PSBank

PHILIPPINE SAVINGS BANK
Metrobank Group

Business Loan Application

Thank you for taking interest in PSBank's business loans. We would like to know more about you. Please print your answer below using BLACK ink only.
For more information, visit www.psbank.com.ph

SOURCE OF LOAN PRODUCT INFORMATION

How did you learn about PSBank's business loan products?

- [ ] SME Banking Personnel
- [ ] Newspaper
- [ ] Other Bank Personnel
- [ ] Leaflet
- [ ] Branch Personnel Pls. Specify Branch _____
- [ ] PSBank Customer Pls. Specify _____
- [ ] Other, Pls. specify _____

BORROWER TYPE

- [ ] Individual
- [ ] Sole Proprietorship
- [ ] Corporation
- [ ] Partnership
- [ ] Others: _____

INFORMATION ON BORROWER (Co-Borrower must fill out a separate sheet)

Borrower's Full Name	Last Name	First Name	Middle Name	SSS/GSIS No.	TIN
Business Name					

Current Address		[ ] Owned [ ] Owned-Mortgaged
Permanent Address		[ ] Rented [ ] Living with relatives

Email Address	Current Landline No.	Postal Code

Nationality	[ ] Filipino [ ] Others	Gender	[ ] Male [ ] Female	Mobile No.

Civil Status: [ ] Single [ ] Married [ ] Separated [ ] Widower

Birthdate	Age	Education	[ ] Undergraduate [ ] College [ ] Post Graduate [ ] Vocational

Place of Birth	Community Tax Certificate No.	Date Issued	Place Issued

PURPOSE OF LOAN

- [ ] Working Capital
- [ ] Acquisition of property for business:
  - ( ) Property will serve as collateral
  - ( ) Property will not serve as collateral
- [ ] Construction or renovation for business
- [ ] Refinancing or take out of loan
- [ ] Purchase of fixed assets or equipment
- [ ] Please add information or specify other purposes: _____

LOAN APPLIED FOR

Amount Applied For	Target Date of Availment

Type of loan: [ ] SME Business Credit Line (via checkwriting) [ ] Credit Line [ ] Term Loan - No. of years: _____
[ ] Others: _____

OFFERED COLLATERAL/S: REAL ESTATE OR TIME DEPOSIT (properties classified as agricultural per tax declaration are not acceptable)

[ ] TCT/CCT No.	Registered Owner	Lot Area (sqm)
Location		Floor Area (sqm)

Type of Improvement [ ] Lot Only [ ] House [ ] Townhouse [ ] Condominium [ ] Apartment [ ] Commercial Bldg. [ ] Factory/Warehouse [ ] Others

If mortgaged, name of creditor & amount

[ ] TCT/CCT No.	Registered Owner	Lot Area (sqm)
Location		Floor Area (sqm)

Type of Improvement [ ] Lot Only [ ] House [ ] Townhouse [ ] Condominium [ ] Apartment [ ] Commercial Bldg. [ ] Factory/Warehouse [ ] Others

[ ] Time Deposit Account Number _____ Amount _____ Depositor _____

BORROWER'S BUSINESS OR EMPLOYMENT

Name of Business or Employer	If none, profession:

Business/ Employer Address	[ ] Owned [ ] Mortgaged
	[ ] Leased [ ] Used Free

	Postal Code	

Email Address	Tel No.	Fax No.

Nature of Business	Position in Co.	Yrs in Business or with Co.

Business Operational Coverage [ ] Metro Manila [ ] Luzon [ ] Visayas [ ] Mindanao [ ] Nationwide [ ] International

[ ] Business is 60% Filipino Owned/Sole Proprietorship	Major Products & Services	% of Sales
Date of SEC/Latest DTI Registration		
Expiry Date of Registration		
Registry No.		

ON BORROWER'S SPOUSE AND CHILDREN/DEPENDENTS (as applicable)

Spouse's Full Name	TIN

Nationality [ ] Filipino [ ] Others, please specify _____	Email Address	Mobile No.

Birthdate	Age	Education [ ] Undergraduate [ ] College [ ] Post-graduate

Place of Birth	Community Tax Certificate No.	Date Issued	Place Issued

Name of Business or Employer	If none, profession:

Business/Employer Address	Tel. No.
Postal Code	Fax No.

Nature of Business	Position in Co.	Yrs in Business or with Co.

