

Banking to a different beat.



Sterling
Bank of Asia
A Savings Bank

PERSONAL LOANS
Loan Application Form

Date

How did you learn about this bank's product?

<input type="checkbox"/> Newspaper/Magazine	<input type="checkbox"/> Flyers/Leaflets/Brochures	<input type="checkbox"/> Email Advertising	<input type="checkbox"/> Other Direct Mails
<input type="checkbox"/> TV/Radio	<input type="checkbox"/> Posters/Streamers	<input type="checkbox"/> Event/Exhibits/On-ground Activities	
<input type="checkbox"/> Social Media	<input type="checkbox"/> Website/Internet Ads/Online Search	<input type="checkbox"/> Others (pls. specify): _____	
<input type="checkbox"/> SBA Personnel: _____		<input type="checkbox"/> SBA Client (referred): _____	
<input type="checkbox"/> Branch: _____		<input type="checkbox"/> Dealer : _____	

Loan Information

<input type="checkbox"/> New Application	Amount Applied For (In Php)	Loan Term (in 6, 12, 18, 24 or 36 mos)	Loan Purpose:
<input type="checkbox"/> Existing	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Education
<input type="checkbox"/> Repeat			<input type="checkbox"/> Purchase Appliances/ Furnitures
			<input type="checkbox"/> Balance Transfer
			<input type="checkbox"/> Hospitalization
			<input type="checkbox"/> Personal Reasons
			<input type="checkbox"/> Others (pls. specify) <input type="text"/>

Borrower's Information

Title	Last Name	First Name	Middle Name	Nick Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Place of Birth	Citizenship / Nationality	Country of Birth	Civil Status
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fathers Name	Last Name	First Name	Middle Name	Age
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother's Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Dependent's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father is dependent				<input type="checkbox"/> Yes <input type="checkbox"/> No
Mother is dependent				<input type="checkbox"/> Yes <input type="checkbox"/> No
Total No. of Dependents				<input type="text"/>

TIN	SSS / GSIS	ID No. (Type 1)	ID No. (Type 2)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile No.	Home Phone No.	Email Address (Personal)	Email Address (Office)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Residence Type

<input type="checkbox"/> Owned	<input type="checkbox"/> Living w/ Parents or Siblings	<input type="checkbox"/> Rented	Name of Landlord/Finance Co.	Contact	Monthly Payment
<input type="checkbox"/> Company Provided	<input type="checkbox"/> Living w/ other relatives	<input type="checkbox"/> Mortgaged	<input type="text"/>	<input type="text"/>	<input type="text"/>
Present Home Address			Years of Stay		
<input type="text"/>			<input type="text"/>		
Permanent / Provincial Home Address			Years of Stay		
<input type="text"/>			<input type="text"/>		
Previous Home Address			Years of Stay		
<input type="text"/>			<input type="text"/>		

Employment

<input type="checkbox"/> Employed	Name of Present Employer / Business	Type / Nature of Business	Date Hired	Employment Status	Years of Stay	Position / Title
<input type="checkbox"/> Self-employed	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address of Employer / Business		For Self-employed, Business Address below is	<input type="checkbox"/> Owned	<input type="checkbox"/> Rented / Lease	Country	Zipcode
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of Previous of Employer / Business		Address of Previous Employer / Business		Years of Stay	Previous Business Phone No.	
<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>	

Spouse's / Co-maker's Information

Title	Last Name	First Name	Middle Name	Gender
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Spouse	<input type="checkbox"/> Co-maker	For Co-makers only	Relationship to Borrower	Civil Status
			<input type="text"/>	<input type="text"/>
			Maiden Name, if married (Last Name, First Name, Middle Name)	
				<input type="text"/>
Date of Birth	Place of Birth	Citizenship / Nationality	Country of Birth	TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address same as applicant's:		indicate present address if different from applicant's		
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="text"/>		
Mobile No.	Home Phone No.	Email Address (Personal)	Email Address (Office)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Name of Present Employer / Business		Employment Status	Length of Stay (Yrs)	Position / Title
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Address of Employer / Business		Nature of Business	Business Phone No.	
<input type="text"/>		<input type="text"/>	<input type="text"/>	

References (Give at least 3 persons)

Name (Last name, First name, Middle name)	Address	Relationship	Phone / Mobile No.	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Trade References (Give at least 3 Suppliers / Clients)	Address	Contact Person	Contact No.	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit References:

	Credit Card Number	Outstanding Balance	Valid Thru	Date Issued	Credit Limit	Credit Card Issuer	Contact
<input type="checkbox"/> Credit (Card)							

	Type of Loan	Outstanding Balance	Term (mm)	Monthly Payment	Loan Amount	Financing Company	Contact
<input type="checkbox"/> Loan							

Bank References

Type of Account	Name of Bank	Branch of Account	Account No.	Tel. No.	Outstanding Balance

Assets

☐ Real Estate

Location

Type of Property

☐ Motor Vehicle

☐ Owned☐ Mortgage

Brand / Make

Model

Year

☐ Others Assets (Equipment, Machine, Etc.)

