the National Privacy Commission.

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.

I/We understand and agree that additional data privacy provisions, not stated in this form, may be required by the financial institution.

I/We have read and understood and consent to be bound by all the terms and conditions stated above.

Signature above Printed Name of Borrower

Date

Signature above Printed Name of Co-Borrower/Spouse

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 to the loan application.**

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
Marriage contract, if applicable

Proof of business registration: *(Please check applicable item/s)*

Certificate of Registration with Bureau of Internal Revenue (BIR)
Certificate of Registration with Department of Trade and Industry (DTI)
Certificate of Registration with Securities and Exchange Commission (SEC)
Certificate of Registration with Farmers and Fisherfolk Enterprise Development Information System (FFEDIS)
Barangay Permit
Mayor's Permit

Personal Income Documents *(Please check applicable item/s)*

Latest Income Tax Return (ITR) or BIR Form 2316
Latest payslip for the past 2 months
Certificate of Employment (COE) with salary or Employment Contract
Latest crew contact (for seafarers)
Proof of remittance for the past 6 months
Bank statements or photocopy of passbook for the past 6 months
Lease contract (for rental income)
Proof of other income:

Business Documents *(Please check applicable item/s)*

Photocopy of Audited Financial Statements for the past 3 years with latest ITR or Photocopy of in-house financial statements or pre-operating financial statements
Business Plan/Business Proposal
Photocopy of franchise agreement, if any
Business background/Company profile
Photocopy of purchase agreement
Others *(please specify)*:

Other Pre-application Requirements

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): _____

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

If refinancing/loan take out

Statement of Account from current lender and official receipts for the past 3 months

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

General Information Sheet (GIS), if applicable
Special Power of Attorney, if applicable
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