



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				PHOTO
<input type="checkbox"/> Individual <input type="checkbox"/> Sole Proprietorship <small>(Please mark the appropriate boxes and indicate N/A if not applicable)</small>				
A. BORROWER AND BUSINESS INFORMATION¹				
Name of Borrower:				
<small>(First Name)</small>	<small>(Middle Name)</small>	<small>(Last Name)</small>	<small>(Suffix, if applicable)</small>	
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)	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Name of Spouse:				Date of Birth: (mm/dd/yyyy)
<small>(First Name)</small>		<small>(Middle Name)</small>		<small>(Last Name)</small>
<small>(Suffix, if applicable)</small>				
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: _____
TIN: _____	PhilSys: _____		Other Government-issued ID (Please specify type/number): _____	
Mother's Maiden Name:				
<small>(First Name)</small>		<small>(Middle Name)</small>		<small>(Last Name)</small>
<small>(Suffix, if applicable)</small>				
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? <input type="checkbox"/> Yes <input type="checkbox"/> No (If no, kindly provide details)		Business address ownership: <input type="checkbox"/> Owned (unencumbered) <input type="checkbox"/> Rented <input type="checkbox"/> Owned (mortgaged) <input type="checkbox"/> Living with relatives <input type="checkbox"/> Rented		Years the business has been in operation: _____ years Number of branches: _____
Website/social media (Business): _____		Indicate whether the business has²: <input type="checkbox"/> Female Manager/s <input type="checkbox"/> Female head officer for operations/administrative services		
Nature of Business (Based on PSIC reference): _____		Please specify business activity: _____		
Business registration (Check all that apply)		Date of Business Registration (mm/dd/yyyy)	Expiry Date of Registration (mm/dd/yyyy)	Registration Number
<input type="checkbox"/> DTI				
<input type="checkbox"/> BIR				
<input type="checkbox"/> Barangay/Mayor's Permit				
<input type="checkbox"/> Others (Please specify): _____				
Firm Size³ (Total assets exclusive of the land on which the business entity's office, plant, and equipment are situated)⁴				
<input type="checkbox"/> Micro (not more than P3M)		<input type="checkbox"/> Small ((Php3,000,001 to P15M)		<input type="checkbox"/> 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: _____		
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
Proposed frequency of payment⁵: <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually <input type="checkbox"/> Lump sum <input type="checkbox"/> Others (Please specify): _____				
Loan Facility: <input type="checkbox"/> Credit Line <input type="checkbox"/> Term Loan <input type="checkbox"/> Others (Please specify) _____		Loan Purpose: <input type="checkbox"/> Working capital (including receivables and inventory financing) <input type="checkbox"/> Business expansion <input type="checkbox"/> Construction/Development of real estate <input type="checkbox"/> Purchase of equipment/motor vehicles <input type="checkbox"/> Acquisition of real estate <input type="checkbox"/> Purchase of biological asset <input type="checkbox"/> Loan takeover/refinancing <input type="checkbox"/> Others (Please specify): _____		

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 BSP's monitoring purposes

⁵ As may be applicable



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

Source of Funds for Repayment of Loans <input type="checkbox"/> Revenue <input type="checkbox"/> Asset Sale <input type="checkbox"/> Savings and/or Investment	<input type="checkbox"/> Inheritance <input type="checkbox"/> Salary/Allowance <input type="checkbox"/> 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
	<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> E-wallet	<input type="checkbox"/> Others (Please specify)		<input type="checkbox"/> Personal <input type="checkbox"/> Business/Merchant
	<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> E-wallet	<input type="checkbox"/> Others (Please specify)		<input type="checkbox"/> Personal <input type="checkbox"/> Business/Merchant
	<input type="checkbox"/> Savings	<input type="checkbox"/> Checking	<input type="checkbox"/> E-wallet	<input type="checkbox"/> Others (Please specify)		<input type="checkbox"/> Personal <input type="checkbox"/> 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/dd/yyyy)	Maturity Date (mm/dd/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
			<input type="checkbox"/> Personal <input type="checkbox"/> Business
			<input type="checkbox"/> Personal <input type="checkbox"/> Business
			<input type="checkbox"/> Personal <input type="checkbox"/> Business

D. UNDERTAKING

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 RCBC Microbank — A Thrift Bank Inc.

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 RCBC Microbank — A Thrift Bank Inc. 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 hereby 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 hereby understand that this consent shall continue to be in effect for 5 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 authorization 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 information provided herein, subject to the rights and limitations under DPA, I/we may communicate with the bank's Data Protection Officer at (02) 8894-9000 local 3403 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 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, 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 contract (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

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 plan:

- Building/Floor plan of proposed improvement
- Bill of materials
- Specification of proposed finishes
- Building permit

If refinancing/loan takeout:

- 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 Pre-application Requirements



<input type="checkbox"/> Statement of Account from current lender and official receipts for the past 3 months (<i>if loan purpose is refinancing/loan takeout</i>)	<input type="checkbox"/> General Information Sheet (GIS), if applicable
<input type="checkbox"/> Others (<i>please specify</i>): _____	<input type="checkbox"/> Special Power of Attorney, if applicable
	<input type="checkbox"/> Certificate of Ownership for movable property (<i>e.g. motor vehicles, etc.</i>)



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