Description of Asset

Quantity

Summary of Monthly Income / Expense

Basic Income	
Spouse's Income	
Other Income (Specify):	
Total Monthly Income	
Fixed Monthly Obligation	
Other Living Expenses	
Net Take Home Pay	

UNDERTAKING / AUTHORIZATION

I hereby certify that all information in this application, including all documents submitted along with this application, are genuine, true and correct. I authorize Sterling Bank of Asia (the“Bank”) and/or its representative to verify any and all information furnished by me, including any credit transactions with other institutions. In this connection I waive the confidentiality of this information and authorize full disclosure of such information to the Bank. I fully understand that any misrepresentation or failure to disclose pertinent information on my part as required in this application may cause the disapproval of the same.

Upon my execution and submission of my application, I bind myself to the terms and conditions of the Bank, including but not limited to my liability for all charges, fees and obligations incurred. I shall execute the necessary documents. I further bind myself to the other terms and conditions stated below, and to other agreements and amendments that may be entered into with the Bank.

In case of disapproval of my application, I understand that the Bank is not obligated to disclose the reasons for such disapproval.

My signature on the loan documents indicates that I have carefully, read, understood and consented to the terms and conditions therein. My acceptance of the loan proceeds via the Bank’s ShopNPay Card, Manager’s Check or credit to my account, indicates that I have waived any and all objections to the terms and conditions of my loan.

In the event of non-payment of any and all sums due resulting to this loan turning past due, or any occurrence of event of default as defined herein, the Bank, in addition to the remedies available to it under our agreement, existing laws and regulations, is likewise authorized at its discretion, to give due notice regarding the status and details of my loan account to my employer, any responsible officer from my company, or any member of my household. This shall be in full force and effect as long as my loan remains in default and outstanding with the Bank.

ADDITIONAL TERMS AND CONDITIONS

WARRANTY AS TO ADDRESSES AND CONTACT NUMBER / DETAILS. I warrant that the addresses (home, office and business) and the contact number/details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) which I provided to the Bank are true, correct, accurate, existing and operational.

UNDERTAKING TO UPDATE ADDRESS, MOBILE, E-MAIL AND OTHER CONTACT INFORMATION. I undertake and obligate myself to promptly update, notify and inform the Bank of any change in my addresses (home, office and business) and contact numbers / details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) provided and listed in the loan application form. In case my preferred billing address and/or contact Number is not accessible, the Bank has the right to use the other address/es and/or contact numbers / details listed in the loan application form to communicate with me. Notwithstanding this provision, I hereby agree that: (a) any communication sent by the Bank via ordinary mail to my preferred billing address shall be considered received by me upon expiration of ten (10) days from mailing; (b) any communication sent by the Bank via registered mail to my preferred billing address shall be considered received by me upon expiration of five (5) days from date I received the first notice of the postmaster. Failure on my part to promptly update, notify and inform the Bank of changes in my address and/or contact Number/detail listed in the loan application within one (1) week from occurrence of such change is an event of default and shall make the loan due and demandable without need of demand or notice to me.

CLIENT INSTRUCTIONS. I authorize the Bank to rely upon and act in accordance with any notice, instruction or communication, which may, from time to time, be provided by me, or others on my behalf, using the contact numbers / details (telephone, mobile/cellular phone, telex, facsimile, e-mail or other electronic means) that I have provided, which notice, instruction or communication the Bank believes, in good faith, to have been made by me, or upon my instruction and for my benefit. The Bank, however, reserves the right to require me to verify, reduce and/or send the notice, instruction or communication in a particular form before the Bank acts thereon. The Bank shall be entitled to treat the notice, instruction or communication transmitted using my contact numbers / details as fully authorized by and binding upon me and to take such steps in connection with, or on reliance upon, the notice, instruction or communication as the Bank may consider appropriate.

