

SMALL BUSINESS LOAN APPLICATION FORM  
FOR INDIVIDUAL / SOLE PROPRIETOR



REFERRAL INFORMATION

Unit/Branch: Referrer: Direct: Developer: AO/LA:

LOAN DETAILS

\*Loan Amount: Term: Fixing Period:

\*Purpose of Loan

☐ Working Capital

☐ Acquisition of Property for Business

☐ Property will serve as collateral

☐ Property will not serve as collateral

☐ Construction or Renovation of Office/Business Facilities

☐ Refinancing of Business Loan

☐ Purchase of Fixed Assets or Equipment

☐ Business Expansion

☐ Please add information or specify other purposes

COLLATERAL DETAILS

\*Collateral 1

Property Address: Present Registered Owner: TCT/CCT No.: Type of Collateral

☐ Lot Only

☐ Commercial Building

☐ House & Lot

☐ Mixed Commercial/Residential

☐ Townhomes

☐ Condominium

☐ Others

Contact Person: Contact No.:

\*Collateral 2

Property Address: Present Registered Owner: TCT/CCT No.: Type of Collateral

☐ Lot Only

☐ Commercial Building

☐ House & Lot

☐ Mixed Commercial/Residential

☐ Townhomes

☐ Condominium

☐ Others

Contact Person: Contact No.:

BORROWER'S INFORMATION

\*Name: SSS/GSIS No.: TIN: 

First Middle Last

Company Name: \*Birthdate: Birthplace: 

(mm/dd/yy)

Citizenship: No. of Dependents: Highest Educational Attainment:

Gender: ☐ Male ☐ Female Civil Status: ☐ Single ☐ Married ☐ Widow/er ☐ Separated ☐ Annulled/Divorced

\*Present Address: Length of Stay: years

Residence is: ☐ Owned ☐ Rented ☐ Living w/ Parents/Relatives ☐ Mortgaged ☐ Used Free

\*Tel. No.: \*Mobile No.: Fax No.: \*Email Address: 

Area Code Number

Previous Address: Length of Stay: years

Local Address (For Immigrant/Overseas Filipino Worker (OFW)): Length of Stay: years

SPOUSE'S INFORMATION

\*Name: SSS/GSIS No.: 

First Middle Last

TIN: \*Birthdate: Birthplace: Gender: ☐ Male ☐ Female 

(mm/dd/yy)

Citizenship: Tel. No.: Mobile No.:

Highest Educational Attainment:

BUSINESS / EMPLOYMENT DETAILS

	BORROWER	SPOUSE
<b>EMPLOYED</b>		
Employer Type	<input type="checkbox"/> Private <input type="checkbox"/> Immigrant/Overseas Filipino Worker (OFW) <input type="checkbox"/> Government <input type="checkbox"/> Non-Government Organization (NGO)	<input type="checkbox"/> Private <input type="checkbox"/> Immigrant/Overseas Filipino Worker (OFW) <input type="checkbox"/> Government <input type="checkbox"/> Non-Government Organization (NGO)
*Employer		
Tel./Fax No.		
*Address		
Position		
Years of Employment		
*Nature of Business		
<b>BUSINESS</b>		
Type of Business	<input type="checkbox"/> Single Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership	<input type="checkbox"/> Single Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership
*Business Name		
Tel./Fax No.		
*Address		
Years in Operation		
*Nature of Business		

TRADE REFERENCES

Major Customers	Contact Person/Position	Contact No.
Major Suppliers	Contact Person/Position	Contact No.

(\*) Mandatory Fields

PERSONAL WORTH

Borrower's Monthly Salary

\_\_\_\_\_

Spouse's Monthly Salary

\_\_\_\_\_

Other Monthly Income from

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(A) TOTAL MONTHLY INCOME

\_\_\_\_\_

(A less B) NET MONTHLY INCOME

\_\_\_\_\_

Monthly Expense

\_\_\_\_\_

Rentals

\_\_\_\_\_

Mortgages

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(B) TOTAL MONTHLY EXPENSES

\_\_\_\_\_

BANK AND CREDIT REFERENCES

Bank/Branch	Account No.	Type of Account	Date Opened (mm/dd/yy)	Outstanding Deposit Balance	Co-Depositors (if any)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

OTHER ASSETS

(A) Total Assets

\_\_\_\_\_

(B) Total Liabilities

\_\_\_\_\_

(A less B) Net Worth (as of \_\_\_\_\_ 20\_\_)

\_\_\_\_\_

(A) Total Sales/Income

\_\_\_\_\_

(B) Total Expenses

\_\_\_\_\_

(A less B) Total Monthly Disposable Income

\_\_\_\_\_

LOANS WITH OTHER BANKS AND FINANCIAL INSTITUTIONS

Type of Loan	Bank/Financial Institution	Original Amount	Monthly Payment	Outstanding Balance	Date Granted (mm/dd/yy)	Maturity Date (mm/dd/yy)
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

ATTORNEY-IN-FACT / LOAN ADMINISTRATOR

Name	Relationship	Address	Birthdate (mm/dd/yy)	Telephone No.
_____	_____	_____	_____	_____