Name of Children and Ages	Birthdate	Name of Children and Ages	Birthdate

MONTHLY INCOME AND EXPENSES

Borrower and Spouse	Php
Gross Monthly Income	₱
Less Monthly Income	₱
Monthly Net Income	₱

OTHER MAJOR ASSETS (Other than Collateral/s)

Description (Real Estate, vehicles)	
	₱
	₱
	₱

ALL LOANS WITH OTHER BANKS AND FINANCIAL INSTITUTIONS

Bank/Branch or Financial Institution	Facility	Approved Amount	Balance as of _____	Type of Collateral (if REM, state location)

ALL DEPOSIT & INVESTMENT ACCOUNTS WITH BANKS AND FINANCIAL INSTITUTIONS

Bank/Branch	Length of Relationship	Type of Account	Latest Deposit/Investment Balance

TRADE REFERENCES

Major Customers	Type of Goods/Services Sold	Average Monthly Sales	Credit Term	Contact Person/Position/Telephone Number

Major Suppliers	Type of Goods/Services Sold	Average Monthly Purchases	Credit Term	Contact Person/Position/Telephone Number

For Partnership or Corporation
OWNERSHIP AND CAPITAL STRUCTURE

Stockholders/Partners	% Owned (Paid-up)	Capital Structure	Latest
		Authorized Capital	₱
		Subscribed Capital	₱
		Paid-up Capital	₱
		Date of Latest Increase	
		% Filipino Owned	

KEY OFFICES & DIRECTORS

Key Officers	Position	Board of Directors	Position

AFFILIATES / SUBSIDIARIES / RELATED INTEREST

Name of Company	Address	Nature of Business	% Owned

COVENANTS OF THE BORROWER/S

- Filling-out of this information and affixing my/our signature herein constitute my/our written and formal consent as required by Republic Act 10173 and a waiver of my/our rights accorded to in the said law and other laws on confidentiality of information. I/We hereby certify that all information in this application form and all supporting documents are true and correct.

- I/We agree that this loan application shall be subject to Bangko Sentral ng Pilipinas circulars, rules, regulations, and policies of the Bank and hereby undertake to comply with/submit all the loan requirements.

- Upon acceptance of my/our application, I/We bind myself/ ourselves to the Terms and Conditions of all loan agreement as well as other relevant documents including, but not limited to, joint and several liability for all charges, fees and other obligations necessary in processing my/our loan application.

- I/we hereby authorize the Bank and its officers and staff to obtain and disclose information on my/our deposits and other properties whether within Metrobank or with other banks. I/We agree that the application remains PSBank's property and the same may be used at their discretion whether credit is granted or not.

- I/ We hereby waive my/our rights under the provisions of A.M. No. 08-1-16-SC issued by the Supreme Court on the Rule of the Writ of Habeas Data.

- I/We hereby expressly waive all statutory or regulatory provisions governing confidentiality of Bank transactions particularly, but not limited to Section 87-A of the General Banking Act as amended, as well as Republic Act No. 1405, R.A. 6426 and the Bank's compliance with Anti-Money Laundering Law.

- I/We authorize PSBank to conduct random verification with the BIR to establish authenticity of my/our ITR and other submitted financial statements and hereby waive the confidentiality of any personal information obtained in the course of the verification. I/We also agree that the same shall be considered in evaluating my/our financial capacity and credit-worthiness of my/our application.

- I/We also authorize PSBank to conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for this loan application. I/We also agree that the Appraisal Report will be forwarded directly to PSBank for its sole use only.

- I/We authorize PSBank to send me/us updates about my/our loan via SMS/text, email, mail or other means of communication.

- Should the document(s) submitted prove to be spurious or incorrect in material detail, the Bank may terminate any loan or other credit accomodations granted on the basis of said document(s) and shall have the right to demand immediate repayment or liquidation of the obligation. Moreover, the Bank may seek redress from the court for any harm done by the borrower's submission of spurious document(s).

- I/We authorize the Bank to include my/our names and other pertinent information about my/our loan history in any credit bureau or institution as required by law.

- In case of disapproval of this application, I/we hereby understand that the Bank is not obliged to disclose the reason/s for such disapproval.

- In the case this loan application is approved, and upon release of the loan proceeds to me/us, I/we hereby authorize PSBank to automatically enroll my/our Loan Account in PSBank Remote Banking for the use of its available functionalities subject to PSBank's terms and conditions.

- I/We voluntarily agree that PSBank has the sole option to debit/credit any of my/our PSBank deposit account(s) to cover the payment in full any loan obligation due or all such other amounts at the time the same is due including but not limited to penalty charges, insurance, interests and other fees or such overdue amounts provided for in this Agreement and such other documents executed that are relevant and connected therewith.