SMS and E-MAIL NOTICES. In addition to the above provisions, I hereby agree, allow and authorize the Bank to send notices, instructions, alerts, reminders, and other relevant communications through short message service (SMS), otherwise known as “text messaging”, and through electronic mail, otherwise known as “e-mail”, concerning my loan and/or other account with the Bank. I hereby acknowledge and accept that each SMS and e-mail may be sent to me without being encrypted and may include my name and loan and/or account information. As it is my personal responsibility to ensure the safety and security of my personal mobile/cellular phone and e-mail account, I shall be solely responsible for the integrity, exclusiveness and confidentiality of SMS stored in my phone and e-mails in my account (including the SMS or e-mails sent by the Bank). I hereby hold the Bank free and harmless against any and all liabilities, including, but not limited to, those relating to any violation of secrecy laws or regulations (if any), should third persons view or access my personal mobile / cellular phone and/or e-mail account. I agree that the Bank has the option, but has no obligation, to send through SMS or e-mail notices, instructions, alerts, reminders, and other relevant communications pertaining to my loan or account with the bank. Furthermore, the Bank does not guarantee the timely delivery or absolute accuracy of any SMS or text sent to me, which may be delayed or corrupted on account of technological disruptions caused by third party mobile service providers and other factors beyond the control of the Bank.

THE BANK’S LIABILITY FOR DAMAGES. The parties agree that in case of dispute, suit or litigation, arising out of or in connection with the loan agreement’s foregoing provisions on sending of notices, instructions, alerts, reminders, and other relevant communications, the Bank’s liability shall in no case exceed the amount of One Thousand Pesos (P1,000.00). I hold the Bank free and harmless from any and all damages for any loss or injury that I may incur or sustain by reason of, arising out of, or caused by any loan feature, service or facility provided or rendered by a third party.

CREDIT INFORMATION SYSTEM ACT

I understand that **Republic Act No. 9510 (RA 9510) or the “Credit Information System Act”** and its implementing rules and regulations require the Bank, which I hereby authorize, to submit and disclose my basic credit data, as well as any regular update or correction thereof, to the Credit Information Corporation (CIC) for the purpose of consolidation and disclosure, as may be authorized by RA 9510. I further understand that my basic credit data may be shared with other lenders authorized by the CIC, and other credit reporting agencies duly accredited by the CIC, for the purpose of establishing my creditworthiness.

☐ I have read and understand this agreement and I accept and agree to all of its terms and conditions. I enter into this agreement voluntarily with full knowledge of its effect.

SIGNATURE

VERIFIED

Signature of Borrower Over Printed Name

Date

Print

Send

Documentary Requirements

For Employed:

☐ Completely filled out application form
☐ Photocopy of 2 Valid IDs with photograph & signature (company ID & government- issued ID)
☐ Credit Card Billing Statement (last 2 months)
☐ Latest 1 month Pay slip
☐ Latest Income Tax Return (BIR Form 2316)
☐ Other Documents:

For Self-employed:

☐ Completely filled out application form
☐ Photocopy of 2 Valid IDs with photograph & signature (company ID & government- issued ID)
☐ Credit Card Billing Statement (last 3 months)
☐ Photocopy of latest ITR/form 1701
☐ Bank statement (last 6 Mos.)
☐ Business papers (DTI/SEC registration with general information sheet)
☐ Audited financial statement (for last 2 Yrs.)

☐ Trade references (3 major customers and 3 suppliers with contact details)
☐ Other Documents:

IMPORTANT:

Any application with incomplete information and/or documents shall not be processed. Any alteration requires full signature of the applicant. Upon approval, applicant shall be required to issue post-dated checks for payment. Post-dated checks shall be under the name of the borrower.

PROCESSING FEE:

Note: Automatically deducted from loan proceeds

NO FEE IS COLLECTED BY THE BANK OR ANY REPRESENTATIVE UPON APPLICATION.

THIS PORTION IS FOR BANK’S USE ONLY

Pre-Screening	Credit Score	Processed / Evaluated By	Date
<input type="checkbox"/> ELIGIBLE <input type="checkbox"/> INELIGIBLE			
Exceptions Noted	Remarks / Justification		
<input type="checkbox"/> CREDIT <input type="checkbox"/> DOCUMENT			
Applications Status	Reviewed / Recommended By	Approved By	Date
<input type="checkbox"/> APPROVED <input type="checkbox"/> DISAPPROVED			