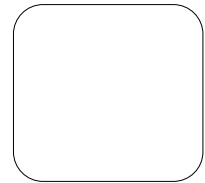




RURAL BANK OF HINDANG(LEYTE), INC.

Rizal Street, Poblacion I, Hindang, Leyte 6523

BRANCH: _____



BUSINESS LOAN APPLICATION FORM

Individual

Sole Proprietorship

A. BORROWER AND BUSINESS INFORMATION

Name of Borrower:

(First Name)

(Middle Name)

(Last Name)

(Suffix, if applicable)

Civil Status: Single Widow/er
 Married Annulled
 Separated

Date of Birth: (mm/dd/yyyy)

Place of Birth: (Municipality/City, Province)

Sex:
 Male
 Female

Citizenship:

Name of Spouse:

Date of Birth: (mm/dd/yyyy)

(First Name)

(Middle Name)

(Last Name)

(Suffix, if applicable)

Home Address: (Unit #, Building/House #, Street, Subdivision/
Barangay/ District/ Municipality/ City, Province, Zip Code)

Home Address: Owned(encumbered)
 Owned(mortgaged)
Onwership: Living w/ Relatives Rented

Length of Stay in Location: _____ years

Landline No. (Area Code, Number):

Mobile No.:

Email Address:

TIN:

PhilSys:

Other Government-Issued ID (Please specify type/no.)

Mother's Maiden Name:

(First Name)

(Middle Name)

(Last Name)

(Suffix, if applicable)

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

Onwership: Owned(encumbered)
 Owned(mortgaged)
 Rented

Years the Business has been in operation:

_____ years

Number of Branches:

Website/Social Media (Business):

Indicate whether the business has:

Female Manager/s
 Female Head Officer for Operations/Administrative

Number of Business (Based on PSIC reference):

Please Specify Business Activity:

BUSINESS REGISTRATION

(Check All that Apply)

- DTI Permit
 BIR
 Barangay/Mayors' Permit
 Others (please specify): _____

BUSINESS REGISTRATION DATE

(mm/dd/yyyy)

REGISTRATION EXPIRATION DATE

(mm/dd/yyyy)

REGISTRATION

NUMBER

Firm Size (Total Asset Exclusive of the land on which the business entity's office, plant & equipment are sitatuted)

Micro (not more than 3M) Small (Php. 3,000,001 to 15M) Medium (Php. 15,000,001 to 100M)

Annual Sales or Revenue:

Php. _____

Number of Employees (Please indicate all paid employees &/ 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/S	CONTACT NO.
NAME OF CUSTOMERS	GOODS SUPPLIED/SERVICES AVAILED	CONTACT PERSON/S	CONTACT NO.

B. LOAN APPLICATION INFORMATION

Loan Amount Applied for (subject to the approval of the bank): Php _____

Tenor: _____ months

Proposed Frequency of Repayment: Weekly Monthly Quarterly Annually Lumsum Others: _____

Loan Facility: Credit Line
 Term Loan
 Others _____

Loan Purpose: Working Capital(including receivable & inventory financing) Business Expansion
 Construction/Development of Real Estate Purchase of Equipment/ Motor Vehicle
 Acquisition of Real Estate Purchase of Biological Asset
 Loan Takeout/Refinancing Others (please specify): _____

Type of Loan	<input type="checkbox"/> Unsecured Loan	<i>If secured, collateral/s and/or surety/ies offered:</i>	
	<input type="checkbox"/> Secured Loan	<input type="checkbox"/> Loan secured by real estate (e.g. land, building)	<input type="checkbox"/> Others (please specify): _____
		<input type="checkbox"/> Loan secured movable property	
		<input type="checkbox"/> Receivables & any other Claims to Payment	<input type="checkbox"/> Intellectual Property
		<input type="checkbox"/> Title Documents (e.g., warehouse receipts, bill of lading)	<input type="checkbox"/> Equipment
		<input type="checkbox"/> Financial Assets (e.g., deposits, tradable securities, company shares)	<input type="checkbox"/> Inventory
		<input type="checkbox"/> Loan backed by third party credit guarantee/continuing suretyship	

C. FINANCIAL INFORMATION

Source of Funds for	<input type="checkbox"/> Revenue	<input type="checkbox"/> Inheritance
Repayments of Loans:	<input type="checkbox"/> Asset Sale	<input type="checkbox"/> Salary/Allowance
	<input type="checkbox"/> Savings and/or Investment	<input type="checkbox"/> Others (please specify): _____

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		<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		<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		<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	Maturity Date	Outstanding Balance	Collateral Offered <small>(if applicable, indicate real estate, movable property, etc.)</small>

Existing Credit Cards (please indicate top 3 in terms of credit limit, use additional sheet if necessary)

Name of Financial 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 CONDITION

I/We hereby confirm that all information and supporting documents provided herein are true, accurate, 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 & regulations) and policies of RURAL BANK OF HINDANG(LEYTE), 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 RURAL BANK OF HINDANG(LEYTE), 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 information may be collected, processed, stored, updated, or disclosed by the bank:

- a. for legitimate bank-related purposes and requests;
- b. to implement transaction which the borrower requests, allows, or authorizes;
- c. to comply with the bank's internal policies and its reporting obligations to government authorities under applicable law; and
- d. 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 _____ years or until expiration of the records retention limits set by the 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 information provided herein, subject, to the rights and limitations under the DPA, I/we may communicate with the RURAL BANK OF HINDANG (LEYTE), INC.'s Data Protection Officer at Hindang, Leyte, may lodged complaints with, and/or seek assistance from the National Privacy Commission.

I/We understand that my/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 all the terms and conditions stated above.

Signature above Printed Name of Borrower	Date	Signature above Printed Name of Spouse	Date
<i>Third party credit guarantor and/or security(i.e. a person or entity who grants a security in collateral to secure the obligation of the borrower)</i>			
PRINTED NAME	AFFILIATION	RELATIONSHIP WITH BORROWER	CONTACT INFORMATION
1)			
2)			
3)			

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