_____ _____ _____ _____
Authorized Signatory Date Authorized Signatory Date

Signature/s is verified by: _____

FOR PSBANK USE ONLY	FOR BRANCH USE		FOR SME USE	
ADA ACCOUNT NUMBER _____	DATE:	DATE:	DATE:	DATE:
	Application Received by:	Application Forwarded by:	Application Received by:	Application Forwarded by:
_____ Signature over printed name and date				
Stamp here if verified and approved				
APPRAISAL FEE - Php _____				
☐ CASH				
☐ CHECK				
OR No. _____				
Date paid _____	SIGNATURE OVER PRINTED NAME	SIGNATURE OVER PRINTED NAME	SIGNATURE OVER PRINTED NAME	SIGNATURE OVER PRINTED NAME

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Business Loan Application
Document Checklist

A. WHO MAY APPLY
1. Sole Proprietorships or qualified individuals who are Filipino residents, Partnerships or Corporations (at least 60% Filipino-owned).
2. With proven business track record-positive net income / retained earnings for the past 3 years.
3. Owner is at least 25 years old but not more than 65 years old.
4. Business must be registered with DTI or SEC.

B. DOCUMENT CHECKLIST

	Date Submitted	Received By
COMPULSORY FOR ALL APPLICATIONS		
☐ Completely filled-out Application Form	_____	_____
☐ Audited Financial Statements for the last 3 years	_____	_____
☐ BIR Stamped ITR for the last 3 years	_____	_____
☐ Bank statements / passbook for at least 6 consecutive months of all major depository banks (if deposit account has an auto transfer arrangement, submission of photocopied passbook is required)	_____	_____
☐ In-house Financial Statements for the last 3 years	_____	_____
☐ Interim Financial Statement for the current year	_____	_____
☐ Marriage contract (if married)	_____	_____
☐ 2 valid IDs, residence certificate/s for the current year of all borrowers / signatories.	_____	_____
COMPULSORY IF IN BUSINESS		
Business Registration Documents		
☐ DTI Certificate of Registration - for Sole Proprietorship	_____	_____
☐ SEC Registration & Articles of Incorporation / Partnership & amendments thereto - for Corporations & Partnerships	_____	_____
☐ By-Laws of Corporation / Partnership & Amendment	_____	_____
☐ Company Profile with ownership structure, manpower complement, product lines / services with contribution to total sales	_____	_____
☐ General Information Sheet (GIS), management credentials / brief background of top 3 stockholders and key officers (for Corporations and Partnerships)	_____	_____
☐ List of Suppliers and Customers with contact persons and telephone numbers (at least 5 contacts for each of Suppliers and Customers)	_____	_____
COMPULSORY IF LOAN IS REM SECURED		
For Appraisal		
☐ Transfer / Condominium Certificate of Title (TCT/CCT)	_____	_____
☐ Tax Declaration on Land and/or Improvement	_____	_____
☐ Location Map / Sketch	_____	_____
☐ Proof of payment of appraisal fee	_____	_____
COMPULSORY WHEN APPLICABLE		
☐ Lease Contracts, List of properties for rent with monthly rental income (if income is primarily or partly from lease rentals)	_____	_____
☐ Contracts of Agreements, List of ongoing and completed contracts for previous and current year, with date started, date completed, percentage of completion (if revenues are from contracts or projects for example, construction, service or export companies)	_____	_____
☐ Aging of Receivables (as applicable)	_____	_____
☐ Statement of Account from creditor and latest Official Receipts of payments for 3 months (for loan take-out)	_____	_____
☐ Building plans, bills of materials and cost estimates / specifications (for construction or renovation)	_____	_____
☐ Original copy of Certificate of Employment & latest Certificate of Compensation / BIR Form 2316 or personal ITR, Statement of Assets and Liabilities (if employed)	_____	_____
ADDITIONAL REQUIREMENTS UPON APPROVAL, as applicable		
☐ Original TCT / CCT / Time Deposit Certificate / Passbook	_____	_____
☐ Original Tax Declaration on Land and/or Improvement	_____	_____
☐ Original Tax Receipts for the current year	_____	_____
☐ Original Tax Clearance	_____	_____
☐ Proof of Payment of bank charges and fees (OR / DM)	_____	_____
☐ Master Deed of Restrictions, for condo	_____	_____
☐ Secretary's Certificate / Board Resolution	_____	_____
☐ Affidavit of one and the same	_____	_____
☐ Tax Identification Number (TIN)	_____	_____
☐ Special Power of Attorney	_____	_____
☐ Reconstitution Bond (for titles with SEC 7 RA 26 annotation of less than 2 years)	_____	_____
☐ Petition/Undertaking to cancel Section 7 RA 26 (for titles with SEC 7 RA 26 annotation of 2 years or more)	_____	_____
☐ Court order and Certificate of Finality to cancel SEC 7 (for titles with SEC 7 RA 26 annotation of 2 years or more and petition to cancel has been granted by the court)	_____	_____
☐ Heir's Bond (for titles with SEC 4 Rule 74 annotation of less than 2 years)	_____	_____
☐ Affidavit to cancel SEC 4 Rule 74 (for titles with SEC 4 Rule 74 annotation of 2 years or more)	_____	_____
☐ If acquisition, seller's or mortgagee's Statement of Account	_____	_____
Others:		
_____	_____	_____
_____	_____	_____
_____	_____	_____