AUTHORIZATION AND UNDERTAKING

1. I/We hereby certify that the information contained herein is/are true and correct and shall form part of the loan documents.
2. I/We authorize BDO Unibank, Inc. (BDO) to conduct, through its representative accredited appraisers, an appraisal of any or all of the collateral to be used for this loan. I/We also agree that the appraisal report will be forwarded directly to BDO for its sole use only.
3. Any information given by me or other persons I authorize, which is not true or accurate, will automatically cause BDO to reject my loan or cancel its approval.
4. I/We agree that this loan application shall be subject to BSP circulars, rules, regulations and policies of BDO and undertake to comply with/submit all the loan requirements.
5. I/We authorize BDO to obtain relevant information as it may require concerning this application from other institutions/persons and agree that it shall remain BDO's property whether or not the loan is granted.
6. I/We hereby waive confidentiality of client information (including without limitation, the provisions of Republic Act Nos. 9510, 1405, 6426 and any law relating to the secrecy of bank deposits) and pursuant to BSP Circular No. 472 Series of 2005 as implemented by BIR Revenue Regulation RR-4 2005, and I/we hereby authorize BDO to: (a) conduct random verification with the Bureau of Internal Revenue in order to establish authenticity of the ITR, accompanying financial statements and such other documents/information/data submitted by me/us, and/or (b) obtain or disclose such information regarding me/us or the loan/credit facilities applied for hereunder, as BDO may deem necessary or as may be required or allowed by applicable laws, rules and regulations.
7. In case of disapproval, I/we understand that BDO is under no obligation to disclose the reason/s for such disapproval.
8. The undersigned further certify that the proceeds of the loan, if this application is approved, will be used solely for the purpose stated in the application.
9. This is to authorize BDO to debit account# \_\_\_\_\_ for appraisal fees in the amount of P \_\_\_\_\_.
10. Any payment of bank fees (appraisal fee, mortgage registration expenses, insurance premium, DST, notarial fee, handling fee, cancellation fee, and other amounts as may be required upon loan application and/or for the release of loan proceeds) should only be through a BDO branch. Payments made other than through a BDO branch shall not be honored or recognized. Payments on principal and interest shall be made through the mode/s of payment as may be indicated in the appropriate loan document executed by me/us in favor of BDO.
11. I/We hereby authorize BDO to send me/us notices and announcements as BDO may deem proper, including without limitation, information regarding the status of my/our loan application via broadcast messaging service, multimedia messaging service, and short messaging service as these terms are defined in the regulations of the National Telecommunications Commission (NTC). I/We agree to hold BDO free and harmless against any loss, injury or damage that I/we may suffer in relation to any notification/announcement sent by BDO to me/us in the format stated herein. It is agreed and understood that unless and until BDO is in receipt of a written notice from me/us not to be sent such messages, my/our authority as given herein shall be deemed continuing, valid, and effective.
12. I/We agree that this shall serve as my application for issuance of a BDO Credit Card and I/we undertake to submit documents as may be deemed necessary by BDO. I/We authorize BDO to conduct random verification with government agencies or third parties to establish authenticity of the information declared and/or documents submitted and hereby further waive confidentiality of the rules and laws as applicable. I/We understand that the issuance of a BDO Credit Card shall be subject to credit evaluation and discretion of BDO.

Signature of Borrower over printed name

\_\_\_\_\_

Date

\_\_\_\_\_

Signature of Spouse/Co-Borrower over printed name

\_\_\_\_\_

Date

\_\_\_\_\_

DOCUMENTARY REQUIREMENTS FOR SELF EMPLOYED / OWNS BUSINESS

Kindly submit the following UPON APPLICATION:

BASIC REQUIREMENTS

- ☐ Completely filled-up and signed application form
- ☐ Photocopy of one (1) valid government-issued ID with signature and photo
- ☐ Marriage Contract of all parties to the transaction, if applicable

FOR EMPLOYED

Locally Employed

- ☐ Latest Income Tax Return or BIR Form 2316 or Payslip for at least three (3) months
- ☐ Original Certificate of Employment and Income (COEI) within six (6) months from date of issuance

Employed Abroad

- ☐ Latest Crew Contract & Employment History (for seamen)
- ☐ Employment Contract or Certificate of Employment and Income (COEI)
- ☐ Proof of remittance or allotment slips or payslips for the past three (3) months

FOR SELF EMPLOYED/OWNS BUSINESS

- ☐ Photocopy of Audited Financial Statements (AFS) for the last two (2) years with latest ITR with BIR or Bank Stamp
- ☐ Sole Proprietorship - Certificate of Business Registration with DTI
- ☐ Business/Mayor's Permit
- ☐ Last six (6) months bank statements or photocopy of passbook (with account name & account number)
- ☐ Business Background/Company Profile
- ☐ Proof of other income (if any)

COLLATERAL DOCUMENTS

- ☐ Photocopy of TCT/CCT

For Construction Loans

- ☐ Building Plan or Floor Plan
- ☐ Bill of Materials and Labor Cost
- ☐ Building specifications certified by an Architect/Civil Engineer

Others

- ☐ Owner's Collateral Appraisal Authorization
- ☐ Copy of Lease Contracts and Title Income from rented/leased properties (if applicable)
- ☐ For refinancing/loan take-out, statement of account and official receipt for the last three (3) months.
- ☐ Appraisal Fee

Kindly submit the following AFTER APPROVAL OF APPLICATION:

- ☐ Original owner's duplicate copy of TCT/CCT
- ☐ Original Tax Clearance
- ☐ Photocopy of latest full year Real Estate Tax Receipt (RETR)
- ☐ Master Deed of Declaration (for condominium only)
- ☐ Latest Certified True Copy of Tax Declaration on Land and Improvement